

**Impact of Work Family Interaction on the Quality of
Work Life and Performance of Bank Managers in
Kerala**

Thesis

*Submitted to the University of Calicut
for the award of the degree of
Doctor of Philosophy in Commerce*

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Certificate

This is to certify that the thesis entitled **Impact of Work Family Interaction on the Quality of Worklife and Performance of Bank Managers in Kerala** done by Mrs. Prajisha K for the award of the Degree of Doctor of Philosophy in Commerce of the University of Calicut, is a record of bonafide research work carried out under my supervision and guidance. No part of the thesis has been submitted for any degree, diploma, fellowship or other similar title or recognition before.

She is permitted to submit the thesis.

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Declaration

I hereby declare that the thesis entitled **Impact of Work Family Interaction on the Quality of Work Life and Performance of Bank Managers in Kerala** done under the guidance and supervision of Dr. B. Vijayachandran Pillai, Professor & Head, Department of Commerce and Management Studies, School of Business Studies, University of Calicut is a record of bonafide research work done by me and that no part of the thesis has been presented for the award of any degree, diploma, fellowship, or other similar title or recognition before.

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Contents

Declaration

Certificate

Acknowledgements

List of Abbreviations

List of Tables

List of Figures

List of Appendices

	Title	Page
Chapter 1	Introduction	1-29
	1.1 Preamble	1
	1.2 The Research Problem	4
	1.3 Significance of the Study	5
	1.4 Scope of the Study	6
	1.5 Objectives of the Study	7
	1.6 Hypotheses	8
	1.7 Operational Definition of Terms and Concepts	9
	1.8 Methodology and Database	11
	1.8.1 Epistemology	11
	1.8.2 Research Design	11
	1.8.3 Sources of Data	12
	1.8.4 Sampling Design	12
	1.8.5 Methods and Tools for Data Collection and its Validity and Reliability	13
	1.8.6 Pre-test and Finalization of Scales	18
	1.8.7 Method of Analysis and the Variables Used	19
	1.8.8 Conceptual Model Developed for the Analysis	20
	1.8.9 Tools Used for Analysis	21
	1.8.9.1 Structural Equation Modeling (SEM)	21

	1.8.9.2 Partial Least Square (PLS)	23
	1.8.9.3 Factor Analysis	25
	1.8.9.4 t-Test	26
	1.8.9.5 ANOVA	26
	1.8.9.6 Tukey's HSD Post Hoc Test	26
	1.9 Limitations of the Study	26
	1.10 Ethical Consideration	27
	1.11 Chapter Scheme of the Report	27
	References	29
Chapter 2	Review of Earlier Studies	30-94
	2.1 Introduction	30
	2.2 Studies on Work Family Interaction	31
	2.2.1 Issues of Work Family Interaction	31
	2.2.2 Gender and Work Life Balance	39
	2.2.3 Studies on Work and Family Domain Variables	46
	2.2.4 Work life Balance in Human Resource Management	55
	2.2.5 Work life Balance Policies	62
	2.3 Studies on Quality of Work Life	68
	2.4 Studies on Work Performance	74
	2.5 Identification of Research Gap	75
	References	76
Chapter 3	Work Family Interaction, Quality of Work life and Work Performance - A Theoretical Framework	95-124
	3.1 Introduction	95
	3.2 Work Family Interaction	95
	3.2.1 Work Life Balance –The Concept	96
	3.2.2 Work Family Conflict	96
	3.2.3 Work Family Facilitation	97
	3.2.4 Types of Work Family Interaction	98
	3.2.5 Factors Affecting Work Family Interaction	101
	3.2.6 Theories of Work Family Interaction	102

3.2.7 Work Life Balance –International Perspective	104
3.2.8 Policies for Balancing Work and Life	105
3.3 Quality of Work life - The Concept	107
3.3.1 Model of Quality of Work life	107
3.3.2 Principles of Quality of Work life	110
3.3.3 Measurement of Quality of Work life	110
3.3.4 Approaches to Quality of Work life	112
3.4 Work Performance	114
3.4.1 Factors influencing Work Performance	115
3.5 Bank Managers in Kerala	117
References	122
Chapter 4 Dimensions of Work Family Interaction	125-191
4.1 Introduction	125
4.2 Methodology and Database	125
4.3 Profile of Sample Bank Managers	126
4.4 Analysis of Dimensions of Work Family Interaction	128
4.4.1 Work Family Role Satisfaction	130
4.4.2 Work Family Support	138
4.4.3 Work to Family Positive Interaction	145
4.4.4 Work to Family Negative Interaction	154
4.4.5 Family to Work Positive Interaction	162
4.4.6 Family to Work Negative Interaction	170
4.4.7 Attitude towards Work	177
4.4.8 Attitude towards Family	184
Chapter 5 Factors Determining Quality of Work Life and Work Performance	192-222
5.1 Introduction	192
5.2 Methodology and Data Base	192
5.3 Results of the Analysis	193
5.3.1 Quality of Work Life of Managers	193
5.3.1.1. Identification of Factors Influencing Quality of Work Life	194

5. 3.1.2 Comparison of QWL on the basis of Selected Demographic Variables	199
5.3.2. Work Performance of Managers	208
5.3.2.1 Factors Determining the Work Performance of Bank Managers	208
5.3.2.2 Comparison of Work Performance on the basis of Selected Demographic Variables	213
Chapter 6 Impact of Work Family Interaction on the Quality of Work Life and Work Performance	223-271
6.1 Introduction	223
6.2 Methodology and Database	223
6.3 Statistical Tools Used for the Analysis	223
6.4 Results and Discussion	224
6.4.1 Impact of Work Family Support and Work Family Negative Interaction on Work Family Role Satisfaction	224
6.4.1.1 Assessment of the Outer Model	225
6.4.1.2 Assessment of the Inner Model	228
6.4.1.3 Testing of Hypotheses Using Bootstrapping	230
6.4.2 Impact of Work Family Support and Work-Family Positive Interaction on Work Family Role Satisfaction	233
6.4.2.1 Assessment of the Outer Model	234
6.4.2.2 Assessment of the Inner Model	236
6.4.2.3 Testing of Hypotheses Using Bootstrapping	239
6.4.3 Impact of Work Family Interaction on Work Family Attitude	242
6.4.3.1 Assessment of the Outer Model	243
6.4.3.2 Assessment of the Inner Model	247
6.4.3.3 Testing of Hypotheses Using Bootstrapping	249

6.4.4	Impact of Work Family Interaction on Quality of Work Life and Work Performance	253
6.4.4.1	Assessment of the Outer Model	256
6.4.4.2	Assessment of the Inner Model	259
6.4.4.3	Testing of Hypotheses Using Bootstrapping	262
6.4.5	Model of Work Family Interaction on Quality of Work Life and Performance of Bank Managers in Kerala	269
	References	271
Chapter 7	Findings, Conclusions and Implications	272-299
7.1	Introduction	272
7.2	The Problem in Brief	273
7.3	Objectives of the Research	274
7.4	Hypotheses	275
7.5	Methodological Design	276
7.6	Summary of the Chapters	277
7.7	Major Findings	293
7.8	Conclusions	295
7.9	Implications	299
	Appendices	300-305
	Bibliography	306-349

Chapter 1

Introduction

1.1. Preamble

Human resource is the most valuable resource in every organization. The objectives of the business organization can be achieved only through efficient and effective utilization of this resource. The performance of human resource depends mainly on the environment which the business unit provides. Work family interaction is one of key factors which influence the performance of employees. Work life balance is vital for the well-being of people. Work life and family life are the two sides of the same coin; if these dimensions are blended together both will suffer. It is not advisable to mix family and work. It is not the duration of time spends on each domains but the quality of time is more important. Make high quality work and individual experiences by keeping them separate.

Work and careers are beyond financial needs. It can satisfy one's social and emotional needs. But it will force to divert time and energy from other equally important parts of life. They are struggling to take care of family and friends and themselves. It may adversely affect individual and societal well-being. The situation is more crucial when women started to participate in paid works. Then men and women experience and negotiate their roles, identities and relationships with each other. Still, majority of the unpaid domestic activities are supposed to be done by women. Nowadays in India, employment in certain cadre cause damage to relationships in families and

communities. Difficulties which men and women experience while balancing work and life should be considered as national concern.

Everyone have family responsibilities, whether to take care of children and elderly parents and work responsibilities. If people cannot harmonize their lives, individuals, families, communities and organizations will suffer. Employers constantly found ways to equip the workers to balance personal and workplace roles. Maternity and paternity leave, job sharing, flextime, working from home and on-site child care are solutions to balance work and life. It can build supportive, healthy work environments, employee commitment and loyalty which results productivity and customer satisfaction.

Studies in the field of work life balance have increased in the past two decades. The increased number of research in this area is due to the change in social structure come out of dual career couples, single parent families and aging parents. Many of the empirical studies focused on assessing work life balance among employees in various dimensions and also identified the direction of spillovers. Another category of studies are based on the impact of individual related variables like gender, age, marital status on work life balance. Generally studies reported that women have more work interference in family than men although they are spending about same number of hours in paid work as men. However women and men reported same level of family interference in work although women spent more hours in family work than men. Thus women reported greater role overload than men. Family related variables such as spouse support, spouse work hours, number of children, parental responsibilities etc have been studied in relation to work life balance.

In addition that some studies focused on the outcomes, individuals strategies, organizational strategies of work life balance.

Quality of work life is crucial for every organization and individual. It is essential to attract and retain employees. Quality of work life has direct impact on organizational performance and it is an important factor that affects employee motivation at work. Quality of work life is a vital determinant of quality of life. Quality of Work life is a philosophy, a set of principles, which treat employees as key elements in the organization, as they are capable of making valuable contribution. It depends on how an employee like or dislike the work place. Quality of work life of an employee can determine the welfare and job satisfaction. Low level of quality of work life can contribute to occupational stress and less job performance. Understanding quality of work life is of significant interest among academicians, theoreticians and researchers alike. Many of the studies focused on the relationship of quality of work life with employee turnover, employee morale, job performance, job satisfaction and organization commitment.

Work performance of an employee is critical for individual and organization perspective. Work performance mainly depends on the factors like, training, motivation, management policies, communication and monetary benefits. The work performance of an employee not only satisfies work place but also the private life. The work performance can impact on productivity, loyalty and morale of the organization. Work life balance has an impact on job satisfaction and turnover. Generally quality of work life, job satisfaction and

work performance are positively related. This situation is more applicable to the managers working in the Banking Sector.

1.2. The Research Problem

In India, banks are functioning in the public, private and co-operative sectors. In addition to these, new generation banks operate in the country with creative products and services. The success and failure of the banks depend mainly on the manpower engagement in its operations. After the implementation of LPG, there are significant changes in the vision and mission of banking institutions. In line with the change in the vision and mission of the institutions, the managerial people of banking sector experience a serious problem of work life balance. The gravity of the problem became more acute with the increase in the percentage of dual earner families and the number of married women with young children entering in the banking field. Hence, the interface between the family and workplace becomes more complex. Ultimately, this leads to even work family conflict in certain cases. The role demand from work becomes incompatible with role demand from family. This seriously affects the work family role satisfaction of the managers. From the review of literature available, it is found that no systematic and scientific studies on impact of work family interaction on the quality of work life and work performance of bank managers in Kerala have been conducted so far.

At this juncture it is quite relevant to investigate in to following major research issues:

1. Whether the dimensions of work family interaction differ significantly according to demographic variables of the bank managers?
2. What are the factors which influence the QWL of bank managers? And whether it differs significantly according to their demographic profile?
3. What are the factors which influence the performance of bank managers? And whether it differs significantly according to their demographic profile?
4. What is the impact of work family interaction on the quality of work life and work performance of bank managers?

The present research work is an attempt in this direction.

1.3. Significance of the Study

The importance of study on work family interaction among bank managers mainly emerged with the change in demographic pattern of managers. Over the last few decades, the State of Kerala witnessed a significant growth in the number of dual earner families and the number of married women with young children entering the workforce. Kerala have high human development indicators like other developed nations, still it is relatively a traditional society. There exists a huge distinction between male female even though literature says the wife and husband being equal halves of one substance and both join and take equal part in every work. In addition to this, the declining trend of joint family system boosts the issues of work life and family life.

The current economic policy of globalization and liberalization has opened the banking sector to outside world and infused competitiveness therein. To capitalize on the opportunities and cope with the challenges, banking sector

forced to redefine their vision and their roles. Earlier these institutions merely accepted deposits and advanced loans. Now they are vested with the new challenges of augmenting and deploying funds and engaged in the stock market operations. Besides, they provide many innovative products and services. Moreover products and services of these institutions are subject to noticeable changes due to the change in customers' needs and aspirations. On account of these circumstances, the managerial people experience work family related issues. It is hoped that the outcome of the present study will be useful to policymakers, managerial people working in the banking sector and other business executives to overcome the issues related with domain of work and family.

1.4. Scope of the Study

The scope of the present research work is restricted to the nature of work family interaction among the selected managers in the public and private sector banks in the state of Kerala and tries to examine the work family interaction based on the selected demographic variables. The work identifies the factors which contribute the quality of work life and performance of bank managers. Further, the investigation attempts to examine the quality of work life and performance of bank managers on the basis of selected demographic profile. The study also attempts to analyze the impact of work family interaction on the quality of work life and performance of bank managers in the state of Kerala.

1.5. Objectives of the Study

The main objective of the present study is to examine the work family interaction among the bank managers operating in the public and private sector in the state of Kerala and its impact on the quality of work life and the performance of managers. To achieve this main objective the following specific objectives have been set forth.

1. To analyze the dimensions of work family interaction of bank managers on the basis of selected demographic variables.
2. To identify the factors influencing the quality of work life of the bank managers.
3. To examine the quality of work life of bank managers on the basis of selected demographic variables.
4. To identify the factors influencing work performance of bank managers.
5. To analyze the work performance of bank managers on the basis of selected demographic variables.
6. To analyze the impact of work family support and work- family positive interaction on work family role satisfaction.
7. To analyze the impact of work family support and work- family negative interaction on work family role satisfaction.
8. To analyze the impact of work family interaction on work family attitude.
9. To analyze the impact of work family interaction on quality of work life and work performance of bank managers.

1.6. Hypotheses

In tune with the objectives stated above, the following hypotheses have been formulated and tested by employing suitable Statistical tools.

1. There is no significant difference between public and private sector bank managers in respect of work to family positive interaction.
2. There is no significant difference between public and private sector bank managers in respect of work to family negative interaction.
3. There is no significant difference between public and private sector bank managers in respect of family to work positive interaction.
4. There is no significant difference between public and private sector bank managers in respect of family to work negative interaction.
5. There is no significant difference between public and private sector bank managers in respect of quality of work life.
6. There is no significant difference between public and private sector bank managers in respect of work performance.
7. Work family support has no significant impact on the work to family negative interaction, family to work negative interaction, work family role satisfaction, work to family positive interaction, family to work positive interaction, quality of work life, work performance.
8. Work to family negative interaction has no significant impact on the work family role satisfaction, attitude towards family, attitude towards work, quality of work life, work performance, family to work positive interaction.

9. Family to work negative interaction has no significant impact on the work family role satisfaction, attitude towards family, attitude towards work, quality of work life, work performance.
10. Work to family positive interaction has no significant impact on the work family role satisfaction, attitude towards family, attitude towards work, quality of work life, work performance.
11. Family to work positive interaction has no significant impact on the work family role satisfaction, attitude towards family, attitude towards work, quality of work life, work performance.
12. Quality of work life has no significant impact the on work performance.

1.7. Operational Definition of Terms and Concepts

Operational definition of the terms and concepts used in the work are explained briefly below.

1. Work to Family Positive Interaction

Work to family positive interaction refers to the positive influence of work roles and responsibilities in family related matters. If there is work to family positive interaction, it benefits family in terms of behavioural quality.

2. Work to Family Negative Interaction

It refers to the negative influence of work roles and responsibilities in family related matters.

3. Family to Work Positive Interaction

Family to work positive interaction refers to the qualitative enrichment of work roles, duties, responsibilities as the results of engagement in family responsibilities.

4. Family to Work Negative Interaction

Family to work negative interaction refers to the unfavourable effect on work roles, duties, responsibilities as the results of engagement in family responsibilities.

5. Work Family Support

It refers to the support received from both work domains to enrich the family roles and vice versa.

6. Work Family Role Satisfaction

It is the satisfaction derived from the fulfillment of work roles and family roles.

7. Attitude towards Family

It is the bend of mind of the individual toward family. It refers how the individuals see family roles and responsibilities.

8. Attitude towards Work

It refers to the perception of the individuals toward the work roles and responsibilities.

9. Quality of Work life

It is the inner feeling of individuals about the work environment in which they work.

10. Work Performance

It is the extent to which a bank managers discharge his or her duties and responsibilities in work place.

1.8. Methodology and Database

The methodology followed to carry out the research work has been stated below.

1.8.1. Epistemology

Epistemology concerns what constitutes acceptable knowledge in a field of study (Saunders et al 2009). Hence, epistemology deals with the process of acquiring knowledge. Further, it can distinguish truth and falsehood. According to the positivist approach, a single reality exists which is objectively measurable, inherently understandable and outcome oriented (Kuhn 1996). The study follows positivism to understand the variables and their interrelationship. The study adopts quantitative research method. Hypotheses are developed on the basis of existing literature. Those hypotheses are tested by using statistical methods.

1.8.2. Research Design

The present research work is descriptive and analytical in nature. Cross sectional design has been employed in the present study. Survey has been used for collecting the required data. Data has been collected from the respondents at single point of time.

1.8.3. Sources of Data

Data have been collected from both secondary and primary sources.

(i) Secondary Data

The secondary data have been collected from

- Books dealing with the Subject
- Research Dissertations
- Websites and
- Research Journals

(ii) Primary Data

The present study is mainly based on primary data collected from the bank managers working in public and private sector in the state of Kerala. For the selection bank managers, sampling method has been adopted. The details of the sampling method followed are given below.

1.8.4. Sampling Design

The Sample required for the study has been selected using convenient sampling technique. Krejcie & Morgon (1970) mentions that a sample size of 365 is adequate for a population of 6500. Hence, the researcher fixed the final sample size as 400. The sample of 400 bank managers in the State of Kerala consisting of 225 managers from public sector banks and 175 managers from private sector bank were selected. Special care has been taken to select both male and female managers. Accordingly 268 male managers and 132 female managers were selected for the investigation.

1.8.5. Methods and Tools for Data Collection and its Validity and Reliability

The primary data required for the study have been collected with the help of following three specially designed scales.

1. Work family Interaction Scale
2. Quality of Work Life Scale
3. Work Performance Scale

A brief description of the scales used for data collection has been given below.

1. Work Family Interaction Scale

To measure work family interaction of bank managers, a work family interaction scale has been developed by the investigator with the help of the supervising teacher. This scale consists of six subscales. They are (i) Work Family Role Satisfaction Scale, (ii) Work Family Negative Interaction Scale, (iii) Work Family Positive Interaction Scale, (iv) Work Family Support Scale, (v) Attitude towards Work Scale and (vi) Attitude towards Family Scale. These scales are Likert type five point scales. The subscales are described below.

(i) Work-Family Role Satisfaction Scale

The role quality of bank managers was measured by using a Work Family Role Satisfaction Scale. Participants were asked to rate their role satisfaction in each role as husband/wife, caregiver of parents/in-law, mother/father,

employee and house keeper in five point scale ranging from one to five. They are: 1(Highly dissatisfied), 2 (Dissatisfied), 3 (Undecided), 4 (Satisfied) and 5 (Highly satisfied). This subscale has five items. The reliability of this scale is estimated as 0.79 using Cronbach alpha.

(ii) Work Family Negative Interaction Scale

This scale measures work to family negative interaction and family to work negative interaction. It includes the components of time based conflict, behaviour based conflict, and strain based conflict. The work family negative interaction scale consist of ten items. First five item measures work to family negative interaction and next five item measures family to work negative interaction. Respondents are required to indicate their level of agreement on the five point scale range from 5 to 1. The scale rate as 5 (Strongly agree), 4 (Agree), 3 (Neutral), 2 (Disagree) and 1 (Strongly disagree). Higher scores indicate higher work to family negative interaction and family to work negative interaction. Internal consistencies of both the subscales are adequate with a higher Cronbach alpha of 0.88 and 0.86 respectively.

(iii) Work Family Positive Interaction Scale

This subscale measures work to family positive interaction and family to work positive interaction by using items based on the components of behaviour and value based support from one role to another. The work family positive interaction scale assesses work to family positive interaction and family to work positive interaction. This subscale consists of eight items. Respondents are required to indicate their level of agreement on a five point

scale range from 1 to 5. The scale rate as 1 (Strongly agree), 2 (Agree), 3 (Neutral), 4 (Disagree) and 5 (Strongly disagree). Higher scores show higher work family positive interaction. The internal consistency of the work to family negative interaction scale and family to work negative interaction scales are satisfactory with a higher Cronbach alpha of 0.819 and 0.828.

(iv) Work Family Support Scale

The work family support scale measures the support which received from family and work place. The scale includes five questions measuring the level of support from family and work. Respondents are required to indicate their level of agreement on the five point scale range from 5 to 1. The scale rate as 5 (Strongly agree), 4 (Agree), 3 (Neutral), 2 (Disagree) and 1(Strongly disagree). Higher scores indicate higher work family support. Internal consistency of the scale is adequate with a higher Cronbach alpha of 0.82.

(v) Attitude towards Family Scale

Attitude towards Family Scale measures the attitude of the respondents towards the family obligations. The scale give items like “When I think about having family roles I feel...” on a five point scale in three positive emotions and three negative emotions. The scale ranges from 5 (All the time) to 1 (Never) for positive emotions and 1 (Never) to 5 (All the time) for negative emotions. Positive emotions considered in the scale are happy, proud, energized and negative emotions are sad, stressed and guilty. Higher the score indicate higher level of attitude. The reliability of this subscale is found to be high by computing Cronbach alpha which is 0.714.

(vi) Attitude towards Work Scale

Attitude towards Work Scale measures the attitude of the participants towards the work place obligations. Respondents are required to rate their attitude to the items like “When I think about having work roles I feel...” on a five point scale in three positive emotions and three negative emotions. The scale ranges from 5 (All the time) to 1 (Never) for positive emotions and 1 (Never) to 5 (All the time) for negative emotions. Positive emotions in the scale are happy, proud, energized and negative emotions are sad, stressed and guilty. The reliability of the subscale is found to be Chronbach alpha of 0.729.

2. Quality of Work Life Scale

The Quality of Work Life Scale is a Likert type five point scale which includes nineteen questions. Quality of Work Life Scale measures the various components of work. Respondents are required to indicate their level of agreement on the five point scale range from 5 to 1. The scale rate as 5 (Strongly agree), 4 (Agree), 3 (Neutral), 2 (Disagree) and 1 (Strongly disagree). The score one can get in the Quality of Work Life Scale range from 19 to 95. Higher scores indicate higher quality of work life.

Validity and Reliability

The content validity and face validity of the Quality of Work Life Scale has been ensured by adopting systematic scale development procedure. The reliability of the Quality of Work Life Scale has been found to be good by computing Cronbach alpha which is 0.72.

3. Work Performance Scale

The Work Performance Scale consists of 19 questions about the work performance of bank managers. Work Performance Scale is a five point Likert type scale. Respondents are required to rate each statements in the scale as 5 (Always), 4 (Many times), 3 (Sometimes), 2 (Occasionally) and 1(Never).

Validity and Reliability

The content validity and face validity of the Work Performance Scale has been ensured by employing systematic scale development procedure. The reliability of the work performance scale has been established by computing Cronbach alpha, which found to be very high (0.751).

Reliability analysis of the scales employed for the data collection is shown in table 1.1.

Table 1.1
Reliability Analysis of the Scales

Scale	No. of Statements in Scale	Alpha Value
Family to Work Positive Interaction	4	0.828
Work to Family Positive Interaction	4	0.819
Family to Work Negative Interaction	5	0.86
Work to Family Negative Interaction	5	0.88
Work Family Support	5	0.82
Work Family Role Satisfaction	5	0.79
Attitude towards Family	5	0.714
Attitude towards Work	5	0.729
Quality of Work life	19	0.72
Work Performance	19	0.751

Source: Primary Data

Table 1.1 shows the reliability analysis of the subscales employed for the data collection. The scale of Family to Work Positive Interaction contains four statements and the Cronbach alpha is 0.828. Work to Family Positive Interaction Scale consisting of four statements and the alpha value of the scale is 0.819. The Family to Work Negative Interaction Scale made up of five statements and the reliability score is 0.86. Likewise the Work to Family Negative Interaction Scale and the Work Family Support Scale contains five statements each and the Cronbach alpha values are 0.88 and 0.82. The Work Family Role Satisfaction Scale is five items scale and the reliability score is 0.79. The Attitude towards Family Scale and Attitude towards Work Scale have five statements each. The Cronbach alpha values of the scales are 0.714 and 0.729 respectively. The Quality of Work Life Scale and Work Performance Scale have nineteen questions each and its Cronbach alpha values are 0.72 and 0.751 respectively. From the reliability analysis of the scales it is found that the Cronbach alpha values of the scales are above 0.7. It shows that the internal consistency of the scales are satisfactory.

1.8.6. Pre-test and Finalization of Scales

Before finalizing the scales, a pilot study was conducted among 40 bank managers, 20 each from public and private sectors. The scales have also been submitted to experts for their scrutiny and suggestions. Thereafter, suitable modifications were incorporated in it. Thus, the scales were pre - tested and finalized. The specimen copies of the scales used for data collection have been given as appendices.

1.8.7. Method of Analysis and the Variables Used

A. Work Family Interaction

The analysis of various dimensions of work family interaction has been done in terms of sector, gender, working spouse, staying with family, age, education qualification, income, number of children and experience among the bank managers in Kerala.

The following variables have been used for the purpose of analysis.

1. Work family role satisfaction
2. Work family support
3. Work to family positive interaction
4. Family to work positive interaction
5. Work to family negative interaction
6. Family to work negative interaction
7. Attitude towards work
8. Attitude towards family

B. Analysis of QWL and Work Performance

In order to analyse the quality of work life of bank managers, an attempt has been made to identify the factors determining the quality of work life and thereafter examined whether there is any significant difference between the QWL of bank managers among the selected demographic variables. Likewise the factors determining the work performance have been identified and examined whether there is any significant difference in the work performance of bank managers belongs to the different demographic profiles.

C. Impact of Work Family Interaction on QWL and Performance

The impact of work family interaction on the quality of work life and work performance of bank managers in Kerala has been estimated using Partial Least Square method of SEM. The measurement has been done with the help of work family interaction scale, quality of work life scale and work performance scale. The variables identified for the analysis are; work family role satisfaction, work family support, work to family positive interaction, family to work positive interaction, work to family negative interaction, family to work negative interaction, attitude towards work, attitude towards family, quality of work life and work performance.

1.8.8. Conceptual Model Developed for the Analysis

The conceptual model developed for the analysis is depicted in fig.1.1.

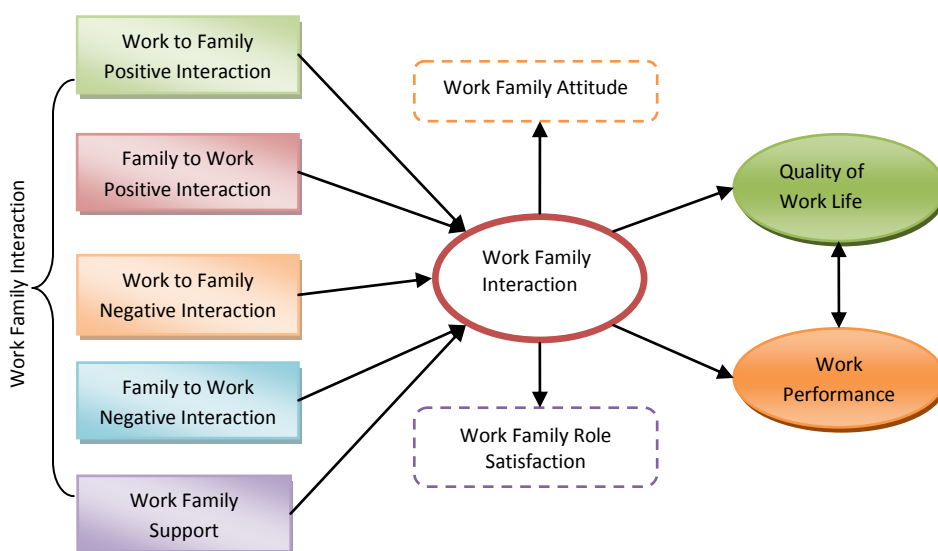


Fig.1.1: Conceptual Model Used for Analysis

The study has been conceptualized as given in fig.1.1. In this model work family interaction is taken as independent variable. The dimensions of work family interaction are work to family positive interaction, work to family negative interaction, family to work positive interaction, family to work negative interaction and work family support. The work Family interaction has influence on the variables namely, work family attitude and work family role satisfaction. The dependent variables in the study are quality of work life and work performance. The study analyse the impact of work family interaction on quality of work life and work performance of bank managers.

1.8.9. Tools Used for Analysis

The analysis of the data has been done with the help of computer by employing the packages namely SPSS 20, SMART PLS 5. The mathematical and statistical tools like percentages, Mean, Median Mode, Skewness, Kurtosis, t-test, ANOVA, Exploratory Factor Analysis and Structural Equation Modeling were employed for the analysis of the data keeping in view of the objectives of the study.

The Statistical techniques used for the analysis of data have been described below.

1.8.9.1. Structural Equation Modeling (SEM)

Structural Equation Modeling (SEM) is the union of confirmatory factor analysis and path analysis. In SEM there are two types of models: measurement model and structural model. Although the model as a whole is evaluated by variety of goodness of fit indices, SEM also evaluates the

measurement and the structural model separately because it is possible that they may differentially fit the data. The measurement model represents the degree to which the indicator variables capture the essence of the latent factor. The structural model can be decomposed into the structural model and the measurement model. The structural models assess the relationships between the latent variables. These latent constructs are usually defined by measured variables. Using multiple indicators it allows controlling inevitable measurement errors of any construct. SEM assesses how well the predicted interrelationships between the variables match the interrelationships between the actual or observed variables. Here the equation is designed to yield the actual or measured variable, which includes the part of it that is predictable and the part of it that is not. Because the error is explicitly included in the equation and it can predict the full dependent variable. The general form of equation is as follows:

$$Y = \beta_1 X_1 + \beta_2 X_2 + \beta_n X_n + error_r$$

In this equation, Y is the measured dependent variable. This differs from the multiple regression equation where the target of the equation was the predicted value of Y , not the actual value. Here, the equation yields Y , because it has included the unaccounted for variance, the error term in the equation. Multiple regression simply focuses on generating the equation of the regression line that is the predicted value of the dependent variable (Meyers, Gamst and Guarino, 2006).

Structural Equation Modeling is the powerful second generation multivariate technique for examining the construct. Analyzing techniques of SEM are

covariance based (AMOS, LISREL) and component based modeling (Partial Least Square). First generation multivariate techniques like factor analysis, multiple regression, MANOVA, etc., can only analyze single layer relationship between variables. But SEM can analyze multiple layer relationship between variables. SEM has been increasingly used in various disciplines likes, human resource management, marketing and information system. Partial Least Square is a division of structural equation modeling. Present study adopts the partial least square method for measuring the interrelationship between the variables.

1.8.9.2. Partial Least Square (PLS)

Partial Least Square is generally adopted research because it is appropriate in theory development and prediction oriented research. PLS path modeling does not give major restriction on sample size and normality. PLS gets more familiarity because of requirement of relatively small number of samples and non normalized variable to examine the path and to estimate the regression weight (Chin et al. 2003). Partial least square is best method to build theory and to examine complex model. The present study has used Smart PLS 3 which is one of the leading software for doing partial least square structural equation modeling (Ringle et al., 2015).

i. Model Assessment

There is no universal goodness of fit criteria for model assessment. Literature proposes that the systematic inner and outer model evaluation after assuring the validity and reliability is said to be appropriate.

ii. Outer Model Assessment

The outer model assessment includes reliability and validity assessment. In reliability analysis individual item reliability and composite item reliability is performed. Individual item reliability evaluates item loadings and includes the items with loading above 0.5. Composite reliability checks the internal consistency of the variables. A value above 0.7 is said to be modest reliability.

Convergent validity is used to measure the validity in PLS path modeling. Convergent validity assesses whether the indicators represent the construct or not. Average Variance Extracted (AVE) is used to examine the percentage of variance, AVE above 0.5 are said to be adequate.

iii. Inner Model Assessment

Inner model is called as structural model. It explains the relationship between the latent variables. To assess the inner model co-efficient of determination is vital. A moderate co-efficient of determination is 0.33. Low value shows that the model is not capable to predict the relationship.

iv. Bootstrapping

Bootstrapping is used to find the accuracy of estimates of whole sample. It is based on re-sampling by replacing the real sample. Bootstrapping can estimate the variance of whole distribution. Bootstrapping estimates the strength of the construct in the inner model.

1.8.9.3. Factor Analysis

Factor analysis is generally meant to reduce the number of measuring items in to small number of factors. It can also identify the correlation between the variables although it is popular as data reduction technique. This multivariate technique can analyze dimensions of each variables underlying and combine them in a meaningful direction. This can be performed by combining highly related variables. There are two types of factor analysis exploratory factor analysis and confirmatory factor analysis. The present study employed the exploratory factor analysis.

i. Exploratory Factor Analysis

The exploratory factor analysis adopt in the study is to extract the factors and to examine the relationship of measurement items. Principal component analysis, image factoring, alpha factoring, generalized weighted least squares factoring etc are the methods for extraction. Present study employs principal component analysis for extract the factors. In principal component analysis principal component extract highest and last component extract lowest variance. This first generation multivariate technique used to reduces the large set of variables in to smaller set of factors by combining interrelated variables into factor. Varimax rotational method used to get best fitted factor. Communality above zero and below one is considered as related factor. Communality one means that there is no variance with other variable and zero communality means they unrelated variable. Kaiser-Meyer - Olkin (KMO) test and Bartlett's test of Sphericity is calculated to find the appropriateness of factor analysis results. KMO higher than 0.6 is said to be significant and to

extract the factors and Bartlett's test of Sphericity higher than 0.3 is assure the correlation among the measurement items.

1.8.9.4. t-Test

To test the significance of difference between two groups with respect to a variable, independent sample t test has been employed.

1.8.9.5. ANOVA

Analysis of variance (ANOVA) has been used to verify whether there is significant difference in the mean scores of a variable among more than two groups.

1.8.9.6. Tukey's HSD Post Hoc Test

Tukey's HSD Post Hoc Test has been employed, when the ANOVA shows a significant difference in the mean scores of a variable among more than two groups, to know where the significant difference exist (between which pairs of mean scores).

1.9. Limitations of the Study

The present study suffers from the following limitations.

1. The present study measured the variables using self report scales. The assessment made using self reported scale is valid to the extent of the honesty of the responses made by the respondents. The responses may also be influenced by other environmental, personal, and psychological factors.

2. In the present study the investigator considered only two independent variables namely, work life interaction and quality of work life of the bank managers which influence their performance. There may be other extraneous variables influencing the study variable. But the study has not taken such variables in to consideration.

1.10. Ethical Consideration

The present study collected data from human subjects. Hence the ethical consideration is vital. In this study target participants may think that their participation and non participation may affect their institutions. To avoid this problem, the introductory page of the tool used for data collection, clearly stated the purpose of the study and confidentiality was assured to every participant that the information collected for the study will not be disclosed. In addition that participation in the survey was voluntary.

1.11. Chapter Scheme of the Report

The report of the study has been presented in seven chapters.

The first chapter is the introduction. It discusses the research background, research problem and objectives, hypotheses, methodology and data base, limitation of the study and chapter scheme of the report.

The second chapter gives the reviews of related studies and identifies the research gap. In chapter three the theoretical framework of concept namely the work life balance, quality of work life and performance of managers are discussed. Particular emphasis is given to the work life balance literature especially models in work life balance.

The next three chapters deal with the body of the thesis. Chapter four is devoted to analyze the various dimensions work family interaction on the basis of work family interaction according to demographic variables. Chapter five identifies the factors influencing QWL and analyzes it in terms of demographic variables. The chapter attempts to identify the factors affecting work performance and analyze it according to demographic profile. Chapter six analyzes the impact of work family interaction on the QWL and performance of bank managers.

The seventh and last chapter presents major findings, conclusions, implications and scope for future research.

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Chapter 2

Review of Earlier Studies

2.1. Introduction

The present research focuses on the work family interaction, quality of work life and performance of bank managers in Kerala. The work specifically attempts to examine the dimensions of work family interaction on the basis of various demographic profiles. The study further attempts to identify the factors influencing the quality of work life and performance of bank managers. The investigation analyses the impact of work family interaction on the quality of work life of the bank managers.

A review of earlier studies conducted in the area related to the present research work is highly essential to understand the implication of the different concepts and also to identify the areas already investigated. So that, such areas hitherto unexplored may be investigated in depth. From the survey conducted by the researcher in the field, it is found that different studies have been conducted on the various aspects of work family balance, gender and work life balance, work and family domain variables. Hence it is quite relevant to examine the available literature on this particular area to identify the research gap. The present chapter is an attempt in this direction.

For this purpose, various secondary sources like previous research work at the state, national, international levels, research articles published in journals, working papers of professional bodies, study reports of different committees

and commissions, text books in the area were reviewed. For the convenience of the presentation of the available literature, the relevant studies related to the topic have been classified in to three parts.

Part I. Studies on work family interaction

Part II. Studies on quality of work life

Part III. Studies on work performance

A review of the available literature on the above mentioned parts is presented in chronological order in the following pages.

Part I

2.2. Studies on Work Family Interaction

The studies conducted on work family interaction can be classified in to five sections.

Section A: Issues of Work Family Interaction

Section B: Gender and Work life balance

Section C: Work Family Domain variables and Work life Balance

Section D: Work life Balance and HRM

Section E: Work life Balance Policies

A brief account of the relevant studies falling under each section is given below.

2.2.1. Issues of Work Family Interaction

Greenhaus and Beutell (1985) found that time based, behaviour based and strain based conflict are the three types of work family conflict. Frone et al. (1992) examined the work family conflict among employed adults and found

that work to family conflict is more prevalent than family to work conflict. Frone et al. (1997) constructed an integrative model of work family interface to analyze the employed married adults. It reported an indirect reciprocal relation between work to family and family to work conflict. Study identified two factors which determine both family to work conflict and work to family conflict, namely, work distress and work overload. Study also reported that family to work conflict can reduce through family related support.

Yardley and Markel (1997) tested an integrative model of the work family interface and examined the relationship between work to family conflict and family to work conflict. The study revealed that family to work conflict has an indirect influence on work to family conflict through work distress and work overload. Work to family conflict has an indirect impact on family to work conflict via increased parental overload. According to the model, work distress is a predictor of work to family conflict and family distress is the predictor of family to work conflict. The study further reveals that the family to work conflict is negatively related to work performance and work to family conflict is negatively related to family performance. Greenhaus & Parasuraman (1999); Haas (1999) focused on the negative effect of work family interface.

Grzywacz (2002) reviewed the work-family balance of workers in United States make clear indication that policies and programs addressing negative spillover between work and family are required throughout most of the workers. Study also indicated that the policies and programs require flexibility to meet the diverse needs of different aged workers. The

investigator highlights the importance of considering multiple aspects of work-family linkages when designing interventions and policies.

Curbow (2003) developed a 20 item measure of work family interface. The study identified factors as General Overload, Conflict of Family to Work, Spillover of Family to Work, Spillover of Work to Family and Conflict of Work to Family. Further the study found that the job resources and work family interface are related to depression symptoms.

By studying the work life balance challenges of human resource professionals, Lockwood (2003) found a positive impact among the bottom line personals of the companies. Work life balance can improve employee morale, retain employees with valuable company knowledge, and keep pace with workplace trend. The study suggests that human resource professionals can assist their companies to capitalize on these factors by using work/life initiatives to gain a competitive advantage in the marketplace. Demerouti et al. (2004) found the positive effect of work family interaction.

Byron (2005) found that work variables had a greater impact on work-to-family conflict than on family-to-work conflict. Non work related antecedents are related to more family-to-work conflict, although the results were not always statistically significant. Among the antecedents, job stress, family stress, and family conflict had strongest associations with both work-to-family conflict and family-to-work conflict. Byron (2005) suggested that some work and family factors have simultaneously disruptive effects on work and family life. One of the goals of this study was to explore the relationship between work and family factors on WFC.

Kasper (2005) studied the Managers dealings with work family conflict and the results shows three distinct prototypes of dealing with the work-family-tension: career as subject of social fascination, family as a factual task, the tradition of two worlds, double burden and the pressure of tasks.

Bragger et al. (2005) analyses the work family culture, work family conflict and organizational citizenship behaviour of teachers and found that organizational citizenship behaviour (OCB) is related negatively to work-family conflict, and positively to work-family culture, job satisfaction, and organizational commitment. The study reveals that work-family culture predicts both organizational commitment and OCB, and that organizational commitment does not mediate the relationship between work family culture and OCB.

Robert (2007) analyzed the wok life balance and the outcome of dissatisfaction with current work schedules of employees and identified the reasons of work life balance problems as: higher rate of labour market participation by women, feelings of job insecurity and long hours of work.

Rantanen (2008) examined the work-to-family conflict (WFC), family-to-work conflict (FWC), and psychological well-being of employees, time-based work–family conflict was neither an antecedent nor a consequence of psychological well-being. Study assumed Cross lagged relations between the work to family interface and family to work interface, but not detected between WFC/FWC and low psychological well-being.

Tsai (2008) investigated work family conflict, positive spillover and emotions among Asian American Working Mothers and explored the interconnection between work-family experiences, acculturation, and well-being among Asian American working mothers with young children. Results supported the presence of both unique and shared antecedents for both directions of work-family conflict and positive spillover for Asian American mothers. The study explained the importance of role qualities in predicting negative work-family outcomes and the significant role played by acculturation and enculturation in positive work-family outcomes.

Wilkinson (2008) reviewed the level of work life balance in the Australian and New Zealand within the surveying profession. The study identified morale, commitment, and satisfaction can reduce the stress and work related problems. The study found that the satisfied employees should retain in the organization.

Haar and Bardoel (2008) found that work family positive spillover was negatively associated with psychological distress and turnover intentions. Family work positive spillover was negatively associated with psychological distress, and positively associated with family satisfaction.

Peeters et al. (2009) examined whether work-family (WF) interference functions as an explaining mechanism in the link between work-family culture and well-being. Study found that work-family conflict fully mediates the relationship between a hindrance WF-culture and the exhaustion dimension of burnout and partially mediates the relationship between a hindrance WF-culture and the cynicism dimension of burnout. Study added

that work-family enrichment partially mediates the relationship between a supportive WF-culture and work engagement. And a supportive work-family culture relates to work engagement through the perception of less work-family conflict; a supportive culture is related to less feelings of burnout through work-family enrichment.

Emmerik (2009) investigated the crossover specificity of team-level stressors to individual-level work-family conflict. The team-level WFC was positively associated with employee's WFC. Team-level FWC was also positively associated with a focal employee's FWC. Findings indicated the associations of team-level WFC and FWC and focal employee's WFC and FWC respectively, thereby underscoring the specificity of crossover. Result shows that gender appeared to be related to WFC but not to FWC. Women were more likely to suffer from WFC, but FWC was not different for men and women. Study revealed that women are overburdened with work and home chores that work more easily interferes with home for them than for happens to be the case for men. Further, age was not associated with WFC but it was negatively associated with FWC. Younger employees suffer more from FWC than older employees.

Velgach (2010) analyzed the impact of role involvement, perceived control, and gender on the experience of work-family interface among employees of educational, healthcare, manufacturing, and finance industries in India and found that perceived control significantly impacts the experience of work-family interface outcomes and job involvement interacts with perceived job control in predicting positive spillover. This relationship differs by gender.

Baral et al. (2010) examined the role of work family enrichment in the relationship between organization interventions of work life balance and job outcomes of managerial employees in India and found that the job characteristics were positively related to all the measures of job outcomes. Supervisor support and work-family culture were positively related to job satisfaction and affective commitment. The study also reveals the association between work-life benefits and policies (WLBP) and any of the job outcome measures are insignificant. The investigation shows that the work-to-family enrichment has a mediation effect on the relationship between job characteristics and all job outcomes and between supervisor support and affective commitment.

Schieman (2010), examined the association between creative work and work-to-family conflict, focusing special attention on the demands associated with creative work and their implications for work-family multitasking. The study indicates that creative work is associated negatively with work-to-family conflict and stressful work-related thoughts, but these associations are suppressed by the following patterns: (1) creative work is associated with greater work demands; (2) those conditions are associated with higher levels of work-family multitasking; and (3) demands and multitasking increase work-to-family conflict and stressful boundary-spanning thoughts. Individuals with creative work report lower work-to-family conflict and fewer stressful thoughts.

Baral and Bhargava (2011) reviewed the work-to-family enrichment and family-to-work enrichment of manufacturing, telecommunications and

information technology employees in India and found that supervisor support, job characteristics, work-life balance policies and work-family culture predict the work-to-family enrichment. Core self-evaluations, family support and job characteristics are determined by family-to-work enrichment. The study reveals a little moderating influence of core self-evaluations on the relationship between supervisor support and work-to-family enrichment.

Beham et al. (2011) explored the work family interface of service sector employees in three organizations in the IT, retail and healthcare industry. The companies were identified using the German Hoppenstedt Company Inventory, a database comprising information on 300,000 German organizations. The study found that, work-to-home interference mainly occurred because of high work demands and not because of lack of work resources. Boundary-spanning resource yielded comparable potential to reduce work-to-home interference and enhance work-to-home enrichment. However, control over one's work did not have significant impact on work-to-home enrichment.

Rajadhyaksha (2012) examined the work-life balance issues of human resource managers of Indian companies and identified that the work-life interventions are mainly caused by gender equality, flexibility, stress reduction, health awareness and childcare.

Froese-Germain and Bernie (2014) studied the work life balance and the teaching profession among the Canadian teachers. Study found that work related stress creates a major impact on the work life balance of the teachers. Female teachers are reporting more problem on this matter.

Lester et al. (2015) conducted a research on issues of work life balance in higher education. Study identified that, gender disparities and the lack of understanding in cultures are issues of work life balance.

Saltmarsh (2015) examined the work life balance policies in Australian academic workers. Study found that flexible work arrangements, family-friendly hours and campus facilities, physical well-being and mental health programs are the major work life balance policies. Work life balance policies have an higher impact on the anticipation of perceived risks.

2.2.2. Gender and Work life Balance

Work family interaction experienced by male and female in different way due to the gender difference exist in the society. This difference makes the subject more interest for researchers. Women is the primary provider of domestic responsibilities especially child care duties even though the family structure and female role vary dramatically.

Pleck (1977) analyzed the work family role system of male and females. The male work role, the female work role, the female family role, and the male family role are identified as components of the work family role system. The links among these roles are examined and found the linkages among these roles, specifically, sex-segregated labor markets for both paid work and family tasks, and asymmetrically permeable boundaries between work and family roles for each sex.

Repetti, Matthews, and Waldron (1989) reviewed research on the effects of employment and concluded that employment was associated with improved

health for women who held a positive attitude toward employment regardless of their marital status.

Gutek et al. (1991) examined the work life conflict of psychologists and managers with families. Study found two types of work family conflicts namely, work interference with family and family interference with work. These two conflicts are clearly separable and relatively independent of each other. The people recognize less family interference with work than work interference with family. Study reported a significant gender difference with respect to work family conflict. According to the study women employees reported more work family conflict than men employees even though both of them spent same hours with job. In addition, women employees are reported with more family work conflict than men even though women spending more time with family. Women experiencing greater role conflict, work overload and stress than male (Higgins et al., 1992).

Rana (1998) examined the experience of British South Asian fulltime managerial and professional women combining work and family life. Study examines certain themes as, cultural influences on domestic responsibilities; additional responsibilities and commitments to extended family and community members; work-family priorities and “superwoman syndrome”; stereotypes of roles and responsibilities at work; and experiences of discrimination. Study revealed a managing diversity approaches and organizational culture change. This study has provided an insight into the cultural tensions that are inherent in the experiences of British South Asian managerial or professional women combining work and family life.

Gender Role Socialization theory explains, both men and women act various roles in family and work. However women assume majority of the domestic work and they are facing more work family conflict (Konard et al., 2000). Both men and women encounter the problem of role conflict from work place and family due to the increased number of women employment.

Dual Labour Market Theory focus the gender inequality exists in labour market. Women employees are not getting equal payment as men; hence their income can't meet the growing expenditure. Then they forced to do part time jobs and it creates work family conflict (Moen et al., 2000). Bu et al. (2000) investigated the work-family expectations of the Canadian and Chinese managers and professionals. Study identified that Chinese of both sexes attached greater value to their occupational role and committed more time to it than Canadians. In addition that Chinese shows less difficulty while balancing work and family. Men and women in both countries expected traditional gender roles in their marriages with women performing more household tasks.

Gender Discrimination Theory, asserts that women does not get equal opportunities for career growth. In a male dominated world where there exists hegemony, women not getting male dominated or equal jobs. The long work hours, less competing jobs and lack of growth opportunities create stress and dissatisfaction among women employees (Maume and Houston, 2001).

Women's career satisfaction is more affected by work family conflict than men (Martins et al., 2002). According to Simpson et al. (2002) the gap

between men and women can be ignored through more training. Women can explore the men dominated jobs like engineering.

According to the U.S. Equal Employment Commission (2003), there has been a steady increase of participation of Asian women in the workforce. The rate of increase in employment among Asian American women went from 1.3 percent in 1990 to 2.1 percent in 2001, with a projected labor participation rate in the United States of 61.3% by the year 2012. Compared to other women of color, Asian women have been more successful in attaining higher-level positions in the workforce, with a 135% increase in the number of female officers and managers from 1990 to 2001.

Burke (2004) examined the relationship of male psychologists' perception of organizational values supporting work-personal life balance in their workplace and their work experiences, indicators of work and life satisfaction and psychological well-being. Study identified that male psychologists with higher organisational values have more joy in work, less job stress, lower intentions to quit, greater job, and career and more optimistic career prospects, satisfaction, fewer psychosomatic symptoms and more positive emotional and physical well-being. Further study reported, the organizational values supporting balance had no relationship with hours worked on job involvement.

Doherty (2004) explores the effectiveness of work-life balance initiatives in helping women progress to senior management. Study found that the long hours associated with managerial roles as a major problem in women's progression. Study added that business case which underpins diversity

management and a voluntary approach to work-life balance may only deliver positive benefits to women when the labour market is tight.

Hsieh et al. (2005) examined the work life balance of Taiwan hotel managers and reported that Taiwan managers do not find difficulty in managing their work and life. There is no significance difference in work life balance according to gender and marital status. Drew and Murtagh (2005) examined the attitude of female and male senior managers towards work life balance and found that long hours and flexibility are the key factors in work life balance and women managers found more issues to resolve work and family matters.

Human Capital Theory states that women enjoy less human capital than their counter part as they have more roles in family. They are tends to face more work family conflict hence they can't acquire more education and experience (Alkadry et al., 2006).

Upadhyay (2006) measures the physiological workload of working women while performing the activities and it reveals that the Indian women not only perform household activities but also work outside home to earn money to fulfill financial necessity of home. The variables used for the study are speed of walking, weight of load, frequency of trip and duration of work. Study reveals that women employees facing the problem of physiological fatigue which was apparent from the temporal rise in heart rate and higher pulse towards the end of the days of work.

Walker (2008) explored home based business ownership and its potential as solution to the inter role conflict experienced by women. Study surveyed home based business people in Western Australia and found that owning and operating a business from home is viable employment option for men but it is not giving financial security to women employees. Issues of the dependents in family are the most significant factor in worklife balance problems. Self employment through home based business ownership is not viable for many women who seek high financial and career rewards.

Halrynjo (2009) found that the men who work the most, spent less time on child care and home work. The active involvement in family caused to lower income, work security and poor career opportunities etc. Working overtime and outsourcing seem to correspond with high job security, higher income and better career growth.

Goodman (2009) examined the paternal work and family experiences in low income and working-class rural families and working and middle-class African American families. Further, person-oriented analytic techniques were incorporated to provide more nuanced explorations of fathers as parents and individuals. Multinomial logistic regression analyses revealed that multiple work stressors predicted membership in the fathering classes. Latent profile analysis revealed clear and meaningful spillover classes based on combinations of both positive and negative family-to-work spillover. Further, multiple sources of family strain and support, as well as several characteristics of fathers themselves, were associated with patterns of spillover. Fathers' membership in spillover classes characterized, in part, by high negative

family-to-work spillover, was associated with significantly higher paternal depressive symptoms

Emslie and Hunt (2009) explored the way in which men and women in midlife negotiate the intersection between paid work and other areas of life. This qualitative study compares the experiences of work life balance among men and women in midlife. Study found that the work life balance problems are common for men and women and for parents of older as well as preschool children.

Burke (2010) examined the relationship of managerial and professional men's perception of organizational values supporting work-personal life balance. Study found that the benefits of men's lives are not only for men but also for women and employing organizations. Study found women managers are enjoying more supportive of work-personal life balance. Women managers enjoy low stress and more life satisfaction.

Thompson (2010) longitudinally examines the work family interface among fathers. Results of the study indicate that first time fathers of infants have low levels of conflict and facilitation between work and family roles. Fathers reported significantly higher work to family conflict when compared to family to work conflict, and facilitation from work to family and family to work occurred to a significantly greater degree than conflict.

Bercovitz et al. (2011) examined the role that personal resources and work-family conflict (WFC) play in the sense of well-being of mothers of young children. The results indicated that person-environment congruence was not

related to life satisfaction. In addition that it was negatively related to burnout. Study shows that personality type is related to burnout and life-satisfaction.

Desai et al. (2011) examined the effect of personal resourcefulness and marital adjustment on job satisfaction and life satisfaction of working women in India. Study identified that the home-based working women are the least stressed, most well adjusted, and the most satisfied with their careers among the groups studied.

Makela (2011) analyzed female expatriates' work-life conflicts and enrichments which take place during the international assignment. The study found that female expatriates experience work family conflict and enrichment at the same time during international assignment.

Rehman (2012) examined the different influencing factors on women's work and family roles in the unique Pakistani socio-economic and cultural environment. The results show that achieving work life balance is one of most significant factor to start women their own businesses. Study added that, women entrepreneurship give them flexibility, control and freedom to juggle with their family and social responsibilities. Lack of sufficient time, gender bias, social and cultural norms as well as family responsibilities are the most challenges that women faces.

2.2.3. Studies on Work and Family Domain Variables

Kahn et al. (1964) have defined role conflict as the "simultaneous occurrence of two (or more) sets of pressures such that compliance with one would make more difficult compliance with the other". They identified different types of

conflict within the work role: intra sender; inter sender; and person-role conflict. In each form of conflict, one set of role pressures is in some sense incompatible with the other set of pressures.

Kahn et al. (1964) identified a work-family conflict is a form of inter-role conflict in which the role pressures from the work and family domains are mutually incompatible in some respect. That is, participation in the work (family) role is made more difficult by virtue of participation in the family (work) role. Study found three major forms of work-family conflict: (a) time-based conflict, (b) strain-based conflict, and (c) behavior-based conflict.

According to Loerch et al. (1989) work and family are the two domains of work life balance. Work domain variables includes, duration of work, task variety, task autonomy, task complexity, flexible arrangement of work schedule and role conflict. Time, strain and behaviour are the sources of Family domain variables. It includes dual earned families, working spouse, parental support, and spouse support.

Wethington and Kessler (1989) who conducted a longitudinal study over a 3 year period and found that women who entered the workforce from being a home-maker experienced less depression whereas employed women who decreased their hours of paid employment to either low part-time or homemaker status reported increased symptoms of depression.

According to Menghan et al. (1990) work family conflict is likely to vary according to social class and number of employed adults in the family. Study found that the most important stress on a single parent, female headed

household may be economics. While the major stress for a professional, dual career couple is work absorption on the part of one or both parents which precludes desired family involvement.

Aryee (1992) examined the impact of work and family domain variables on job-spouse, job-parent and job-homemaker work family conflict. Study reveals that married professional women experienced moderate amounts of work family conflict. Further work flexibility is more important than the working time. In addition that spouse support showed a significant negative relation with job-spouse conflict and parental demands were significantly positively related to job parent conflict.

Aryee and Luk (1996) men identified more with the work role and women with the family role. And men perceived more spouse support, however women perceived more need for family responsive policies. Further men can simultaneously able to identify work and family roles but women balance their work and family.

Hammer et al. (1997) analyzed the work family conflict with a sample of 399 dual earner couples. Study found that both male and female employees have strong impact of work family conflict. The study also identified that individual's work life balance have a direct influence on partner's level of work family interface. There is a positive relation between level of engagement and level of work family conflict. The higher work schedule flexibility can reduce the work family conflict.

Aryee et al. (1999) found that role stressors like work overload and parental overload and spousal support determine work family conflict (WFC) and family work conflict (FWC). Spousal support was negative predictor while parental overload was a positive predictor of WFC. Further study reported that women experience higher family work conflict and men did not.

Carlson (1999) examine three forms of work family conflict as, time based, strained based and behavior based conflict. The study found that time based conflict have positive effect on work family conflict and it also related to strain based conflict. Due to high strain the adult employees face the problem of role conflict. Further study reported the behavior based conflict can impact on work family balance.

According to Carlson and Kacmar (2000), the degree of work family conflicts vary according to the perception of employees. If the work is central to the employee, family to work conflict is high, or if family is more important for an employee, the work to family conflict is high. The study identified that the perception and work culture of the organization have greater impact on the level work family conflict.

Friedman and Greenhaus (2000) conducted a study on work and family among business professionals. Study found that work and family, the dominant life roles for most employed women and men in contemporary society. Study identified the conflict between work and family has real consequences and significantly affects quality of family life and career attainment of both men and women. The consequences for women may include serious constraints on career choices, limited opportunity for career

advancement and success in their work role, and the need to choose between two apparent opposites an active and satisfying career or marriage and children. Many men have to trade off personal and career values while they search for ways to make dual career families work, often requiring them to embrace family roles that are far different, and more egalitarian, than those they learned as children.

Carlson et al. (2000) identified that work was highly central to the individual. And family antecedents have significant impact on family interference with work and work domain antecedents have significant impact on work interference with family.

Grzywacz and Bass (2003) examined the impact of work family conflict and work family facilitation on mental health among working adults. Work family conflict is associated with poor mental health and work family facilitation is contributed to work family fit.

Barnett & Gareis (2006) analyzed the importance of role quality on psychological well-being. People benefit from a role when they find the role satisfying and when the satisfaction outweighs the problems/concerns they have for that particular role. Thus, one way to measure role quality is to ask for subjective levels of satisfaction in one's roles. Alternatively, in the caregiving roles literature, role integration theory provides another measure of role quality whereby researchers calculate the difference between "the rewarding or satisfactory aspects" and "the stressful or 'of concern' aspects".

Boyar (2007) examines the impact of work–family conflict and work–family facilitation on work and family outcomes and explores the influence of core self-evaluations among these relationships. Core self-evaluation is comprised of self-esteem, neuroticism, locus of control, and general self-efficacy. CSE is found to be negatively related to work interfering with family (WIF) and family interfering with work (FIW) conflicts. Work interfering with family and family interfering with work is negatively predicted work and family satisfaction. Work interfering with family is significantly related to job satisfaction, and family interfering with work positively predicted family satisfaction.

Wise et al. (2007) assess whether tele nursing in Scotland enjoying better work life balance or not. Study found three elements of work organization which are central in shaping nurses working hours and their control over the balance between their work and their home life. And study identified relationship between the degree of mutual dependency of nurses within team and the nature of patient care. Findings of the study indicate that compared to traditional face to face nursing the tele nursing facilitates greater employee control over working time. Therefore, the tele nursing employees enjoying better work life balance than the traditional nursing employees.

Darcy et al. (2007) explored the impact of life cycle stage, specifically parenting stage, on work-family conflict among working parents. Student intends to determine whether discernible differences are evident among those individuals at the early stage of their parenting cycle compared with those with older children. For all parents with dependent children it was found that

job involvement, job stress and colleague support all have predictive powers in terms of explaining the antecedents of work-family conflict.

Warner et al. (2009) describe the interaction between work and family roles and present an integrative model of work-family enrichment. The study also examined the psychological processes and ways in which work-family enrichment can be increased. A model used to depict the direct and indirect relationships involved in work-family enrichment. The study found that the basic needs of competence, autonomy, and relatedness are the important psychological benefits that directly affect within a domain and indirectly influence work-family enrichment and quality of life.

Warner et al. (2010) examined and tested the theoretical frameworks used to describe the interaction between work and family roles. The study has addressed different the gaps exist in the work life research. Study primarily focused on the negative interaction of these domains. Based on the theory, the study identified a spillover between work and family domains can be positive and negative. The study tested the existing theories and models and found a need for organization to focus on easy to work family enrichment, need for development of managers to support their employees for competence, autonomy and relatedness of work. Study suggests that the needs of competence, autonomy and relatedness are satisfy, it can affect with in a domain and indirectly influence work family enrichment and quality of life.

Turner et al. (2009) explored the perceptions of work life balance in an Australian infrastructure Construction project, using semi structured focus

groups. Study found that the flexible working hours and project management team's support are the determinants of work life balance.

Alam et al. (2009) examined the association between working hours and work family imbalance. Study found that women managers in corporate sector are facing work family imbalance. According to this 99 percent of women managers and 20 percent of women teachers reported to work family conflict. Nadler et al. (2010) demonstrate the relationship between different flexible work schedules and employee perceptions of organizational attractiveness. Study shows that the work schedule flexibility has significant role to determine the organizational attractiveness.

Michel et al. (2010) examined relationships among work and family social support, stressors, and work–family conflict. Results revealed that social support, controlling for role involvement, is best viewed as an antecedent of role stressors and subsequent work–family conflict. Controlling for work and family involvement, work and family social support were most related to same domain role conflict and role ambiguity. Work role conflict and time demands were most related to work-to-family conflict, while family role conflict and role ambiguity were most related to family-to-work conflict.

Flexi time policy can retain the women employees and it has more influence on female than male. Women employees are more availing flexible working time and less income (Lewis et al., 2010). Hobson (2011) identified that lack of part time employment opportunities for women candidates have an effect on work life balance. Lack of flexibility in working time and high cost for child care are the important problems as employees facing. Study further

analyses the policy level and firm level factors and its impact on the work life balance. Policy level factors are social rights and leave benefits and firm level factors are organizational culture, trade union, flexibility and gendered working time regime.

Wheatley (2012) studied the underlying conflicts associated with work-life balance and travel-to-work policies, as employed in organisations in the UK. Study shows that work-group cultures prevent employees, especially women, from achieving work-life balance. Dual career households who attempt to balance their work and life have spill-over between work and non-work activities, creating time allocation challenges, and stress.

Dan Wheatley (2012) examined the underlying conflicts associated with current work-life balance and travel-to-work policies, as employed in organisations in the UK. A mixed method approach is used to ascertain whether professional work-group cultures limit the effectiveness of work-life balance policy, and the extent to which spill-over is present between work-life balance and transport preferences, especially car use. The paper suggests that the work-group cultures prevent employees, especially women, from achieving work-life balance; there is spill-over between work and non-work activities. These spill over is mainly in creating time allocation challenges, and stress, for dual career households attempting to achieve desired work-life balance. The serious conflicts are reported in balancing work with travel-to-work, especially car parking.

Lingard et al. (2012) explored the relationship between work time demands, work time control and supervisor support in the Australian construction

industry. Study identified that work time demands were positively correlated with time- and strain-based work interference with family life (WIF) but inversely correlated with time- and strain-based family interference with work (FIW). Result also shows that work-family enrichment was inversely correlated with work time demands and positively correlated with both work time control and social support from one's supervisor. Respondents with high work time demands and low work time control reported the highest levels of time- and strain-based WIF. The lowest levels of WIF were reported by respondents in low work time demands and high work time control jobs classifications.

2.2.4. Work life Balance in Human Resource Management

According to Galinsky et al. (1990) the major problems of employed people are child care, elder care, work time and timing, relocation, job autonomy and job demands, supervisory relationship, organization culture etc. Study report that employers are responding to work/family issues by providing assistance in locating and obtaining child care, give assistance to improve quality of life and elder care consultation and referral. Some effective modified time policies are identified as, providing flexi time, part time, parental leave.

Frone et al. (1992) constructed one of the first widely used models of the work-family interface. The model focused on the relationship between work-related factors when exploring work-to-family conflict and family-related factors when exploring family-to-work conflict. Furthermore, it depicted a cross-domain effect in which a considerable amount of family satisfaction is

explained by job specific variables whereas a considerable amount of job satisfaction is explained by family specific variables.

According to Adams et al. (1996) higher levels of family emotional support were associated with lower levels of family conflict with work. And work life conflict affects job satisfaction, family satisfaction, life satisfaction, career satisfaction and job stress.

According to Frone et al. (1997) family to work conflict and work to family conflict indirect reciprocal relation conflict via work distress and work overload and increased parental overload respectively.

Pohlen Kean (2002) undertook a survey of the employees of 25 organizations. They found a clear relationship between the work-life balance policies on offer, employee's intentions to leave and actual turnover rates. Their study suggests that the work-life balance policies have a positive effect on staff turnover rates.

Parasuraman and Greenhaus (2002) documented that segments of the workforce may be subject to unique work/family pressures, yet often have few sources of support. The under-representation of these groups of individuals with potentially difficult types of work/family pressures represents a major gap in work/family research and employers' understanding of their needs. The work report suggests that both the employer and employee viewpoint, the changing nature of what constitutes family is one of the complications of today's society. Human resource professionals design policies and programs to address employee retention, job satisfaction,

employee morale, and productivity, this research warrants serious consideration.

Burke (2002) examined the relationship of managerial and professional women's and men's perceptions of organizational values supportive of work-personal life balance and their job experiences, work and non-work satisfactions and wellbeing. Study reported that managerial women with organizational value contributed to greater job and career satisfaction, less work stress, less intention to quit, greater family satisfaction, fewer psychosomatic symptoms and higher positive emotional well being. And managerial men with organization value reported less job stress, greater joy in work, lower intentions to quit, greater job, career and life satisfaction, fewer psychosomatic symptoms and higher positive emotional well being. Multiple regression analysis indicated that more independent and significant correlates of organizational values supporting work-personal balance among men and women.

Martins et al. (2002) found that Work family conflict is negatively related women's career satisfaction throughout their lives but men only later in career.

Bond (2004) examined the variables associated with work-life balance outcomes of employees. The study employed linear regression techniques to model the variables. Study found that a supportive work life and organisational culture has a positive impact on better work-life balance outcomes. Study reviewed organisational culture and work life conflict in the United Kingdom. The employs linear regression techniques to model the

variables associated with work-life balance outcomes of employees. Study used the data from employee surveys carried out in four financial sector companies in Scotland. Study found that organizational culture is significantly associated with the work-life balance. The analysis also shows that longer working hours, job status, take-up and experiences of limited access to arrangements were significantly associated with work-life outcomes.

Kirrane (2004) investigated the differential impact of the support of work colleagues, workplace supervisors, non-work friends, spouse/partner, and extended family on employees' perceptions of the balance between their work and family life commitments. The sample of an Irish working cohort (n=170) indicated that after having a young child (6 years of age) the significant predictor of experienced work interference with family life was spouse-partner instrumental support. Spouse-partner social support did not have an impact on experienced work interference in family life. The support of co-workers and workplace supervisors did not influence experienced work-family conflict.

Virick (2007) examined how increased workload of layoff survivors relates to their work life balance and job and life satisfaction. Study found that role overload is linked to work life balance, job satisfaction and life satisfaction. Further study identified a negative relation between role overload and life satisfaction.

Eikhof et al. (2007) found that the work life balance can affect work attitude, level of stress and job satisfaction. Organizations generally use work life

balance practices to keep the balance. It can enhance the quality and productivity in the competitive world

Hughes et al. (2007) explored the view of male workers pertain to work life balance in mail dominated occupation. Study found that the work life balance is the main source of dissatisfaction. The Dissatisfied employees should have withdrawal behavior, turnover intention and tendency to take non-genuine sick leave. Work life imbalance incurred tangible costs to organization.

Marcinkus (2007) examined the relationship of a network of social support for midlife women with their attitudes toward work-family balance and work outcomes, including job satisfaction, organisational commitment, and career accomplishment. Results indicated that the women generally received more personal social support than work-based social support and more instrumental than expressive support from all sources. Work-based social support was positively associated with job satisfaction, organizational commitment, and career accomplishment; personal social support was also associated with job satisfaction and organisational commitment.

Beutell et al. (2008) explored generational effects on work-family conflict and synergy. Study found generational differences in work-family conflict and synergy were found. Study also identified that, the mental health and job pressure are the strongest predictors of work-family conflict for each group.

Haar and Bardoel (2008) collected data from Australian public and private sector employees to test positive spillover. Study found that work family positive spillover was negatively related to psychological distress and

turnover intentions. However family work spillover is positively related to family satisfaction. Leiva et al. (2012) explore the impact of the availability of work life balance (WLB) practices on organisational outcomes in small and medium-sized enterprises (SMEs) mediated by the existence of a culture that supports WLB. The study found that a WLB supportive culture mediates the effect of the availability of WLB practices on organisational performance.

Bhargava et al. (2009) identified that family support and supervisor support were positively related to family-to-work enrichment and job characteristics like autonomy, skill variety are positively related to work- to- family enrichment. Family-to-work enrichment is positively contributing towards job and family satisfaction but work-to-family enrichment was positively related to job satisfaction alone.

Lourel et al. (2009) explored the relations between positive and negative work-to-home interference home-to-work interference on perceived stress, and job satisfaction. Study found that perceived stress partially mediated the relationship between negative or positive work-home/home-work interference and job satisfaction.

Bradley (2010) measured the success of a work-place intervention designed to improve work-life balance in an alliance project in the construction industry, and the role the project manager plays in this success. The result of the study shows that staffs is more satisfied with their work experience after the interventions, and indicated the important role that managers' attitudes and behaviours played. In addition, study reported that the managerial support for

work-life initiatives is a critical element in achieving work life balance and satisfaction with working arrangements.

Salguero (2010) analyzed the work-family conflict and its effect on job satisfaction. The study analyses the moderating role of gender and of the salience of family and work roles in the work-to-family conflict and general job satisfaction, while the job's characteristics are controlled. The results from the regression analysis confirms the moderating effect of gender on the relationship between work-to-family conflict and job satisfaction, such that women show a lower level of job satisfaction than men. However, the salience of the family and work roles were not found to have a moderating effect on the aforementioned relationship, neither in the case of men nor in women. The results are discussed in the context of the theory of role identity salience and the gender role theory, as well as the possible cultural effects.

Lawson (2011) identified the incidence of burnout among the special educators and to establish the importance of contextual work factors as potential facilitators of burnout. The research questions investigated the nature of this burnout and its relationship with the work life factors of workload, control, reward, community, fairness, and values.. The analyses confirmed that the teachers exhibited an inconsistent pattern of burnout marked by high levels of emotional exhaustion, low levels of cynicism, and moderate levels of inefficacy. The work also confirmed strong correlations between burnout and the work life areas of workload, control, fairness, and values which indicate a need for interventions in these areas.

According to Murphy and Doherty (2011) a well balanced professional and personal life is essential to get family and career satisfaction. The problems of work life balance became an issue to many organizations.

Yuchun et al. (2012) investigates the major sources of work life conflicts encountered by workers in China against the context of marketisation of the economy. According to him Chinese organizational leaders and workers tend to accept work life conflicts as a facts of life. Study found that healthy and committed workforce is crucial to enhance the organizational performance and competitiveness. Study identified some sources of work life conflicts. They are; long working hours, excessive and continuous overtime, high performance targets, distance of workplace, staff training in non working hours etc.

McCarthy (2012) examined how employee perceptions of supervisory and organisational support in work life balance. Study identified some outcomes of work life balance they are; role conflict, job satisfaction, family satisfaction, and employee turnover. Study identified that the availability of work life balance policies, supportive organization and support of superiors can determine positive work life balance.

2.2.5. Work life Balance Policies

According to Kossek et al. (1994) problems of child care which interfering work and family can be eradicate by child care programs. It can create a feeling in both the employee government that organization is progressive and cares about employees' needs.

Osterman (1995) examine a representative sample of American private-sector establishments, the study explains variation across firms in the implementation of work/family programs by examining how these are related to the employment strategy of organizations. The study analysed the adoption of work/family programs is linked to the demand for them arising either from workforce problems such as absenteeism and turnover or from pressure from the labor force; and that adoption is linked to whether employers already have in place elements of well-developed internal labor markets such as job ladders and human resource departments. Results show considerable support for the link between work/family programs and the use of high-commitment work systems. This cross-sectional strategy is used for exploring variation in employment practices. The study found that the high-commitment work systems-measured by the overall employment goals espoused by the establishment, the amount of discretion provided to employees, and the adoption of specific work practices-are more likely to adopt work/family programs.

Thomas and Ganster (1995) examined the impact of work life balance policies and practices on work family conflict among health care professionals. Study found that the family supportive work policies have significant benefits on work family interaction, job satisfaction, depression and employees well being. Flexible scheduling and supportive supervisors are the impactful policies. Women professionals give more prominence to work life balance policies. Job sharing, part time work, flexible time off policies and child care are the main policies which women employees likely to invest (Galinsky and Johnson, 1998).

Work family policies have direct impact on firm level performance (Perry-Smith and Blum, 2000). Family-friendly arrangements were most common in the public sector, presumably because this sector is not subject to commercial pressures. The public sector is also more likely to have legislative requirements to be a good employer and work-life policies are often one of the easier strategies for them to implement. In Australia, the retail, construction and hospitality sectors are the least likely to offer work-life balance policies. Employees often know surprisingly little about the firm, while some working hours arrangements are introduced by firms to suit their production needs and then labelled family-friendly to improve employee acceptance (Evans, 2001).

Wise and Bond (2002) studied how financial service organizations have approached the work life balance agenda and examined the fit between the organizational intentions for work life policy and actual outcome for both organization and employees. Study found that major driver for retaining quality staff in financial service companies is the work life balance policies. Flexible working and family leave policies are used as tool to retain staff. A supportive culture can improve morale and motivation and it can reduce the stress and absences. Female parents are experiencing more problems in accessing work life policies and little prospect for carrier development. Strategies suggested by the study are parental leave, paternity leave, flexi working time for parents who have small child.

Roper, Cunningham and James (2002) undertook a study of the attitudes and beliefs of a random sample of British employers, on the eve of the

Government introducing work-life balance legislation. They found that a greater number of employers objected on business case grounds to the proposed family friendly legislation, than those who supported it on business case grounds. The social justice case actually attracted more support than the business case.

Flexi time is related to increased job satisfaction, increased satisfaction with pay and benefits, a reduction in paid sick days, and higher participation rates in work-related training. All of these relationships appeared stronger for women. Flexi time was also associated with an increase in the number of hours worked (Johnson and Wallace, 2003).

According to Frye and Breugh (2004) the use of family- friendly policies and supportive supervisors has negative association with work-family conflict. The study identified a positive relation with child care responsibility and family work conflict. Frye et al. (2004) tested a model of antecedents and consequences of work-family conflict and family-work conflict. Study found that the use of family-friendly policies, hours worked per week, and supervisor support was predictive of work-family conflict. In addition, childcare responsibility and supervisor support were found to be related to family-work conflict. Work-family conflict was found to be related to both job and family satisfaction.

Maxwell and McDougall (2004) conducted a study among organizations and identified that parental leave, flexitime, part time working, job sharing, emergency leave, and maternity leave are the important work life balance

policies offered by those organizations. Study also found that main agenda behind these work life balance policies is to recruit and retain best employees.

McDonald (2005) theoretically integrates the empirical literature related to the uptake of organisational work-life policies. The study links three related areas of literature: the associations between work-life policies and individual/organisational outcomes; explanations for the low uptake of work-life policies in many organisations; and preliminary studies which have explored organizational culture and its relationship to work-life policies.

Doherty (2006) analyzed the work-life balance (WLB) policies and practices in a university context. The findings show considerable differences between the experiences of administrative, professional, technical and clerical (APT&C) staff and academics. In particular, APT&C staff seeks a greater sense of “entitlement” and more trust and autonomy, whereas academic staff seeks a more manageable work load. By moving through the stages of the action research cycle, many of the limitations associated with past WLB initiatives can be overcome for APT&C staff. By comparison, universities’ disinclination to tackle academic work intensification is best explained by the lack of labour market pressure to do so and the fact that sustainable WLB does not constitute part of the “tablestakes” of academic employment.

According to Forsyth and Polzer-Debruyne (2007) employers who providing work life balance policies can improve job satisfaction and reduce stress. The study also reveals that work life balance policies can reduce the staff turnover.

Young et al. (2007) examined potential moderators of the Selection, Optimisation and Compensation to reduce job/ family stressors. Study reported that the age of youngest child at home and number of family friendly policies was found to significantly moderate the relationship between family Selection, Optimisation and Compensation strategies used and family Stressors. Further, the relationship between work Selection, Optimisation and Compensation and job Stressors was significantly stronger for individuals with low supervisor support than for individuals with high supervisor support. Study also reveals that, Selection, Optimisation and Compensation behaviors are most important for individuals who have more demands on individuals with young children, low numbers of benefits offered, low supervisor support and those in their middle years. The factor family/social support was not found to significantly moderate the relationship between family Selection, Optimisation and Compensation strategies and family Stressors.

Gunavathy (2010) explored Indian Organization perceptions on the concept of work life balance and their responses of human resource managers of the manufacturing, IT and service sectors. Study found that effective work life programs facilitate a symbolic relationship between the employee and employer for mutual benefits. And study identifies employees who are better able to do the demands of family ate more satisfied. The lack of recognition from supervisors, profile of the organization, nature of employees are the determining factors of inequality of work life.

Bradley (2010) examined the success of a work-place intervention designed to improve work-life balance in an alliance project in the construction industry,

and the role the project manager plays in this success. Study found that, a formal work-life intervention strategy was successful in case of the attitude and behaviour of management and the ability and willingness of supervisors to allow short-term flexible working arrangements. Study further identified that the outcomes of the strategies are positive for the individual employees, managers and the organisation alike.

Burnett (2010) analyzed the impact of work-life balance policies on the work and family practices of professional, dual-earner parents with dependent children. Study found that work-life balance policies have not led to well-balanced life. Study reported that work life balance policies are more focused on mothers than fathers. Work-life balance policies focus mainly on the issues of paid work and childcare, failing to take account of domestic labour, the main burden of which continues to be carried by mothers.

Part II

2.3. Studies on Quality of Work Life

According to Luthans (1973) Quality of work life is concerned with the organisational problem solving, decision making and effectiveness. Walton (1974) has identified factors of quality of work life as adequate payment, safe healthy work conditions, opportunity to use abilities for growth, constitutionalism, social integration and social relevance.

Ganguli et al. (1976) examined the quality of work life and its impact on job and life satisfaction. Study was conducted among the young workers of Air India. The study found that the job satisfaction is positively associated to variables like working conditions, community respect, working hours, and

pride in organization. Study identified a strong positive relationship between life satisfaction and family satisfaction. In addition the quality of work life is highly predicted by expectations and aspiration of young workers.

Taylor (1977) reported that low level of job satisfaction can determine frustration and alienation in an organization. According to Taylor (1977) employee's participation in management, fairness and equity is required for self development. Hackman et al. (1978) found that job redesign is good to improve quality of work life. Warr and colleagues (1979) identified factors of quality of work life as intrinsic job motivation, higher order need satisfaction, job satisfaction and life satisfaction.

Mehta (1982) identified that monetary emoluments are dominant factors in quality of work life than the nature of job related factors. Study shows that young workers have less quality of work life.

According to Stein (1983) autonomy, recognition, belongings and reward are the main components of quality of work life. Singhal (1983) identified that economic, family and health related aspects are determining the quality of work life. The quality of work life is a situation bound concept which needs modifications. Davis (1983) found the factors as working condition, supervision, autonomy and control. Mirvis and Lawler (1984) consider working condition and wages for higher quality of work life.

Kontbluth (1984) found that employees' participation in decision making can enhance the quality of work life. Levine et al. (1984) identified seven predictors of quality of work life as confidence in employees' abilities, variety

works, self esteem, work challenges, societal contributions and growth opportunities.

According to Nitish (1984) dimensions of quality of work life are organisational form, hierarchy and staffing pattern, nature of work group, size of group, quality communication, values and morals. Uma Sekaran (1985) examines the quality of work life of banking professionals in India. Study found a low quality work life for banking professionals. The routine jobs, over qualification, inequitable reward system are the cause for low quality of work life.

Graham (1985) analysed the workers attitude towards the quality of work life policies and programs. Study report that the quality of work life programs has greater impact on positive relationship with management. These programs can make changes in working condition and job procedures.

Rao (1986) conducted a study to compare the gender wise quality of work life. Study shows that men high quality of work life than female as they have higher career opportunities, opportunity to use skills and abilities and the challenges works. There is a positive relationship between age and income between quality of work life among women employees.

Seyfarth et al. (1986) studied the relationship between teacher turnover and school district characteristics and between teacher turnover rates. To improve the work life quality organization need to take policies to improve the compensation and safe, comfortable work settings. Study shows that districts that paid relatively high salaries were able to retain teachers for long time.

Cooper (1988) examine the factors of QWL and explore factors as democracy, security, equity and individuation.

Robbins (1989) found that QWL is the overall climate of work. Quality of work life depends on how an organization is responds to employees needs. It is the degrees to which organization responds to people's requirements. It considers the psychological and professional growth through skill variety, task identity and autonomy.

Riggio (1990) found that an employee who feels a great deal of work related well being and little job distress is apt to have a good Quality of Work Life (QWL), and vice versa. Quality of working life has been differentiated from the broader concept of Quality of Life. To some degree, this may be overly simplistic, as Elizur and Shye, (1990). According to them, quality of work performance is affected by Quality of Life as well as Quality of working life. According to Loscocco and Roschelle (1991), the most common assessment of QWL is the individual attitudes. The ways that people respond to their jobs have consequences for their personal happiness, the effectiveness of their work organizations and even the stability of society. Individuals selectively perceive and make attributions about their jobs in accordance with the expectations they bring to the workplace.

Baba and Jamal (1991) identified job dissatisfaction, work role ambiguity, work role conflict, work role overload and job stress are determinant of low quality of work life. According to Bertrand and Scott (1992) quality of work life are not only the result of structural modification but also through the good superior subordinate relationship

Laschinger et al. (2001), examined the factors influencing the quality of work life in nurses. Study made an in depth analyses to capture the major components of quality of work life of these professionals. The four major categories of concerns that emerged from the qualitative analysis were quality of work life, quality of patient care, relations with management, and cumulative impact of work conditions on feelings and attitudes.

Ellis and Pompli (2002) identified a number of factors contributing to job dissatisfaction and quality of working life in nurses, including: Poor working environments, Resident aggression, Workload, Unable to deliver quality of care preferred, Balance of work and family, Shift work, Lack of involvement in decision making, Professional isolation, Lack of recognition, Poor relationships with supervisor/peers, Role conflict, Lack of opportunity to learn new skills. JIA Hai-wei (2003) identified five needs for quality of work life they are; needs for survival, for passion, for belonging and for self.

According to Lawler (2005), society has entered a new era in the relationship between organisations and their employees. In this new era, people are the primary source for a company's competitive advantage and organisational prosperity and survival depends on how employees are treated.

According to Kotze (2005), quality of work life is the part of organizational objective. As service industries are becoming increasingly important to the economies, managers of service organisation affirm that their employees are enjoying higher quality of work life (Testa & Ehrhart, 2005).

Martel & Dupuis (2006) reported a strong impact of quality of work life on job satisfaction, job performance, and wellbeing of the employees. Study reveals the work environment can significantly affect the quality of work life. Edwards et al (2006) aimed to assess the extent to which an individual feels good or content in them, in a way which may be independent of their work situation. It is suggested that general well-being both influences, and is influenced by work. Mental health problems, predominantly depression and anxiety disorders, are common, and may have a major impact on the general well-being of the population.

Dargahi et al. (2007) found that communication between managers and employees; organizational commitment, leadership, compensation, support and recognition are essential factors of quality of work life

Guna et al. (2008) identified that Quality of Work Life is key issue in information technology organizations. Study found the need effective strategic human policies to enhance the quality of work life among IT professionals becoming an important human resource issue in IT organizations.

Pugalendhi et al. (2011) conducted study to analyse quality of work life among college teachers. Results show that there is a significant relation between quality of work life and quality of life. The study reports a low quality of work life among college teachers.

Satyaraju (2014) found a positive association between quality of work life and employee productivity with the progressive shift of the economy towards a knowledge economy.

Part III

2.4. Studies on Work Performance

The success of every organization is depends on the utilization of men, machine, materials and money. Among these resources, human resource is most critical to get the goals achieved. According to Oliver Sheldon “No industry can be rendered efficient so long as the basic fact remains unrecognized that is human.”The efficiency of the human resource is vital to utilize these resources. Workers may be from different demographic situations like caste, creed, race and religion. Hence, the management of this manpower is difficult. Thus the work performance of managers needs to be evaluated carefully. Various studies are conducted in performance appraisal and performance evaluation of managers. Present study conducted an individual level analysis of work performance of managers. Studies in work performance are reviewed here.

Job performance is an individual’s performance in a position than his expected performance (Davis, 1948). Work performance implies the performance of tasks assigned to an individual in a given position (Lanham, 1955). According to Korman (1970) personal attributes like self esteem have high positive effect on work performance. According to Day and Silverman (1989) examine the relationship between personality variables and work performance among accountants. The result shows that the personality variables like orientation towards work, degree of ascendancy and quality of interpersonal orientation are the determinants of work performance.

According Reddy (1991) job satisfaction, training, morale, communication, organisational climate and organisational commitment have significant effect on job performance. Maria Castaneda et al.(1991) examine the relationship between managers behaviours and subordinate work performance. The result shows that manager's consideration and structuring behaviour have significant effect on work performance of subordinates. Work performance is significantly related with job attitude, job perception, achievement motivation, job involvement, organisation stress, job stress and organisational climate (Halakatti and Sundaraswamy, 1996).

Christen et al. (2006) studied the work performance and job satisfaction of Anganwadi workers in Andra Pradesh. Results reveal that the normal workload can predict high job performance and job satisfaction. Uzonwanne et al. (2014) examines the relations between personal attributes like self esteem, self efficacy and job performance of bankers. The result indicated that there self esteem and self efficacy is a predictor of job performance.

2.5. Identification of Research Gap

From the foregoing review of literature on work family interaction, quality of work life and performance of bank mangers in Kerala, it is clear that none of the studies reports or research works had made an attempt to anise the nature of work family interaction and the quality of work life and identify the factors influencing it among bank mangers in Kerala. Further, no attempt had been made to analyze the impact of family interaction on the QWL and work performance of bank mangers. Therefore, in this context, the present research is a novel attempt undertaken by the researcher to fill the gap.

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Chapter 3

Work Family Interaction, Quality of Work life and Work Performance - A Theoretical Framework

3.1. Introduction

The main focus of the present investigation is work family interaction, quality of work life and work performance among the bank managers in Kerala. Hence, it is highly relevant to examine in detail the conceptual and theoretical framework of work family interaction, quality of work life and work performance. The current chapter is an attempt in this direction.

For the purpose of discussion, the chapter is divided into three parts. Part I deals with a theoretical background of work family interaction, Part II is concerned with the quality of work life and Part III gives a discussion of the concept of work performance.

Part I

3.2. Work Family Interaction

Literature on work family interaction initially focuses on the negative interaction of work and life. The term 'work family conflict' emerged in 1960's. Later in 1980's the concept of work life balance emerged with the increased number of women workforce. Work family interaction is an inter-role interaction of responsibilities of work life and family life. It is the mutual influence of work life and personal life to meet the demands of both domains. These interactions may be positive, negative and/or balanced. The positive work family interaction is termed as 'work family facilitation' or 'positive

spillover'. The negative interaction is called as 'work family conflict' and interaction which is neither positive nor negative is termed as 'work family balance' or 'work life balance'. However 'work life balance' is the general term as well as specific to mention all the above interaction.

3.2.1. Work Life Balance –The Concept

Work life balance is a state of equilibrium where demands of personal life and work life are played equal. It is a situation where people are equally engaged and get equal satisfaction from both work and family roles.

Work life balance as the smooth functioning of both work and life with minimum role conflict and maximum satisfaction (Clark, 2000). Hill et al. (2001) defines work life balance as the balancing of emotional, temporal and behavioural requirements of an individual simultaneously.

Greenblatt (2002) defines work-life balance as the level where the demands of both work and non work are not conflicts. Blunsdon et al. (2006) defined work life balance as the integration of work and family which achieves quality of life, less role conflicts, overall satisfaction and less stress.

According to Jones et al. (2006) a balance refers equal ratio of investment, it is not adoptable for human beings. Hence work life balance is beyond the allocation of time and effort in both family life and work life.

3.2.2. Work Family Conflict

Work and family are separate spheres and the each domain needs specific time and attention. When the demands of the work and family contradict each

other it may result in annoying state of affairs. Any form of non participation in work or family results in conflict.

Work family conflict defined as “simultaneous occurrence of two (or more) sets of pressures such that compliance with one would make more difficult compliance with the other” (Kahn et al., 1964). Greenhaus and Beutell (1985) defined work family conflict as a inter role conflict from work and family where the role of each domain are incompatible. Participation in work roles seriously affects the participation of family roles.

According to Barnett (1998) work and life different entity but both are in competition for time and attention. Work-family conflict is defined as the consequence of “resources being lost in the process of juggling both work and family roles” (Grandey & Cropanzano, 1999).

3.2.3. Work Family Facilitation

Work and Family are separate incompatible. But the time invested in one domain may positively affect the other domain. This positive interaction is termed as work family facilitation.

Work family facilitation has been defined as the extent to which an individual’s engagement in work life contributes growth towards the other domain family (Grzywacz et al., 2007). Work family facilitation as the work role and family roles are positive spillovers (Edwards and Rothbard, 2000). Work family enrichment was defined as the extent to which experiences in the work roles enrich the quality of life (Greenhaus and Powell, 2006).

3.2.4. Types of Work Family Interaction

Work family interactions are categorized into work family positive and work family negative interaction. Work family positive interaction is in two ways, they are work to family positive interaction and family to work positive interaction. They are discussed below.

I. Work Family Positive Interaction (Work Family Positive Spillover)

The work family positive interaction is the synergetic aspect of engagement of work and family roles. The engagement in one role benefits the quality of the other. Work family positive interaction can enhance the productivity and satisfaction. This positive interaction may be work to family and family to work.

(i) Work to Family Positive Interaction

Here, the role, time, behaviour on work benefits the family. The positive energy generated from work environment influence family positively. The quality behaviour developed from work demands and time management facilitate similar behaviour patterns and quality in family life too.

(ii) Family to Work Positive Interaction

In this phenomena, the happiness, esteem and worth feeling etc generated from family spread to the work environment. It results in more productivity, job satisfaction and a feeling of self fulfillment.

Sources of Work Family Positive Interaction

The sources of work family positive interaction are behaviour-based positive interaction, affective positive interaction and value based positive interaction.

1. Behaviour based positive interaction: Behaviour based positive interaction happens when the skills which are acquired from family helps the work or likewise.

2. Affective Positive Interaction: When the positive mood from the role of one domain helps to perform the role of other domain it is called affective positive interaction.

3. Value-based Positive Interaction: A positive work family interaction is value based when the values which acquired from one domain helps to perform the duties of other domain.

II. Work Family Negative Interaction (Work Family Conflict)

Work and family role and responsibilities are vital, participation and non participation of the work roles and family roles results in to negative consequences. Reason for work family negative interaction may be stress, health problems, marital problems etc. This work family negative interaction is bi directional. That is work to family and family to work negative interaction.

(i) Work to Family Negative Interaction

Work to family negative interaction happens when the experiences, behaviours and responsibilities of work interferes the family life. Work

overload, inflexible work schedule and hours and the unsupportive work relationship can cause this work to family negative interaction. It can be reduced through the adoption of flexible working time, family friendly policies and work at home etc.

(ii) Family to Work Negative Interaction

Family to work negative interaction occurs when the role, behaviours, and responsibilities interfere the work role of an individual. It may happen due to the child care responsibility, lack of spouse support and unsupportive family members etc. It can be reduced by the adoption of giving child care facilities, maternity and paternity leave etc.

Sources of Work Family Negative Interaction

The sources of work family conflict are time, behaviours and stress. Hence the conflicts arising from these are termed as time based conflict, behaviour based conflict and stress based conflict.

1. Time based Conflict

Time based conflict happens when the time allocated to one role (work role or family role) create difficulty to perform the other role. Hence the participation or non participation in one role hurts the expectation and satisfaction of other domain.

2. Stress based Conflict

Stress based conflict occurs when the strain from one role interface the participation of other role.

3. Behaviour based Conflict

Behaviour based conflict is a kind of negative interaction where the behaviours in family contradict the behavioural expectation of work domain and vice versa.

3.2.5. Factors Affecting Work Family Interaction

Earlier researchers have identified different factors affecting work family interaction. The important among them are listed below.

- Spouse support
- Work hours of Spouse
- Couple's employment status
- Number of children
- Parental responsibilities
- Home responsibilities
- Task variety
- Task autonomy
- Task complexity
- Role conflict
- Work schedule flexibility
- Number of working hours

3.2.6. Theories of Work Family Interaction

Important theories related to work family interaction are segmentation theory, compensation theory, spillover theory and border theory. These theories are briefly described below.

(i) Segmentation Theory

According to the segmentation theory, work and home are two independent parties they do not interact each other. In addition that family is safe space for women and work is a public area for men (Zedeck, 1992).

(ii) Compensation theory

Compensation theory explains that each domain i.e work and family compensate each other as they try to get more satisfaction from work if they are getting less from family (Lambert, 1990). Two forms of compensation may be present. They are supplemental and reactive. “Supplemental compensation occurs when individuals shift their pursuits for rewarding experiences from the dissatisfying role to a potentially more satisfying one and reactive compensation represents individuals' efforts to redress negative experiences in one role by pursuing contrasting experiences in the other role” (Zedeck, 1992).

(iii) Spillover Theory

According to Spillover theory, emotions, skills and attitudes of each domain interact each other. Spillover can be positive or negative (Voydanoff, 1985). Positive spillover refers to the fact that satisfaction and achievement in one

domain may bring along satisfaction and achievement in another domain. Negative spillover refers to the fact that difficulties and depression in one domain may bring along the same emotion in another domain (Boyd & Xu, 2003).

(iv) Work Family Border Theory

Work family border theory tells about the crossing of physical and psychological border of work and life. Boundaries that are flexible facilitate integration between work and home domains (Clark, 2000).

(v) Role Theory

According to the role theory, work family negative interaction is due to the inter role negative interaction of the demands from the both spheres namely work and life. Role demands of work conflicts the role demands of family and vice versa. The participation in one role conflicts the other.

(vi) Conservation of Resources Theory

Conservation of resources theory considers the possible loss of energy to complete the future tasks in work and life. This theory proposes that individuals struggle to protect the resources as personal characteristics, energies, objects etc. The loss or decay of these resources makes them stressed. By doing the role demands of both work and life causes the resources lost.

(vi) Expansionist Theory

Expansionist theory proposes that multiple role of individuals from work and life can benefits or enriches them. Traditionally family responsibilities are performed by women and official works are handled by men. But now the situation is changed in to the sharing of both jobs. Here the presence of positive relationship with the work role commitment and family role commitment. The theory does not assume limited energy nor does it assume unlimited resources or energy. The multiple roles are benefits individuals' physical, mental and social happiness.

3.2.7. Work Life Balance –International Perspective

Industrial revolution gives new definition for paid work and home care responsibilities. Family care and responsibilities are focused to female and male dominate the paid section. Advancement of technology also attracted the female population to the paid work. Hence people allocated their time to the different tasks of their life, work, family responsibilities, friendship and societal activities. Following session discuss the global perspective on work life balance.

India became an information technology hub in the last few decades. This IT outsourcing and increased salary forced female to work for formal paid jobs. People in India make use of the support from families and extended families for child care responsibilities. However the more work load, stress and long working hours create work family conflict on Indian people. Maternity and paternity leaves, equal treatment for men and women are the main

government responses for balance the life of people in India. Employers adopted global standards for recruit, retain and support employees to balance the work and life.

People in South Africa especially women employed more in the informal economy. HIV/AIDS was the main problem that employee suffers. Government has taken significant decisions to enhance the formal workers. Welfare policies have taken for formal employees. Majority of the people in Japan both men and women are working in formal employment sector. Long working hours is the main problem that employees especially, female workers suffer. However female workers are active in work even in child rearing period. Women employees face the problem of work family conflict and hence it contributes to the low birth rate. Elder care became great concern. Paid leave arrangements for parents' maternity leave are the main government response towards the work life balance issues in Japan. Work place tackles the issue through making flexi work arrangements. The United States of America adopt an award for most family friendly companies. Work life balance policies have taken intensively to sustain the employees. The growing global competition forced the United Kingdom to reduce the long work hours and make policies on flexible work arrangements.

3.2.8. Policies for Balancing Work and Life

Work life balance policies are flexible work arrangements to make the balance between work life and personal life. The popular work life balance policies are part time working, flexi time working, shift working, job sharing,

e-working, tele-working, term time working, compressed hours, career breaks, home working, annualized hours, zero hour contracts and V-time.

1. Part Time Working

Part time working is a form of employment that employees can work fewer hours per week than a full time job.

2. E- Working

Electronic working is the flexible work arrangement that an employee can work from anywhere by using the technologies like laptop and internet connections.

3. Tele Working

Tele working allows the employee to work anywhere by using telephone and other communication equipments.

4. Term Time Working

Here the employees get a facility to work only in the school working days and all the school holidays are treated as work holidays.

5. Career Breaks

Career break is an arrangement that employee can take breaks in career during the child rearing period or elder care.

6. Zero Hour Contracts

It is a flexible contract which does not mention the duration of time period that a worker needs to work.

7. V-Time

V-time is the voluntary overtime to meet the production needs. This overtime is eligible for additional payment.

Part II

3.3. Quality of Work life - The Concept

Quality of work life refers to the favourableness or unfavourableness of a work for employees. The term quality of work life was firstly coined in the USA's journals and papers during 1970's. Walter developed a model of quality of work life. The term quality of work life was introduced by Louis Davis in the conference held in Toronto in 1972 on QWL. The origin of the theory quality of work life is from the Maslow's need hierarchy theory, McGreger's theory of X and theory of Y and Herzberg's theory.

Robert H. Guest defines quality of work life as the inner feeling of employees about their work. It includes economics rewards, working conditions and interpersonal relationships.

According to Watson (1979) quality of work life of a employee is the work culture which act as a corner stone.

Suttle (1977) defines QWL as extent to which job is able to satisfy the employee through the experiences in the workplace. Keith (1989) defines the quality of work life as a favorableness and unfavorableness of job environment.

3.3.1. Model of Quality of Work life

Richard E. Walton (1975) proposes eight concepts of quality of working life. They are described below.

1. Adequate and Fair Compensation: Compensation is the basic motto behind doing works. Hence the compensation can determine the favorableness of employees in the work life. The compensation should balance with the workload. In India laws like Payment of Wages Act, 1936 and Minimum Wages Act, 1948 ensure the sufficient and reasonable reward the employees.

2. Safe and Healthy Working Conditions: The working conditions should be free from hazards. Employees spent most of the time in workplace hence the nature of working conditions can affect the quality of work life. In India, Factories Act, 1948 ensures the minimum standards for machines and other working atmosphere.

3. Immediate Opportunity to Use and Develop Human Capacities: According to the need hierarchy theory opportunity to use and develop human capacities are the higher order needs. An employee may become mechanical if they handling routine jobs. Hence they should get sufficient opportunity to use their capabilities and control in various tasks. This can enhance quality of work life of individuals.

4. Opportunity for Continued Growth and Security: Career growth and prosperity is another important factor that an employee prefers. The absence of career growth may increase the retention of employees. Hence employer should provide challenging job and higher position to accommodate the career interest of the employees.

5. Social Integration in the Work Organisation: The organization should provide a healthy atmosphere for formal and informal communication. These

interactions should be independent of sex, caste, race, creed and religion. It can enhance the self esteem of employees.

6. Constitutionalism in the Work Organisation

Organisation's norms should not affect the employees adversely. The employee's freedom like freedom of speech, equity and privacy should be protected.

7. Work and Quality of Life: The family life and social life should not get stressed by work load, overtime work and inconvenient travel.

8. Social Relevance of Work: The social importance of the work should be maintained. If the work is beneficial to society it can enhance the self esteem of the employee.



Fig. 3.1: Walters' Model of QWL

3.3.2. Principles of Quality of Work Life

According to Herrick and Maccoby (1975) there are four principles related to quality of work life. They are:

1. *The Principle of Security:* The safe and secured working condition is vital for quality of work life. The secured job can develop and use the skills of employees.

2. *The Principle of Equity:* The employees in the organization should be treated as one and equal. The work environment should be free from prejudices.

3. *The Principle of Individuation:* Organisation should encourage the employees to develop their competence, ideas and knowledge. They should get relevant autonomy to decide the operation and to perform the tasks.

4. *The Principle of Democracy:* Democracy principle denotes the workers participation in decision making and action. Greater authority and responsibility can create a feeling of loyalty to the organization.

3.3.3. Measurement of Quality of Work life

The quality of work life can be measured through the following indicators.

1. Adequate Compensation

The compensation is said to be adequate when the salary is higher or equal to the payment in the industry, fair incentives, contribution to provident fund, advancement salary at the time of emergency etc.

2. Working Condition

Working condition is measured by considering sanitary facilities, drinking water facilities, medical facilities, canteen facilities, facilities for sports and games etc.

3. Opportunity to Develop Human Capacities

The opportunity to develop human capacities is evaluated through checking the autonomy in planning and doing work, transparency in communication, freedom in work decisions, fair and equitable treatment from supervisor.

4. Career Growth and Development

Career growth of an employee is evaluated through the promotion opportunities, training, opportunity to use creativity, job rotation, performance appraisal, assignment of task basis of knowledge and abilities.

5. Social Integration

Social integration considers the variables like superior subordinate relationship, informal and formal communication, co-worker relationship, feeling of sense community recognition on the basis of skill and abilities, grievance management.

6. Work and Life Space

Work and life space is evaluated by the energy, behaviour and time spent in work and family, health matters etc.

7. Constitutionalism

Constitutionalism considers the equitable treatment of all workers, freedom to keep privacy, freedom to talk etc.

8. Social Relevance

Social relevance of work life can be evaluated by considering the factors of social responsibility of work, organisational goals and approach towards society, contribution towards culture, pricing of goods and services etc.

9. Supervisor Support

Supervisor support can be evaluated through the participative decision making, job rotation, promotion, performance appraisal, recognition and the nature of communication.

3.3.4. Approaches to Quality of Work life

Quality of work life is a movement which considers the work atmosphere of organisation to improve the organization and employees as well. Traditionally it is focused on the job redesign. During the 1980s quality of work life gets a new approach that includes participative decision making and autonomy in workplace. These approaches are described below.

1. Quality Circles

The concept of quality circles originated in Japan. It is a small group of workers who voluntarily perform task within the workshop. As they are dealing with same work and meet regularly they can solve the related problems. Quality circle is the group efforts which represent cross section of age, sex and various positions they aims the quality output. Quality circles can enhance the growth of organisation, job satisfaction, human relationship and human capabilities and potential.

2. Worker's Welfare

Welfare of an employee refers to the improvement in the intellectual and social well being. Welfare can ensure the hopes, aspiration, goodwill, better life and reduce the turnover and absenteeism. In India workers welfare means statutory welfare and voluntary welfare. Statutory welfare imposed by government to ensure the minimum standards in work. There for certain labour legislations have been enacted. They are: Factories Act, 1948; The Employee State Insurance Act, 1948; The Workmen's Compensation Act, 1923; Maternity Benefit Act, 1961; The Industrial Disputes Act, 1947; Employee Provident Fund Act, 1952; Payment of Gratuity Act, 1972 etc. Voluntary welfare schemes are provide through labour union. The facilities may include housing conveyance, low interest loans and advances, education schemes, social security schemes, leave travel etc.

3. Organization Development

Organisation development is a great effort to solve the problems efficiently and pave way to effectiveness. It is an attempt to bring significant changes in the growth of the organization.

4. Worker's Participation

Workers participation can reduce the distance between workers and the management. Workers or representative of workers get a chance to discuss and opine in organization matters.

Part III

3.4. Work Performance

Organisations are established to achieve certain goals and objectives. These goals are attained through the appropriate utilization of men, machine, materials and money. Men or human resource is the vital resources which can determine the success or failure of the organisation. Managers of an organisation is not simply an employee, he is the back born and he should act as pillars of the organization. The whole resources sometimes may immaterial if the managers are not efficient. Hence the work performance of a manager is key determinant for the success of every organisation. The higher performance of managers will contribute to the higher productivity, loyalty and goodwill of the organization. Higher performance of managers can enhance the job satisfaction of individuals in the organization. The higher performance of managers can reduce the psychological problems of workers in the workplace. The involvement of whole employees in the work can enhance through efficient performance of managers. Hence the higher performance can enhance the quality and well being of all workers in the organisation.

Davis (1948) defined work performance as how an individual actually perform in a position than what he expected to perform. Work performance is defined as the performance of assigned tasks (Lanham, 1955). According to Razvi (1967) work performance is the performance of different jobs in practical situations.

According to Devar (1969) work performance is a function of people's ability, knowledge and motivation. Vroom (1964) defined job performance as the end as well as a means for the attainment of an end. According to Campbell et al. (1970) work performance is a function of ability and motivation. Das et al. (1970) defined work performance as the function of skills, interest, abilities required for the work.

3.4.1. Factors influencing Work Performance

Following are the major factors which influence the work performance.

1. Management of People

People management is the important and difficult task which a manager dealing with. In order to manage people well, the managers should maintain relationship; create a feeling of belongingness within the work setup. Managers should more focused to create a positive environment for subordinates to work hard and to get the results there of.

2. Functional Knowledge

A manager should have knowledge in operation, financial utilization etc. He should use the broad based knowledge of the work unit to enhance the value of the organisation. Functional knowledge should be reviewed and updated to get the institutional effectiveness.

3. Decision Making Capacity

Managers should take right decision and it should be taken at the right time. He should act decisively and quickly as need arise. In addition that manager

should take accountability for the consequence of those decisions. The all decisions and actions are taken by keeping in mind the future trends. Mangers may make the participation of other grade staffs for healthy suggestions.

4. Communication

Communication is a key element for the success of every manager. The formal and informal communication should be maintained for the proper functioning of the institution. Mangers should communicate the mission, vision and business model to the subordinates. It is his duty to encourage others also to communicate. Mangers communication should check for proper correction if it creates stress in others.

5. Innovation

Innovation and risking are the key determinates of success. Mangers should show keen interest to adapt and learn innovative ideas to improve the performance. He should avoid the reluctance to consider the new movements. The creative suggestion from subordinates and from public should be taken in to consider.

6. Management of Sales

Management of sales and services is the basic duty of a manger. To enhance the sales the mangers need to consider policies, styles and external collaboration according to the situations.

7. Result Orientation

Manager should be result oriented. All the other tasks should be done with keeping in mind the results. He needs to take actions to get the results. Further he holds the subordinate to achieve the results.

8. Customer Relationship

Customers are the king in every organisations. Hence the manger should have knowledge about the customer knowledge to get the business. He should take customer friendly actions and approaches.

9. Ethics and Values

Manager needs to follow ethical way to get the work done. Managers do the work with honesty and integrity. He needs to entertain ethical behaviour of subordinates and question if he detect unethical behaviour.

Since the present study is concerned with an investigation on these three concepts namely work family interaction, quality of work life and work performance in relation to bank managers in the State of Kerala, it is now worthwhile to examine a brief of these Bank managers in the State. That is shown below.

3.5. Bank Managers in Kerala

Kerala had a historical importance for banking developments. Kerala is one of the smallest states in India holds sixth position in the number of banks according to Reserve Bank of India reports. When there are only five banks in all over India, one was in Kerala. It was Nedungadi Bank which has been

established in Kozhikode in the year 1899. (This bank has been amalgamated with the Punjab National Bank in the year 2003). Further the state witnessed a favorable environment for banking business namely credit and deposit. Indigenous bankers also play a significant role in financial system of the state. Hundi merchants (Tamil Brahmins) and private money lenders was the indigenous bankers in Kerala. The emergence of formal banking gives a new outlook for financial activities in Kerala. Nedungadi Bank was the first bank in Kerala, but the first registered bank is Travancore Permanent Funds. At the time of nationalization there were 28 banks in Kerala. In the year 2015 it is raised to 52 banks with about 6500 branches (RBI Report, 2015).

Table 3.1
Banks and Number of Branches

Name of Bank	No. of Branches
State Bank of Travancore	838
State Bank of India	515
Canara Bank	443
Union Bank of India	243
Syndicate Bank	220
Indian Overseas Bank	194
Punjab National Bank	181
Central Bank of India	127
Indian Bank	126
Vijaya Bank	121
Corporation Bank	109
Bank of Baroda	100
Bank of India	99
UCO Bank	48
Andhra Bank	33
Oriental Bank of Commerce	20

Allahabad Bank	18
Dena Bank	15
United Bank of India	15
State Bank of Mysore	11
Bank of Majharashtra	10
State Bank of Hyderabad	9
Bhartiya Mahila Bank Ltd	6
Punjab and Sind Bank	3
State Bank of Bikaner and Jaipur	1
State of Patiala	1
Total	3506
Federal Bank	629
The South Indian bank	472
Catholic Syrian Bank	288
Dhanalakshmi Bank	162
IDBI Bank	296
HDFC Bank	164
ICICI Bank Ltd	158
Axis Bank	70
ING Vysya Bank	26
Indusind Bank	23
Karnataka Bank Ltd	16
Karur Vysya Bank	16
City Union Bank Ltd	15
Kotak Mahindra Bank Ltd	15
Tamilnad Merchantile Bank Ltd	14
Lakshmi Vilas Bank	9
Jemmu & Kashmir bank Ltd	2
Total	2305

Source: Secondary Data

Apart from the above, in the state of Kerala there are some other banks are also playing their roles. The Kerala Gramin Bank with 581 branches, YES

bank with 11 branches, Standard Chartered bank with three Branches, Bank of Bahrain and Kuwait Bsc, City bank, DCB bank ltd, Doha bank Qsc (each having one branch) and HSBC bank with two branches.

Manager of a bank is an executive who is in charge of a bank's branch. He is responsible for the functions of a branch like approving loans, hiring employees, behaviour of employees and customer relationship management. He should assure the achievement of branch goals in planned manner. Branch manager should be good in numbers that is his skill in computation is important. Manager need to manage sales, employees in the particular branch and customers of the branch. The bank managers give key importance to mobilize deposits from public, the need to take sufficient action to get them. Customers are the vital part of any concern, bank managers need to maintain good relationship with customers. This can enhance the business of particular bank or branch. Bank managers' multitasking skill and analytical skills are good for the position. Educational qualification for bank manager in Kerala is bachelor degree in any discipline. But some banks give preference for specialized knowledge in finance. Hence bank's branch manager is key person who is responsible for functions, administration, training, supervising and lending.

Role of bank branch manager is vital for the success of the bank. Branch manager need to ensure the liquidity of the branch for the demand of customers. He should check the adequacy of staff and machines to function. Branch manager need to make strategies for bank branch's success. He needs to build relationship with customers and other financial institutions.

Thus, the three concepts of work family interaction, quality of work life and work performance have been examined in detail in this chapter. After going through the theoretical framework of the topic, now it is quite relevant to examine the results of the analysis based on the primary data on these three main areas of research with reference to Bank Managers in the State of Kerala. That has been attempted in the subsequent chapters. Among the specific areas selected for the investigation, work family interaction constitutes the first aspect. Therefore the next chapter investigates in to this specific area.

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Chapter 4

Dimensions of Work Family Interaction

4.1. Introduction

A theoretical framework of the work family interaction, quality of work life and work performance has been attempted in the previous chapter. One of the specific objectives of the present investigation is to analyse the various dimensions of work family interaction in terms of sector, gender, working spouse, staying with family, age, education qualification, income, number of children and experience among the bank managers in Kerala. This is the subject matter of the present chapter.

4.2. Methodology and Database

In order to fulfill the objective, a total of 400 bank managers in the state of Kerala consisting of 225 managers from public sector banks and 175 managers from private sector bank were selected. Special care has been exercised to select both male and female managers. Accordingly, 268 male managers and 132 female managers were selected for the investigation. These managers have been selected by following convenient sampling method. Data have been collected with the help of specially designed scale namely, work family interaction scale, a Likert type five point scale.

Statistical tools namely mean, median, mode, skewness, kurtosis, t-test, ANOVA, and Tukey's HSD post hoc test have been employed to analyse the data in order to fulfill the objectives of the study.

4.3. Profile of Sample Bank Managers

Before examining the result of analysis it is quite worthwhile to examine a brief profile of the sample bank branch managers. That has been attempted below.

Table 4.1
Profile of Sample Bank Managers

Category	Group	N	Percentage
Banking Sector	Public Sector	225	56.25
	Private Sector	175	43.75
	Total	400	100
Gender	Male	268	67
	Female	132	33
	Total	400	100
Working Status of Spouse	Working Spouse	273	68.25
	Non working Spouse	127	31.75
	Total	400	100
Staying	With family	283	70.75
	Away from family	117	29.25
	Total	400	100
Age	Age Below 30	42	10.5
	Age 30-45	141	35.25
	Age above 45	217	54.25
	Total	400	100
Level of Education	Graduate	159	39.75
	PG	152	38
	Professional	89	22.25
	Total	400	100
Income	Income Below 50,000	80	20
	Income 50,000-100,000	269	67.25
	Income Above 100,000	51	12.75
	Total	400	100

Category	Group	N	Percentage
No of Children	No Children	11	2.75
	Single Child	111	27.75
	Two children	247	61.75
	Three children	31	7.75
	Total	400	100
Length of Experience	Experience Below 10	73	18.25
	Experience 10-20	102	25.5
	Experience Above 20	225	56.25
	Total	400	100

Source: Primary Data

Table 4.1 depicts the brief profile of sample bank branch managers. A total of 400 bank managers have been selected for data collection. Out of the four hundred bank managers 56.25% (225 managers) from public sector and 43.75% (175 bank managers) from private sector. 67% of the sample managers are male and remaining 33% are female. From the total sample 68.25% of managers' spouse are working and 31.75% of managers' spouse are not working. From the selected bank managers, 283 (70.75%) are staying along with family and 117 (29.25%) are staying away from family. From the sample 10.5 % (42 managers) are aged below 30 years, 35.25% (35.25 managers) are aged between 30-45 years of age and 54.25% (217) are above 45 years of age. Out of the total sample managers with graduation qualification are 159, Post graduation qualification are 152 and Professional qualification are 89. Out of the four hundred managers, 20% are from the income group below Rs.50,000, 67.25% are from the income group Rs.50,000-100,000 and 12.75% are from the income group above Rs.100,000. Out of the total sample, 2.75% of bank managers have no children, 27.25%

have single child, 61.75% have two children and 7.75% have three children. The sample consist of 73 bank managers having below 10 years of experience, 102 managers (18.25%) having 10-20 years of experience and 225 managers (25.5%) having above 20 years experience (56.25%).

4.4. Analysis of Dimensions of Work Family Interaction

This section is devoted to analyse the dimensions of work family interaction based on the demographic profile. The following variables have been considered for the analysis.

- (i) Work family role Satisfaction
- (ii) Work family support
- (iii) Work to family positive interaction
- (iv) Family to work positive interaction
- (v) Work to family negative interaction
- (vi) Family to work negative interaction
- (vii) Attitude towards work
- (viii) Attitude towards family

The results of the analysis based on the above stated variables have been presented in the following pages.

Before examining the result of the analysis it is imperative to test the normality of the distribution scores of the selected variables. It is shown in table 4.2.

Table 4.2
Test of Normality of Distribution
Scores of Dimensions of Work Family Interaction

Variables	Mean	Median	Mode	Std. Deviation	Skewness	Kurtosis
Work family role satisfaction	19.62	20	21	3.484	-0.45	3.28
Work Family Support	19.92	21	22	3.303	-0.41	3.36
Work to Family Positive Interaction	16.14	16	16	2.645	0.28	2.34
Work to Family Negative Interaction	14.88	16	16	3.612	0.74	3.24
Family to work Positive Interaction	16.48	17	18	2.361	0.91	3.08
Family to Work Negative Interaction	8.33	8	7	1.77	0.68	2.61
Attitude towards Work	24.85	26	26	3.055	-0.92	2.358
Attitude towards Family	25.92	26	27	2.539	0.78	2.309

Source: Primary Data

The statistical measures presented in the table 4.2 indicate that the scores on the different dimensions of the work family interaction have been normally distributed. For each of these dimensions the mean, median and mode are more or less same, which indicate the normality of the distribution of the score. The values of the measure of skewness and kurtosis also indicate the normality of the distribution scores.

The selected variables are analysed below.

4.4.1. Work Family Role Satisfaction

The work family role satisfaction is one of the dimensions of work family interaction. In the present study it indicates the level of satisfaction of bank managers derived from various roles of family and profession. The work family role satisfaction of bank managers in Kerala has been analysed with respect to different demographic profiles in this section.

1. Sector wise Comparison of Work Family Role Satisfaction of Bank Managers

The work family role satisfaction of the public and private sector bank managers has been compared for significance of difference and the result is shown in table 4.3.

Table 4.3
Sector wise Comparison of
Work Family Role Satisfaction of Bank Managers

Sector	N	Mean	SD	t	P value
Public Sector	225	20.21	3.369	3.678	< 0.001 **
Private Sector	175	18.44	3.430		

*** Significant at 0.01 level*
Source: Primary Data

The mean score of work family role satisfaction of public sector bank managers is 20.21 with a standard deviation of 3.369 which is greater than the mean score of work family role satisfaction of private sector bank managers which is 18.44 with a standard deviation of 3.43. The difference is statistically

significant at 0.01 level ($t = 3.678$, $P < 0.001$, significant at 0.01 level). It indicates that the public sector bank managers are performing well in their work roles and family roles compared to their counter parts working in the private sector.

2. Gender wise Comparison of Work Family Role Satisfaction of Bank Managers

An attempt has been made to see whether there is any significant difference in respect of the work family role satisfaction of male and female managers. It is shown in table 4.4.

Table 4.4
Gender wise Comparison of
Work Family Role Satisfaction of Bank Managers

Gender	N	Mean	SD	t	P value
Male	268	19.89	3.397	1.604	0.111
Female	132	19.09	3.612		

Source: Primary Data

From the table 4.4 it is clear that the male managers are more satisfied (mean score is 19.89) than the female managers (mean score is 19.09). However, the application of t-test shows that this difference is not statistically significant.

3. Comparison of Work Family Role Satisfaction of Bank Managers on the basis of Working Status of Spouse

The work family role satisfaction of bank managers based on the working status of their spouse has been analysed and the results are shown in table 4.5.

Table 4.5
Comparison of Work Family Role Satisfaction of
Bank Managers on the basis of Working Status of Spouse

Working Status of Spouse	N	Mean	SD	t	P value
Working Spouse	273	19.01	3.548	3.818	< 0.001**
Non working Spouse	127	20.84	3.023		

** *Significant at 0.01 level*

Source: Primary Data

The table 4.5 indicates that the work family role satisfaction of the bank managers with non working spouse is higher compared to the managers with working spouse. The mean score of work family role satisfaction of the managers with non working spouse is 20.84 while it is only 19.01 in the case of the bank managers having working spouse. The t-test indicates that this difference is significant at one percent level.

4. Comparison of Work Family Role Satisfaction of Bank Managers on the basis of their Accompaniment of Family

The work family role satisfaction of bank managers has been compared on the basis of their accompaniment of family. The result of the analysis is shown in table 4.6.

Table 4.6
Comparison of Work
Family Role Satisfaction of Bank Managers
on the basis of their Accompaniment of Family

Accompaniment of Family	N	Mean	SD	t	P value
Staying with family	283	20.05	3.393	3.414	0.001**
Staying away from family	117	18.23	3.440		

** *Significant at 0.01 level*

Source: Primary Data

From the table 4.6 it is clear that the work family role satisfaction is higher among the managers living with their family. In this case the mean score is found to be 20.05 with a standard deviation of 3.393. However, it is only 18.23 among the managers who are living away from their family. The t-test shows that this difference is significant at 0.01 level.

5. Age wise Comparison of Work Family Role Satisfaction of Bank Managers

Work family role satisfaction of bank managers according to their age has been analysed and the results are presented in table 4.7.

Table 4.7
Age wise Comparison of
Work Family Role Satisfaction of Bank Managers

Age	N	Mean	SD	F	P value
Below 30 years	42	22.17 ^a	1.200		
Between 30-45 years	141	19.40 ^b	3.641	5.424	0.005 ^{**}
above 45 years	217	19.40 ^b	3.456		

^{**} Significant at 0.01 level

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data

Table 4.7 shows the mean scores and the result of ANOVA of comparing the work family role satisfaction of bank managers belongs to different age groups. As the F value is 5.424 which have p value of 0.005, it indicates that the difference is statistically significantly at 0.01 level. The Tukey's post hoc test reveals that among the three age groups, there is no significant difference between the 30-45 year age group and above 45 years of age group (mean

score is 19.4 for each group). But the mean score of work family role satisfaction of bank managers belongs to the age group below 30 years which is 22.17 differ significantly compared to the other two groups. Bank managers belonging to the age group below 30 years have higher mean score of work family role satisfaction. It indicates that the younger age group (below 30 years) among the bank managers in Kerala performing well and getting higher satisfaction from both the family roles and work roles.

6. Educational Qualification wise Comparison of Work Family Role of Bank Managers

The results of the educational qualification wise comparison of bank managers with regards to their work family role satisfaction are shown in table 4.8.

Table 4.8
Educational Qualification wise
Comparison of Work Family Role Satisfaction of Bank Managers

Level of Education	N	Mean	SD	F	P value
Graduation	159	18.66 ^a	3.539		
Post Graduation	152	19.91 ^{ab}	3.674	7.060	0.001 ^{**}
Professional	89	20.87 ^b	2.401		

^{**} *Significant at 0.01 level*

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data

From the table 4.8 it is clear that the difference in the work family role satisfaction of managers with graduation (mean score is 18.66), post graduation (mean score is 19.91) and professional qualification (mean score is

20.87) differ significantly ($F = 7.060$, $p = 0.001$, significant at 0.01 level). It reveals that the bank managers with professional qualification are getting higher satisfaction from both the family roles and work roles than other groups. The small differences in mean score of work family role satisfaction among graduate and post graduate managers, post graduate and professionally qualified managers are not statistically significant according to the Tukey's post hoc test. However, work family role satisfaction of managers with professional qualification is higher than that of graduate managers and this difference is statistically significant.

7. Income wise Comparison of Work Family Role Satisfaction of Bank Managers

The income wise comparison of work family role satisfaction of bank managers is depicted in table 4.9.

Table 4.9
Income wise Comparison of Work Family Role Satisfaction of Bank Managers

Income	N	Mean	SD	F	P value
Below Rs 50,000	80	19.71 ^{ab}	3.721		
Between Rs 50,000-100,000	269	19.91 ^b	3.298	3.585	0.029 ^{**}
Above Rs 100,000	51	18.10 ^a	3.718		

^{**} *Significant at 0.01 level*

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data

The table 4.9 reveals that the work family role satisfaction of the managers belongs to the income group between Rs 50,000-100,000 are more satisfied than the below Rs 50,000 income group and above Rs 100,000 income group.

The mean scores are 19.91, 19.71 and 18.10 respectively. The Tukey's post hoc test shows that among the three income groups, there is no significant difference between the mean scores of work family role satisfaction of managers belongs to below Rs 50,000 income group and Rs 50,000-100,000 income group. There is also no significant difference between the mean scores of work family role satisfaction of managers belongs to below Rs 50,000 income group and above Rs 100,000 income group. But the mean scores of work family role satisfaction of managers belongs to Rs 50,000-100,000 income group and above 100,000 income group differ significantly. The managers belong to above Rs 100,000 income group have lower mean score of work family role satisfaction. The F value 3.585 with p value 0.029 shows that this difference is significant at 99 percent of confidence.

8. Comparison of Work Family Role Satisfaction of Bank Managers having Different Number of Children

The work family role satisfaction of bank managers in Kerala is compared on the basis of the number of their children. The result is shown in table 4.10.

Table 4.10
Comparison of Work Family Role Satisfaction
of Bank Managers having Different Number of Children

Number of Children	N	Mean	SD	F	P value
No Children	11	22.33 ^b	1.323		
Single Child	111	20.31 ^{ab}	3.452	5.184	0.002**
Two children	247	19.05 ^a	3.507		
Three children	31	21.75 ^{ab}	1.488		

** *Significant at 0.01 level*

Different alphabets denotes difference in Tukey's HSD Post Hoc Test
Source: Primary Data

Table 4.10 reveals that the work family role satisfaction of bank managers having different number of children differ significantly at 0.01 level ($F = 5.184$, $p = 0.002$, significant at 0.01 level). The results of Tukey's post hoc test indicates that among the four groups, there is no significant differences between the work family role satisfaction of managers with no children (mean score is 22.33), single child (mean score is 20.31), and three children (mean score is 21.75). There is also no significant differences between managers having single child, two children (mean score is 19.05) and three children. But the mean scores of work family role satisfaction of managers having no children and two children differ significantly. From the results it is clear that the managers with no children have higher work family role satisfaction.

9. Experience wise Comparison of Work Family Role Satisfaction of Bank Managers

Work family role satisfaction of bank managers with different levels of experiences are analysed and the details are presented in the table 4.11.

Table 4.11
Experience wise Comparison
of Work Family Role Satisfaction of Bank Managers

Length of Experience	N	Mean	SD	F	P value
Below 10 years	73	20.19	3.543		
Between 10-20 years	102	19.55	3.221	1.094	0.337
Above 20 years	225	19.35	3.605		

Source: Primary Data

From the table 4.11 it is clear that the work family role satisfaction of bank managers having different length of experience in the industry does not show significant difference (mean score are 20.19, 19.55 and 19.35 respectively). The difference exist is not statistically significant as the F value is 1.094 and P value is 0.337.

4.4.2. Work Family Support

Work Family support refers to the support received from work domains to enrich the family roles and the support received from family domains to enrich the work roles. Here both domains will facilitate and complement each other. The work family support enjoyed by the bank managers has been analysed below.

1. Sector wise Comparison of Work Family Support of Bank Managers

An attempt has been done to check whether there is any significant difference in the extant of work family support of public and private sector bank mangers. The result of the analysis is shown in table 4.12.

Table 4.12
Sector wise Comparison of Work Family Support of Bank Managers

Banking Sector	N	Mean	SD	t	P value
Public Sector	225	19.97	3.672	0.309	0.758
Private Sector	175	19.84	2.422		

Source: Primary Data

From the above table 4.12 it is clear that the public sector bank managers are enjoying more or less same work family supports as that of private managers.

The mean scores are 19.97 and 19.84 respectively. The t-test shows that this difference is statistically not significant ($t = 0.309$, $p = 0.758$, not significant).

2. Gender wise Comparison of Work Family Support of Bank Managers

Work family support of bank managers on the basis of gender has been checked and the results are shown in table 4.13.

Table 4.13

Gender wise Comparison of Work Family Support of Bank Managers

Gender	N	Mean	SD	t	P value
Male	268	20.57	2.694	4.262	< 0.001 **
Female	132	18.66	3.975		

** *Significant at 0.01 level*

Source: Primary Data

The table 4.13 shows that the work family support of male bank managers (mean score is 20.57 with a standard deviation of 2.694) is higher than the work family support enjoyed by the female managers (mean score is 18.66 with a standard deviation of 3.975). The difference is statistically significant at 0.01 level ($t = 4.262$, $p = <0.001$).

3. Comparison of Work Family Support of Bank Managers on the basis of Working Status of Spouse

The data and results of the comparison of work family support of bank managers on the basis of the working status of their spouse have been presented in table 4.14.

Table 4.14
Comparison of Work Family Support of
Bank Managers on the basis of the Working Status of Spouse

Working Status of Spouse	N	Mean	SD	t	P value
Having Working Spouse	273	19.81	3.484	0.756	0.451
Having Non working Spouse	127	20.15	2.916		

Source: Primary Data

From the table 4.14 it is clear that the work family support of bank managers with working spouse (mean score is 19.81) is little bit less compared to the bank managers with non working spouse (mean score is 20.15). But the difference in the mean scores is statistically not significant as the t value is 0.756 and P value of 0.451.

4. Comparison of Work Family Support of Bank Managers on the basis of their Accompaniment of Family

The work family support of bank managers is compared on the basis of their accompaniment of family and the result is shown in table 4.15.

Table 4.15
Comparison of Work Family Support
of Bank Managers on the basis of their Accompaniment of Family

Accompaniment of Family	N	Mean	SD	t	P value
Staying with Family	283	20.06	3.272	1.12	0.266
Staying away from Family	117	19.47	3.395		

Source: Primary Data

Table 4.15 indicates that the mean scores of work family support of bank managers living with family is 20.06 with a standard deviation of 3.272 which is higher than the mean scores of work family support of bank managers living away from family which is 19.47 with a standard deviation of 3.395. However, the t test shows that the difference is statistically not significant ($t = 1.12$, $p = 0.266$, not significant).

5. Age wise Comparison of Work Family Support of Bank Managers

The work family support of bank managers is compared on the basis of their age. The results of the analysis are presented in table 4.16.

Table 4.16
Age wise Comparison of
Work Family Support of Bank Managers

Age	N	Mean	SD	F	P value
Below 30 years	42	20.89	1.967		
Between 30-45 years	141	19.83	3.621	0.834	0.435
above 45 years	217	19.85	3.199		

Source: Primary Data

The table 4.16 shows that there is no statistically significant differences between work family support of bank managers belongs to different age groups (F value is 0.834 and P value is 0.435). The mean value of work family support of the below 30 years of age group is 20.89, between 30-45 years of age group is 19.83 and above 45 years of age groups is 19.85.

6. Educational Qualification wise Comparison of Work Family Support of Bank Managers

The results of the comparison of work family support of bank managers having different levels of education have been shown in table 4.17.

Table 4.17
Educational Qualification wise
Comparison of Work Family Support of Bank Managers

Level of Education	N	Mean	SD	F	P value
Graduation	159	19.50 ^a	3.664		
Post Graduation	152	19.52 ^a	3.292	7.028	0.001 ^{**}
Professional	89	21.49 ^b	1.898		

^{**} *Significant at 0.01 level*

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data

The result of ANOVA shows that the work family support of bank managers having different level of education differ significantly at 0.01 level (F = 7.028, p = 0.001, significant at 0.01 level). Bank managers with professional qualification are getting more support from both work and family (mean score is 21.49) than post graduate managers (mean score is 19.52) and graduate managers (mean score is 19.50). Tukey's post hoc test has been conducted to see the significance of intergroup differences. Among these different age groups, there is no significant difference between the work family support of managers having graduation and post graduation level of education. However, the work family support of managers with professional qualification differs significantly from graduate managers and post graduate managers.

7. Income wise Comparison of Work Family Support of Bank Managers

The work family support of bank managers belongs to different income category is compared. The result of the comparison in this respect has been presented in table 4.18.

Table 4.18
Income wise Comparison of Work Family Support of Bank Managers

Income	N	Mean	SD	F	P value
Below Rs 50,000	80	19.89 ^a	2.338		
Between Rs 50,000-100,000	269	19.55 ^a	3.634	6.084	0.003**
Above Rs 100,000	51	21.77 ^b	2.012		

** *Significant at 0.01 level*

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data

From the Table 4.18 it clearly reveals that the work family support is higher for managers belongs to above Rs 100,000 income groups with a mean score of 21.77 than below Rs 50,000 income group (mean score is 19.71) and Rs 50,000-100,000 income group (mean score is 19.89). This difference is statistically significantly at 0.01 level (F value 6.084). The Tukey's post hoc test reveals that among the three income groups, there is no significant difference between the below Rs 50,000 income group and between Rs 50,000-100,000 income group with respect to the mean scores of work role family support. But the mean score of work family support of above Rs 100,000 income group differ significantly from the other two groups.

8. Comparison of Work Family Support of Bank Managers having Different Number of Children

An effort has been made to check whether there is any significant difference in the work family support among the managers having different number of children and the result has been shown in table 4.19.

Table 4.19
Comparison of Work Family Support
of Bank Managers having Different Number of Children

Number of Children	N	Mean	SD	F	P value
No Children	11	19.56 ^a	1.590	2.711	0.046*
Single Child	111	20.31 ^a	3.668		
Two children	247	19.63 ^a	3.225		
Three children	31	22.75 ^b	1.282		

* *Significant at 0.05 level*

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data

Table 4.19 indicates that the work family support of bank managers having different number of children differ significantly with an F value of 2.711 and P value of 0.046. Bank managers having three children have higher mean score of work family role satisfaction (22.75) than bank managers with no children (19.56), managers having single child (20.31), and managers having two children (19.05). The Tukey's post hoc test shows that among the four groups, there is no significant difference between the work family support of managers with no children, single child and two children. However, the mean scores of work family support of managers having three children differ significantly from other groups. The difference is statistically significant at 95 percent of level of confidence.

9. Experience wise Comparison of Work Family Support of Bank Managers

Work family support of bank managers having different length of experience in the industry has been compared with the help of ANOVA and the result is presented in table 4.20.

Table 4.20
Experience wise Comparison of
Work Family Support of Bank Managers

Length of Experience	N	Mean	SD	F	P value
Below 10 years	73	20.00	3.338		
Between 10-20 years	102	19.40	3.561	1.232	0.294
Above 20 years	225	20.21	3.102		

Source: Primary Data.

The result of ANOVA presented in table 4.20 indicate that there is no significant difference between the work family support of bank managers having different length of experience (F value is 1.232 and P value is 0.294). It reveals that the length of experience is not a variable differentiating the work family support of bank managers in Kerala.

4.4.3. Work to Family Positive Interaction

Work to family positive interaction refers to the positive effects generated while performing work roles and responsibilities and the same is helping the family related matters. Work to family positive interaction results in qualitative benefit to family domain, as the individual is performing work related roles. Work to family positive interaction will enrich family life. In

this section, the work to family positive interaction among the bank managers in Kerala has been analysed and discussed.

1. Sector wise Comparison of Work to Family Positive Interaction of Bank Managers

Work to family positive interaction among public sector and private sector bank managers is compared and the result is shown in below table 4.21.

Table 4.21
Sector wise Comparison of Work to Family Positive Interaction of Bank Managers

Banking Sector	N	Mean	SD	t	P value
Public Sector	225	16.09	3.010	0.409	0.627
Private Sector	175	16.24	1.707		

Source: Primary Data.

The table 4.21 indicates that the work to family positive interaction of public sector bank managers (mean score is 16.09) is lower than that of private sector bank managers (mean score is 16.24). Although the private sector bank managers have higher work to family positive interaction, the difference is statistically not significant ($t = 0.409$, $p = 0.627$, not significant).

Testing of Hypothesis

H₀1: There is no significant difference between public and private sector bank managers in Kerala in respect of Work to Family Positive Interaction.

The comparison of mean score of work to family positive interaction of public and private sector bank managers gives a t value of 0.0409 and P value of

0.627 which are statistically not significant. As there is no significant difference between the mean scores of Work to Family Positive Interaction of public and private sector bank managers, the hypothesis has been accepted.

2. Gender wise Comparison of Work to Family Positive Interaction of Bank Managers

The work to family positive interaction is compared among the male and female bank managers. The results have been presented in table 4.22.

Table 4.22
Gender wise Comparison of Work to Family Positive Interaction of Bank Managers

Gender	N	Mean	SD	t	P value
Male	268	15.97	2.954	1.506	0.134
Female	132	16.46	1.872		

Source: Primary Data

The mean value of work to family positive interaction of male bank managers is 15.97 with a standard deviation of 2.954 which is lower than the mean value of work to family positive interaction of female bank managers which is 16.46 with a standard deviation of 1.872. But the t test shows that the difference is statistically not significant ($t = -1.506$, $p = 0.134$).

3. Comparison of Work Family Support of Bank Managers on the basis of Working Status of Spouse

An attempt have been done to see whether there is any significant difference between the work to family positive interaction of bank managers having

working spouse and non working spouse. The test results are depicted below table 4.23.

Table 4.23
Comparison of Work Family Support
of Bank Managers on the basis of Working Status of Spouse

Working Status of Spouse	N	Mean	SD	t	P value
Having Working Spouse	273	16.39	1.802		
Having Non working Spouse	127	15.63	3.773	2.065	0.04*

* *Significant at 0.05 level*

Source: Primary Data

The table 4.23 shows that the mean work to family positive interaction of bank managers having working spouse is 16.39 and managers having non working spouse is 15.63. The t value is 2.065 with a P value of 0.04. The difference is statistically significant at 0.05 level. Hence, there is significant difference between the work to family positive interaction of bank managers having working spouse and non working spouse.

4. Comparison of Work to Family Positive Interaction of Bank Managers on the basis of their Accompaniment of Family

Comparison of work to family positive interaction of bank managers living with family and living away from family are done with the help of t test. The result has been shown in table 4.24.

Table 4.24
Comparison of Work to
Family Positive Interaction of Bank Managers
on the basis of their Accompaniment of Family

Accompaniment of Family	N	Mean	SD	t	P value
Living with family	283	15.83	2.812	3.194	0.002**
Living away from family	117	17.13	1.676		

** Significant at 0.01 level

Source: Primary Data

The comparison of mean scores of work to family positive interaction of bank managers shows that the managers who are living with their family have lower work to family positive interaction (15.83) than the managers living away from family (17.13). The t value which is 3.194 is significant with a P-value of 0.002 indicate the significance of the result at 0.01 level.

5. Age wise Comparison of Work to Family Positive Interaction of Bank Managers

The work to family positive interaction is compared among the bank managers belongs to different age groups. The result has been presented in table 4.25.

Table 4.25
Age wise Comparison of Work to
Family Positive Interaction of Bank Managers

Age	N	Mean	SD	F	P value
Below 30 years	42	14.94 ^a	1.110	14.111	<0.001**
Between 30-45 years	141	15.29 ^a	3.421		
Above 45 years	217	17.00 ^b	1.633		

** Significant at 0.01 level

Source: Primary Data

The table 4.25 clearly indicates that the work to family positive interaction of bank managers belongs to different age groups differ significantly at 0.01 level with a F value of 14.111 and P value of 0.001. The Tukey's post hoc test reveals that among the three groups, there is no significant difference between the mean scores of work to family positive interaction of managers belongs to the age group below 30 years and between 30- 45 years (14.94 and 15.29 respectively). But the mean scores of work family positive interaction of managers above 45 years of age (mean score = 17) is significantly higher compared to the managers belongs to the two other age groups. In the case of bank mangers belong to above 45 years of age, work is interacting positively with family responsibilities in a significantly higher level compared to the others. It may be due to the wisdom they gained through their varied experiences.

6. Educational Qualification wise Comparison of Work to Family Positive Interaction Bank Managers

An attempt has been done to check the difference between the work to family positive interaction of bank managers having different level of education. It has been shown in table 4.26.

Table 4.26
Educational Qualification wise
Comparison of Work to Family Positive Interaction of Bank Managers

Level of Education	N	Mean	SD	F	P value
Graduation	159	17.11 ^a	1.549		
Post Graduation	152	15.64 ^b	3.533	11.089	< 0.001 ^{**}
Professional	89	15.26 ^b	1.510		

^{**} *Significant at 0.01 level*

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data

The result of ANOVA had shown in table 4.26 and it reveals that the work to family positive interaction of bank managers is higher among graduate managers (17.11) than post graduate managers (15.64) and managers with professional qualification (15.26). However, the Tukey's post hoc test reveals that among the managers with different levels of education, there is no significant difference between post graduate managers and managers with professional qualification. But the mean score of work to family positive interaction of graduate managers differ significantly with other groups. The difference in the work to family positive interaction in this respect is statistically significantly at 0.01 level.

7. Income wise Comparison of Work to Family Positive Interaction of Bank Managers

The result of the comparison of work to family positive interaction of bank managers belongs to different income category has been shown in table 4.27.

Table 4.27
Income wise Comparison of Work to Family Positive Interaction of Bank Managers

Level of Income	N	Mean	SD	F	P value
Below Rs 50,000	80	15.47	1.531		
Between Rs 50,000-100,000	269	16.34	3.004	1.881	0.155
Above Rs 100,000	51	16.16	1.846		

Source: Primary Data

From the table 4.27 it is understood that the work to family positive interaction of bank managers belongs to below Rs 50,000 income group, between Rs 50,000-100,000 income group and above Rs100,000 have slight

differences among them (mean scores are 15.47, 16.34 and 16.16 respectively). However, the F value of 1.881 with a P value of 0.155 shows that there is no significant difference between the work to family positive interaction of bank managers belongs to below Rs 50,000 income group, between Rs 50,000-100,000 income group and above Rs 100,000 income group.

8. Comparison of Work to Family Positive Interaction of Bank Managers having Different Number of Children

The work to family positive interaction of bank managers on the basis of number of children has been compared and the result is shown in table 4.28.

Table 4.28
Comparison of Work to Family Positive
Interaction of Bank Managers having Different Number of Children

No of Children	N	Mean	SD	F	P value
No Children	11	15.00 ^a	0.866		
Single Child	111	15.13 ^{ab}	3.985	5.749	0.001**
Two children	247	16.55 ^{ab}	1.821		
Three children	31	17.50 ^b	1.195		

** Significant at 0.01 level

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data

The table 4.28 shows that the bank managers having three children have higher mean score of work to family positive interactions (17.50) compared to the score of work to family positive interactions of managers having no children (15), single child (15.13) and two children (16.55). It also shows that this difference in the work to family positive interaction is significant at 0.01 level. The intergroup difference is compared with the help of Tukey's post hoc

test. It reveals that among the four groups, there is no significant difference between the work to family positive interaction of managers with no children, single child and two children. There is also no significant difference between managers having single child, two children and three children. But the mean scores of work to family positive interaction of managers having no children and three children differ significantly.

9. Experience wise Comparison of Work to Family Positive Interaction of Bank Managers

The work to family positive interaction of bank managers on the basis of the length of experience is analysed and the results are shown in below table 4.29.

Table 4.29
Experience wise Comparison of Work to Family Positive Interaction of Bank Managers

Length of Experience	N	Mean	SD	F	P value
Below 10 Years	73	15.82 ^a	1.784		
Between 10-20 Years	102	15.11 ^a	3.873	11.268	<0.001**
Above 20 Years	225	16.96 ^b	1.668		

** *Significant at 0.01 level*

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data

The work to family positive interaction of bank managers having different length of experience differ significantly at 0.01 level (F = 11.268, P = <0.001, significant at 0.01 level). The mean score of work to family positive interaction of below 10 years of experience group is 15.82, between 10-20 years is 15.11 and above 20 years is 16.96. Hence, it is a clear indication that the managers with above 20 years of experience have higher work to family

positive interaction than the other two groups. The Tukey's post hoc test reveals that among the three groups, there is no significant difference between the work to family positive interaction of managers below 10 years of experience and 10-20 years of experience. But the work to family interactions of managers having above 20 years experience differed significantly with the other two categories of managers.

4.4.4. Work to Family Negative Interaction

Sometimes work may negatively interfere with family matters. It is an area of great concern of researchers and social scientists. In this section, the work to family negative interaction among the bank managers belongs to different demographic profiles are analysed and compared for significance of differences.

1. Sector wise Comparison of Work to Family Negative Interaction of Bank Managers

The result of the sector wise comparison of work to family negative interaction of bank managers has been presented in table 4.30.

Table 4.30
Sector wise Comparison of Work to Family Negative Interaction of Bank Managers

Banking Sector	N	Mean	SD	t	P value
Public Sector	225	14.726	3.964	1.009	0.314
Private Sector	175	15.186	2.778		

Source: Primary Data.

Table 4.30 indicates that the work to family negative interaction of public sector bank managers is lower (mean score = 14.726; standard deviation = 3.964) when compared to the private sector bank managers (mean score = 15.186 and standard deviation = 2.778). But the difference is statistically not significant ($t = 1.009$, $p = 0.314$, not significant).

Testing of Hypothesis

H₀2: there is no significant difference between public and private sector bank managers in Kerala in respect of work to family negative interaction.

The comparison of mean scores of work to family interaction of public and private sector bank managers in Kerala gives a t value of 1.009 and P value of 0.314 which are statistically not significant. As the mean scores of work to family negative interaction of public and private sector bank managers in Kerala do not differ significantly the hypothesis has been accepted.

2. Gender wise Comparison of Work to Family Negative Interaction of Bank Managers

The work to family negative interaction among male and female bank managers is compared and the results have been shown in table 4.31.

Table 4.31
Gender wise Comparison of Work to Family Negative Interaction of Bank Managers

Gender	N	Mean	SD	t	P value
Male	268	14.416	3.232	2.736	0.007**
Female	132	15.789	4.135		

** Significant at 0.01 level

Source: Primary Data

The mean score of work to family negative interaction of male bank managers is 14.416 with a standard deviation of 3.232 which is lower than the mean score of work to family negative interaction of female bank managers which is 15.789 with a standard deviation of 4.135. The difference is statistically significant at 0.01 level ($t = 2.736$, $p = 0.007$, significant at 0.01 level). It indicates that the work to family negative interaction is higher for female managers than the male bank managers.

3. Comparison of Work to Family Negative Interaction of Bank Managers on the basis of Working Status of Spouse

The results of the comparison of work to family negative interaction among bank managers having working spouse and non working spouse is shown below in table 4.32.

Table 4.32
Comparison of Work to Family Negative Interaction of Bank Managers on the basis of Working Status of Spouse

Working Status of Spouse	N	Mean	SD	t	P value
Working Spouse	273	15.073	3.991	1.29	0.199
Non working Spouse	127	14.493	2.683		

Source: Primary Data.

From the table 4.32 it is clear that the work to family negative interaction of bank managers with working spouse is 15.073 with a standard deviation of 3.991 which is a little higher than the work to family negative interaction of bank managers with non working spouse which is 14.493 with a standard deviation of 2.683. Although the work to family negative interaction of

mangers with working spouse is higher but the difference is statistically not significant ($t = 1.29$, $p = 0.199$, not significant).

4. Comparison of Work to Family Negative Interaction of Bank Managers on the basis of their Accompaniment of Family

The work to family negative interaction of bank managers on the basis of their accompaniment of family is analysed. The table 4.33 presents the results of the analysis.

Table 4.33
Comparison of Work to Family Negative Interaction of Bank Managers on the basis of their Accompaniment of Family

Accompaniment of Family	N	Mean	SD	t	P value
Staying with family	283	14.174	3.653	5.627	$< 0.001^{**}$
Staying away from family	117	17.169	2.309		

*** Significant at 0.01 level*

Source: Primary Data

The table 4.33 indicates that the work to family negative interaction of bank managers living with family is lower than that of bank managers living away from family. Mean values are 14.174 and 17.169 respectively. The t-value is 5.627, and it shows that the difference is statistically significant at 0.01 level.

5. Age wise Comparison of Work to Family Negative Interaction of Bank Managers

The work to family negative interaction of bank managers belongs to different age group has been presented in table 4.34.

Table 4.34
Age wise Comparison of Work to Family Negative Interaction of Bank Managers

Age	N	Mean	SD	F	P value
Below 30 years	42	16.2222	1.16597		
Between 30-45 years	141	14.6630	4.07964	1.419	0.244
above 45 years	217	14.8435	3.44019		

Source: Primary Data

Table 4.34 reveals that the work to family negative interaction of bank managers belongs to below 30 years of age group is higher than that of the between 30-45 years of age group and above 45 years age of group (mean scores are 16.2222, 14.6630 and 14.8435 respectively). However, the application of ANOVA shows that the difference is not statistically significant (F = 1.419, p = 0.244, not significant).

6. Educational Qualification wise Comparison of Work to Family Negative Interaction of Bank Managers

An attempt has been made to see whether there is any significant difference in the work to family negative interaction of the bank managers on the basis of the level of their education and the result has been shown in table 4.35.

Table 4.35
Educational Qualification wise Comparison of Work to Family Negative Interaction of Bank Managers

Level of Education	N	Mean	SD	F	P value
Graduation	159	15.0909 ^a	3.97011		
Post Graduation	152	15.6444 ^a	3.29559	8.982	< 0.001**
Professional	89	13.0213 ^b	2.82450		

** *Significant at 0.01 level*

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data

From the table 4.35 it is clear that work to family negative interaction of bank managers having different level of education differ significantly ($F = 8.982$, $p = < 0.001$). The results of the post hoc test shows that the mean score of work to family negative interaction of bank managers having professional education (mean score = 13.0213) is significantly less than the mean scores of work to family negative interaction of bank managers having graduation and post graduation level of education (mean score of 15.0909 and 15.6444 respectively).

7. Income wise Comparison of Work to Family Negative Interaction of Bank Managers

Income wise comparison of work to family negative interaction of bank managers has been given in table 4.36.

Table 4.36
Income wise Comparison of Work to Family Negative Interaction Bank Managers

Income	N	Mean	SD	F	P value
Below Rs 50,000	80	15.9556 ^a	2.82002		
Between Rs 50,000-100,000	269	15.2550 ^a	3.53774	18.817	< 0.001**
Above Rs 100,000	51	11.5161 ^b	3.15035		

** *Significant at 0.01 level*

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data.

The table 4.36 reveals that the mean scores of work to family negative interaction of bank managers belongs to different income categories differ significantly. The bank managers belongs to the income category above

Rs100,000 has a lower mean score of work to family negative interaction (11.5161) compared to the below Rs 50,000 income category and Rs 50,000-100,000 income category (mean scores of work to family negative interaction are 15.955 and 15.255 respectively). The difference is statistically significant at 0.01 level ($F= 18.817, p = < 0.001$).

8. Comparison of Work to Family Negative Interaction of Bank Managers having Different Number of Children

Table 4.37 gives the result of comparison of work to family negative interaction of bank managers having different number of children using ANOVA.

Table 4.37
Comparison of Work to Family Negative Interaction
of Bank Managers having different Number of Children

Number of Children	N	Mean	SD	F	P value
No Children	11	16.1111	1.05409		
Single Child	111	14.5902	4.37560	1.907	0.129
Two children	247	15.0612	3.38657		
Three children	31	12.3750	1.59799		

Source: Primary Data

Table 4.37 shows that the mean scores of work to family negative interaction of bank managers having different number of children do not differ significantly ($F = 1.907, P = 0.129$, not significant). The mean scores of work to family negative interaction of bank managers do not influenced by the number of children they have.

9. Experience wise Comparison of Work to Family Negative Interaction of Bank Managers

Table 4.38 gives the data and results of ANOVA performed to compare the work to family negative interaction of bank managers having different length of experience in the industry.

Table 4.38
Experience wise Comparison of
Work to Family Negative Interaction of Bank Managers

Length of Experience	N	Mean	SD	F	P value
Below 10 Years	73	15.8246 ^a	4.15384		
Between 10-20 Years	102	14.2154 ^b	3.22826	3.149	0.045*
Above 20 Years	225	14.7767 ^{ab}	3.44404		

* *Significant at 0.05 level*

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data.

The result of ANOVA shown in the table 4.38 reveals that mean scores of work to family negative interaction of bank managers having different length of experience in the industry differ significantly ($F = 3.149$, $p = 0.045$, significant at 0.01 level). The results of the post hoc test reveals that there is no significant difference between the mean scores of work to family negative interaction of bank managers having below 10 years of experience and above 20 years of experiences. There is no significant difference between the mean scores of work to family negative interaction of bank managers having 10 – 20 years of experience and above 20 years of experience. But statistically significant difference exists between the mean scores of work to family

negative interaction of bank managers having below 10 years of experience and 10 – 20 years of experience.

4.4.5. Family to Work Positive Interaction

Family to work positive interaction indicates the qualitative enrichment of work roles, duties, responsibilities as the results of engagement in family responsibilities. The conducive environment in the family may generate such a facilitating situation. In this section the mean scores of family to work positive interaction of bank managers belong to selected demographic profile has been analysed and compared for significance of differences.

1. Sector wise Comparison of Family to Work Positive Interaction of Bank Managers

Family to work positive interaction of bank managers is compared on the basis of working sector. Results are shown in table 4.39.

Table 4.39
Sector wise Comparison of Family to
Work Positive Interaction of Bank Managers

Banking Sector	N	Mean	SD	t	P value
Public Sector	225	16.19	2.421	2.609	0.01**
Private Sector	175	17.05	2.137		

** *Significant at 0.01 level*
Source: Primary Data

Table 4.39 shows that the family to work positive interaction of public sector bank managers is lower than the family to work positive interaction of private sector bank managers. The mean score of public sector manager is 16.19 and

private sector manager is 17.05. The t-test indicates that the difference is significant at 1 percent level.

Testing of Hypothesis

H₀3: There is no significant difference between public and private sector bank managers in Kerala in respect of family to work positive interaction.

The comparison of mean scores of family to work positive interaction of public and private sector bank managers gives a t value of 2.609 and P value of 0.01 which are statistically significant. As the mean scores of family to work positive interaction of public and private sector bank managers in Kerala differ significantly, the hypotheses has been rejected at 0.01 level.

2. Gender wise Comparison of Family to Work Positive Interaction of Bank Managers

The result of the t test performed to compare the family to work positive interaction among male and female bank managers in Kerala given in table 4.40.

Table 4.40
Gender wise Comparison of Family
to Work Positive Interaction of Bank Managers

Gender	N	Mean	SD	t	P value
Male	268	16.80	2.528	2.881	0.004**
Female	132	15.86	1.853		

** Significant at 0.01 level

Source: Primary Data

From the table 4.40 it is clear that the male managers have higher family to work positive interaction. The mean family to work positive interaction of male bank managers is 16.80 with a standard deviation of 2.528. But the mean family to work positive interaction of female bank managers is only 15.86 with a standard deviation of 1.853. The difference is statistically significant at 0.01 level ($t = 2.881$, $p = 0.004$, significant at 0.01 level).

3. Comparison of Family to Work Positive Interaction of Bank Managers on the basis of Working Status of Spouse

An attempt has been made to compare the family to work positive interaction of bank managers on the basis of working status of their spouse and the result is shown in table 4.41.

**Table 4.41|
Comparison of Family to Work Positive Interaction
of Bank Managers on the basis of Working Status of Spouse**

Working Status of Spouse	N	Mean	SD	t	P value
Working Spouse	273	16.39	2.075	0.702	0.484
Non working Spouse	127	16.65	2.855		

Source: Primary Data

From the above table 4.41 it is clear that the family to work positive interaction is higher among the managers with non working spouse. In this case, the mean score is 16.39 with a standard deviation of 2.075 which is lower than the mean score of family to work positive interaction of bank managers with non-working spouse which is 16.65 with a standard deviation of 2.855. The t-test shows that the difference is statistically not significant ($t = 0.702$, $p = 0.484$, not significant).

4. Comparison of Family to Work Positive Interaction of Bank Managers on the basis of their Accompaniment of Family

The family to work positive interaction among the bank among the bank manages on the basis of their accompaniment of family is analysed. The results are shown in table 4.42.

Table 4.42
Comparison of Family to Work Positive Interaction
of Bank Managers on the basis of their Accompaniment of Family

Accompaniment of family	N	Mean	SD	t	P value
Staying with family	283	16.23	2.511	2.948	0.004**
Staying away from family	117	17.30	1.539		

*** Significant at 0.01 level*

Source: Primary Data

The family to work positive interaction is higher for bank managers living away from family which is 17.30 with a standard deviation of 1.539. But the managers who are living with their family have lower family to work positive interaction which is 16.23 with a standard deviation of 2.511. The t-test shows that this difference is statistically significant at 0.01 level ($t = -2.948$, $p = 0.004$, significant at 0.01 level).

5. Age wise Comparison of Family to Work Positive Interaction of Bank Managers

The comparison of family to work positive interaction of bank managers belongs to different age groups are shown in table 4.43.

Table 4.43
Age wise Comparison of Family
to Work Positive Interaction of Bank Managers

Age	N	Mean	SD	F	P value
Below 30 years	42	17.67 ^a	0.907		
Between 30-45 Years	141	15.52 ^b	2.963	15.004	< 0.001**
Above 45Years	217	17.06 ^a	1.585		

*** Significant at 0.01 level*

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data

The result of ANOVA performed to compare the family to work positive interaction of bank managers belongs to different age groups reveals that these groups differ significantly (F= 15.004, p = < 0.001, significant at 0.01 level). Further administered post hoc test clearly specify that the bank managers belongs to below 30 years of age and above 45 years of age do not differ significantly in their mean scores of family to work positive interaction (mean scores are 17.67 and 17.06 respectively). But these groups differ significantly with the mean scores of family to work positive interaction of bank managers belongs to 30-40 years of age (mean score =15.52).

6. Educational Qualification wise Comparison of Family to Work Positive Interaction of Bank Managers

Comparison of the family to work positive interaction of bank managers having different levels of education has been done by performing ANOVA and the result is presented in table 4.44.

Table 4.44
Educational Qualification wise Comparison of
Family to Work Positive Interaction of Bank Managers

Level of Education	N	Mean	SD	F	P value
Graduation	159	17.08 ^a	1.628		
Post Graduation	152	16.30 ^{ab}	2.830	5.899	0.003**
Professional	89	15.70 ^b	2.293		

*** Significant at 0.01 level*

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data

The result of the ANOVA given in the table 4.44 shows that the mean scores of family to work positive interaction of bank managers having different levels of education differ significantly ($F = 5.899$, $p = 0.003$, significant at 0.01 level). There after Tukey's post hoc test administered and it clearly specify that the bank managers having graduate and post graduate level of education do not differ significantly in their mean scores of family to work positive interaction (mean scores of 17.08 and 16.3 respectively). It also reveals that there is no significant difference between the mean scores of family to work positive interaction of bank managers having post graduation (16.3) and professional level education (15.7). But there exists statistically significant difference between the mean scores of family to work positive interaction of bank managers having graduation (17.08) and professional education (15.7).

7. Income wise Comparison of Family to Work Positive Interaction of Bank Managers

The family to work positive interaction of bank managers belongs to different income categories has been analysed and the result are exhibited in table 4.45.

Table 4.45
Income wise Comparison of
Family to Work Positive Interaction of Bank Managers

Income	N	Mean	SD	F	P value
Below Rs 50,000	80	17.69 ^a	0.949		
Between Rs 50,000-100,000	269	16.27 ^b	2.479	8.555	< 0.001**
Above Rs 100,000	51	15.74 ^b	2.645		

** Significant at 0.01 level

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data

The table 4.45 shows that there is significant difference between the mean scores of family to work positive interaction of bank managers belongs to various income groups. (F = 8.555, P = < 0.001). Further, the application of Tukey's post hoc test reveals that the bank managers having below Rs 50000 income have significantly higher level of family to work positive interaction (17.69) compared to the other two income categories (mean score are 16.7 and 15.74 respectively).

8. Comparison of Family to Work Positive Interaction of Bank Managers having Different Number of Children

Comparison of family to work positive interaction of bank managers having different number of children has been done by employing ANOVA and the result is presented in table 4.46.

Table 4.46
Number of Children wise Comparison of
Family to Work Positive Interaction of Bank Managers

No of Children	N	Mean	SD	F	P value
No Children	11	17.56	0.882		
Single Child	111	16.20	3.161		
Two children	247	16.48	2.055	1.304	0.274
Three children	31	17.38	0.744		

Source: Primary Data

The table 4.46 shows that there are only slight differences in the mean scores of family to work positive interaction of bank managers having different number of children. However, the application of ANOVA reveals that there is no significant difference in the family to work positive interaction of bank managers having different number of children. ($F = 1.304$, $P = 0.74$, not significant).

9. Experience wise Comparison of Family to Work Positive Interaction of Bank Managers

Family to work positive interaction of bank managers having different length of experience is analysed and the result of the same has been given in table 4.47.

Table 4.47
Experience wise Comparison of
Family to Work Positive Interaction of Bank Managers

Length of experience	N	Mean	SD	F	P value
Below 10 years	73	16.98 ^a	1.620		
10-20 years	102	15.28 ^b	3.291	13.162	<0.001**
Above 20 years	225	16.96 ^a	1.644		

** *Significant at 0.01 level*

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data

Comparison of the family to work positive interaction of bank managers having different length of experience in the industry has been done by employing ANOVA and the result of the same indicate that these group differ significantly ($F = 13.16$, $p = <0.001$, significant at 0.01 level). Results of the post hoc test reveals that the bank managers having 10-20 years of

experience have significantly lower mean scores of family to work positive interaction (15.28) compared to those managers having below 10 years of experience (16.98) and above 20 years of experience (16.96).

4.4.6. Family to Work Negative Interaction

Family to work negative interaction is the unfavourable effect on work roles, duties, responsibilities as the results of engagement in family responsibilities. This is another area of interest to the researchers and human resource specialists. Here, the mean scores of family to work negative interaction of the bank managers on the basis of different demographic profiles have been analysed to compare the difference among them. The results of the analysis are discussed below.

1. Sector wise comparison of Family to Work Negative Interaction of Bank Managers

The family to work negative interaction is compared among public sector and private sector bank managers by employing independent sample t test. The result has been depicted in table 4.48.

Table 4.48
Sector wise comparison of
Family to Work Negative Interaction of Bank Managers

Banking Sector	N	Mean	SD	t	P value
Public Sector	225	7.87	1.496	5.552	<0.001**
Private Sector	175	9.25	2.212		

** *Significant at 0.01 level*

Source: Primary Data

From the above table it is clear that the family to work negative interaction of public sector bank managers is only 7.87 which is significantly lower than the family to work negative interaction of private sector bank managers which is 9.25. As the t statistic is 5.552 and the P value is < 0.001 it is interpreted that the difference is statistically significant at 0.01 level.

Testing of Hypothesis

H₀.4: There is no significant difference between public and private sector bank managers in Kerala in respect of quality of work life.

The comparison of mean scores of quality of work life of public and private sector bank managers in Kerala give a t value is 5.552 and the P value is < 0.001 . Hence, the hypothesis that there is no significant difference between public and private sector bank managers in Kerala in respect of quality of work life has been accepted at 0.01 level.

2. Gender wise Comparison of Family to Work Negative Interaction of Bank Managers

Comparison of family to work negative interaction with respect gender among the selected sample bank managers are performed. The details are presented in table 4.49.

Table 4.49
Gender wise Comparison of Family to
Work Negative Interaction of Bank Managers

Gender	N	Mean	SD	t	P value
Male	268	8.60	2.127	3.054	0.003**
Female	132	7.80	1.096		

** *Significant at 0.01 level*

Source: Primary Data

The table 4.49 reveals that the mean value of family to work negative interaction of male bank managers is 8.60 with a standard deviation of 2.127. The mean value of family to work negative interaction of female bank managers is only 7.80 with a standard deviation of 1.096. It shows that the family to work negative interaction is higher for male bank managers than the female managers. The difference is statistically significant at 0.01 level with a t value of 3.054 and P value of 0.003.

3. Comparison of Family to Work Negative Interaction of Bank Managers on the basis of Working Status of Spouse

Family to work negative interaction of bank managers on the basis of the working status of their spouse is analysed. The details are shown in table 4.50.

Table 4.50
Comparison of Family to Work Negative Interaction of Bank Managers on the basis of Working Status of Spouse

Working Status of Spouse	N	Mean	SD	t	P value
Working Spouse	273	8.33	1.913	0.025	0.98
Non working Spouse	127	8.33	1.826		

Source: Primary Data

The table 4.50 clearly shows that the mean value of family to work negative interaction of bank managers with working spouse is equal to the mean value of family to work negative interaction of bank managers without working spouse which is 8.33.

4. Comparison of Family to Work Negative Interaction of Bank Managers on the basis of their Accompaniment of family

Result of the analysis based on the accompaniment of family in family to work negative interaction is shown in the table 4.51.

Table 4.51
Comparison of Family to Work Negative Interaction of Bank Managers on the basis of their Accompaniment of Family

Accompaniment of Family	N	Mean	SD	t	P value
Staying with family	283	7.96	1.391	5.67	<0.001**
Staying away from family	117	9.53	2.636		

** Significant at 0.01 level

Source: Primary Data

The family to work negative interaction of bank managers living with family (7.96) is lower than the family to work negative interaction of bank managers living away from the family (9.53). The t test indicates that the difference is statistically significant at 99 percent level of confidence ($t = 5.67$, $P = <0.001$, significant at 0.01 level).

5. Age wise Comparison of Family to Work Negative Interaction of Bank Managers

Family to work negative interaction of bank managers has been compared on the basis of their age. The results are presented in the table 4.52.

Table 4.52
Age wise Comparison of Family to
Work Negative Interaction of Bank Managers

Age	N	Mean	SD	F	P value
Below 30 Years	42	8.33 ^{ab}	1.029		
Between 30-45 Years	141	7.75 ^a	1.192	8.356	<0.001 ^{**}
Above 45 Years	217	8.79 ^b	2.273		

^{**} Significant at 0.01 level

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data

The result of ANOVA reveals that there is statistically significant difference between the mean scores of family to work negative interaction of bank managers belongs to different age groups (F =8.356, P = <0.001). The post hoc test reveals that the significant difference exists between the mean scores of family to work negative interaction of bank managers belongs to 30-45 years of age group (7.75) and above 45 years of age group (8.79). The Tukey's post hoc test also shows that there is no significant difference between the below 30 years of age group and 30-45 years of age group. Likewise there is no significant difference among the below 30 years and above 45 years age groups.

6. Educational Qualification wise comparison of Family to Work Negative Interaction of bank managers

Family to work negative interaction of bank managers is compared and the results are depicted below table 4.53.

Table 4.53
Educational Qualification wise
Comparison of Family to Work Negative Interaction of Bank Managers

Level of Education	N	Mean	SD	F	P value
Graduation	159	8.50	2.378		
Post Graduation	152	8.40	1.641	1.828	0.163
Professional	89	7.87	1.013		

Source: Primary Data

The above table 4.53 indicates that the managers with graduation have more family to work negative interaction than the higher qualified managers. However, the mean family to work negative interaction does not differ significantly with respect to the managers having different levels of education. ($f = 1.88$, $p = 0.163$, not significant).

7. Income wise Comparison of Family to Work Negative Interaction of Bank Managers

Family to work negative interaction of bank managers is analysed on the basis of their income. The results are shown below table 4.54.

Table 4.54
Income wise Comparison of
Family to Work Negative Interaction of Bank Managers

Income	N	Mean	SD	F	P value
Below Rs 50,000	80	8.22 ^{ab}	1.085		
Between Rs50,000-100,000	269	8.54 ^b	2.120	4.560	0.01 ^{**}
Above Rs 100,000	51	7.45 ^a	1.207		

^{**} *Significant at 0.01 level*

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data

The table 4.53 shows that family to work negative interaction of bank managers belongs to different income category exhibit a significant difference ($F= 4.56$, $p = 0.01$, significant at 0.01 level). The result of the post hoc test reveals that the mean scores of family to work negative interaction of bank managers having income Rs 50,000-100,000 differ significantly with those of having income above Rs 100000 (mean score are 8.54 and 7.45 respectively).

8. Comparison of Family to Work Negative Interaction of Bank Managers having Different Number of Children

Family to work negative interaction is analysed on the basis of the number of children among the selected bank managers in Kerala. The results are presented in below table 4.55.

Table 4.55
Comparison of Family to Work Negative Interaction of Bank Managers having Different Number of Children

Number of Children	N	Mean	SD	F	P value
No Children	11	8.00 ^b	1.000	4.906	0.003 ^{**}
Single Child	111	7.64 ^a	1.278		
Two children	247	7.67 ^a	2.082		
Three children	31	7.75 ^a	0.707		

^{**} *Significant at 0.01 level*

Source: Primary Data

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

The result of ANOVA conducted to test the significance of difference between the family to work negative interaction of bank managers having different number of children shows that there exist statistically significant differences. The Tukey's post hoc test reveals that the family to work

negative interaction of bank managers having no children is significantly higher from the other groups.

9. Experience wise Comparison of Family to Work Negative Interaction of Bank Managers

The results of experience wise comparison of family to work negative interaction of bank managers are shown in table 4.56.

Table 4.56
Experience wise Comparison of Family to Work Negative Interaction of Bank Managers

Length of Experience	N	Mean	SD	F	P value
Below 10 Years	73	7.93	1.050		
Between 10-20 Years	102	8.23	1.618	2.573	0.079
Above 20 Years	225	8.61	2.310		

Source: Primary Data

The table 4.56 shows that the F value is 0.573 and the P value is 0.079. Hence, it indicates that there is no significant difference between the mean scores of family to work negative interaction of bank managers having different length of experience.

4.4.7. Attitude towards Work

Attitude towards work is an important element contributing to the productivity of any individual. In this section the mean scores of attitude towards work of the bank managers belongs to different demographic profile has been compared and tested for significance of difference.

1. Sector wise Comparison of Attitude towards Work of Bank Managers

Attitude towards work of bank managers is compared on the basis of their working sector. The results are shown in table 4.57.

Table 4.57
Sector wise Comparison of Attitude towards Work of Bank Managers

Banking Sector	N	Mean	SD	t	P value
Public Sector	225	24.43	3.474	2.983	0.003**
Private Sector	175	25.69	1.692		

** Significant at 0.01 level

Source: Primary Data

Table 4.57 shows that the mean scores of attitude towards work of public sector bank managers is 24.43 with a standard deviation of 3.474 which is lower than the mean scores of attitude towards work of private sector bank managers which is 25.69 with a standard deviation of 1.692. This difference exists among the public sector and private sector bank managers are statistically significant at 0.01 level.

2. Gender wise Comparison of Attitude towards Work of Bank Managers

The results of gender wise comparison of attitude towards work of bank managers is analysed and the result is shown in table 4.58.

Table 4.58
Gender wise Comparison of Attitude towards Work of Bank Managers

Gender	N	Mean	SD	t	P value
Male	268	25.00	3.137	1.067	0.287
Female	132	24.55	2.886		

Source: Primary Data

From the above table 4.58 it is clear that the attitude towards work is more for male bank managers. The mean score is 25. The mean scores of attitude towards work of female bank managers are 24.55. But the t test shows that the difference is statistically not significant ($t = 1.067$, $P = 0.287$, not Significant).

3. Comparison of Attitude towards Work of Bank Managers on the basis of Working Status of Spouse

Attitude towards work of bank managers is compared on the basis of working status of their spouse. The results are exhibited in table 4.59.

Table 4.59
Comparison of Attitude towards
Work of Bank Managers on the basis of Working Status of Spouse

Working Status of Spouse	N	Mean	SD	t	P value
Working Spouse	273	25.03	2.438	1.058	0.293
Non working Spouse	127	24.49	4.011		

Source: Primary Data

From the table 4.59 it is clear that the attitude towards work of bank managers with working spouse is higher (mean score is 25.03) than that of bank managers with non working spouse (mean score is 24.49). However, the application of t-test shows that the difference is statistically not significant.

4. Comparison of Attitude towards Work of Bank Managers on the basis of their Accompaniment of Family

The analysis of the attitude towards work of bank managers is done on the basis of their accompaniment of family. The results are presented below table 4.60.

Table 4.60
Comparison of Attitude towards Work of Bank Managers on the basis of their Accompaniment of Family

Accompaniment of Family	N	Mean	SD	t	P value
With family	283	24.68	3.342	2.04	0.043*
Away from family	117	25.40	1.758		

* Significant at 0.05 level

Source: Primary Data

The attitude towards work of bank managers living with family is 24.68 with a standard deviation of 3.342 which is lower than the attitude towards work of bank managers living away from their family which is 25.40 with a standard deviation of 1.758. The t value is 2.04 with P value of 0.043. Hence, the difference is statistically significant at 0.05 level.

5. Age wise Comparison of Attitude towards Work of Bank Managers

The results of the age wise comparison of attitude towards work of bank managers are exhibited in table 4.61.

Table 4.61
Age wise Comparison of Attitude towards Work of Bank Managers

Age	N	Mean	SD	F	P value
Below 30 years	42	26.61 ^a	1.092	11.039	<0.001**
Between 30-45 Years	141	25.58 ^a	2.336		
Above 45 Years	217	23.99 ^b	3.486		

** Significant at 0.01 level

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data

The result of ANOVA conducted to test the significance of difference between the mean scores of attitude towards work of bank managers belongs to different age groups indicate that there is statistically significant differences (F= 11.039, p = <0.001, significant at 0.01 level). The post hoc test reveals that the bank managers belongs to above 45 years of age have lower mean scores of attitude towards work (23.99) compared to the other two groups (mean scores of attitude towards work is 26.61 and 25.58 respectively).

6. Educational Qualification wise Comparison of Attitude towards Work of Bank Managers

Comparison of attitude towards work of bank managers is done on the basis of their education qualification and the result is depicted in table 4.62.

Table 4.62
Educational Qualification wise
Comparison of Attitude towards Work of Bank Managers

Level of Education	N	Mean	SD	F	P value
Graduation	159	25.84 ^a	1.721		
Post Graduation	152	24.91 ^a	2.726	16.499	<0.001 ^{**}
Professional	89	22.87 ^b	4.426		

^{**} *Significant at 0.01 level*

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data

The table 4.62 indicates that there is significance difference among the mean scores of attitude towards work of bank managers having different level of education (F= 16.499, p = <0.001, significant at 0.01 level). The post hoc test reveals that the bank managers having professional education have lower mean scores of attitude towards work (22.87) compared to the other two

groups (mean scores of attitude towards work are 25.84 and 24.91 respectively).

7. Income wise Comparison of Attitude towards Work of Bank Managers

The result of the comparison of attitude towards work of bank managers on the basis of their income is presented below table 4.63.

Table 4.63
Income wise Comparison of Attitude towards Work of Bank Managers

Income	N	Mean	SD	F	P value
Below Rs50,000	80	25.87 ^a	1.486		
Between Rs 50,000-100,000	269	24.27 ^b	3.461	8.591	<0.001**
Above Rs 100,000	51	26.16 ^a	1.530		

** *Significant at 0.01 level*

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data

The analysis shows that the attitude towards work of bank managers having different level of income is statistically significant at 0.01 level. The post hoc test reveals that the bank managers having income between Rs 50,000-100,000 have lower mean score of attitude towards work (24.27) compared to the other two groups (mean scores of attitude towards work are 25.87 and 26.16 respectively).

8. Comparison of Attitude towards Work of Bank Managers having Different Number of Children

The attitude towards work of bank managers having different number of children has been compared and tested for significance of difference using ANOVA. The result is presented in table 4.64.

Table 4.64
Comparison of Attitude towards Work of
Bank Managers having Different Number of Children

Number of Children	N	Mean	SD	F	P value
No Children	11	26.89 ^c	1.054	8.686	.<0.001 ^{**}
Single Child	111	26.30 ^{bc}	1.606		
Two children	247	24.65 ^b	2.598		
Three children	31	15.13 ^a	1.458		

^{**} *Significant at 0.01 level*

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data

Table 4.64 reveals that there is significant difference between the mean scores of attitude towards work of bank managers having different number of children (F= 8.686, p = <0.001, significant at 0.01 level). The post hoc test shows that among these groups, managers having three children have lower mean scores of attitude towards work (15.13) and it differ significantly with the mean scores of other groups. The difference between the mean scores of attitude towards work of bank managers having no children (26.89) and having two children (24.65) differ significantly each other and with the former groups.

9. Experience wise Comparison of Attitude towards Work of Bank Managers

The attitude towards work of bank managers having different length of experience has been compared and tested for significance of difference using ANOVA. The result is given in table 4.65.

Table 4.65
Experience wise Comparison of
Attitude towards Work of Bank Managers

Length of Experience	N	Mean	SD	F	P value
Below 10 years	73	25.56 ^a	2.171		
Between 10-20 years	102	25.71 ^a	2.310	9.646	<0.001 ^{**}
Above 20 years	225	23.91 ^b	3.595		

^{**} *Significant at 0.01 level*

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data

The result of ANOVA conducted to test the significance of difference between the mean scores of attitude towards work of bank managers having different length of experience indicate that there is statistically significant differences ($F= 9.646$, $p = <0.001$, significant at 0.01 level). The post hoc test reveals that the bank managers having above 20 years of experience have significantly lower mean scores of attitude towards work (23.91) and it differ significantly from other groups having experience of below 10 years (25.56) and 10-20 years (25.71).

4.4.8. Attitude towards Family

Attitude towards family is an important aspect in the work family interaction literature. In this section the mean scores of attitude toward family of the bank managers have been compared and tested for the significance of differences.

1. Sector wise Comparison of Attitude towards Family of Bank Managers

The mean scores of attitude towards family of bank managers are compared on the basis of working sector and the results are presented in table 4.66.

Table 4.66
Sector wise Comparison of Attitude towards Family of Bank Managers

Banking Sector	N	Mean	SD	t	P value
Public Sector	225	26.38	2.415	3.927	< 0.001**
Private Sector	175	25.01	2.549		

*** Significant at 0.01 level*

Source: Primary Data

From the table 4.66 it is clear that the attitude towards family of public sector bank managers (mean score is 26.38 with a standard deviation of 2.41) is greater than the attitude towards family of private sector bank managers (mean score is 25.01) and the difference is statistically significant at 0.01 level.

2. Gender wise Comparison of Attitude towards Family of Bank Managers

The attitude towards is family bank managers has been analysed on the basis of their gender and the results are presented in table 4.67.

Table 4.67
Gender wise Comparison of Attitude towards Family of Bank Managers

Gender	N	Mean	SD	t	P value
Male	268	25.61	2.945	2.629	0.009**
Female	132	26.54	1.248		

*** Significant at 0.01 level*

Source: Primary Data

The attitude towards family is higher for female managers than the male managers. The mean score of attitude towards family of male bank managers is 25.61 with a standard deviation of 2.945 and that of female bank managers

is 26.54 with a standard deviation of 1.248. The difference is statistically significant at 0.01 level ($t = 2.629$, $P = 0.009$, significant at 0.01 level).

3. Comparison of Attitude towards Family of Bank Managers on the basis of Working Status of Spouse

The results of the comparison of the attitude towards family of bank managers on the basis of the working status of spouse are done with the help of independent sample t test. The results are depicted in table 4.68.

Table 4.68
Comparison of Attitude towards Family of Bank Managers on the basis of Working Status of Spouse

Working Status of Spouse	N	Mean	SD	t	P value
Working Spouse	273	26.23	1.829	2.556	0.01**
Non working Spouse	127	25.32	3.496		

** Significant at 0.01 level

Source: Primary Data

The results presented in table 4.68 gives a clear picture that the attitude towards family of bank managers with working spouse (26.23) is more than the attitude towards family of bank managers with non working spouse (25.32). This difference is statistically significant at 0.01 level ($t = 2.556$, $p = 0.01$, significant at 0.01 level).

4. Comparison of Attitude towards Family of Bank Managers on the basis of their Accompaniment of Family

Attitude towards Family of bank managers is compared on the basis of their accompaniment of family. Test results are shown in table 4.69.

Table 4.69
Comparison of Attitude towards Family of
Bank Managers on the basis of their Accompaniment of Family

Accompaniment of Family	N	Mean	SD	t	P value
Staying with family	283	25.97	2.495	0.494	0.637
Staying away from family	117	25.77	2.694		

Source: Primary Data

The mean scores of attitude towards family of bank managers living with family is 25.97 with a standard deviation of 2.495 which is higher than the mean scores of attitude towards family of bank managers living away from family which is 25.77 with a standard deviation of 2.694. However, the difference is statistically not significant ($t = 0.494$, $P = 0.637$, not significant).

5. Age wise Comparison of Attitude towards Family of Bank Managers

The age wise comparison of attitude towards family of bank managers is done and the result is exhibited below table 4.70.

Table 4.70
Age wise Comparison of Attitude towards Family of Bank Managers

Age	N	Mean	SD	F	P value
Below 30 Years	42	26.67	1.455	2.725	0.068
Between 30-45 Years	141	26.24	1.738		
Above 45 Years	217	25.56	3.104		

Source: Primary Data

The result of ANOVA conducted to test the significance of difference between the mean scores of attitude towards family of bank managers belongs to different age groups reveals that there do not have any statistically significant differences ($F = 2.725$, $P = 0.068$).

6. Educational Qualification wise comparison of Attitude towards Family of Bank Managers

The attitude towards of bank managers is analysed on the basis of their education qualification. The results are shown below table 4.71.

Table 4.71
Educational Qualification wise
Comparison of Attitude towards Family of Bank Managers

Level of Education	N	Mean	SD	F	P value
Graduation	159	26.55 ^a	1.831		
Post Graduation	152	26.13 ^a	2.265	16.499	<0.001**
Professional	89	24.36 ^b	3.435		

*** Significant at 0.01 level*

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data

The result of ANOVA conducted to test the significance of difference in the attitude towards Family of (F= 16.499, p = <0.001) shows that there is significance difference between the mean scores of attitude towards family of bank managers having different level of education. The results of the post hoc test indicates that the bank managers with professional education have lower mean scores of attitude towards family (24.36) which significantly differ from the mean scores of attitude towards family of bank managers having graduation (26.55) and post graduation (26.13).

7. Income wise comparison of Attitude towards Family of Bank Managers

The comparison of attitude towards family of bank managers on the basis of their income has been done by employing ANOVA and the results are reported below table 4.72.

Table 4.72
Income wise Comparison of Attitude towards Family of Bank Managers

Group	N	Mean	SD	F	P value
Below 50,000	80	25.93 ^a	1.888		
50,000-100,000	269	25.95 ^a	2.723	8.591	<0.001 ^{**}
Above 100,000	51	25.81 ^b	2.509		

^{**} *Significant at 0.01 level*

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data

From the above table 4.72 it is clear that there is significant difference between the three income groups of bank managers with respect to their attitude towards family (F= 8.591, P = <0.001, significant at 0.01 level). Post hoc test shows that the attitude towards family of above 100,000 income group is significantly lower compared to other groups.

8. Number of Children wise Comparison of Attitude towards Family of Bank Managers

The attitude towards family of bank managers is analysed on the basis of their number of children. The results of the analysis are presented in table 4.73.

Table 4.73
Number of Children wise Comparison of Attitude towards Family of Bank Managers

Number of Children	N	Mean	SD	F	P value
No Children	11	27.11 ^a	1.453		
Single Child	111	26.72 ^a	1.380	58.686	<0.001 ^{**}
Two Children	247	25.95 ^a	2.296		
Three Children	31	18.13 ^b	0.835		

^{**} *Significant at 0.01 level*

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data

The result of ANOVA conducted to test the significance of difference between the mean scores of attitude towards the family of bank managers having different number of children shows a statistically significant differences ($F= 58.686$, $p = <0.001$, significant at 0.01 level). The results of the post hoc test reveals that the bank managers having three children have lower mean scores of attitude towards family (18.13) which significantly differ from the mean scores of attitude towards family of bank managers having no children (27.11), having a child (26.72) and having two children (25.95). But between these groups the difference is not statistically significant.

9. Experience wise Comparison of Attitude towards Family of Bank Managers

The results of comparison of attitude towards family of bank a manager is done on the basis of their length of experience and the result is reported in table 4.74.

Table 4.74
Experience wise Comparison of
Attitude towards Family of Bank Managers

Length of Experience	N	Mean	SD	F	P value
Below 10 Years	73	26.60 ^a	1.412		
Between 10-20 Years	102	25.26 ^b	2.502	9.646	<0.001 ^{**}
Above 20 years	225	25.97 ^{ab}	2.932		

^{**} *Significant at 0.01 level*

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data

The table 4.74 shows that the attitude towards family of bank managers having different length of experience differ significantly ($F= 9.646$, $p = <0.001$, significant at 0.01 level). The results of the post hoc test reveals that the mean score of attitude towards family of bank managers having below 10 years of experience (26.6) differ significantly with the mean score of attitude towards family of bank managers having below 10 -20 years of experience (25.26). But the mean score of attitude towards family of bank managers having above 20 years of experience (25.97) do not differ significantly with those of other two groups.

Thus, a detailed analysis on work family interaction of the bank managers with respect to selected eight variables has been attempted. The next important area of the research work is quality of work life and work performance of bank managers. That has been done in the ensuing chapter.

Chapter 5

Factors Determining Quality of Work Life and Work Performance

5.1. Introduction

In the previous chapter the first aspect work family interaction among the selected bank managers has been examined in detail. After examining the work family interaction it is now quite relevant to identify the factors influencing the second important area of the study namely, quality of work life and work performance. This has been discussed in detail in the present chapter.

The specific objective of the chapter is to identify the factors influencing the quality of work life and work performance of the selected bank managers. The chapter also attempts to analyse the quality of work life and work performance based on demographic variables.

5.2. Methodology and Data Base

In order to analyse the quality of work life of bank managers an attempt has been made to identify the factors influencing the quality of work life and thereafter examined whether there is any significant difference between the QWL and the selected demographic variables. Likewise, the factors influencing work performance have been identified and examined whether there is any significant difference in the work performance on the basis of the selected demographic profiles.

The data for the purpose have been collected from the selected 400 bank managers working in public sector (225) and private sector (175) in Kerala. Quality of work life scale and work performance scale has been employed to collect the data from the sample managers. The statistical tools namely t-test, F test, Tukey's post hoc analysis and exploratory factor analysis were employed to accomplish the objectives of the study.

5.3. Results of the Analysis

The results of the analysis have been presented bellow.

5.3.1. Quality of Work Life of Managers

In this section the quality of work life of managers has been analysed. Testing of normality of the distribution scores of quality of work life is essential to check whether the distribution is normally plotted or not. Hence the normality is analysed and presented in the table 5.1

Table 5.1
Test of Normality of Distribution Scores of QWL

Variable	Mean	Median	Mode	Std. Deviation	Skewness	Kurtosis
Quality of Work Life	75.24	78.00	80	9.421	-0.186	3.11

Source: Primary Data

The statistical measures presented in the table 5.1 indicate that the scores on the quality of work life have been normally distributed. The values of mean, median and mode of quality of work life are more or less similar, which indicate the normality of the distribution of the score. The values of skewness

is near to zero and Kurtosis is near three. These indicate the normality of the scores.

5.3.1.1. Identification of Factors Influencing Quality of Work Life

In this section an attempt has been made to identify the factors influencing the quality of work life. This has been done with the help of exploratory factor analysis. Since bank managers' work is significantly unique in nature, an attempt has been made to identify the specific factors which influence quality of work life of bank managers. The results of the analysis are presented in following pages.

The result of Bartlett's Test of Sphericity and Kaiser-Meyer-Olkin for quality of work life is shown in table 5.2.

Table 5.2
KMO and Bartlett's Test of Sphericity of QWL

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.773
Bartlett's Test of Sphericity	Approx. Chi-Square	1659.932
	df	171
	Sig.	0.000

Source: Primary Data

The table 5.2 shows that the Kaiser-Meyer-Olkin Measure of Sampling Adequacy is 0.773. This high value indicates that the sample size for the extraction of factor of quality of work life is adequate. The result of Bartlett's test of sphericity shows a chi square value of 1659.932 with a significance of 0.000. Thus, the value is significant at 0.01 level. It shows that the correlation

matrix of quality of work life is an identity matrix and the variables are unrelated.

Table 5.3
Details of Total Variance Explained by Variables of QWL

Component	Initial Eigen Values		
	Eigen Value	% of Variance	Cumulative %
1	4.921	25.899	25.899
2	1.967	10.355	36.253
3	1.736	9.136	45.389
4	1.435	7.552	52.941
5	1.228	6.465	59.406
6	1.091	5.740	65.146

Source: Primary Data

The table 5.3 shows that the details of total variance explained by variables. The cumulative percentage shows that a total of 65.146% of variance is explained by the original variables. This majority portion of 65.146% is made up of six components. This shows that six unrelated components associated with quality of work life. The first component explains 25.899% of variance with an Eigen value of 4.921. The next 10.355% of variance in quality of work life is explained by second component with an Eigen value of 1.967. The third component is extracted a variance of 9.136% with an Eigen value of 1.736. Subsequently, fourth component is extracted a variance of 7.552% with an Eigen value of 1.435. The fifth and sixth components are extracted a

variance of 6.465% (Eigen value 1.228) and 5.74% (Eigen value 1.091) from the total variance.

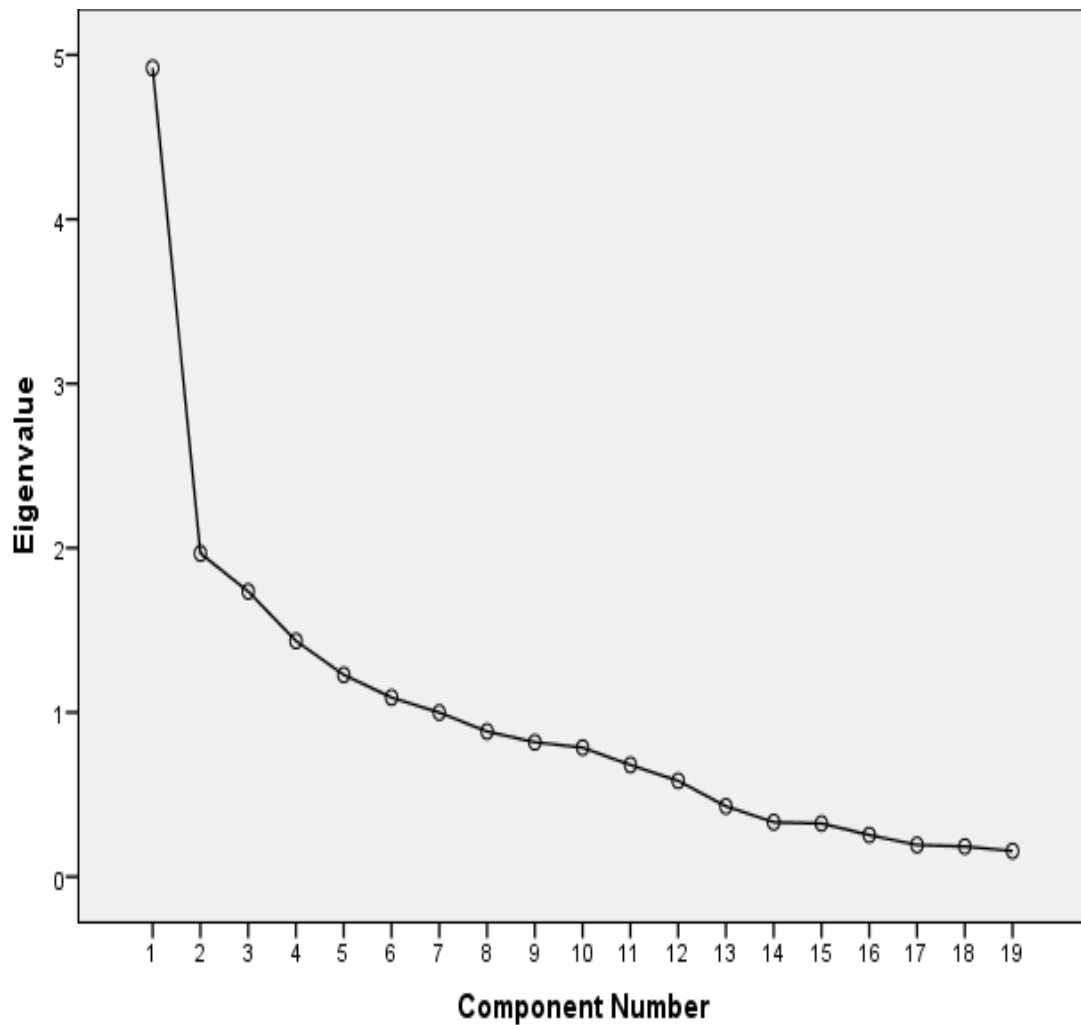


Fig 5.1: Scree Plot of Eigen Values of Quality of Work Life Components

The Fig 5.1 shows that the scree plot of Eigen values of quality of work life components. The scree plot confirms the six components of quality of work life. The Eigen value above one is considered as principal components.

Table 5.4
Component Matrix of Quality of Work Life

	Component					
	1	2	3	4	5	6
Q18	0.826					
Q16	0.823					
Q15	0.780					
Q17	0.770					
Q14	0.721					
Q19	0.720					
Q9		0.709				
Q13		0.637				
Q11		0.418				
Q10		0.857				
Q12		0.807				
Q6			0.675			
Q4			0.486			
Q5			0.412			
Q2				0.641		
Q3				-0.527		
Q8					-0.476	
Q7					-0.364	
Q1						0.470

Source: Primary Data

Table 5.4 shows the component matrix of quality of work life. Nineteen questions relating to quality of work life were analysed using the principal component analysis. The analysis yielded six components from these questions. The cumulative percent of 63.02% shows the total variance extracted from the six components.

The first component extracts 25.899% of variance from the total variance. It is loaded from six questions related to the employees' interaction in the

workplace, warmth relationship with superiors and subordinates, human elements in work, support of organization to keep energy and sense of community. This component is related to the social feeling and relationship of managers. Hence it is named as 'Social Integration'.

The second component is loaded by five questions. It extracted a variance of 10.355 from the total variance. This component is loaded with the items on salary, bonus, incentives, compensation policies etc. Hence this significant factor is named as 'Compensation'.

The third significant factor extracted 9.136% of variance from the total variance. The third component is loaded with three questions. They are related to the reward system, treatment of institution towards managers' work etc. Hence it is named as 'Recognition'. Next component which have more than one Eigen value is loaded with two questions. It related to the facilities in the workplace and the work arrangement. Hence it is named as 'Working Condition'.

The fifth component which have next higher factor loading is made up of two questions. This component loaded with two questions with the nature of flexible work arrangement. Hence it is named as 'Flexi Work'. The last significant component has an Eigen value just above one (1.091). It extracts 5.74 percent variance from the total variance. The sixth component is loaded from a question which relate to the career opportunities and growth. Hence the sixth component is named as 'Career Growth'.

Major Factors which determines the quality of work life are depicted in the fig.5.2.

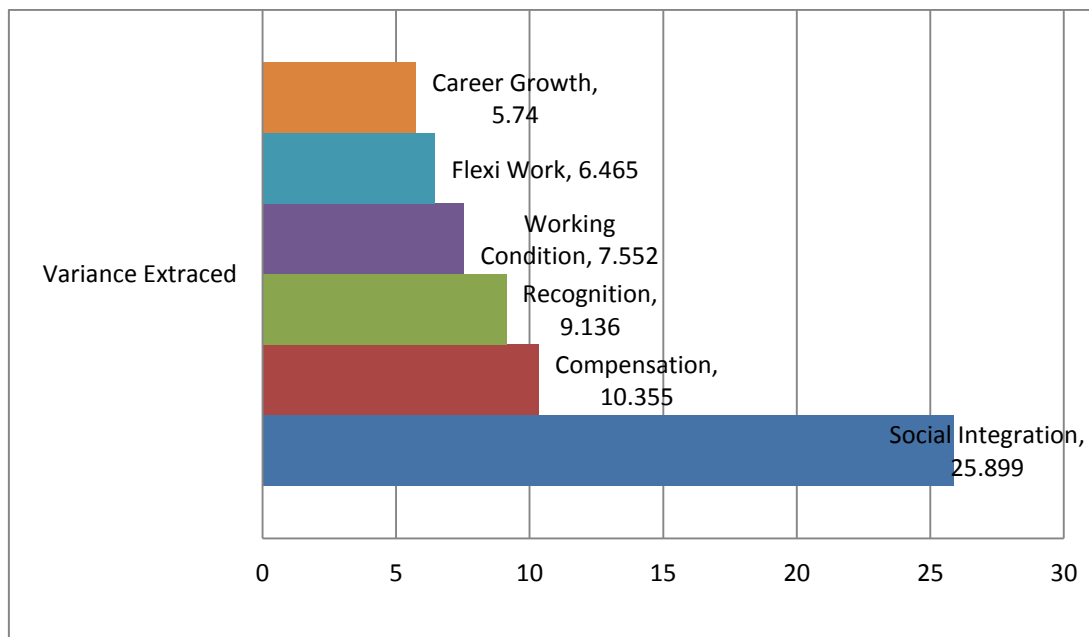


Fig.5.2: Factors Determining Quality of Work Life

The important factors of quality of work life of bank managers in Kerala are social integration, compensation, recognition, working condition, flexi work and career growth. According to Swamy (2013) factors of quality of work life are work environment, organisation culture and climate, relation and co-operation, training and development, compensation and rewards etc. Sirgy et al., (2007) reported factors of quality of work life as job requirements, work environment, supervisory behaviour, ancillary programs and organisational commitment etc.

5. 3.1.2. Comparison of QWL on the basis of Selected Demographic

Variables

After identifying the factors influencing the quality of work life of bank managers, it is relevant to compare the quality work life of bank managers based on the selected demographic variables. The demographic variables are:

working sector, gender, working status of spouse, living with family, age, education qualification, income, number of children and experience. The results of the analysis are shown below.

1. Sector wise Comparison of Quality of Work Life of Bank Managers

The quality of work life of the selected bank managers from the private and public sector banks are compared for significance of difference and the results are shown in the table 5.5.

Table 5.5
Sector wise Comparison of Quality of Work Life of Bank Managers

Sector	N	Mean	SD	t	P value
Public Sector	150	74.37	10.445	1.987	0.048*
Private Sector	75	77.00	6.656		

*Significant at 0.05 level

Source: Primary Data

The mean score of quality of work life of public sector bank managers is 74.37 with a standard deviation of 10.445 which is lower than the mean score of quality of work life of private sector bank managers which is 77 with a standard deviation of 6.656. The difference is statistically significant at 0.05 level (t = 1.987, P = 0.048, significant at 0.05 level). This shows that private sector managers are enjoying better quality of work life compared to the public sector bank managers.

Testing of Hypothesis

H_{0.5}: There is no significant difference between public and private sector bank managers in Kerala in respect of quality of work life.

The comparison of mean scores of quality of work life of public and private sector bank managers in Kerala gives a t value of 1.987 and P value of 0.048 which are significant at 0.05 level. Hence, the hypothesis that there is no significant difference between public and private sector bank managers in Kerala in respect of quality of work life has been rejected with 95% confidence.

2. Gender wise Comparison of Quality of Work life of Bank Managers

Quality of work life of bank managers is compared on the basis of gender. The results have been presented in table 5.6.

Table 5.6

Gender wise Comparison of Quality of Work life of Bank Managers

Gender	N	Mean	SD	t	P value
Male	149	77.79	7.158	6.125	< 0.001**
Female	76	70.25	11.217		

***Significant at 0.01 level*

Source: Primary Data

The table 5.6 shows that the male managers are enjoying more quality of work life compared to that of female managers. In this case the mean score of quality of work life of male managers is 77.79 with a standard deviation of 7.158 but it is only 70.25 with a standard deviation of 11.217 for female

mangers. The difference is statistically significant at 0.01 level ($t = 6.125$, $p < 0.001$, significant at 0.01 level).

3. Comparison of Quality of Work Life of Bank Managers on the basis of Working Status of Spouse

The result of the comparison of quality of work life on the basis of working status of spouse is shown in table 5.7.

Table 5.7
Comparison of Quality of Work Life of Bank Managers on the basis of Working Status of Spouse

Working Status of Spouse	N	Mean	SD	t	P value
Working Spouse	150	74.50	9.798	1.766	0.049*
Non working Spouse	75	76.73	8.486		

*Significant at 0.05 level

Source: Primary Data

The bank managers with working spouse has lower quality of work life (mean scores is 74.50) compared that of bank managers with non working spouse (mean score is 76.73). The difference is statistically significant at 0.05 level (t value is 1.766 with a P value of 0.049).

4. Comparison of Quality of Work Life of Bank Managers on the basis of their Accompaniment of Family

The analysis of mean scores of quality of work life of bank managers living with family and away from family have been presented in table 5.8.

Table 5.8
Comparison of Quality of Work Life of
Bank Managers on the basis of their Accompaniment of Family

Accompaniment of Family	N	Mean	SD	t	P value
With family	172	74.10	10.127	3.343	0.001**
Away from family	53	78.94	5.179		

**Significant at 0.01 level

Source: Primary Data

The table 5.8 clearly indicates that the quality of work life of bank managers living with family is 74.10 with a standard deviation of 10.127 which is lower than the quality of work life of bank managers living away from family which is 78.94 with a standard deviation of 5.179. This difference is statistically significant at 0.01 level ($t = 3.343$, $p = 0.001$). It indicates that the bank managers living with family have less quality of work life than the bank managers living away from family.

5. Age wise Comparison of Quality of Work Life of Bank Managers

The quality of work life of bank managers belongs to different age group is compared and the result has been shown in table 5.9.

Table 5.9
Age wise Comparison of Quality of Work life of Bank Managers

Age	N	Mean	SD	F	P value
Below 30 Years	18	80.50 ^a	3.053	3.512	0.031*
Between 30-45 Years	92	75.43 ^b	9.494		
above 45 Years	115	74.27 ^b	9.783		

*Significant at 0.05 level

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data

Table 5.9 shows that bank managers belonging to the age group below 30 years have higher mean scores of quality of work life. The difference in this respect are significant at 0.05 level ($F = 3.512$, $p = 0.031$). The Tukey's post hoc test reveals that among the three age groups, there is no significant difference between the 30-45 age group and above 45 age group (mean score of 75.43 and 74.27 respectively). But the quality of work life of bank managers belongs to the age group below 30 years which is 80.50, differ significantly compared to the other two groups.

6. Educational Qualification wise Comparison of Quality of Work Life of Bank managers

Quality of work life of bank managers on the basis of education qualification is analysed. The result of analysis has been exhibited in table 5.10.

Table 5.10
Educational Qualification wise
Comparison of Quality of Work Life of Bank Managers

Level of Education	N	Mean	SD	F	P value
Graduation	88	77.16 ^a	6.858		
Post Graduation	90	75.39 ^a	10.046	6.035	0.003 ^{**}
Professional	47	71.38 ^b	11.212		

^{**} Significant at 0.01 level

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data

Bank managers with graduate level of education have higher mean score of quality of work life (77.16) than post graduate managers (75.39) and managers with professional qualification (71.38). This difference is statistically significantly at 0.01 level ($F = 6.035$, $P = 0.003$). The Tukey's

post hoc test is administrated to analyse the inter group difference and the result reveals that among the three level of education, there is no significant difference between the graduate managers and post graduate managers. But the mean scores of quality of work life of managers with professional qualification differ significantly from other groups.

7. Income wise Comparison of Quality of Work Life of Bank Managers

The result of ANOVA of quality of work life of bank managers based on income has been presented in table 5.11.

Table 5.11
Income wise Comparison of Quality of Work Life of Bank Managers

Income	N	Mean	SD	F	P value
Below 50,000	45	78.69 ^a	4.010		
50,000-100,000	149	74.02 ^b	10.499	4.542	0.012*
Above 100,000	31	76.13 ^{ab}	8.326		

* *Significant at 0.05 level*

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data

Bank managers belongs to below Rs 50,000 income group have higher mean score of quality of work life (78.69) than Between Rs 50,000-100,000 income group (74.02) and above Rs100,000 income group (76.13). The above table 5.11 shows that quality of work life of bank managers belongs to different income group differ significantly at 0.05 level (F = 4.542, P = 0.012). The Tukey post hoc test reveals that among the three income groups, there is no significant difference between the quality of work life of managers belonging to below Rs 50,000 income group and above Rs100,000 income groups.

There is also no significant difference between the above Rs100,000 income group and Rs 50,000-100,000 income groups. But the mean scores of quality of work life of below 50,000 and above 100,000 income group differ significantly.

8. Comparison of Quality of Work Life of Bank Managers having Different Number of Children

The results of comparison of quality of work life based on number of children have been shown in table 5.12.

Table 5.12
Comparison of Quality of Work Life of
Bank Managers having Different Number of Children

Number of Children	N	Mean	SD	F	P value
No Children	9	81.22 ^a	3.308		
Single Child	61	79.69 ^a	3.994	12.648	<0.001 ^{**}
Two Children	147	73.65 ^a	10.424		
Three Children	8	64.00 ^b	2.878		

^{**} *Significant at 0.01 level*

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data

Bank managers having no children have higher mean score of quality of work life (81.22) than managers having single child (79.69), two children (73.65) and three children (64.00). The difference in the mean scores of quality of work life is significant at 0.01 level. (F = 12.648, P < 0.001). The Tukey post hoc test indicates that among the four groups, there is no significant difference between the quality of work life of managers with no children,

single child and two children. But the mean scores of quality of work life of managers having three children differ significantly from other groups.

9. Experience wise Comparison of Quality of Work Life of Bank Managers

The results of ANOVA conducted to compare the quality of work life of bank managers having different length of experience in the industry has been presented in table 5.13.

Table 5.13

Experience wise Comparison of Quality of Work Life of Bank Managers

Length of Experience	N	Mean	SD	F	P value
Below 10 Years	57	77.53 ^a	8.231		
Between 10-20 Years	65	76.63 ^{ab}	9.163	5.216	0.006 ^{**}
Above 20 Years	103	73.11 ^b	9.813		

^{**} Significant at 0.01 level

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data

Table 5.13 shows that the mean scores of quality of work life of bank managers having different length of experience in the group differ significantly at 0.01 level (F = 5.216, P = 0.006, significant at 0.01 level). The Tukey's post hoc test reveals that among the three income groups, there is no significant difference between the below 10 years of experience and 10-20 years experience group. There is also no significant difference between 10-20 years experienced group and above 20 years of experience group. But the mean scores of quality of work life of bank managers with 10-20 years experience differ significantly from other groups. Bank managers belongs to

below 10 years experience have higher mean score of quality of work life (77.53) than 10-20 years of experience (76.63) and above 20 years of experience group (73.11).

5.4. Work Performance of Managers

In this section the work performance of managers has been analysed. Before examining the result of the analysis it is essential to test the normality of the distribution scores of the quality of work life. It is shown in table 5.14.

Table 5.14
Test of Normality of Distribution Scores of Work Performance

Variable	Mean	Median	Mode	Std. Deviation	Skewness	Kurtosis
Work Performance	122.38	124	124	8.733	-0.283	0.232

Source: Primary Data

The statistical measures presented in the table 5.14 indicate that the scores on the work performance of bank managers have been normally distributed. The values of mean, median and mode of work performance are more or less similar, which indicate the normality of the distribution of the score.

5.4.1. Factors Determining the Work Performance of Bank Managers

The determinants of work performance of bank managers are extracted through exploratory factor analysis. The result of Bartlett's Test of Sphericity and Kaiser-Meyer-Olkin for quality of work life is shown in table 5.15.

Table 5.15
KMO and Bartlett's Test of Work Performance

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.795
Bartlett's Test of Sphericity	Approx. Chi-Square	1726.781
	Df	171
	Sig.	0.000

Source: Primary Data

The table 5.15 shows that the Kaiser-Meyer-Olkin Measure of sampling adequacy is 0.795. This high value indicates that the sample size for the extraction of factors in the work performance is adequate. The result of Bartlett's test of sphericity shows a chi square value of 1726.781 with a significance of 0.000. Thus the value is significant at 0.01 level. It shows that the correlation matrix of quality of work life is an identity matrix and the variables are unrelated.

Table 5.16
Details of Total Variance
Explained by Variables of Work Performance

Component	Initial Eigen Values			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.072	21.430	21.430	4.072	21.430	21.430
2	3.424	18.020	39.450	3.424	18.020	39.450
3	1.477	7.775	47.225	1.477	7.775	47.225
4	1.235	6.499	53.724	1.235	6.499	53.724
5	1.166	6.135	59.858	1.166	6.135	59.858
6	1.104	5.813	65.671	1.104	5.813	65.671
7	1.018	5.360	71.032	1.018	5.360	71.032

Source: Primary Data

The table 5.16 shows that the details of total variance explained by variables. The cumulative percent shows that a total of 71.032 percent of variance is explained by the original variables. This majority of portion 71.032 percent is made up of seven components. This shows that six components which are associated with the work performance are unrelated. The first component explains 21.43 percent of variance with an Eigen value of 4.072. The next 18.02 percent of variance in work performance is explained by second component with an Eigen value of 3.424. The third component is extracted a variance of 7.775 percent with an Eigen value of 1.477, subsequently fourth component is extracted a variance of 6.499 percent with an Eigen value of 1.235. The fifth and sixth components are extracted a variance of 6.135 percent (Eigen value 1.166) and 5.813 percent (Eigen value 1.104) from the total variance. The last significant factor is extracted a 5.360 percent of variance from the total variance.

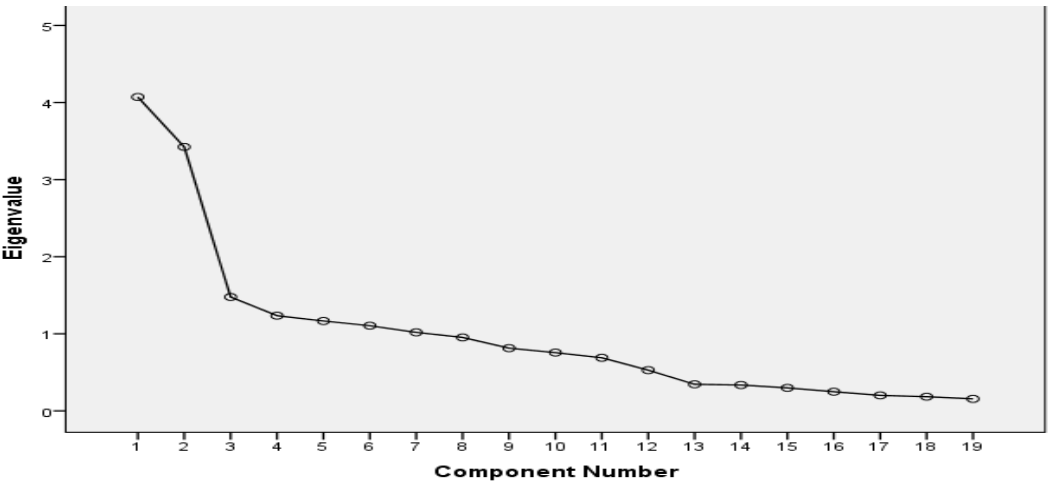


Fig.5.3: Scree Plot of Eigen Values of Work Performance Components

The Fig 5.3 shows that the scree plot of Eigen values of work performance components. The scree plot confirms the seven components of work performance of managers. The components with Eigen value above one is considered as principal components.

Table 5.17
Component Matrix of Work Performance of Bank Managers

	Component						
	1	2	3	4	5	6	7
WP15	.814						
WP17	.681						
WP18	.836						
WP16	.810						
WP19	.829						
WP11		.844					
WP9		.711					
WP8		.846					
WP10		.854					
WP5			.595				
WP3			.461				
WP4			.457				
WP13				.567			
WP12				.412			
WP2					-.618		
WP1					.448		
WP7						-.556	
WP6						-.414	
WP14							.410

Source: Primary Data

Table 5.17 shows the component matrix of work performance of bank managers. Nineteen questions relating to work performance were factor analysed using the principal component analysis. The analysis yielded seven components from these questions. As the cumulative percent of 71.032 shows that the 71.032 percent of the total variance are extracted from the seven components.

The first component extracts 21.430 percent of variance from the total variance. It is loaded from five questions related to the knowledge of branch's operation and the efficiency of people to use broad based knowledge. This component is related to the knowledge of managers to operate the branch. Hence it is named as 'Technical Knowledge'.

The second component is loaded by four questions. It extracted a variance of 18.02 percent from the total variance. This component is loaded with the questions of system, formal and informal communication etc. Hence this component is named as 'Communication'.

The third significant component extracted 7.775 percent of variance from the total variance. The third component is loaded with three questions. They are related to the customer service and customer friendly attitude of managers. Hence it is named as 'Customer Focused'. The fourth component which has an Eigen value of 1.477 is loaded with two questions. It related to the learning and improvement of effectiveness of organization and novel alternatives. Hence this component is named as 'Innovation'.

The fifth component which have next higher factor loading is made up of two questions. This component loaded with two questions related to decisions and action. Hence it is named as ‘Decision Making’. The sixth significant component has an Eigen value of 1.091. It extracts 5.813 percent variance from the total variance. The sixth component is loaded with two questions with significant factor loading. It relate to the practice of morale and ethics. Hence the sixth component is named as ethics. The last significant component which extracts 5.36 percent of total variance is named as ‘Work Relation’ loaded with one question.

Factors determining work performance of bank managers are diagrammatically presented in fig. 5.4

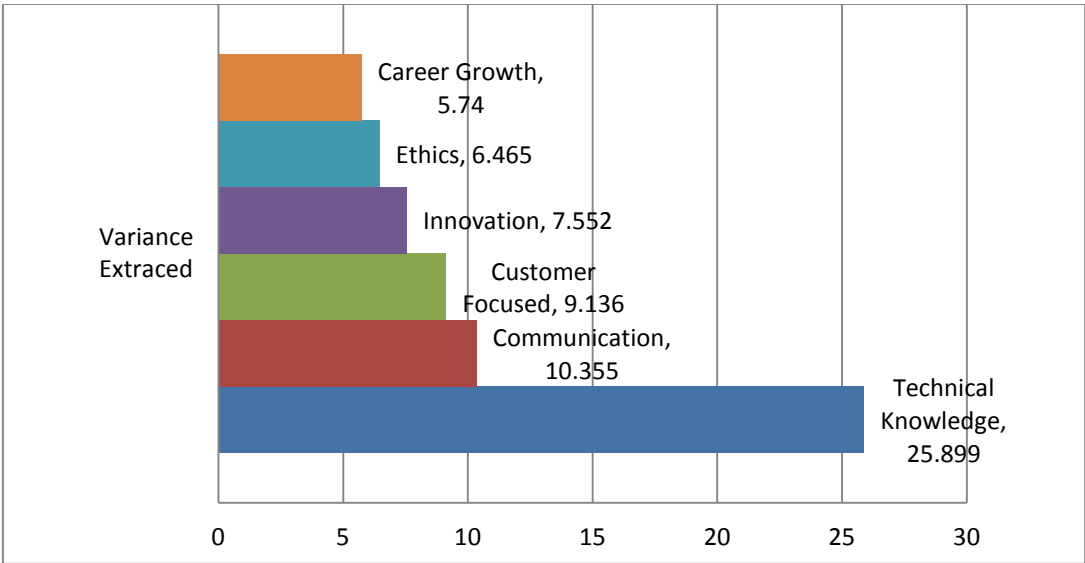


Fig.5.4: Factors Determining Quality of Work Life

Fig.5.4 shows the factors determining work performance are shown in below. According to the variance extracted the main factors which determine the

work performance are technical knowledge, communication, customer focused, innovation, ethics and work relation.

5.4.2. Comparison of Work Performance on the basis of Selected Demographic Variables

After identifying the factors influencing the work performance of bank managers, it is relevant to compare the work performance of bank managers based on the selected demographic variables. The demographic variables are: working sector, gender, working status of spouse, living with family, age, education qualification, income, number of children and experience. The results of the analysis are shown below.

1. Sector wise Comparison of Work Performance of Bank Managers

The work performance is compared among public sector and private sector bank managers. The result has been presented in table 5.18.

Table 5.18
Sector wise Comparison of Work Performance of Bank Managers

Banking Sector	N	Mean	SD	t	P value
Public Sector	150	122.13	9.366	0.672	0.503
Private Sector	75	122.89	7.338		

Source: Primary Data

The mean scores of work performance of public sector bank managers is 122.13 with a standard deviation of 9.366 which is lower than the mean scores of work performance of private sector bank managers which is 122.89 with a standard deviation of 7.338. However, the difference is statistically not significant ($t = 0.672$, $p = 0.503$).

2. Gender wise Comparison of Work Performance of Bank Managers

Work performance of bank managers is analysed on the basis of gender and the results are depicted in table 5.19.

Table 5.19
Gender wise Comparison of Work Performance of Bank Managers

Gender	N	Mean	SD	t	P value
Male	149	124.70	7.521	6.007	< 0.001**
Female	76	117.83	9.190		

***Significant at 0.01 level*

Source: Primary Data

Table 5.19 shows that male managers have higher work performance than the female managers. As the mean score of work performance of male bank managers is 124.70 with a standard deviation of 7.521 and the mean score of work performance of female bank managers which is 117.83 with a standard deviation of 9.190. This difference is statistically significant at 0.01 level.

3. Comparison of Work Performance of Bank Managers on the basis of Working Status of Spouse

An attempt has been done to check whether there is any significant difference among the bank managers having working spouse and non working spouse in work performance. The results are shown in table 5.20.

Table 5.20
Comparison of Work Performance of
Bank Managers on the basis of Working Status of Spouse

Working Status of Spouse	N	Mean	SD	t	P value
Working Spouse	150	120.99	9.345	3.472	0.001**
Non working Spouse	75	125.17	6.573		

*** Significant at 0.01 level*

Source: Primary Data

From the table 5.20 it clearly indicates that the work performance of bank managers with working spouse (mean score is 120.99) is lower than the work performance of bank managers with non working spouse (mean score is 125.17). The difference is statistically significant at 0.01 level ($t = 3.472$, $P = 0.001$).

4. Comparison of Work Performance of Bank Managers on the basis of their Accompaniment of Family

The data and results of work performance of bank managers living with family and away from family have been presented in table 5.21.

Table 5.21
Comparison of Work Performance of Bank
Managers on the basis of their Accompaniment of Family

Accompaniment of Family	N	Mean	SD	t	P value
Staying with family	172	121.42	9.241	3.036	0.003**
Staying away from family	53	125.51	5.889		

*** Significant at 0.01 level*

Source: Primary Data

Table 5.21 shows that the work performance of managers staying away from family is higher compared to the managers staying with family. The mean scores of work performance of bank managers living with family is 121.42 with a standard deviation of 9.241 which is lower than the mean scores of work performance of bank managers living away from family which is 125.51 with a standard deviation of 5.889. The difference is statistically significant at 0.01 level.

5. Age wise Comparison of Work Performance of Bank Managers

The result of ANOVA of mean scores of work performance of bank managers belongs to different age group has been presented in table 5.22.

Table 5.22
Age wise Comparison of Work Performance of Bank Managers

Age	N	Mean	SD	F	P value
Below 30	18	115.72 ^a	6.488		
30-45	92	121.43 ^b	8.643	8.790	<0.001 ^{**}
above 45	115	124.18 ^b	8.542		

^{**} Significant at 0.01 level

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary data

Table 5.22 shows that the mean scores of work performance of bank managers belongs to different age group differ significantly at 0.01 level. (F = 8.790, p = <0.001). The Tukey's post hoc test reveals that among the three age groups, there is no significant difference between the 30-45 age group and above 45 age group (mean score of 121.43 and 124.18 for each). But the mean scores of work performance of bank managers belongs to the age group below

30 years which is 115.72 differ significantly compared to the other two groups. Bank managers belonging to the age group below 30 years have higher mean scores of work performance.

6. Educational Qualification wise Comparison of Work Performance of Bank Managers

The work performance is analysed on the basis of education qualification and the results are shown in table 5.23.

Table 5.23
Educational Qualification wise
Comparison of Work Performance of Bank Managers

Level of Education	N	Mean	SD	F	P value
Graduation	88	125.31 ^a	6.785		
Post Graduation	90	123.28 ^a	8.400	26.125	<0.001 ^{**}
Professional	47	115.19 ^b	8.779		

^{**} *Significant at 0.01 level*

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data

Table 5.23 shows that bank managers with graduate level of education have higher mean score of work performance (125.31) than post graduate managers (123.28) and managers with professional qualification (115.19). This difference in work performance of bank managers belongs to different level of education differ significantly at 0.01 level (F = 26.125). The Tukey's post hoc test shows that among the three level of education, there is no significant difference in the mean scores of work performance in the graduate managers and post graduate managers. But the mean score of work performance

managers with professional qualification differ significantly from other groups.

7. Income wise comparison of Work Performance of Bank Managers

An attempt has been done to see the difference in work performance of bank managers belongs to different income category. The result has been presented in table 5.24.

Table 5.24
Income wise Comparison of Work Performance of Bank Managers

Income	N	Mean	SD	F	P value
Below Rs 50,000	45	117.22 ^a	7.248		
Between Rs50,000-100,000	149	123.38 ^b	9.058	11.235	<0.001 ^{**}
Above Rs100,000	31	125.06 ^b	5.944		

^{**} *Significant at 0.01 level*

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data

Bank managers belongs to above 100,000 income group have higher mean score of work performance (125.06) than below 50,000 income group (117.22) and 50,000-100,000 income group (123.38). Table 5.22 shows that this difference is significant at 0.01 level ($F = 11.235$, $p = <0.001$). The Tukey's post hoc test shows that among the three income groups, there is no significant difference between the above Rs100,000 income group and Rs 50,000-100,000 income group. But the mean scores of work performance of below Rs50,000 income group differ significantly from other groups.

8. Comparison of Work Performance of Bank Managers having Different Number of Children

Comparison of work performance on the basis of number of children is done and the results are shown in table 5.25.

Table 5.25
Comparison of Work Performance of
Bank Managers having Different Number of Children

Number of Children	N	Mean	SD	F	P value
No Children	9	111.11 ^a	5.925	6.171	<0.001 ^{**}
Single Child	61	123.52 ^b	6.331		
Two Children	147	122.41 ^b	9.446		
Three Children	8	125.88 ^b	2.696		

^{**} Significant at 0.01 level

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data

Table 5.25 shows that the work performance of bank managers having different number of children differs significantly at 0.01 level. (F = 6.171, p = <0.001). Bank managers having three children have higher work performance (125.88) than managers having no children (111.11), single child (123.52) and two children (122.41). The Tukey's post hoc test reveals that among the four groups, there is no significant difference between the work performance of managers with single child, two children and three children. But the work performance of managers having no children differ significantly from other groups.

9. Experience wise Comparison of Work Performance Bank Managers

The results of ANOVA of mean scores of work performance of bank managers having different length of experience in the industry has been presented in table 5.26.

Table 5.26
Experience wise Comparison of Work Performance Bank Managers

Length of Experience	N	Mean	SD	F	P value
Below 10 years	57	118.19 ^a	8.143		
Between 10-20 Years	65	124.11 ^b	8.014	9.520	<0.001 ^{**}
Above 20 Years	103	123.61 ^b	8.808		

^{**} *Significant at 0.01 level*

Different alphabets denotes difference in Tukey's HSD Post Hoc Test

Source: Primary Data

Table 5.26 shows that the mean scores of work performance of bank managers having different length of experience differ significantly at 0.01 level (F = 9.520, P = <0.001, significant at 0.01 level). The Tukey's post hoc test reveals that, among the three income groups, there is no significant difference between the mean performance scores of managers with above 20 years of experience and 10-20 years experience. But the mean score of work performance of managers with below 10 years of experience differ significantly from other groups. Bank managers belongs to 10-20 years of experienced have higher mean score of work performance (124.11) than below 10 years of experience (118.19) and above 20 years of experience (123.61).

The chapter examined the factors of quality of work life and performance of bank managers in Kerala. It found that social integration, compensation, recognition, working condition, flexi work and career growth are the important factors of quality of work life. The work performance of bank managers have seven factors like technical knowledge, communication, customer focused, Innovation, decision making ethics and work relation. This chapter compares the mean scores of quality of work life and work performance among the different subsamples. It found that there exists significant difference between sub sample of quality of work life and work performance of bank managers.

However, the study will not be full-fledged one unless an attempt has been made to analyse the impact of work family interaction on the quality of work life and performance of bank managers. That has been attempted in the next chapter.

Chapter 6

Impact of Work Family Interaction on the Quality of Work Life and Work Performance

6.1. Introduction

In the previous chapter an attempt has been made to identify the major factors which influence the quality of work life and work performance. The chapter also tried to analyse whether there is any significant difference between each of these two aspects across the selected demographic profiles. However, the investigation will not be fruitful and more effective without analyzing the impact of work family interaction on the quality of work life and performance of bank managers. Present chapter seeks to accomplish this.

6.2. Methodology and Database

In order to fulfill the objective, the data have been collected from 400 selected branch managers of various commercial banks in Kerala with the help of work family interaction scale, quality of work life scale and work performance scale. The variables considered for the analysis are: work family role satisfaction, work family support, work to family positive interaction, family to work positive interaction, work to family negative interaction, family to work negative interaction, attitude towards work, attitude towards family, quality of work life and work performance.

6.3. Statistical Tools Used for the Analysis

Partial least square based structural equation modeling is used to estimate the relationships. Bootstrapping procedure with 5000 resample has been used to test the significance of path analysis and hypotheses.

6.4. Results and Discussion

The analysis of the primary data yielded following results.

6.4.1. Impact of Work Family Support and Work Family Negative Interaction on Work Family Role Satisfaction

The impact of work family support and work family negative interaction on work family role satisfaction is analysed through a model. The variables and constructs in the model are depicted in figure 6.1.

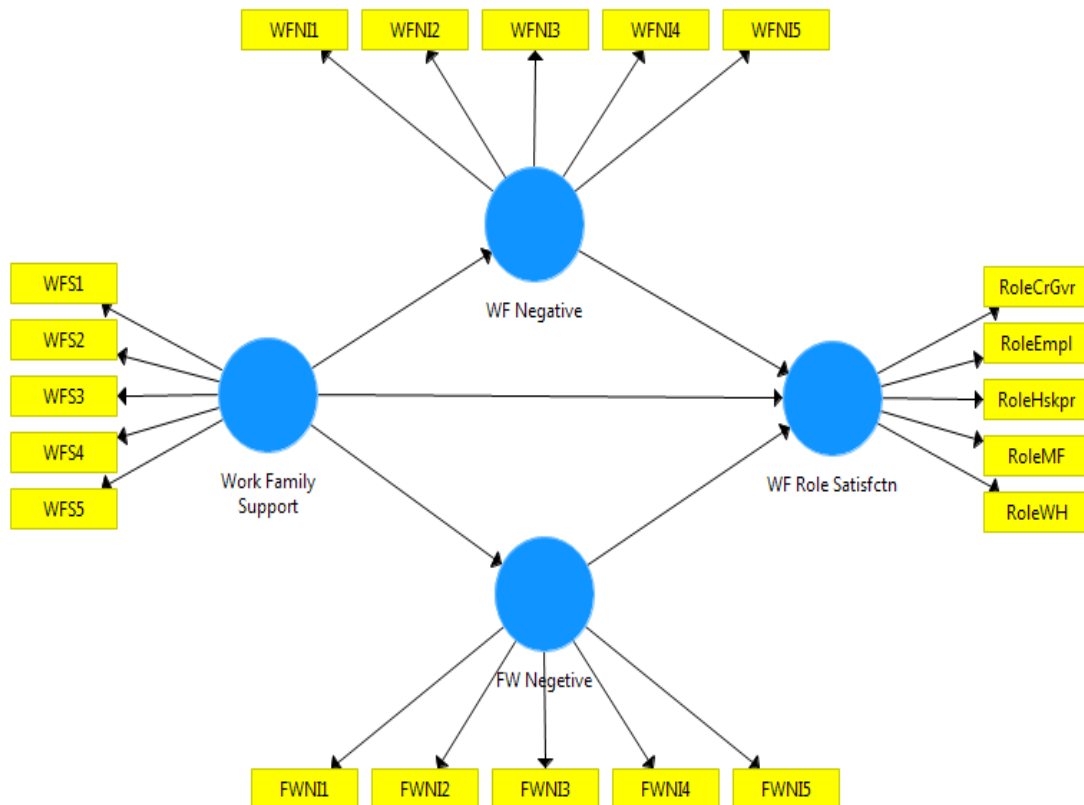


Fig.6.1: Impact of Work Family Support and Work Family Negative Interaction on Work Family Role Satisfaction

The impact of work family support and work family negative interaction on work family role satisfaction is shown in figure 6.1. Following hypotheses are formulated on the basis of the model.

H₀.5.1: Work family support has no significant impact on work to family negative interaction.

H₀.5.2: Work family support has no significant impact on family to work negative interaction.

H₀.5.3: Work family support has no significant impact on work family role satisfaction.

H₀.5.4: Work to family negative interaction has no significant impact on work family role satisfaction.

H₀.5.5: Family to work negative interaction has no significant impact on work family role satisfaction.

6.4.1.1. Assessment of the Outer Model

Analysis of reliability and validity are the base for outer model assessment. Hence this section considers the reliability and validity of the model. Reliability of the model is assessed through Cronbach alpha and composite reliability.

1. Cronbach Alpha and Composite Reliability

Internal consistency of the model is assessed through examining the Cronbach alpha. The model's Cronbach alpha has been shown in table 6.1.

Table 6.1
Cronbach Alpha of the Model
Work Family Support and Work Family
Negative Interaction on Work Family Role Satisfaction

Variables	Cronbach Alpha
Family to Work Negative Interaction	0.86
Work to Family Negative Interaction	0.88
Work to Family Role Satisfaction	0.79
Work Family Support	0.82

Source: Primary Data

Table 6.1 shows the Cronbach alpha values of each variables. Cronbach alpha for family to work negative interaction is 0.86, work to family negative interaction is 0.88, work to family role satisfaction is 0.79 and the work family support is 0.82. Higher reliability is normally attested with Cronbach alpha values above 0.6 (Henseler, Ringle, & Sinkovics, 2009). Hence the internal consistency of the model is high.

Table 6.2
Composite Reliability of the Model
Work Family Support and Work Family
Negative Interaction on Work Family Role Satisfaction

Variables	Composite Reliability
Family to Work Negative Interaction	0.813
Work to Family Negative Interaction	0.826
Work to Family Role Satisfaction	0.767
Work Family Support	0.805

Source: Primary Data

Table 6.2 shows the composite reliability of variables in the model. Composite reliability of family to work negative interaction is 0.813, work to family negative interaction is 0.826, work to family role satisfaction is 0.767 and work family support is 0.805. The high value of the composite reliability indicates that the items intend to measure the construct are reliable.

2. Validity

Convergent validity is used to assess validity of the PLS path modeling. Average Variance Extracted (AVE) is used to examine the percentage of variance. Table 6.3 shows the convergent validity of the variables.

Table 6.3
Average Variance Extracted of the Model Work Family Support and Work Family Negative Interaction on Work Family Role Satisfaction

Variables	Average Variance Extracted (AVE)
Family to Work Negative Interaction	0.613
Work to Family Negative Interaction	0.596
Work to Family Role Satisfaction	0.567
Work Family Support	0.605

Source: Primary Data

Table 6.3 shows the average variance extracted for each variable. Average variance extracted for family to work negative interaction is 0.613. It indicates family to work negative interaction is able to explain 61.3% of its indicator's variance on average. Whereas the average variance extracted for work to family negative interaction is 0.596. It shows that average variance extracted for work to family negative interaction is able to explain 59.6% of its indicator's variance on average. Average variance extracted for work

family role satisfaction is 0.567. It indicates that work family role satisfaction is able to explain 56.7% of its indicator's variance on average. Average variance extracted for work family support is 0.605. It indicates work family support is able to explain 60.5% of its indicator's variance on average. An AVE scores above 0.5 indicates that it is sufficient for convergent validity (Henseler, Ringle & Sinkovics, 2009). Table 6.3 shows that the AVE scores of all variables lay above 0.5. Hence the convergent validity is good.

6.4.1.2. Assessment of the Inner Model

Inner model assessment is to be done after assessing the outer model fitness. Hence this section considers the inner model assessment. The coefficient of determination (R^2) is the best criteria to estimate the structural model. The coefficient of determination tells to what extent a variable is explained by the model. Table 6.4 shows the overview of coefficient of determination of variables in the model.

Table 6.4
Overview of Coefficient of
Determination of the Model Work Family Support and
Work Family Negative Interaction on Work Family Role Satisfaction

Variables	R Square
Family to Work Negative Interaction	0.078
Work to Family Negative Interaction	0.298
Work Family Role Satisfaction	0.495

Source: Primary Data

Table 6.4 shows the coefficient of determination of variables. The R square value of work family role satisfaction is 0.495. It shows that family to work

negative interaction, work to family negative interaction and work family support has collectively impacts on work family role satisfaction. According to Chin (1998), this R square value is moderate. It shows that 49.5 percent of the total variance is explained by the variables like work to family negative interaction and family to work negative interaction. As the coefficient of determination of work to family negative interaction is 0.298. It indicates that 29.8% of variance in work to family negative interaction is explained by the variable work family support. The variable can moderately explain the model. Accordingly to the coefficient of determination (R square) of family to work negative interaction is 0.078. It shows that 7.8 percent is explaining the variable. However, the low value of R Square shows that work family support predicting the family to work negative interaction in a weaker level.

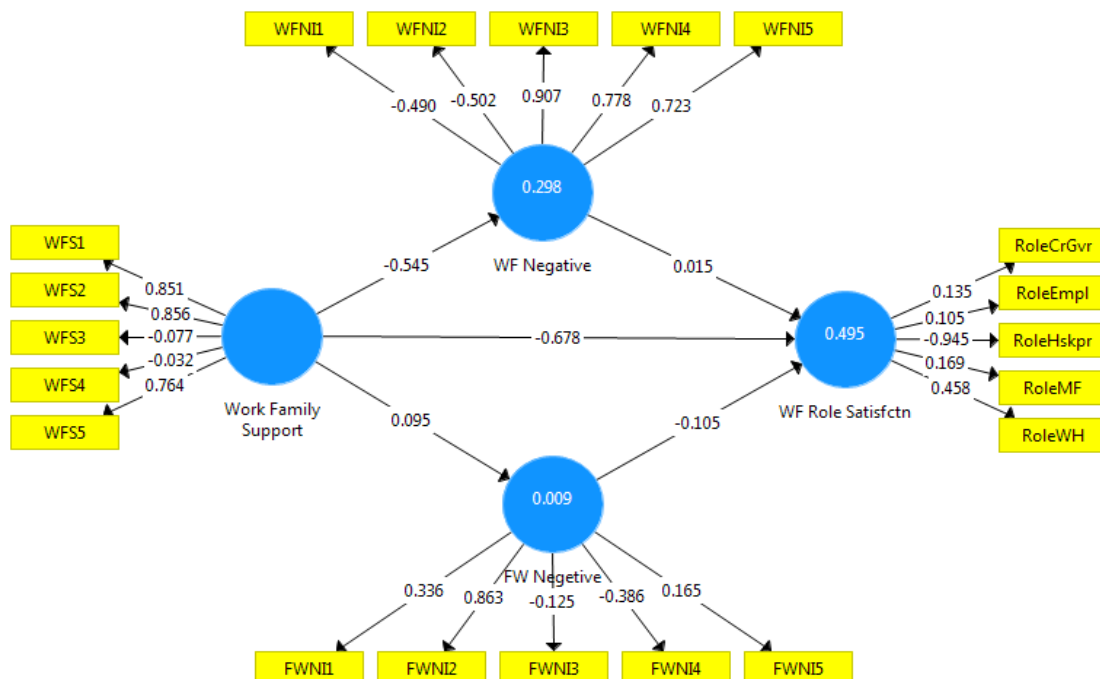


Fig.6.2: SEM for Impact of Work Family Support and Work Family Negative Interaction on Work Family Role Satisfaction

Figure 6.2 presents the results of the analysis of the model work family support and work family negative interaction on work family role satisfaction. Model proposed that the work family support is determining work to family negative interaction and family to work negative interaction. The R square value of 0.298 and 0.009 indicates the percentages of extraction of work to family negative interaction and family to work negative interaction. Path between work family support and work to family negative interaction is negative with high coefficient of -0.545 and the path between work family support and family to work negative interaction is positive with low coefficient of 0.095. Work family support, work to family negative interaction and family to work negative interaction determines the work family role satisfaction with a high R square value of 0.495. The strength of the paths between work family role satisfaction and work family support, work to family negative interaction and family to work negative interaction are -0.678, 0.015 and -0.105. It shows a strong relationship between work family support and work family negative interaction and work family role satisfaction.

6.4.1.3. Testing of Hypotheses Using Bootstrapping

The bootstrapping analysis is used to determine the confidence intervals of the path coefficients and statistical inference. It helps to perform statistical testing of hypotheses that is to accept or reject the hypotheses. The researcher has adopted 5000 bootstrap samples. Table 6.5 shows the path model (hypothesis) with its respective t-values for each and every path.

Table 6.5
Hypotheses Testing Using
Bootstrapping of the Model Work Family Support and
Work Family Negative Interaction on Work Family Role Satisfaction

Path/Hypothesis	Path Coefficient	t-value	P value
H ₀ .5.1: Work Family Support => Work to Family Negative Interaction	-0.545	3.682	0.006**
H ₀ . 5.2: Work Family Support => Family to Work Negative Interaction	0.095	1.429	0.064
H ₀ . 5.3: Work Family Support => Work Family Role Satisfaction	-0.678	3.893	0.001**
H ₀ . 5.4: Work to Family Negative Interaction => Work Family Role Satisfaction	0.015	1.073	0.184
H ₀ . 5.5: Family to Work Negative Interaction => Work Family Role Satisfaction	-0.105	2.288	0.023*

** Significant at 0.01 level

* Significant at 0.05 level

Source: Primary Data

Table 6.5 shows every path of the model. The details of the tested hypotheses have been described below.

H₀.5.1: Work family support has no significant impact on work to family negative interaction.

The path coefficient between work family support and work to family negative interaction is -0.545. This coefficient is statistically significant (t = 3.682, p < 0. 01, significant at 0.01 level). As the path coefficient is negative, it can be inferred that the work family support negatively influence the work to family negative interaction. Hence, the work family support reduces the work to family negative interaction of bank managers. So, the hypothesis that

work family support has no significant impact on work to family negative interaction is rejected.

H₀.5.2: Work family support has no significant impact on family to work negative interaction

The model shows that the coefficient value of the path between work family support and family to work negative interaction is -0.095. Since the t value of this path is 1.429 with a P value of 0.064, this path is statistically not significant. It means that the work family support is not contributing to the family to work negative interaction. Hence, the hypothesis that work family support has no significant impact on family to work negative interaction is accepted.

H₀.5.3: Work family support has no significant impact on work family role satisfaction

The path analysis shows that the beta coefficient between work family support and work family role satisfaction is -0.678. From the table 6.5 it clear that this coefficient is statistically significant ($\beta = -0.678$, $t = 3.893$, $p < 0.01$, significant at 0.01 level). Hence the hypothesis that work family support has no significant impact on work family role satisfaction is rejected.

H₀.5.4: Work to family negative interaction has no significant impact on work family role satisfaction

The model reveals that the path coefficient between work to family negative interaction and work family role satisfaction is -0.015. This coefficient is statistically not significant ($\beta = 0.015$, $t = 1.073$, not significant). Hence, the hypothesis that the work to family negative interaction has no significant impact on the work family role satisfaction is accepted.

H₀.5: Family to work negative interaction has no significant impact on work family role satisfaction

The analysis shows that the path coefficient between family to work negative interaction and work family role satisfaction is -0.105 as per the model. This coefficient is statistically significant ($\beta = -0.105$, $t = 2.288$, $p < 0.05$, significant at 0.05 level). Hence the hypothesis that the family to work negative interaction has no significant impact on work family role satisfaction is rejected.

6.4.2. Impact of Work Family Support and Work-Family Positive Interaction on Work Family Role Satisfaction

The impact of work family support and work family positive interaction on work family role satisfaction is analysed through a model. The variables and constructs in the model are depicted in figure 6.3.

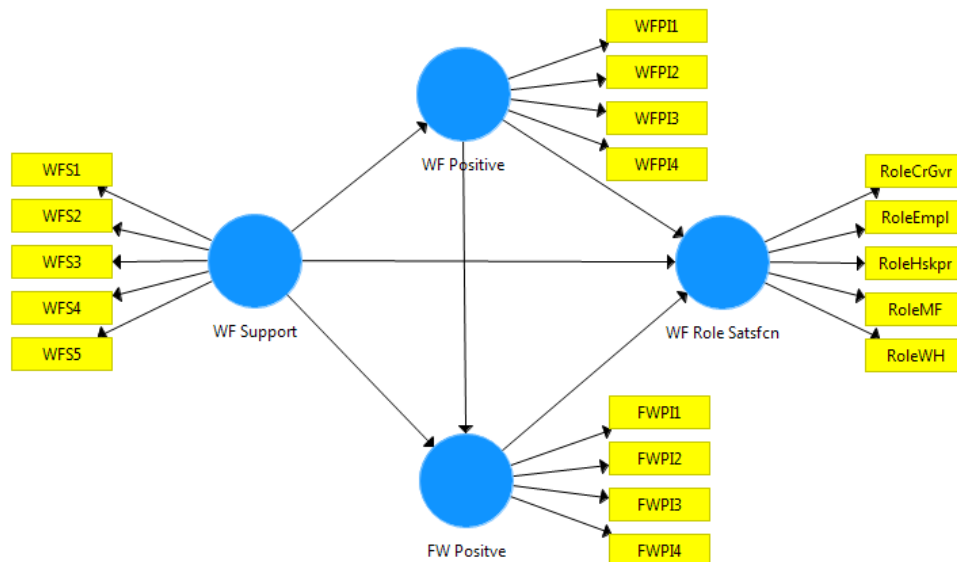


Fig.6.3: Impact of Work Family Support and Work-Family Positive Interaction on Work Family Role Satisfaction

The impact of work family support and work family positive interaction on work family role satisfaction is shown in figure 6.3. Following are the hypotheses formulated for the model.

H₀.5.6: Work family support has no significant impact on work to family positive interaction

H₀. 5.7: Work family support has no significant impact on family to work positive interaction

H₀. 5.8: Work family support has no significant impact on work family role satisfaction

H₀. 5.9: Work to family positive interaction has no significant impact on work family role satisfaction

H₀. 5.10: Family to work positive interaction has no significant impact on work family role satisfaction

6.4.2.1. Assessment of the Outer Model

Analysis of reliability and validity are the base for outer model assessment. Hence this section considers the reliability and validity of the model. Reliability of the model is assessed through Cronbach alpha and composite reliability.

1. Cronbach Alpha and Composite Reliability

Internal consistency of the model is assessed through examining the Cronbach alpha. The model's Cronbach alpha are shown in table 6.6

Table 6.6:
Cronbach Alpha of the Model
Work Family Support and Work-Family
Positive Interaction on Work Family Role Satisfaction

Variables	Cronbach Alpha
Family to Work Positive Interaction	0.819
Work to Family Positive Interaction	0.828
Work to Family Role Satisfaction	0.79
Work Family Support	0.82

Source: Primary Data

Table 6.6 shows the Cronbach alpha values of each variables. Cronbach alpha for family to work positive interaction is 0.819, work to family positive interaction is 0.828, work to family role satisfaction is 0.79 and the work family support is 0.82. Higher reliability is normally attested with Cronbach alpha values above 0.6. Hence the internal consistency of the model is high.

Table 6.7
Composite Reliability of the
Model Work Family Support and Work-Family
Positive Interaction on Work Family Role Satisfaction

Variables	Composite Reliability
Family to Work Positive Interaction	0.714
Work to Family Positive Interaction	0.701
Work to Family Role Satisfaction	0.767
Work Family Support	0.805

Source: Primary Data

Table 6.7 shows the composite reliability of variables in the model. Composite reliability of the family to work positive interaction is 0.714, work to family positive interaction is 0.701, work to family role satisfaction is

0.767 and work family support is 0.805. The high value of the composite reliability indicates that the items intend to measure a construct are reliable.

2. Validity

Convergent validity is used to assess validity of the PLS path modeling. Average Variance Extracted (AVE) is used to examine the percentage of variance. Table 6.8 shows the convergent validity of the variables.

Table 6.8
Average Variance Extracted of the
Model Work Family Support and Work-Family
Positive Interaction on Work Family Role Satisfaction

Variables	Average Variance Extracted (AVE)
Family to Work Positive Interaction	0.534
Work to Family Positive Interaction	0.712
Work to Family Role Satisfaction	0.512
Work Family Support	0.695

Source: Primary Data

Table 6.8 shows the average variance extracted for each variable. Average variance extracted for family to work positive interaction is 0.534. It indicates that the family to work positive interaction is able to explain 53.4% of its indicator's variance on average. Whereas average variance extracted for work to family positive interaction is 0.712. It shows that the average variance extracted for work to family positive interaction is able to explain 71.2% of its indicator's variance on average. Average variance extracted for work family role satisfaction is 0.512. It indicates that the work family role satisfaction is able to explain 51.2% of its indicator's variance on average. Average variance extracted for work family support is 0.695. It indicates that work family

support is able to explain 69.5% of its indicator's variance on average. An AVE scores above 0.5 indicates that it is sufficient for convergent validity. Hence the convergent validity of variables is good.

6.4.2.2. Assessment of the Inner Model

Inner model assessment is required to be done after assessing the outer model fitness. This section considers the inner model assessment. The coefficient of determination (R^2) is the best criteria to estimate the structural model. The coefficient of determination tells to what extent a variable is explained by the model. Table 6.9 shows the overview of coefficient of determination of variables in the model.

Table 6.9
Overview of Coefficient of
Determination of the Model of Work Family Support and
Work-Family Positive Interaction on Work Family Role Satisfaction

Variables	R Square
Family to Work Positive Interaction	0.635
Work to Family Positive Interaction	0.020
Work Family Role Satisfaction	0.470

Source: Primary Data

Table 6.9 shows the coefficient of determination of the model of work family support and work family positive interaction on work family role satisfaction. The R square value of work family role satisfaction is 0.470. It shows that family to work positive interaction, work to family positive interaction and work family support has collective impacts on the work family role satisfaction. According to Chin (1998), this R square value is moderate. It

shows that 47 percent of the total variance is explained by the variables like work to family positive interaction and family to work positive interaction. The coefficient of determination of family to work positive interaction is 0.635. The value is a much better score for the coefficient of determination. It indicates that 63.5% of variance in the work to family negative interaction is explained by the variable work family support. The variable explains the model powerfully. According to Chin (1998) the R square value just above 0.67 is substantial. However, the coefficient of determination of work to family negative interaction is 0.020. It shows that only two percent of the variance in the work to family negative interaction is explained by the variable work family support.

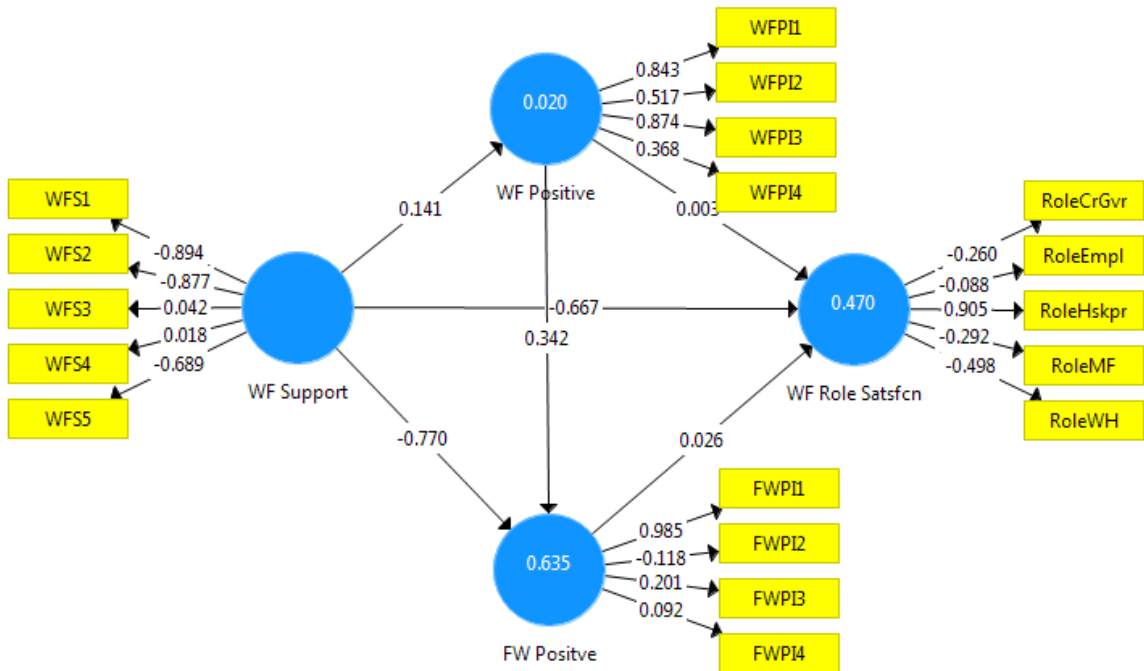


Fig.6.4: SEM for Impact of Work Family Support and Work-Family Positive Interaction on Work Family Role Satisfaction

Figure 6.4 presents the results of the analysis of the model of work family support and work family positive interaction on work family role satisfaction. Model proposes that the work family support is determining the work to family positive interaction and family to work positive interaction. The R square value of 0.02 and 0.635 indicates the percentage of extraction of work to family positive interaction and family to work positive interaction. Path between work family support and work to family positive interaction is positive with a coefficient of 0.141 and the path between work family support and family to work positive interaction is negative with high coefficient of -0.77. Work family support, work to family positive interaction and family to work positive interaction determines the work family role satisfaction with a high R square value 0.470. The strength of paths between work family role satisfaction and work family support, work to family positive interaction and family to work positive interaction are -0.667, 0.003 and 0.026 respectively. It shows a strong relationship between work family support and family to work positive interaction and work family role satisfaction.

6.4.2.3. Hypotheses Testing Using Bootstrapping

The bootstrapping analysis is used to determine the confidence intervals of the path coefficients and statistical inference. It helps to perform statistical testing of hypotheses. The researcher has chosen 5000 bootstrap samples. Table 6.10 shows the path model (hypotheses) with its respective t-values for each and every path.

Table 6.10
Hypothesis Testing of the
Model Work Family Support and Work-Family
Positive Interaction on Work Family Role Satisfaction

Hypothesis	Path Coefficient	t- value	P value
H ₀ .5.6: Work Family Support => Work to Family Positive Interaction	0.141	1.921	0.012*
H ₀ . 5.7: Work Family Support => Family to Work Positive Interaction	-0.770	4.182	0.001**
H ₀ . 5.8: Work Family Support => Work Family Role Satisfaction	-0.667	3.893	0.004**
H ₀ . 5.9: Work to Family Positive Interaction=> Work Family Role Satisfaction	0.003	1.086	0.184
H ₀ . 5.10: Family to Work Positive Interaction=> Work Family Role Satisfaction	0.026	1.288	0.123

** Significant at 0.01

* Significant at 0.05

Source: Primary Data

Table 6.10 shows every path of the model. The details of the tested hypotheses are listed below.

H₀.5.6: Work family support has no significant impact on work to family positive interaction

As per the model the path coefficient between work family support and work to family positive interaction is 0.141. This coefficient is statistically significant ($\beta = 0.141$, $t = 1.921$, $p < 0.05$, significant at 0.05 level). Hence the hypothesis that work family support has no significant impact on work to family positive interaction is rejected.

H₀.5.7: Work family support has no significant impact on family to work positive interaction

The path coefficient between the work family support and family to work positive interaction is -0.770. This coefficient is statistically significant ($\beta = -0.770$, $t = 4.182$, $p < 0.01$, significant at 0.01 level). Hence the hypothesis work family support has no significant impact on family to work positive interaction is rejected.

H₀.5.8: Work family support has no significant impact on work family role satisfaction

The path coefficient between the variables work family support and family to work positive interaction is -0.667. This coefficient is statistically significant ($\beta = -0.667$, $t = 3.893$, $p < 0.01$, significant at 0.01 level). Hence the hypothesis that work family support has no significant impact on work family role satisfaction is rejected.

H₀.5.9: Work to family positive interaction has no significant impact on work family role satisfaction

The path coefficient between work to family positive interaction and work family role satisfaction is 0.003. This coefficient is statistically not significant ($\beta = 0.003$, $t = 1.086$, not significant). Hence the hypothesis that, work to family positive interaction has no significant impact on work family role satisfaction is accepted.

H₀.5.10: Family to work positive interaction has no significant impact on work family role satisfaction

According to the model, the path coefficient between family to work positive interaction and work family role satisfaction is 0.026. This coefficient is statistically not significant ($\beta = 0.026$, $t = 1.288$, not significant). Hence, the hypothesis that family to work positive interaction has no significant impact on work family role satisfaction is accepted.

6.4.3. Impact of Work Family Interaction on Work Family Attitude

The impact of work family interaction on the work family attitude is analysed through a model. The variables and constructs in the proposed model are depicted in figure 6.5.

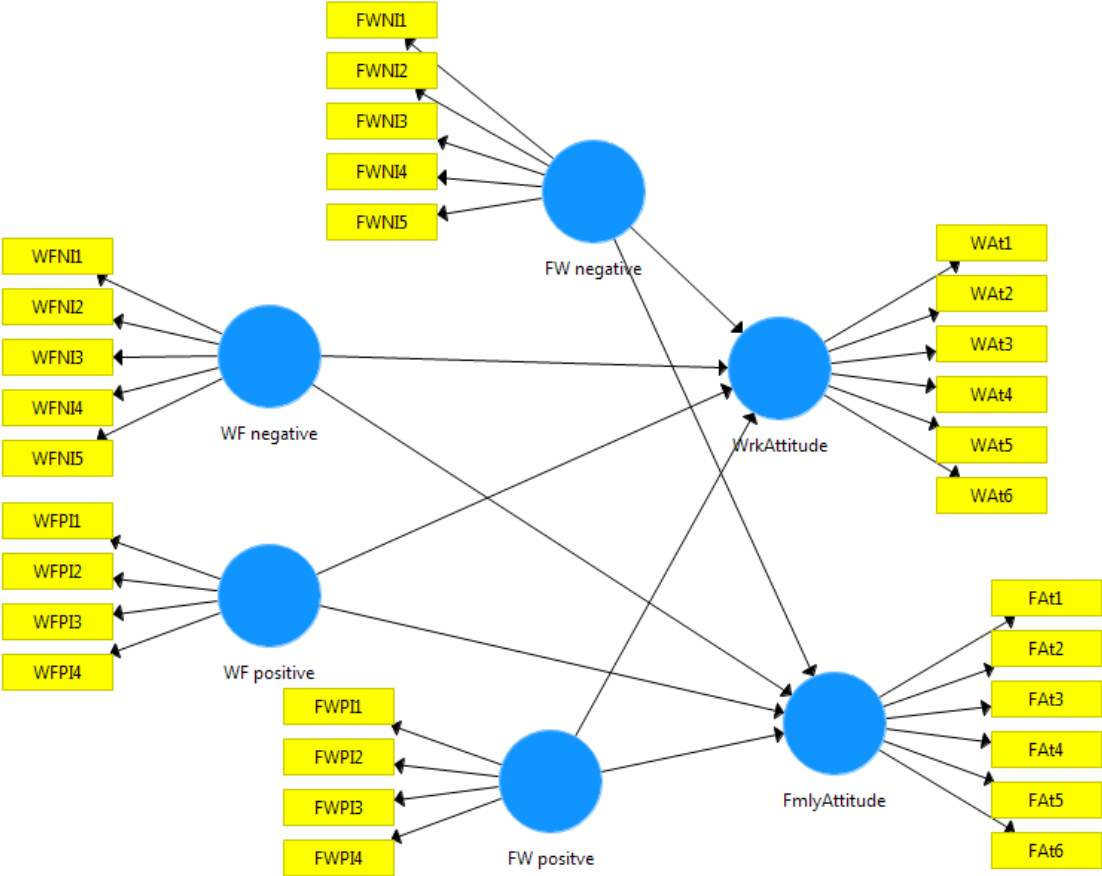


Fig.6.5: Impact of Work Family Interaction on Work Family Attitude

The impact of work family interaction on the work family attitude is shown in figure 6.5. Following are the hypotheses forwarded for the model.

H₀.5.11: Work to family negative interaction has no significant impact on attitude towards family

H₀.5.12: Family to work negative interaction has no significant impact on attitude towards family

H₀.5.13: Work to family positive interaction has no significant impact on attitude towards family

H₀.5.14: Family to work positive interaction has no significant impact on attitude towards family.

H₀.5.15: Work to family negative interaction has no significant impact on attitude towards work.

H₀.5.16: Family to work negative interaction has no significant impact on attitude towards work.

H₀.5.17: Work to family positive interaction has no significant impact on attitude towards work.

H₀.5.18: Family to work positive interaction has no significant impact on attitude towards work.

6.4.3.1. Assessment of the Outer Model

Analysis of reliability and validity are the base for outer model assessment. Hence this section discusses the reliability and validity of the model. Reliability of the model is assessed through Cronbach alpha and composite reliability.

1. Cronbach Alpha and Composite Reliability

Internal consistency of the model is assessed through examining the Cronbach alpha. The model's Cronbach alpha are shown in table 6.11

Table 6.11
Cronbach alpha of the model
Work Family Interaction on Work Family Attitude

Variables	Cronbach Alpha
Family to Work Positive Interaction	0.819
Work to Family Positive Interaction	0.828
Family to Work Negative Interaction	0.86
Work to Family Negative Interaction	0.88
Attitude towards Family	0.714
Attitude towards Work	0.729

Source: Primary Data

Table 6.11 shows the Cronbach alpha values of each variable. Cronbach alpha for family to work positive interaction is 0.819, work to family positive interaction is 0.828, family to work negative interaction is 0.86, work to family negative interaction is 0.88 and attitude towards family is 0.714 and attitude towards work is 0.729. Higher reliability is normally attested with Cronbach alpha values above 0.6. Hence, the internal consistency of the model is high.

Table 6.12
Composite Reliability of the Model
Work Family Interaction on Work Family Attitude

Variables	Composite Reliability
Family to Work Positive Interaction	0.876
Work to Family Positive Interaction	0.828
Family to Work Negative Interaction	0.781
Work to Family Negative Interaction	0.795
Attitude towards Family	0.701
Attitude towards Work	0.705

Source: Primary Data

Table 6.12 shows the composite reliability of variables in the model. Composite reliability of family to work positive interaction is 0.876, work to family positive interaction is 0.828, family to work negative interaction is 0.781, work to family negative interaction is 0.795, attitude towards family is 0.701 and attitude towards work is 0.705. The high value of the composite reliability indicates that the items intend to measure a construct are reliable.

2. Validity

Convergent validity is used to assess the validity of the PLS path modeling. Average Variance Extracted (AVE) is used to examine the percentage of variance. Table 6.13 shows the convergent validity of the variables.

Table 6.13
Average Variance Extracted of the
model Work Family Interaction on Work Family Attitude

Variables	Average Variance Extracted (AVE)
Family to Work Positive Interaction	0.604
Work to Family Positive Interaction	0.712
Family to Work Negative Interaction	0.512
Work to Family Negative Interaction	0.576
Attitude towards Family	0.616
Attitude towards Work	0.517

Source: Primary Data

Table 6.13 shows the average variance extracted for each variable. Average variance extracted for family to work positive interaction is 0.604. It indicates that family to work positive interaction is able to explain 60.4% of its indicator's variance on average. Whereas average variance extracted for work to family positive interaction is 0.712. It shows that the average variance extracted for work to family positive interaction is able to explain 71.2% of its indicator's variance on average. Average variance extracted for family to work negative interaction is 0.512. It indicates that family to work negative interaction is able to explain 51.2% of its indicator's variance on average. Average variance extracted for work to family negative interaction is 0.576. It indicates that work to family negative interaction is able to explain 57.6% of its indicator's variance on average. Average variance extracted for attitude towards family is 0.616. It shows that the attitude towards family is able to explain 61.6% of its indicator's variance on average. An AVE scores above 0.5 indicates that it is sufficient for convergent validity. Hence the convergent validity of variables is good.

6.4.3.2 Assessment of the Inner Model

Inner model assessment is to be done after assessing the outer model fitness. The coefficient of determination (R^2) is the best criteria to estimate the structural model. The coefficient of determination tells to what extent a variable is explained by the model. Table 6.14 shows the overview of coefficient of determination of variables in the model.

Table 6.14
Overview of coefficient of determination of
the model Work Family Interaction on Work Family Attitude

Variable	R Square
Attitude towards Family	0.470
Attitude towards Work	0.174

Source: Primary Data

Table 6.14 shows the coefficient of determination of variables in the model of work family interaction on work family attitude. The R square value of attitude towards family is 0.470. It shows that the family to work negative interaction, work to family negative interaction, family to work positive interaction and work to family positive interaction has collective impacts on attitude towards family moderately. R square value of 0.470 indicates that 47 percent of the variance in the attitude towards family is explained by the variables family to work negative interaction, work to family negative interaction, family to work positive interaction and work to family positive interaction. Accordingly, the R square value of attitude towards work is 0.174 and it indicates that 17.4 percent of the total variance is explained by the total impact of variables as family to work negative interaction, work to family

negative interaction, family to work positive interaction and work to family positive interaction.

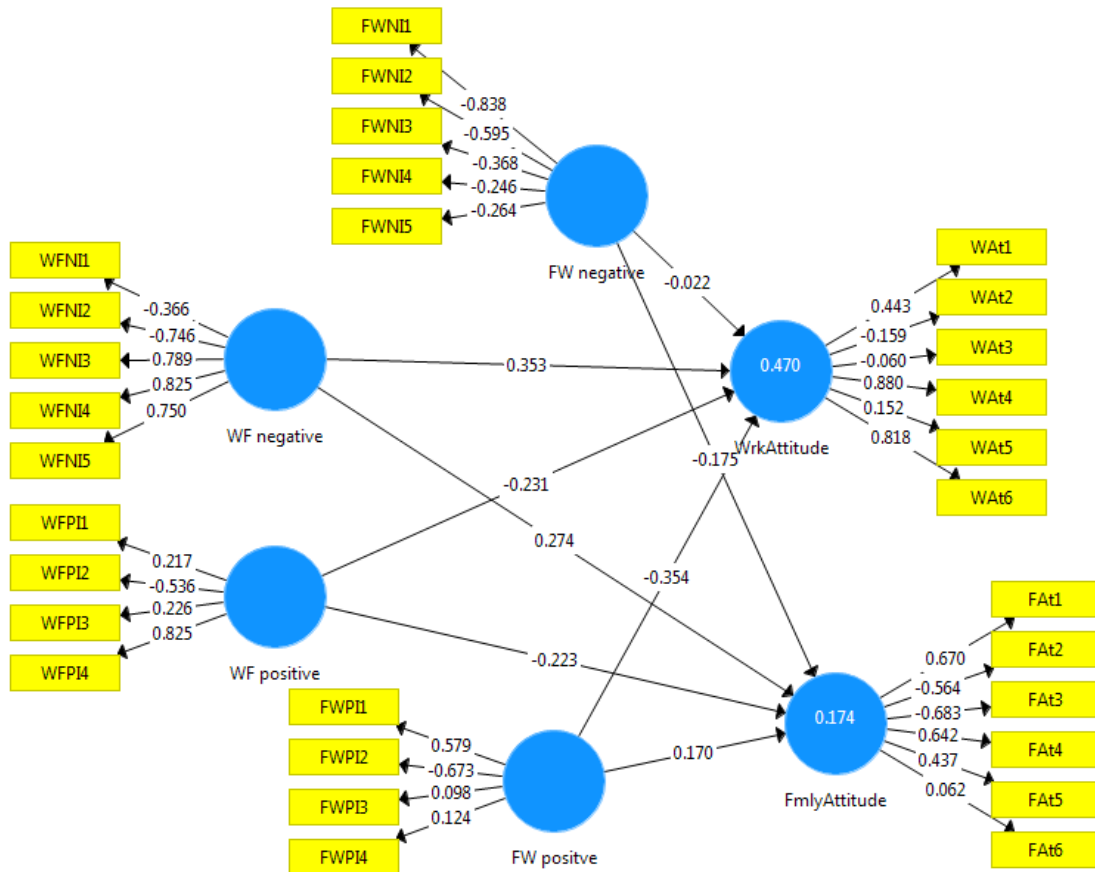


Fig.6.6: SEM for Impact of Work Family Interaction on Work Family Attitude

Figure 6.6 presents the results of the analysis of the model of work family interaction and work family attitude. The model proposes that the dimensions of work family interaction are determining the dimensions of work family attitude. The R square value 0.470 and 0.174 indicates the percentage of extraction of work to family positive interaction, family to work positive interaction, work to family negative interaction and family to work negative

interaction. The path between work to family negative interaction and attitude towards family is 0.274, work to family negative interaction and attitude towards work is 0.353. Path between work to family positive interaction and attitude towards family is -0.223, work to family negative interaction and attitude towards work is -0.231. The path between family to work negative interaction and attitude towards family is -0.175, work to family negative interaction and attitude towards work is -0.022. The path between family to work positive interaction and attitude towards family is 0.17, work to family negative interaction and attitude towards work is -0.354.

6.4.3.3. Hypotheses Testing Using Bootstrapping

The bootstrapping analysis is used to determine the confidence intervals of the path coefficients and statistical inference. It helps to perform statistical testing of hypotheses that is to accept or reject the hypotheses. The researcher has choosed 5000 bootstrap samples. Table 6.15 shows the path model (hypothesis) with its respective t-values for each and every path.

Table 6.15
Hypotheses Testing of the model
Work Family Interaction on Work Family Attitude

Hypotheses	Path Coefficient	t-value	P value
H ₀ .5.11:Work to Family Negative Interaction=> Attitude towards Family	0.274	3.11	0.016*
H ₀ . 5.12:Family to Work Negative Interaction=> Attitude towards Family	-0.175	1.78	0.089
H ₀ . 5.13:Work to Family Positive Interaction=> Attitude towards Family	-0.223	2.42	0.026*
H ₀ . 5.14:Family to Work Positive Interaction=> Attitude towards Family	0.170	1.65	0.091
H ₀ . 5.15:Work to Family Negative Interaction=> Attitude towards Work	0.353	3.92	0.012**
H ₀ . 5.16:Family to Work Negative Interaction=> Attitude towards Work	-0.022	0.75	0.342
H ₀ . 5.17:Work to Family Positive Interaction=> Attitude towards Work	-0.231	2.51	0.019*
H ₀ . 5.18:Family to Work Positive Interaction=> Attitude towards Work	-0.354	3.981	0.011**

** Significant at 0.01 level

* Significant at 0.05 level

Source: Primary Data

Table 6.15 shows every path of the model. The details of the tested hypothesis are listed below.

H₀.5.11: Work to family negative interaction has no significant impact on attitude towards family.

The path coefficient between the work to family negative interaction and attitude towards family is 0.274. This coefficient is statistically significant ($\beta = 0.274$, $t = 3.11$, $p < 0.05$, significant at 0.05 level). Hence the hypothesis that, work to family negative interaction has no significant impact on attitude towards family is rejected.

H₀.5.12: Family to work negative interaction has no significant impact on attitude towards family.

The path coefficient between family to work negative interaction and attitude towards family is -0.175. This coefficient is statistically not significant ($\beta = -0.175$, $t = 1.78$, not significant). Hence the hypothesis that family to work negative interaction has no significant impact on attitude towards family is accepted.

H₀.5.13: Work to family positive interaction has no significant impact on attitude towards family.

The path coefficient between work to family positive interaction and attitude towards family is -0.223. This coefficient is statistically significant ($\beta = -0.223$, $t = 2.42$, $p < 0.05$, significant at 0.05 level). Hence the hypothesis that, work to family positive interaction has no significant impact on attitude towards family is rejected.

H₀.5.14: Family to work positive interaction has no significant impact on attitude towards family.

The path coefficient between family to work negative interaction and attitude towards family is 0.170. This coefficient is statistically not significant ($\beta = 0.170$, $t = 1.65$, not significant). Hence the hypothesis that family to work negative interaction has no significant impact on attitude towards family is accepted.

H₀.5.15: Work to family negative interaction has no significant impact on attitude towards work.

The path coefficient between work to family negative interaction and attitude towards work is 0.353. This coefficient is statistically significant ($\beta = 0.353$, $t = 3.92$, $p < 0.01$, significant at 0.01 level). Hence the hypothesis that, work to family negative interaction has no significant impact on attitude towards work is rejected.

H₀.5.16: Family to work negative interaction has no significant impact on attitude towards work.

The path coefficient between family to work negative interaction and attitude towards work is -0.022. This coefficient is statistically not significant ($\beta = -0.022$, $t = 0.75$, not significant). Hence the hypothesis that family to work negative interaction has no significant impact on attitude towards work is accepted.

H₀.5.17: Work to family positive interaction has no significant impact on attitude towards work.

The path coefficient between work to family positive interaction and attitude towards work is -0.231. This coefficient is statistically significant ($\beta = -0.231$, $t = 2.51$, $p < 0.05$, significant at 0.05 level). Hence the hypothesis that work to family positive interaction has no significant impact on attitude towards work is rejected.

H₀.5.18: Family to work positive interaction has no significant impact on attitude towards work

The path coefficient between family to work positive interaction and attitude towards work is -0.354. This coefficient is statistically significant ($\beta = -0.354$, $t = 3.981$, $p < 0.01$, significant at 0.01 level). Hence the hypothesis that family to work positive interaction has no significant impact on attitude towards work is rejected.

6.4.4. Impact of Work Family Interaction on Quality of Work life and Work Performance

The impact of work family interaction on quality of work life and work performance is analysed through a model. The variables and constructs in the model are depicted in figure 6.7.

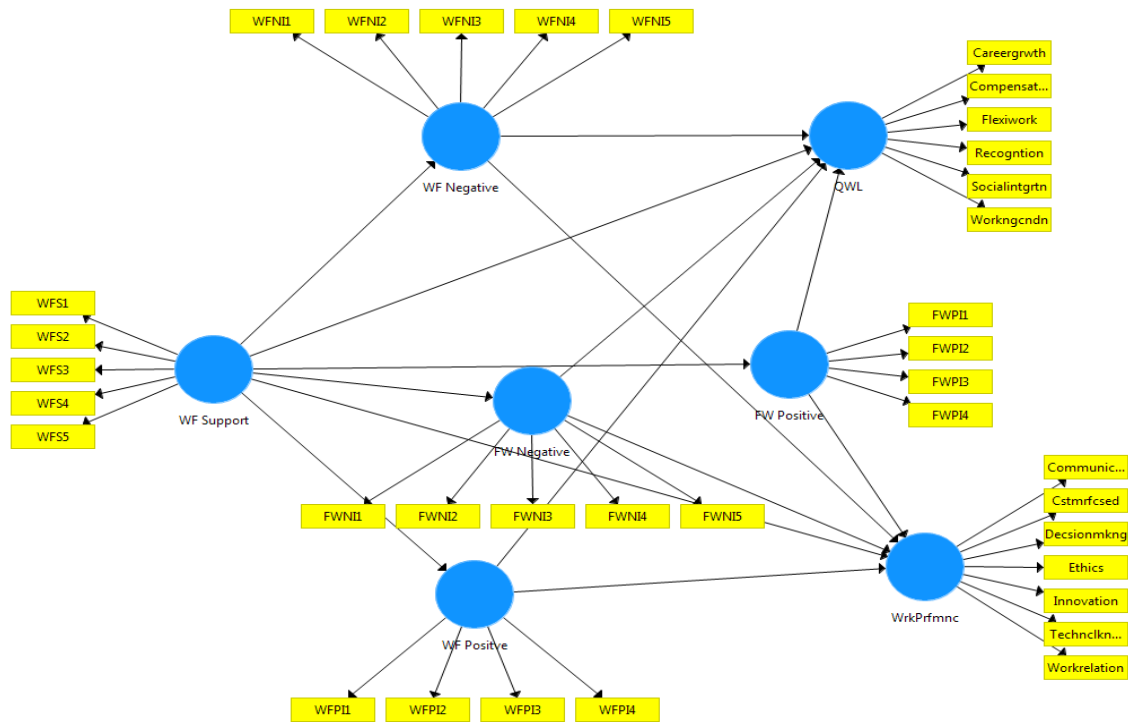


Fig.6.7: Impact of Work Family Interaction on Quality of Work life and Work Performance

The impact of work family interaction on work family attitude is shown in figure 6.7. Following are the hypotheses forwarded for the model.

H₀.5.19: Family to work negative interaction has no significant impact on quality of work life.

H₀. 5.20: Family to work positive interaction has no significant impact on quality of work life.

H₀. 5.21: Work family support has no significant impact on quality of work life.

H₀. 5.22: Work to family negative interaction has no significant impact on quality of work life.

- H₀. 5.23: Work to family positive interaction has no significant impact on quality of work life.
- H₀.24: Work to family positive interaction has no significant impact on work performance.
- H₀. 5.25: Work family support has no significant impact on work performance.
- H₀. 5.26: Family to work negative interaction has no significant impact on work performance.
- H₀. 5.27: Family to work positive interaction has no significant impact on work performance.
- H₀. 5.28: Work to family negative interaction has no significant impact on work performance.
- H₀. 5.29: Work to family negative interaction has no significant impact on family to work positive interaction.
- H₀. 5.30: Work family support has no significant impact on family to work negative interaction.
- H₀. 5.31: Work family support has no significant impact on family to work positive interaction.
- H₀. 5.32: Work family support has no significant impact on work to family negative interaction.
- H₀. 5.33: Work family support has no significant impact on work to family positive interaction.
- H₀. 5.34: Quality of work life has no significant impact on work performance.

6.4.3.1 Assessment of the Outer Model

Analysis of reliability and validity are the base for outer model assessment. Hence the reliability and validity of the model has been analysed in this section. Reliability of the model is assessed through Cronbach alpha and composite reliability.

1. Cronbach Alpha and Composite Reliability

Internal consistency of the model is assessed through examining the Cronbach alpha. The model's Cronbach alpha are shown in table 6.16.

Table 6.16
Cronbach Alpha of the Model Impact of Work Family
Interaction on Quality of Work Life and Work Performance

Variables	Cronbach Alpha
Family to Work Positive Interaction	0.819
Work to Family Positive Interaction	0.828
Family to Work Negative Interaction	0.86
Work to Family Negative Interaction	0.88
Work Family Support	0.82
Quality of Work life	0.72
Work Performance	0.751

Source: Primary Data

Table 6.16 shows the Cronbach alpha values of each variable. Cronbach alpha for family to work positive interaction is 0.819, work to family positive interaction is 0.828, family to work negative interaction is 0.86, work to family negative interaction is 0.88, work family support is 0.82, quality of work life is 0.72 and work performance is 0.751. Higher reliability is

normally attested with Cronbach's alpha values above 0.6. Hence the internal consistency of the model is high.

Table 6.17
Composite Reliability of the
Model Impact of Work Family Interaction on
Quality of Work Life and Work Performance

Variable	Composite Reliability
Family to Work Positive Interaction	0.845
Work to Family Positive Interaction	0.814
Family to Work Negative Interaction	0.713
Work to Family Negative Interaction	0.754
Work Family Support	0.761
Quality of Work life	0.711
Work Performance	0.702

Source: Primary Data

Table 6.17 shows the composite reliability of variables in the model. Composite reliability of family to work positive interaction is 0.845, work to family positive interaction is 0.814, family to work negative interaction is 0.713, work to family negative interaction is 0.754, work family support is 0.761, quality of work life is 0.711 and work performance is 0.702. The high value of the composite reliability indicates that the items intend to measure a construct are reliable.

2. Validity

Convergent validity is used to assess validity of the PLS path modeling. Average Variance Extracted (AVE) is used to examine the percentage of variance. Table 6.18 shows the convergent validity of the variables.

Table 6.18
Average Variance Extracted of the model impact of
work family interaction on quality of work life and work performance

Variables	Average Variance Extracted (AVE)
Family to Work Positive Interaction	0.618
Work to Family Positive Interaction	0.709
Family to Work Negative Interaction	0.516
Work to Family Negative Interaction	0.514
Work Family Support	0.693
Quality of Work life	0.562
Work Performance	0.538

Table 6.18 shows the average variance extracted for each variable. Average variance extracted for family to work positive interaction is 0.618. It indicates that family to work positive interaction is able to explain 61.8% of its indicator's variance on average. Whereas the average variance extracted for work to family positive interaction is 0.709. It shows that the average variance extracted for work to family positive interaction is able to explain 70.9% of its indicator's variance on average. Average variance extracted for family to work negative interaction is 0.516. It indicates that family to work negative interaction is able to explain 51.6% of its indicator's variance on average. Average variance extracted for work to family negative interaction is 0.514. It indicates that work to family negative interaction is able to explain 51.4% of its indicator's variance on average. Average variance extracted for work family support is 0.693. It shows that the work family support is able to explain 69.3% of its indicator's variance on average. Average variance extracted for quality of work life is 0.562. It shows that the quality of work

life is able to explain 56.2% of its indicator's variance on average. Average variance extracted for work performance is 0.538. It shows that the quality of work life is able to explain 53.8% of its indicator's variance on average. An AVE scores above 0.5 indicates that it is sufficient for convergent validity. Hence the convergent validity of variables is good.

6.4.3.2. Assessment of the Inner Model

Inner model assessment is to be done after assessing the outer model fitness. Hence this section considers the inner model assessment. The coefficient of determination (R^2) is the best criteria to estimate the structural model. The coefficient of determination is tells what extent a variable is explained by the model. Table 6.19 shows the overview of coefficient of determination of variables in the model.

Table 6.19
Overview of Coefficient of
Determination of the Model Impact of work
Family Interaction on Quality of Work Life and Work Performance

Variables	R Square
Family to Work Positive Interaction	0.332
Work to Family Positive Interaction	0.057
Family to Work Negative Interaction	0.007
Work to Family Negative Interaction	0.223
Quality of Work life	0.525
Work Performance	0.824

Table 6.19 the coefficient of determination of variables in the model for impact of work family interaction on quality of work life and work

performance. The R square value of family to work positive interaction is 0.332. It shows that the work family support is predicting 33.2 percent of variance in the family to work positive interaction. The R square value of 0.332 shows that the variable is predicting the model moderately. The R square value of work to family positive interaction is 0.057. The less R square value shows that only 5.7 percent is explaining the variable. The coefficient of determination of family to work negative interaction is 0.007. The R square value shows that only 0.7 percent is explaining the variable family to work negative interaction by the work family support. Accordingly the R square value of work to family negative interaction is 0.223. It shows that 22.3 percent of variance in the work to family negative interaction is explained by the work family support.

The coefficient of determination of the quality of work life is 0.525. It shows that 52.5 percent of variance is explained by the variables, work family support and the dimensions of work family interaction. It shows that the family to work negative interaction, work to family negative interaction, family to work positive interaction, work to family positive interaction and work family support have collective impacts on quality of work life. The R square value 0.525 shows that it moderately predicting the model.

The R square value of work performance is 0.824. It shows that 82.4 percent of variance is explained by the variables, work family support and the dimensions of work family interaction. It shows that family to work negative interaction, work to family negative interaction, family to work positive interaction, work to family positive interaction and work family support have

collectively impacts on the work performance. The higher R square value of 0.824 shows that the variable is predicting the model to a substantial level, (above 0.67 as proposed by Chin (1998)).

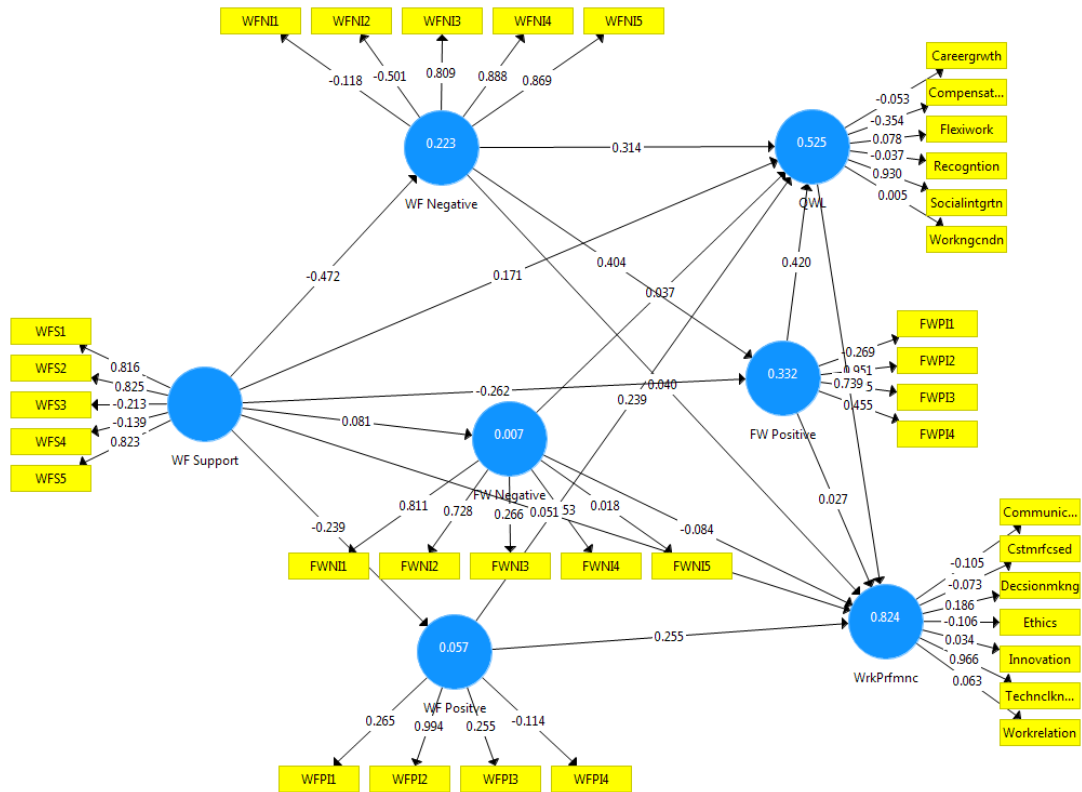


Fig.6.8: SEM for Impact of Work Family Interaction on Quality of Work life and Work Performance

Figure 6.6 presents the results of the analysis of the model for impact of work family interaction on the quality of work life and work performance. The result shows that the work to family negative interaction is determined by work family support with an R square value of 0.223 and the path has a coefficient of -0.472. Work to family positive interaction is determined by work family support with an R square value 0.057 and the path has a coefficient of -0.239. Family to work negative interaction is determined by work family support with an R square value 0.007 and the path has a

coefficient of 0.081. Family to work positive interaction is determined by work family support with an R square value 0.332 and the path has a coefficient of -0.262.

Quality of work life is determined by work family support (path coefficient is 0.171), work to family negative interaction (path coefficient is 0.314), work to family positive interaction (path coefficient is 0.239), family to work negative interaction (path coefficient is 0.037) and family to work positive interaction (path coefficient is 0.420) with R square value 0.525.

Work performance is determined by work family support (path coefficient is 0.051), work to family negative interaction (path coefficient is 0.040), work to family positive interaction (path coefficient is 0.255), family to work negative interaction (path coefficient is -0.084), family to work positive interaction (path coefficient is 0.027) and quality of work life (path coefficient is 0.739) with R square value of 0.824.

6.4.4.3 Hypothesis Testing Using Bootstrapping

The bootstrapping analysis is used to determine the confidence intervals of the path coefficients and statistical inference. It helps to perform statistical testing of hypotheses that is to accept or reject the hypotheses. The researcher has chosen 5000 bootstrap samples. Table 6.20 shows the path model (hypothesis) with its respective t-values for each and every path.

Table 6.20
Hypothesis testing of the model impact of
work family interaction on quality of work life and work performance

Hypotheses	Path Coefficient	t- value	P value
H ₀ .5.19:Family to Work Negative Interaction => QWL	0.037	0.458	0.647
H ₀ . 5.20:Family to Work Positive Interaction => QWL	0.420	3.15	0.003**
H ₀ . 5.21:Work Family Support => QWL	0.171	1.981	0.045*
H ₀ . 5.22:Work to Family Negative Interaction => QWL	0.314	2.561	0.016**
H ₀ . 5.23:Work to Family Positive Interaction => QWL	0.239	2.127	0.023*
H ₀ . 5.24:Work to Family Positive Interaction => Work Performance	0.255	2.297	0.019*
H ₀ . 5.25:Work Family Support => Work Performance	0.051	0.563	0.374
H ₀ . 5.26:Family to Work Negative Interaction => Work Performance	-0.084	0.179	0.311
H ₀ . 5.27:Family to Work Positive Interaction => Work Performance	0.027	0.761	0.322
H ₀ . 5.28:Work to Family Negative Interaction => Work Performance	0.040	0.812	0.351
H ₀ . 5.29:Work to Family Negative Interaction => Family to Work Positive Interaction	0.404	3.53	0.002**
H ₀ . 5.30:Work Family Support => Family to Work Negative Interaction	0.081	0.182	0.317
H ₀ . 5.31:Work Family Support => Family to Work Positive Interaction	-0.262	2.69	0.018**
H ₀ . 5.32:Work Family Support => Work to Family Negative Interaction	-0.472	3.65	0.002**
H ₀ . 5.33:Work Family Support => Work to Family Positive Interaction	-0.239	2.12	0.031*
H ₀ . 5.34:QWL => Work Performance	0.739	3.47	0.001**

** Significant at 0.01 level

* Significant at 0.05 level

Source: Primary Data

Table 6.20 shows every path of the model. The details of the tested hypothesis are listed below.

H₀. 5.19: Family to work negative interaction has no significant impact on quality of work life.

The path coefficient between family to work negative interaction and quality of work is 0.037. This coefficient is statistically not significant ($\beta = 0.037$, $t = 0.458$, not significant). Hence the hypothesis that family to work negative interaction has no significant impact on quality of work life is accepted.

H₀. 5.20: Family to work positive interaction has no significant impact on quality of work life.

The path coefficient between family to work positive interaction and quality of work life is 0.420. This coefficient is statistically significant ($\beta = 0.420$, $t = 3.15$, $p < 0.01$, significant at 0.01 level). Hence the hypothesis that family to work positive interaction has no significant impact on quality of work life is rejected.

H₀. 5.21: Work family support has no significant impact on quality of work life.

The path coefficient between work family support and quality of work life is 0.171. This coefficient is statistically significant ($\beta = 0.171$, $t = 1.981$, $p < 0.05$, significant at 0.05 level). Hence the hypothesis that work family support has no significant impact on quality of work life is rejected.

H₀. 5.22: Work to family negative interaction has no significant impact on quality of work life.

The path coefficient between work to family negative interaction and quality of work life is 0.314. This coefficient is statistically significant ($\beta = 0.314$, $t = 2.561$, $p < 0.01$, significant at 0.01 level). Hence the hypothesis that work to family negative interaction has no significant impact on quality of work life is rejected.

H₀. 5.23: Work to family positive interaction has no significant impact on quality of work life.

The path coefficient between work to family positive interaction and quality of work life is 0.239. This coefficient is statistically significant ($\beta = 0.239$, $t = 2.127$, $p < 0.05$, significant at 0.05 level). Hence the hypothesis work to family positive interaction has no significant impact on quality of work life is rejected.

H₀. 5.24: Work to family positive interaction has no significant impact on work performance.

The path coefficient between work to family positive interaction and work performance is 0.255. This coefficient is statistically significant ($\beta = 0.255$, $t = 2.297$, $p < 0.05$, significant at 0.05 level). Hence the hypothesis that the work to family positive interaction has no significant impact on work performance is rejected.

H₀. 5.25: Work family support has no significant impact on work performance.

The path coefficient between work family support and work performance is 0.051. This coefficient is statistically not significant ($\beta = 0.051$, $t = 0.563$, not significant). Hence the hypothesis that work family support has no significant impact on work performance is accepted.

H₀. 5.26: Family to work negative interaction has no significant impact on work performance.

The path coefficient between family to work negative interaction and work performance is -0.084. This coefficient is statistically not significant ($\beta = -0.084$, $t = 0.179$, not significant). Hence the hypothesis that family to work negative interaction has no significant impact on work performance is accepted.

H₀. 5.27: Family to work positive interaction has no significant impact on work performance.

The path coefficient between family to work positive interaction and work performance is 0.027. This coefficient is statistically not significant ($\beta = 0.027$, $t = 0.761$, not significant). Hence the hypothesis that family to work positive interaction has no significant impact on work performance is accepted.

H₀. 5.28: Work to family negative interaction has no significant impact on work performance.

The path coefficient between work to family negative interaction and work performance is 0.040. This coefficient is statistically not significant ($\beta = 0.040$, $t = 0.812$, not significant). Hence the hypothesis that the work to family negative interaction has no significant impact on work performance is accepted.

H₀. 5.29: Work to family negative interaction has no significant impact on family to work positive interaction.

The path coefficient between work to family negative interaction and family to work positive interaction is 0.404. This coefficient is statistically significant ($\beta = 0.404$, $t = 3.53$, $p < 0.01$, significant at 0.01 level). Hence the hypothesis that the work to family negative interaction has no significant impact on family to work positive interaction is rejected.

H₀. 5.30: Work family support has no significant impact on family to work negative interaction.

The path coefficient between work family support and family to work negative interaction is 0.081. This coefficient is statistically not significant ($\beta = 0.081$, $t = 0.182$, not significant). Hence the hypothesis that work family support has no significant impact on family to work negative interaction is accepted.

H₀. 5.31: Work family support has no significant impact on family to work positive interaction.

The path coefficient between work family support and family to work positive interaction is -0.262. This coefficient is statistically significant ($\beta = -0.262$, $t = 2.69$, $p < 0.01$, significant at 0.01 level). Hence the hypothesis that work family support has no significant impact on family to work positive interaction is rejected.

H₀. 5.32: Work family support has no significant impact on work to family negative interaction.

The path coefficient between work family support and family to work positive interaction is -0.472. This coefficient is statistically significant ($\beta = -0.472$, $t = 3.65$, $p < 0.01$, significant at 0.01 level). Hence the hypothesis that work family support has no significant impact on work to family negative interaction is rejected.

H₀. 5.33: Work family support has no significant impact on work to family positive interaction.

The path coefficient between work family support and work to family negative interaction is -0.239. This coefficient is statistically significant ($\beta = -0.239$, $t = 2.12$, $p < 0.05$, significant at 0.05 level). Hence the hypothesis that work family support has no significant impact on work to family negative interaction is rejected.

H₀. 5.34: Quality of work life has no significant impact on work performance.

The path coefficient between quality of work life and work performance is - 0.739. This coefficient is statistically significant ($\beta = 0.739$, $t = 3.47$, $p < 0.01$, significant at 0.01 level). Hence the hypothesis that the quality of work life has no significant impact on work performance is rejected.

6.4.5. Model of Work Family Interaction on Quality of Work life and Performance of Bank Managers in Kerala

Model for work family interaction on quality of work life and performance of bank managers in Kerala confirms the relationship between the different dimensions of work family interaction on quality of work life and work performance. The researcher has eliminated two dimensions of work family interaction from the model depicting the impact of work family interaction on quality of work life and work performance to trim the model. The eliminated dimensions are work to family positive interaction (R square value is 0.057) and family to work negative interaction (R square value is 0.007). Figure 6.9 shows the trimmed model.

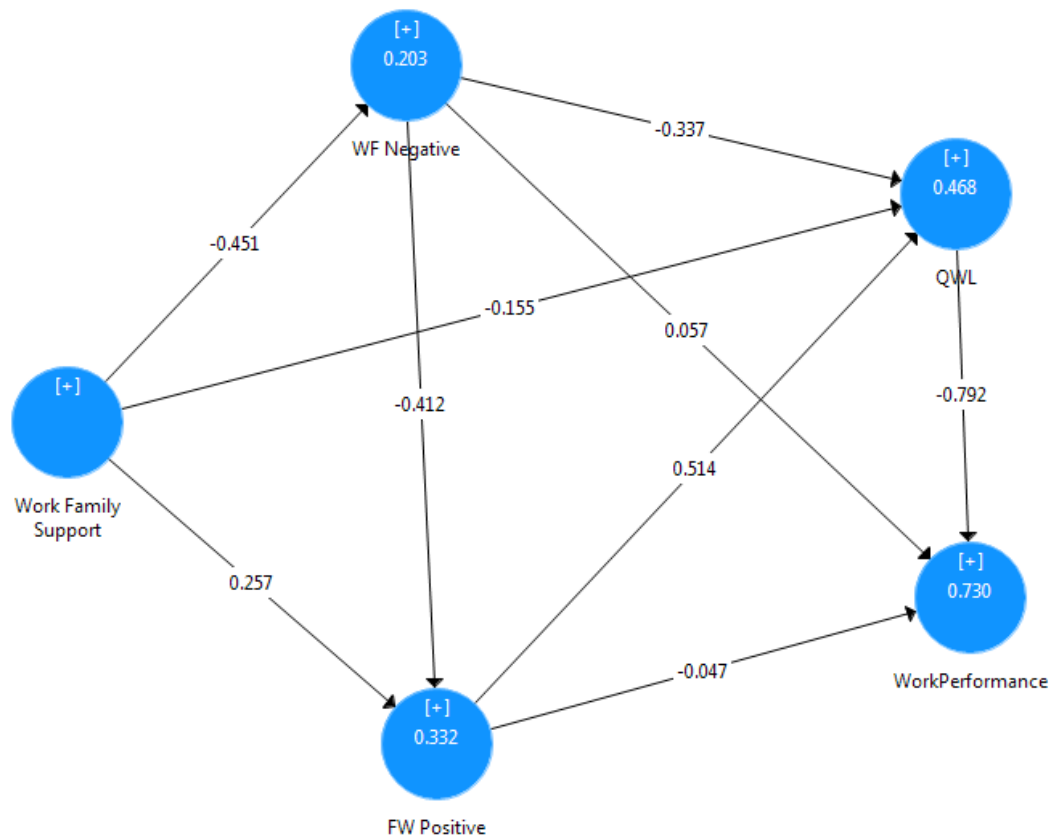


Fig.6.9: Model of Work Family Interaction on Quality of Work life and Performance of Bank Managers in Kerala

The model for work family interaction on quality of work life and performance of bank managers in Kerala shows the significant dimensions of work family interaction on quality of work life and work performance. It indicates that work family support, work family negative interaction and family to work positive interaction is determining quality of work life of bank managers in Kerala significantly (R square 0.468). The work family support, work family negative interaction, family to work positive interaction and quality of work life is determining the work performance of bank managers in Kerala significantly (R square 0.73).

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Chapter 7

Findings, Conclusions and Implications

7.1. Introduction

The objectives of any organization can be achieved only through right human resource. The performance of the people depends significantly on work life interaction and quality of work life. The policies and programs of the banks implement through the managerial people. Unless bank management is very particular in keeping a good working environment, work life balance and quality of work life it is very difficult to witness good performance on the part of managers. Work family interaction is one of key factors which influence the performance of employees. Work life balance is vital for the well-being of people. Work life and family life are the two sides of the same coin; if these dimensions are blended together both will suffer. It is not advisable to mix family and work. It is not the duration of time spends on each domains but the quality of time is more important. The work family interaction and quality of work life have significant impact on the performance of the people involved in the management of financial service sector.

7.2. The Problem in Brief

Banking institutions are the backbone of the financial system in India. The market share and goodwill of every bank depends, mainly on the operations of managerial people. The entire world became a global village as result of the implementation of the policy of LPG. This situation compels the banks to introduce as innovative outlook in their service. This ultimately leads drastic changes in the banking service sector. As a result of these drastic changes in the banking sector, managerial people experience challenges in the area of work family interaction. The busy schedule and

work load create stress in bank managers. This may adversely affect the efficiency and effectiveness of their work. This seriously affects the smooth functioning of the banking industry. Since the compensation package of the banks is very attractive the talented women prefers to join the service. However the working environment in this sector is very stressful and experience issue of balancing the work with family. This ultimately affects their quality of work life and performance seriously. From the survey of available literature on the work family interaction of the bank mangers in the state of Kerala, even though various studies have been conducted on different dimensions of work family interaction and QWL, there had been no systematic and scientific research on this particular area. Therefore the present research is a novel attempt to fill the lacuna. At this juncture the researcher has made an attempt to investigate in to the following major research issue.

The research work attempted to investigate into the following research issues.

1. Whether the dimensions of work family interaction differ significantly according to demographic variables of the bank managers?
2. What are the factors which influence the QWL of bank mangers? And whether it differs significantly according to their demographic profile?
3. What are the factors which influence the performance of bank mangers? And whether it differs significantly according to their demographic profile?
4. What is the impact of work family interaction on the quality of worklife and work performance of bank mangers?

7.3. Objectives of the Research

The specific objectives of the study are recapitulated below.

1. To analyze the dimensions of work family interaction of bank managers on the basis of selected demographic variables.

2. To identify the factors influencing the quality of work life of the bank managers.
3. To examine the quality of work life of bank managers on the basis of selected demographic variables.
4. To identify the factors influencing work performance of bank managers.
5. To analyze the work performance of bank managers on the basis of selected demographic variables.
6. To analyze the impact of work family support and work- family positive interaction on work family role satisfaction.
7. To analyze the impact of work family support and work- family negative interaction on work family role satisfaction.
8. To analyze the impact of work family interaction on work family attitude.
9. To analyze the impact of work family interaction on quality of work life and work performance of bank managers.

7.4. Hypotheses

In order to accomplish the above stated objectives the following hypotheses were formulated and tested with the help of suitable statistical tools.

1. There is no significant difference between public and private sector bank managers in respect of work to family positive interaction.
2. There is no significant difference between public and private sector bank managers in respect of work to family negative interaction.
3. There is no significant difference between public and private sector bank managers in respect of family to work positive interaction.
4. There is no significant difference between public and private sector bank managers in respect of family to work negative interaction.

5. There is no significant difference between public and private sector bank managers in respect of quality of work life.
6. There is no significant difference between public and private sector bank managers in respect of work performance.
7. Work family support has no significant impact on the work to family negative interaction, family to work negative interaction, work family role satisfaction, work to family positive interaction, family to work positive interaction, quality of work life, work performance.
8. Work to family negative interaction has no significant impact on the work family role satisfaction, attitude towards family, attitude towards work, quality of work life, work performance, family to work positive interaction.
9. Family to work negative interaction has no significant impact on the work family role satisfaction, attitude towards family, attitude towards work, quality of work life, work performance.
10. Work to family positive interaction has no significant impact on the work family role satisfaction, attitude towards family, attitude towards work, quality of work life, work performance.
11. Family to work positive interaction has no significant impact on the work family role satisfaction, attitude towards family, attitude towards work, quality of work life, work performance.
12. Quality of work life has no significant impact the on work performance.

7.5. Methodological Design

The present study is both descriptive and analytical. Data were collected from both primary and secondary sources. The primary data were collected from the selected 400 bank managers, 225 from public and 175 from private sector in the state of Kerala by following convenient sampling method. In order to collect the primary

data from the managers, the study has administered scales namely work family interaction scale, quality of work scale and work performance scale after conducting a pilot study and pretest.

Dimensions of work family interaction namely work family role satisfaction, work family support, work to family positive interaction, family to work positive interaction, work to family negative interaction, family to work negative interaction, attitude towards work and attitude towards family are analysed in terms of sector, gender, working spouse, nature of living, age, education qualification, income, number of children and experience among the bank managers in Kerala.

An attempt has been made to identify factors influencing quality of work life and work performance. Thereafter QWL and work performance are compared on the basis of selected demographic profiles. The analysis of the impact of work family interaction on the quality of work life and performance of bank managers in Kerala has been done by following structural equation modeling using partial least square method.

The data collected through primary survey were analysed with the help of statistical packages namely SPSS 21, SMART PLS5. The mathematical and statistical tools like percentages, Mean, Median Mode, Skewness, Kurtosis, t-test, ANOVA, Tukey's HSD Post Hoc Test, Exploratory Factor Analysis and Structural Equation Modeling were employed for the analysis to get the objectives of the research done.

7.6. Summary of the Chapters

A brief account of work done in each chapter is given below.

In the first chapter, the research problem, scope of the study, the objectives and hypotheses, operational definition of the concepts and methodological design of the

research are presented. The second chapter reviewed the available literature relevant to the key area of research work. A theoretical overview of work family interaction, quality of work life and work performance bank managers has been done in the third chapter. The fourth chapter attempted to examine the dimensions of work family interaction among the selected demographic profiles of bank managers in Kerala. The researcher identified the factors influencing quality of work life, work performance and compare these among the selected demographic profiles in the fifth chapter. Chapter six is devoted to analyze the impact of work family interaction on the quality of work life and performance of bank managers in Kerala. The present chapter intends to give a report on the major findings of the study, conclusions, implications and scope for future research.

For the purpose of discussion the chapter is divided into three sections. Section A deals with the major findings of the study, section B is concerned with conclusions and that of C presents implications.

Section A

7.7. Major Findings

The important findings of the study are presented under various heads in the following pages.

A. Dimensions of Work Family Interaction and Demographic Profile

1. Work Family Role Satisfaction

- (i) Work family role satisfaction of public sector managers is (Mean score 20.21) significantly greater than that of private sector managers (mean score 18.44).
- (ii) Male managers have significantly higher (Mean score-19.89) work family role satisfaction compared to female bank managers (Mean score-19.09).

- (iii) Bank managers having non working spouse have significantly higher work family role satisfaction (20.84) than the bank managers having working spouse (19.01).
- (iv) Work family role satisfaction of managers who are staying with family is significantly higher (Mean score 20.05) compared to the managers who are living away from family (Mean score 18.23).
- (v) The work family role satisfaction of bank managers belongs to the age group below 30 is significantly higher (22.17) to that of managers belongs to the 30-45 age group and above 45 age group (19.4 for each).
- (vi) Qualification wise analysis of bank managers' work family role satisfaction revealed that managers with graduate qualification (Mean score, 18.66) and managers with professional qualification (Mean score, 20.87) are significantly different. However, there is no significant difference in work family role satisfaction between managers with post graduation qualification and managers of professionally qualified managers.
- (vii) The difference between the managers belonging to the income group of below 50,000 and 50,000-100,000 income group; and between below 50,000 and above 100,000 income group is not significantly different. However, the work family role satisfactions of 50,000-100,000 income group and above 100,000 income group differ significantly. The mean score of work family role satisfaction is 19.91, 19.71 and 18.10 respectively.
- (viii) There is no significant difference between the work family role satisfactions of managers without children (Mean score is 22.33), single child (Mean score is 20.31), and three children (Mean score is 21.75). But the work

family role satisfaction of managers without children and two children (Mean score is 19.05) differ significantly.

- (ix) Work family role satisfaction of bank managers having different length of experience do not have significant difference.

2. Work Family Support

- (i) The work family support of the managers of public sector and private sector banks are more or less equal (the mean scores are 19.97 and 19.84 respectively).
- (ii) But, the work family support of male bank managers (Mean score 20.57) is more than the support enjoyed by the female managers (Mean score 18.66).
- (iii) The work family support of bank managers having working spouse (Mean score 19.81) is more or less same as that of bank managers having non working spouse (Mean score 20.15).
- (iv) There is no significant difference between the mean scores of work family support of bank managers staying with family (20.06) and that of bank managers staying away from family (19.47).
- (v) There is no significant difference between work family support of bank managers belongs to different age groups. The mean value of work family support of the below 30 years of age group is 20.89, 30-45 years of age group 19.83 and above 45 years of age groups is 19.85 respectively.
- (vi) The work family support of bank managers having different level of education differ significantly. Bank managers with professional qualification are getting more support from both work and family (Mean score 21.49) than

post graduate managers (mean score 19.52) and graduate managers (mean score 19.50).

- (vii) The work family support is significantly higher for bank managers of above 100,000 income groups with a mean score of 21.77 than below 50,000 income group (19.71) and 50,000-100,000 income group (19.89).
- (viii) The work family support of bank managers having different number of children differ significantly. Bank managers having three children have higher mean score of work family role satisfactions (22.75) than bank managers having no child (19.56), single child (20.31), and two children (19.63).
- (ix) There is no significant difference between the work family support of bank managers having different length of experience.

3. Work to Family Positive Interaction

- (i) The work to family positive interaction of public sector bank managers (Mean score 16.09) is more or less equal to that of the public sector managers (Mean score 16.24).
- (ii) The mean value of work to family positive interaction of male bank managers is 15.97, while the mean value of work to family positive interaction of female bank managers is similar which 16.46.
- (iii) The mean work to family positive interaction of bank managers having working spouse is 16.39 and managers having non working spouse which is 15.63 where the difference is statistically significant.
- (iv) The mean scores of work to family positive interaction of bank managers shows that managers who are staying with family have lower work to family

positive interaction (15.83) than the managers staying away from family (17.13).

- (v) The work family positive interaction of bank managers belongs to different age group differ significantly and among the three groups, the mean scores of work family positive interaction of managers above 45 years (mean score = 17) is significantly higher compared to the managers belongs to the two other age groups (mean score 14.94 and 15.29).
- (vi) Work to family positive interaction of bank managers is higher among graduate managers (17.11) than post graduate managers (15.64) and managers with professional qualification (15.26).
- (vii) The work to family positive interaction of bank managers belongs to below 50,000 income group, 50,000-100,000 income group and above 100,000 have slight differences among them but these differences are not significant.
- (viii) Bank managers having three children have higher mean score of work to family positive interactions (17.50) compared to the score of work to family positive interactions of managers having no child (15).
- (ix) The mean work to family positive interaction of bank managers with below 10 years of experience is 15.82, 10-20 years are 15.11 and above 20 years are 16.96. The managers with above 20 years have more work to family positive interaction than the other two groups.

4. Work to Family Negative Interaction

- (i) The work to family negative interaction of public sector bank managers (Mean score, 14.726) is more or less same when compared to private sector bank managers (mean score 15.186).

- (ii) The mean scores of work to family negative interaction of male bank managers is 14.416 which is significantly lower than the mean scores of work to family negative interaction of female bank managers which is 15.789.
- (iii) The work to family negative interaction of bank managers with working spouse is 15.073 which is similar to the work to family negative interaction of bank managers with non working spouse which is 14.493.
- (iv) The work to family negative interaction of bank managers living with family is significantly lower than the bank managers living away from family. Mean values are 14.174 and 17.169 respectively.
- (v) The work to family negative interaction of bank managers belongs to below 30 age group, 30-45 age group and above 45 age group do not differ significantly (Mean score 16.2222, 14.6630 and 14.8435 respectively).
- (vi) The bank managers having professional education (mean score = 13.0213) has significantly lower work to family negative interaction than the bank managers having graduation and post graduation level of education (mean score of 15.0909 and 15.6444 respectively).
- (vii) The bank managers belongs to the income category above 100000 has a lower mean scores of work to family negative interaction (11.5161) compared to the below 50,000 income category and 50,000-100,000 income category (15.955 and 15.255 respectively).
- (viii) The mean scores of work to family negative interaction of bank managers is not influenced by the number of children.

- (ix) Bank managers belong to below 10 years of experience have significantly higher work to family negative interaction compared to above 20 years of experienced group.

5. Family to Work Positive Interaction

- (i) The family to work positive interaction of public sector bank managers is lower than the family to work positive interaction of private sector bank managers. Mean score of public sector manager is 16.19 and private sector manager is 17.05.
- (ii) The male managers have higher family to work positive interaction (16.80) than female bank managers (15.86).
- (iii) The family to work positive interaction is higher among the managers having non working spouse (16.39) which is lower than for bank managers having working spouse which is 16.65.
- (iv) The family to work positive interaction is more for bank managers living away from family which is 17.30 compared to the managers who are living with family have less family to work positive interaction which is 16.23.
- (v) The bank managers belongs to below 30 years of age and above 45 years of age do not differ significantly in their mean scores of family to work positive interaction (mean scores of 17.67 and 17.06 respectively). But these groups differ significantly with the mean scores of family to work positive interaction of bank managers belongs to 30-40 years of age (mean score =15.52).
- (vi) The bank managers having graduate and pot graduate level education do not differ significantly in the mean scores of family to work positive interaction (

Mean scores of 17.08 and 16.3 respectively). It also reveals that there is no significant difference between the mean scores of family to work positive interaction of bank managers having post graduation (16.3) and professional level education (15.7) But there exists statistically significant difference between the mean scores of family to work positive interaction of bank managers having graduation (17.08) and professional education (15.7).

- (vii) The bank managers having below RS 50000 income have significantly higher level of family to work positive interaction (17.69) compared to the other two income categories (16.7 and 15.74 respectively).
- (viii) There is no significant difference in family to work positive interaction of bank managers having different number of children.
- (ix) The bank managers having 10-0 years of experience have significantly lower mean scores of family to work positive interaction (15.28) compared to those managers having below 10 years of experience (16.98) and above 20 years of experience (16.96).

6. Family to Work Negative Interaction

- (i) The family to work negative interaction of public sector bank managers is 7.87 which is significantly lower than the family to work negative interaction of private sector bank managers which is 9.25.
- (ii) The mean value of family to work negative interaction of male bank managers is higher with score of 8.60 than that of female bank managers which is 7.80.

- (iii) The mean value of family to work negative interaction of bank managers with working spouse is equal as the mean value of family to work negative interaction of bank managers without working spouse which is 8.33.
- (iv) The family to work negative interaction of bank managers living with family (7.96) is lower than the family to work negative interaction of bank managers living away from family (9.53).
- (v) There is statistically significant difference between the mean scores of family to work negative interaction of bank managers belongs to 30- 45 years of age group (7.75) and above 45 years of age group (8.79). But no difference between below 30 age group and 30-45 age group. Likewise there is no significant difference among the below 30 and above 45 age groups.
- (vi) The managers with graduate qualification has more family to work negative interaction than the higher qualified managers. However the mean family to work negative interaction is not differ significantly in different levels of education.
- (vii) The mean scores of family to work negative interaction of bank managers having income Rs 50,000-100,000 differ significantly with those of having income above Rs 100000 (mean score are 8.54 and 7.45 respectively).
- (viii) The family to work negative interaction of bank mangers having no child is significantly higher from the other groups.
- (ix) There is no significant difference between the mean scores of family to work negative interaction of bank managers having different length of experience.

7. Attitude towards Work

- (i) The mean scores of attitude towards work of public sector bank managers is 24.43 which is lower than the mean scores of attitude towards work of private sector bank managers which is 25.69.
- (ii) The attitude towards work is more for male and female bank managers are more or less same. The mean score is 25 and 24.55 respectively.
- (iii) The attitude towards work of bank managers with working spouse is (Mean score 25.03) is more or less equal to that of bank managers with non working spouse (Mean score 24.49).
- (iv) The attitude towards work of bank managers living with family is 24.68 which is lower than the attitude towards work of bank managers living away from family which is 25.40.
- (v) The bank managers belongs to above 45 years of age have lower mean scores of attitude towards work (23.99) compared to the other two groups (mean scores of attitude towards work of 26.61 and 25.58 respectively).
- (vi) The bank managers having professional education have lower mean scores of attitude towards work (22.87) compared to the other two groups (mean scores of attitude towards work of 25.84 and 24.91 respectively).
- (vii) The bank managers having income between Rs 50,000-100,000, have lower mean scores of attitude towards work (24.27) compared to the other two groups (mean scores of attitude towards work of 25.87 and 26.16 respectively).
- (viii) The managers having three children have significantly lower mean scores of attitude towards work (15.13) and it differ significantly from other groups.

The bank managers having no child (26.89) and having two children (24.65) do not differ significantly each.

- (ix) The bank managers having above 20 years of experience have significantly lower mean scores of attitude towards work (23.91) compared to other groups having experience of below 10 years (25.56) and 10-20 years (25.71).

8. Attitude towards Family

- (i) The attitude towards family of public sector bank managers (Mean score 26.38) is greater than the attitude towards family of private sector bank managers (Mean score 25.01).
- (ii) The attitude towards family is higher for female managers than the male managers. The mean scores of attitude towards family of male bank managers is 25. and that of female bank managers which is 26.54
- (iii) The attitude towards family of bank managers with working spouse is more (26.23) than the attitude towards family of bank managers with non working spouse (25.32).
- (iv) The mean scores of attitude towards family of bank managers living with family is 25.97 with a standard deviation of 2.495 which is higher than the mean scores of attitude towards family of bank managers living away from family which is 25.77 with a standard deviation of 2.694. However the difference is statistically not significant.
- (v) The attitude towards family of bank managers belongs to different age groups do not have any statistically significant differences.
- (vi) The bank managers with professional education have lower mean scores of attitude towards family (24.36) which significantly differ from the mean

scores of attitude towards family of bank managers having graduation (26.55) and post graduation (26.13).

- (vii) The attitude towards family of above 100,000 income group is significantly lower compared to other groups.
- (viii) The bank managers having three children have lower mean scores of attitude towards family (18.13) which significantly differ from the mean scores of attitude towards family of bank managers having no child (27.11), having a child (26.72) and having two children (25.95).
- (ix) The mean scores of attitude towards family of bank managers having below 10 years of experience (26.6) differ significantly with the mean scores of attitude towards family of bank managers having below 10 -20 years of experience (25.26). But the mean scores of attitude towards family of bank managers having above 20 years of experience ((25.97) do not differ significantly with those of other two groups.

B. Factors Influencing Quality of Work Life

- (i) The items of quality of work life scale were analysed using principal component analysis and it yielded six components which extract 65.146% of the total variance. The first component extracts 25.899% of variance from the total variance which is related to the social feeling and relationship of manager and is named as social integration. The second component extracted a variance of 10.355 of the total variance and is component is concerned with compensation.
- (ii) The third significant factor extracted a 9.136% of variance and it is related to the reward system, treatment of institution towards managers' work etc. and is named as recognition. Next component is related to the working condition

(7.552% of variance). The fifth component extracts 6.465% of total variance, it is named as flexi work. The last significant component extracts 5.74 percent variance and it is career growth.

C. Quality of Work life and various Demographic Profiles

- (i) The mean scores of quality of work life of public sector bank managers is 74.37 which is lower than the mean scores of quality of work life of private sector bank managers which is
- (ii) The male managers are enjoying more quality of work life (77.79) compared to that of female managers (70.25).
- (iii) The bank managers with working spouse has lower quality of worklife (Mean scores is 74.50) compared that of bank managers with non working spouse is (Mean score is 76.73).
- (iv) The quality of work life of bank managers living with family is 74.10 which is lower than the quality of work life of bank managers living away from family which is 78.94
- (v) The bank managers belonging to the age group below 30 years have higher mean scores of quality of work life which is 80.50. But there is no significant difference between the 30- 45 age group and above 45 age group (Mean score of 75.43 and 74.27 respectively).
- (vi) Bank managers with graduate level education have higher mean score of quality of work life (77.16) than post graduate managers (75.39) and managers professional qualification (71.38).
- (vii) Bank managers belongs to below 50,000 income group have higher mean score of quality of work life (78.69) than 50,000-100,000 income group

(74.02) and above 100,000 income group (76.13). The mean scores of quality of work life, below 50,000 and above 100,000 income group differ significantly.

- (viii) The bank managers having no child have higher mean score of quality of work life (81.22) than single child (79.69), two children (73.65) and three children (64.00).
- (ix) Bank managers belongs to below 10 years experience have higher mean score of quality of work life(77.53) than 10-20 years of experience (76.63) and above 20 years of experience group (73.11).

D. Factors Determining Performance of Managers

Seven factors which determining the performance of bank managers has been extracted through factor analysis. These factors are listed below.

- (i) Technical knowledge (extracts 21.430 percent)
- (ii) Communication (extracted a variance of 18.02 percent)
- (iii) Customer focused (extracted a 7.775 percent of variance)
- (iv) Innovation extracted 6.499 percent of variance
- (v) Decision making (extracts 6.135 percent)
- (vi) Ethics (extracts 5.813 percent of total variance) and
- (vii) Work relation which extracts 5.36 percent of total variance.

E. Work performance and various Demographic Profiles

- (i) The mean scores of work performance of public sector bank managers is 122.13 which is more or less same as that of the mean scores of work performance of private sector bank managers which is 122.89.

- (ii) The male managers have higher work performance than the female managers. The mean scores of work performance of male bank managers is 124.70 and the mean scores of work performance of female bank managers which is 117.83.
- (iii) The work performance of bank managers with working spouse is (Mean score 120.99) lower than the work performance of bank managers with non working spouse (Mean score 125.17). The work performance of managers staying away from family is higher compared to the managers staying with family. The mean scores is 121.42 and 125.51 respectively.
- (iv) Bank managers belonging to the age group below 30 years have higher mean scores of work performance (115.72) compared to the 30-45 age group and above 45 age group (Mean score of 121.43,124.18 for each).
- (v) Bank managers with graduate level of education have higher mean score of work performance (125.31) than post graduate managers (123.28) and managers with professional qualifications (115.19).
- (vi) Bank managers belongs to above 100,000 income group have higher mean score of work performance (125.06) than below 50,000 income group(117.22) and 50,000-100,000 income group(123.38).
- (viii) Bank managers having three children have higher work performance (125.88) than no child (111.11), single child (123.52) and two children (122.41). The Tukey's post hoc test reveals that among the four groups, there is no significant difference between the work performance of managers with single child, two children and three children.

F. Impact of Work Family Interaction on the Quality of Work Life and Work Performance

- (i) The Work family support has significant effect on work to family negative interaction. The effect is negative as the beta value is -0.545. Work family support has no significant effect on family to work negative interaction. Work family support has significant negative effect on work family role satisfaction (Beta value -0.678). Work to family negative interaction has no significant effect on work family role satisfaction. Family to work negative interaction has significant negative effect (Beta value -0.105) on work family role satisfaction.
- (ii) Work family support has significant positive effect on work to family positive interaction (beta value 0.141). Work family support has significant negative effect on family to work positive interaction as evidenced by a beta value of -0.77. Work family support has significant negative effect (beta value -0.667) on work family role satisfaction. Work to family positive interaction has no significant effect on work family role satisfaction. Family to work positive interaction has no significant effect on work family role satisfaction.
- (iii) Work to family negative interaction has significant positive effect on attitude towards family. Family to work negative interaction has no significant effect on attitude towards family. Work to family positive interaction has significant negative effect (beta value -0.223) on attitude towards family. Family to work positive interaction has no significant effect on attitude towards family. Work to family negative interaction has significant positive effect on attitude towards work (0.353). Family to work negative interaction has no significant effect on attitude towards work. Work to family positive

interaction has significant negative effect on attitude towards work evidenced with the beta value of -0.231. Family to work positive interaction has significant negative effect (beta value = -0.354) on attitude towards work.

- (iv) Family to work negative interaction has no significant effect on quality of work life. Family to work positive interaction has significant positive effect (beta value 0.42) on quality of work life. Work family support has significant positive effect (beta value 0.171) on quality of work life. Work to family negative interaction has significant effect on quality of work life. And the effect is positive as revealed by the beta value of 0.314. Work to family positive interaction has significant positive effect on quality of work life (beta value 0.239). Work to family positive interaction has significant positive effect on work performance and the beta value is 0.255. Work family support has no significant effect on work performance. Family to work negative interaction has no significant effect on work performance. Family to work positive interaction has no significant effect on work performance. Work to family negative interaction has no significant effect on work performance. Work to family negative interaction has significant effect on family to work positive interaction (beta value 0.404). Work family support has no significant effect on family to work negative interaction. Work family support has significant negative effect (beta value 0.262) on family to work positive interaction. Work family support has significant negative effect on work to family negative interaction (beta value -0.472). Work family support has significant negative effect (beta value -0.239) on work to family positive interaction. Quality of work life has significant negative effect on work performance. (beta value -0.739)

Section B

7.8. Conclusions

The major conclusions drawn from the above stated findings are listed below.

1. Bank managers do differ significantly in terms of management, gender, working status of spouse, stay with family, age, income, number of children, with regard to work family role satisfaction. In this respect educational qualification and experience of the managers do not have significant influence.
2. In the case of work family support, the selected profile factors like nature of management, working status of spouse, stay with family, age and experience do not have substantial influence. However the factors like gender, education qualification, income and number of children influence to a significant extent on work family support of the managers.
3. There is considerable difference among bank managers in respect of work to family positive interaction on the basis of status of spouse working, nature of living, age and education with regards to the work to family positive interaction. Still, no difference is shown in work to family positive interaction in the case working sector, gender and income.
4. As regards to work to family negative interaction bank managers experience considerable difference based on their nature of management, stay with family, education qualification, income and number of children with regards to. On the other hand, they do not have difference on the basis of gender, status of spouse working, age and experience.

5. In the case of family to work positive interaction there is no considerable difference between the managers on the basis of status of working spouse, number of children. However, considerable difference is seen in this respect among the bank managers based on the profile of working sector, gender, nature of living, age, education, income, number of children and experience.
6. In respect of family to work negative interaction, there is considerable difference on the basis of working sector, gender, status of spouse working, nature of living, age, number of children. However experience is not a considerable factor in this respect.
7. In the case of attitude towards work bank managers differ significantly on the basis of status of spouse working, nature of living, income, experience, number of children, age and education. But no difference is witnessed in this respect based on gender with working status of spouse.
8. In the case of attitude towards family bank managers do differ considerably on the basis of working sector, gender, working status of spouse, education, income, number of children, experience. However there is no difference in this respect on the basis of nature of stay and age.
9. The major factors which determine quality of work life of bank managers are social integration, compensation, recognition, working condition, flexi work and career growth. But managers do differ in terms of quality of work life on the basis of sector, gender, working spouse, nature of living, age, education qualification, income, number of children and experience.
10. The performance of bank manager is depends on the factors namely, technical knowledge, communication innovation, decision making, ethics and work relation. But the performance varies according to gender, working

status of spouse, nature of living, age, education, income, number of children and experience.

7.9. Implications

Based on the above mentioned findings and conclusions, the following implications are offered for improving the current situation.

1. It is found that work family role satisfaction of bank managers belong to the following categories is comparatively low.
 - a. Working in private sector
 - b. Female group
 - c. Unemployed spouse,
 - d. staying away from family,
 - e. Income of more than Rs.100,000,
 - f. Without children.

The combination of these features may even cause more critical and adverse situation in the life of the managers. Therefore the management of banks may be very careful in planning while framing policies and implementing programs for these categories in the area of transfer norms.

2. From the results of the analysis it is clear that work family support of the men managers, professional qualified managers and managers having income of more than 1 lakh enjoy better work family support. However, the work family support of other categories is found comparatively low and this has serious effect on their performance. In order to overcome this situation the management of the banks should take necessary steps to introduce

attractive pay package and may introduce the schemes of incentives strictly based on the performance of the bank managers.

3. The work to family positive interaction of bank managers with working spouse is higher than that of the managers having non working spouse. It may be due to the shared understanding of working spouse. In the same way managers living away from family, managers above 45 years also experience higher work to family positive interaction may be because of the social factors. Hence, the management of banks may develop certain programs exclusively for the managers of non working spouse in the form of awareness programs and more recreation facilities.
4. It is found that the work to family positive interaction is high among the managers with qualification of graduate only compared to that of professionally and higher qualified managers. The bank management may introduce attractive reward scheme to managers with higher qualification and expertise.
5. Bank managers with more than 20 years of experience have more work to family positive interaction than the other two groups. It may be due to age, maturity and more practical knowledge. Hence, it is advisable to arrange a proper orientation and refresher courses exclusively for younger managers with the help of practically experienced senior managers in the banking sector. For this purpose the management can utilise the services of retired managers.
6. The work to family negative interaction of female bank managers is found to be high due to the influence of family environmental factors and higher level of family responsibilities. To overcome this issue the bank management can

adopt flexible work arrangement in the banking area as adopted by the IT sector like tele working, part time working, team working and career breaks. Banks may introduce the system of online banking branches and preferences may be given to appoint female managers.

7. The sector wise analysis of the bank managers revealed that the family to work negative interactions is high among private sector bank managers. In order to mitigate the gravity of the situation among the private sector managers, the bank management can think about the providing facility of accommodation near by the branch, canteen facilities, and children education facilities.
8. Attitude toward work shows a declining trend with increasing age and length of experience. The problem is more among the managers with managers of 45 years of age and experience of more than 20 years. This may be due to the workload. Hence, this problem can be overcome by providing adequate staff in proportion to the workload, yoga facilities in the premises of the bank before banking hours.
10. Major factors which determine the quality of work life of bank managers are social integration, compensation, recognition, working condition, flexi work, and career growth. Therefore special care may be exercised by the bank management to develop innovative programs to recognize the managers who witness outstanding performance and to assign challenging jobs to the eligible managers. These non monetary measures will enhance the quality of work life and work performance.
11. From the analysis on the factors which determine the performance of bank managers it is found that technical knowledge, communication, innovation,

decision making, ethics and work relation are the prominent among them. For enhancing these qualities among the bank managers, the following measures will be useful;

- a. Periodical training may be arranged in the form of refresher courses on latest changes in the banking field.
- b. While framing policies and programs for staff training management may take special interest to incorporate the area of communication skill of managerial people.
- c. Similarly, while imparting training to managerial people due consideration may be given to the area of decision making and ethics.

7.10. Scope for Further Research

Based on the present research work following areas are found relevant for further investigation.

1. Influence of cultural factors on the work family interaction and performance of bank managers.
2. Impact of work life balance policies on the quality of work life and work satisfaction among bank managers.
3. Stress among bank managers in the public, private and co-operative sectors.
4. Employee engagement and its impact on performance of bank managers.
5. Impact of quality of work life on employee satisfaction among the bank managers.

Appendices

Survey on Work Family Interaction, QWL and Work Performance of Bank Managers

Dr. B. Vijayachandran Pillai
Professor & Head
DCMS, University of Calicut

Prajisha K,
Ph.D Scholar in Commerce,
DCMS, University of Calicut

Sir/Madam,

I am a Ph.D. scholar conducting a study on the topic “Impact of Work Family Interaction on the Quality of Worklife and Performance of Bank Managers in Kerala”. I would be grateful if you would spare some time to answer the queries. The information will be used purely for academic purpose and will be kept strictly confidential.

General Information

Name of the Bank :

Gender : Male Female

Age : Below 30 30-45 Above 45

Level of Education : Graduate PG Professional Any other(Specify)

Monthly Family Income : Below 50,000 50,000-100,000 Above 100,000

How many children do you have? And their age details		
If Spouse working, details		
Nature of living	With family	Away from family
Parents are living with you	Yes	No
Number of members in the family		
Experience in the Industry (in years)		
Experience in present station (in years)		
Experience in present post (in years)		
Any training program received?	Yes	No

Appendix A

Work Family Interaction Scale

i. Work Family Support

Please state your level of agreement in the following statements.

Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
1. My spouse helps me by doing household tasks.					
2. My spouse helps me by taking care of children.					
3. I receive help from the family members to fulfill my household responsibilities.					
4. I receive help in childcare from the family members.					
5. The workplace environment is supportive to carry out my family responsibilities					

ii. Work to Family Negative Interaction

Please state your level of agreement in the following statements.

Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
1. The demands of my work obstruct with my family life					
2. The time I spend on work makes me difficult to fulfill family responsibilities					
3. Things I want to do at home do not get done because of the schedule and overtime demanded at work.					
4. Work related strain puts me hard to fulfill my family duties					
5. Work force me to make changes to my plans for family activities					

iii. Family to Work Negative Interaction

Please state your level of agreement in the following statements.

Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
1. The demands of my family obstruct with my work life					
2. I have to postpone doing things at work because of demands of family life.					
3. Things I want to do at work don't get done because of the family related strain.					
4. Due to family related matters I am unable to work on time and work overtime.					
5. Family-related strain cause difficulty with my ability to complete work.					

iv. Work to Family Positive Interaction

Please state your level of agreement in the following statements.

Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
1. Skills developed at work help me in my family life.					
2. Behaviors required by my job lead to behaviors that assist me in my family life.					
3. Values developed at work make me a better family member.					
4. I apply the principles of work values in family situations.					

v. Family Work Positive Interaction

Please state your level of agreement in the following statements.

Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
1. Skills developed in my family life help me in my job.					
2. Behaviors required in my family life lead to behaviors that assist me at work.					
3. Values developed in my home make me a better employee.					
4. I apply the principles of my family values in work situations.					

vi. Work Family Role Satisfaction

Please rate how you feel satisfied with each of these roles.

Role	Highly dissatisfied	Dissatisfied	undecided	Satisfied	Highly satisfied
Wife/Husband					
Caregiver of parents/ in-law					
Mother/Father					
Employee					
House Keeper					

vii. Attitude towards Work

“When I think about having work roles, I feel...”

	Never			All the time		
Happy	1	2	3	4	5	
Sad	1	2	3	4	5	
Stressed	1	2	3	4	5	
Proud	1	2	3	4	5	
Guilty	1	2	3	4	5	
Energized	1	2	3	4	5	

viii. Attitude towards Family

“When I think about having work roles, I feel...”

	Never			All the time		
Happy	1	2	3	4	5	
Sad	1	2	3	4	5	
Stressed	1	2	3	4	5	
Proud	1	2	3	4	5	
Guilty	1	2	3	4	5	
Energized	1	2	3	4	5	

Appendix B

Quality of Work Life Scale

Please rate the following statements

Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree
1. I have opportunities to improve my skills required for the work					
2. My organization provide facilities to do work with comfort					
3. My organisation's daily work arrangement is good					
4. I have autonomy in planning and doing my work					
5. My institution values my contributions in work					
6. I like the reward system in the organisation					
7. My organization provision to do work flexibly					
8. My organisation gives opportunity to change work schedules					
9. I am enjoying the best pay in the organization					
10. My salary is appropriate according to experience					
11. My organization provide attractive bonus					
12. My organization provide attractive incentives					
13. The compensation policy of my organisation is good					
14. There is a sense of community among the people in the organization					
15. My organization care for my well being					
16. There is lot of human elements in work					
17. My organization provide opportunities to interact with coworkers					
18. I have warm relationship with my superiors and subordinates					
19. The support of my organisation keep my energy level high					

Work Performance Scale

Please rate the following statements

Statement	Always	Many times	Sometimes	Occasionally	Never
1. I foresee things before taking important decisions					
2. I consults with others while taking important decisions					
3. I educates the staff on how to optimize service delivery.					
4. I make my organization customer-friendly					
5. I recognize the employees for their excellent customer service					
6. I model and practice ethics in my organisation					
7. I use reward judiciously in my organisation					
8. I maintain an efficient system of communication in my branch					
9. I provide opportunity for formal and informal communication					
10. I ensure prompt and on time communication					
11. I encourage others to communicate					
12. I experiment frequently for learning and improve the effectiveness of organisation.					
13. I consider novel, viable alternatives, instead of rule of thumb.					
14. I creates a positive environment that fosters employees work hard, contribute ideas and feel free to ask for help					
15. I have knowledge of the branch's operations and performance and financial effectiveness					
16. I increase the efficiency of people in my organization by utilizing broad based knowledge of the institution					
17. I read professional journals widely					
18. I act quickly and decisively, when needed					
19. I maintain tellers ready for branch's performance					

Signature

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