CHAPTER - VI

ANALYSIS OF WORK LIFE CONFLICT AND WORK LIFE STRESS

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6.1 INTRODUCTION

In today's hectic society, finding work-family balance is difficult. Work-life conflict among the women employees in banking sector is a challenge. It leads to their physical and psychological health issues which in turn adversely affects the productivity of employees. Hence, it is analyzed with cluster analysis. Cluster analysis is used to group the employees according to their perceptions regarding work life conflict factors.

6.2 ANALYTICAL FRAMEWORK

- Cluster analysis is used to know the work life conflict of women bank employees.
- Henry garret ranking method is used to rank the Work Life Balance policies.
- Structural Equation Modeling method has been used to evaluate the cause and effect relationship between the study variables, Work Life Balance Factors, Work Life Conflict, Work Life Stress and Work Life Balance**.**

6.3 CLUSTER ANALYSIS

Cluster analysis groups data objects based only on information found in the data that describes the objects and their relationships. The goal is that the objects within a group be similar (or related) to one another and different from (or unrelated to) the objects of other groups. Cluster analysis is related to the other techniques which are used to divide data objects into groups. For instance, clustering can be regarded as a form of classification in which it creates labeling of objects with class (cluster) labels. However, it derives these labels only from the data. A cluster is a set of objects in which each object is closer (or more similar) to every other object in the cluster than the objects in the other cluster. Sometimes a threshold is used to specify that all the objects in a cluster must be sufficiently closer (or similar) to the other. This idealistic definition of a cluster is satisfied only when the data contains natural

clusters that are quite far from each other. In the clustering procedure, hierarchical clustering method is adopted for selecting the respondents. In this approach, agglomerative method is used with Average linkage among group method. As the agglomeration schedule for 520 cases is very large, the values for the last 20 cases are given in the table.

TABLE 6.1

Agglomeration Schedule

Stage	Cluster Combined		Coefficients	Stage Cluster First Appears		Next Stage
	Cluster 1	Cluster 2		Cluster 1	Cluster 2	
500	1	270	43.724	488	496	510
501	90	500	43.833	471	476	504
502	235	271	44.000	0	0	510
503	5	21	45.202	497	380	506
504	90	380	47.438	501	498	514
505	16	43	48.400	489	475	506
506	5	16	48.913	503	505	508
507	24	35	50.500	492	499	508
508	5	24	52.554	506	507	513
509	81	377	55.167	493	491	512
510	1	235	55.209	500	502	512
511	80	374	55.250	436	470	518
512	1	81	55.595	510	509	515
513	5	195	56.112	508	477	514
514	5	90	56.823	513	504	516
515	1	398	57.775	512	0	518
516	5	385	58.476	514	478	517
517	5	30	61.945	516	494	519
518	1	80	64.881	515	511	519
519	1	5	70.686	518	517	0

The difference in the value of co-efficient from stage 519 and 518 is 5.805 (70.686 – 64.881) indicating one cluster. The process is sustained till the disparity between the two stages to a minimum number for identifying the number of clusters. In the next stage the difference between stage 518 and 517 is 2.936 (64.881 – 61.945) which is minimum, whereas the difference between 517 and 516 is 3.469 (61.945 – 58.476) indicating an increasing movement and the dissimilarity between 516 and 515 is 0.701 (58.476 – 57.775) indicating a decreasing trend.

But the variation between 515 and 514 is 0.952 (57.775 – 56.823) representing an increasing trend. Again, there is a decreasing movement in the variation between 514 and 513 is 0.711 (56.823 – 56.112). The difference between stages 513 and 512 is 0.517 (56.112 – 55.595) indicating a decreasing trend and in stages 512 and 511 the difference is 0.345 (55.595 – 55.250) showing a decreasing trend. Due to large sample size, the last twenty cases are taken for comparison. The first difference of 5.805 is ignored because it would indicate only one cluster in the data, the next largest difference 3.469 indicating a three cluster solution. It is decided to have three clusters consequently from the agglomeration schedule. The following table shows the initial cluster centre.

TABLE 6.2

Initial Cluster Centers

Va. No.	Statements	Cluster		
		1	2	3
1	My work keeps me away from my family	3	2	5
2	My work involves tasks that are in conflict with my personal values	4	2	2
3	I often change my personal life plan for my work related duties	4	5	2
4	Due to my work I feel worn out to participate in family activities	5	3	4
5	I am always preoccupied with my work when I am at home	5	1	4
6	The amount of time my work takes up makes it difficult to fulfill my family responsibilities	4	1	4
7	My work often interferes with my family responsibilities	2	3	5
8	Due to work pressure I am unable to give sufficient time for my family members	5	1	1
9	Things I want to do at home do not get done, usually due to work demands	5	3	1
10	My responsibilities and commitment at work affect my behavior at family.	4	1	5
11	The nature of my work does not allow me to attend my family responsibilities satisfactorily	5	2	1
12	The amount of time I spend on family responsibilities often interfere with my work responsibilities.	5	1	5
13	My responsibilities and commitment at family affects my behavior at work	5	1	5
14	Due to stress at home, I am often worried about family matters at work.	4	2	2
15	The amount of time I spend on family responsibilities makes me difficult to fulfill my work.	2	3	5
16	Family-related strain often interferes with my ability to perform my duties.	3	4	5
17	Due to family pressure I am unable to concentrate fully on my work related matters.	5	2	4

TABLE 6.3

Final Cluster Centers

Var. No.	Statements	Cluster		
		1	2	3
1	My work keeps me away from my family	4	4	4
2	My work involves tasks that are in conflict with my personal values	4	2	3
3	I often change my personal life plan for my work related duties	4	2	3
4	Due to my work I feel worn out to participate in family activities	4	2	3
5	I am always preoccupied with my work when I am at home	4	2	3
6	The amount of time my work takes up makes it difficult to fulfill my family responsibilities	4	2	3
7	My work often interferes with my family responsibilities	4	3	4
8	Due to work pressure I am unable to give sufficient time for my family members	4	2	4
9	Things I want to do at home do not get done, usually due to work demands	4	2	4
10	My responsibilities and commitment at work affect my behavior at family.	4	2	4
11	The nature of my work does not allow me to attend my family responsibilities satisfactorily	4	2	4
12	The amount of time I spend on family responsibilities often interfere with my work responsibilities.	4	2	4
13	My responsibilities and commitment at family affects my behavior at work	4	2	4
14	Due to stress at home, I am often worried about family matters at work.	4	2	3
15	The amount of time I spend on family responsibilities makes me difficult to fulfill my work.	4	4	4
16	Family-related strain often interferes with my ability to perform my duties.	4	4	4
17	Due to family pressure I am unable to concentrate fully on my work related matters.	4	4	4

The variables for which the mean values with the score more than 3 are being selected in each cluster which is equivalent to the neutral opinion on work conflict. The variables in each cluster segment are identified based on the mean values in the final cluster center table and is given in the table 6.4.

TABLE 6.4

Cluster formation with variables and mean values

Cluster	Var. No.	Statements	Mean Value
I	1	My work keeps me away from my family	4
	2	My work involves tasks that are in conflict with my personal values	4
	3	I often change my personal life plan for my work related duties	4
	4	Due to my work I feel worn out to participate in family activities	4
	5	I am always preoccupied with my work when I am at home	4
	6	The amount of time my work takes up makes it difficult to fulfill my family responsibilities	4
	7	My work often interferes with my family responsibilities	4
	8	Due to work pressure I am unable to give sufficient time for my family members	4
	9	Things I want to do at home do not get done, usually due to work demands	4
	10	My responsibilities and commitment at work affect my behavior at family.	4
	11	The nature of my work does not allow me to attend my family responsibilities satisfactorily	4
	12	The amount of time I spend on family responsibilities often interfere with my work responsibilities.	4

Cluster	Var. No.	Statements	Mean Value
	13	My responsibilities and commitment at family affects my behavior at work	4
	14	Due to stress at home, I am often worried about family matters at work.	4
	15	The amount of time I spend on family responsibilities makes me difficult to fulfill my work.	4
	16	Family-related strain often interferes with my ability to perform my duties.	4
	17	Due to family pressure I am unable to concentrate fully on my work related matters.	4
II	1	My work keeps me away from my family	4
	7	My work often interferes with my family responsibilities	3
	15	The amount of time I spend on family responsibilities makes me difficult to fulfill my work.	4
	16	Family-related strain often interferes with my ability to perform my duties.	4
	17	Due to family pressure I am unable to concentrate fully on my work related matters.	4
III	1	My work keeps me away from my family	4
	2	My work involves tasks that are in conflict with my personal values	3
	3	I often change my personal life plan for my work related duties	3
	4	Due to my work I feel worn out to participate in family activities	3
	5	I am always preoccupied with my work when I am at home	3

Cluster	Var. No.	Statements	Mean Value
	6	The amount of time my work takes up makes it difficult to fulfill my family responsibilities	3
	7	My work often interferes with my family responsibilities	4
	8	Due to work pressure I am unable to give sufficient time for my family members	4
	9	Things I want to do at home do not get done, usually due to work demands	4
	10	My responsibilities and commitment at work affect my behavior at family.	4
	11	The nature of my work does not allow me to attend my family responsibilities satisfactorily	4
	12	The amount of time I spend on family responsibilities often interfere with my work responsibilities.	4
	13	My responsibilities and commitment at family affects my behavior at work	4
	14	Due to stress at home, I am often worried about family matters at work.	3
	15	The amount of time I spend on family responsibilities makes me difficult to fulfill my work.	4
	16	Family-related strain often interferes with my ability to perform my duties.	4
	17	Due to family pressure I am unable to concentrate fully on my work related matters.	4

To know statistically significant variables across the 3 clusters, ANOVA test is employed and the results are given in the table 6.5.

TABLE 6.5

ANOVA

ANOVA						
Variables	**Cluster**		**Error**		**F**	**Sig.**
	Mean Square	**df**	**Mean Square**	**df**		
My work keeps me away from my family	4.960	2	.744	517	6.666	.000
My work involves tasks that are in conflict with my personal values	197.192	2	.476	517	414.347	.000
I often change my personal life plan for my work related duties	157.472	2	.870	517	180.989	.000
Due to my work I feel worn out to participate in family activities	102.693	2	1.122	517	91.526	.000
I am always preoccupied with my work when I am at home	102.254	2	1.123	517	91.087	.000
The amount of time my work takes up makes it difficult to fulfill my family responsibilities	108.578	2	1.092	517	99.430	.000
My work often interferes with my family responsibilities	113.200	2	1.257	517	90.051	.000
Due to work pressure I am unable to give sufficient time for my family members	214.220	2	.955	517	224.198	.000
Things I want to do at home do not get done, usually due to work demands	223.042	2	.866	517	257.444	.000
My responsibilities and commitment at work affect my behavior at family.	203.609	2	.941	517	216.406	.000

The nature of my work does not allow me to attend my family responsibilities satisfactorily	181.001	2	.913	517	198.259	.000
The amount of time I spend on family responsibilities often interfere with my work responsibilities.	230.335	2	1.044	517	220.535	.000
My responsibilities and commitment at family affects my behavior at work	208.359	2	.993	517	209.906	.000
Due to stress at home, I am often worried about family matters at work.	211.965	2	.511	517	415.138	.000
The amount of time I spend on family responsibilities makes me difficult to fulfill my work.	6.632	2	1.094	517	6.063	.000
Family-related strain often interferes with my ability to perform my duties.	13.620	2	.915	517	14.881	.000
Due to family pressure I am unable to concentrate fully on my work related matters.	9.419	2	1.006	517	9.362	.000

The ANOVA table helps to identify the significant 17 statements across the 3 clusters. It is understood from the above table that all the variables are closely associated with work life conflict. The number of bank employees in each cluster segment is shown in Table No. 6.6.

TABLE 6.6

Number of cases in each cluster

High conflict group	202.000 (38.85%)
Medium conflict group	136.000 (26.15%)
Minimum conflict group	182.000 (35.00%)
Valid	520
Missing	0

The Table 6.6 shows that the number of bank employees in each cluster out of the 520 bank employees. The first cluster is grouped by 202 women employees (38.85%), second cluster by 136 women employees (26.15%) and third cluster is with 182 bank employees (35.00%).

It is found from the study that the first cluster is grouped with 202 women employees and termed as high conflict group, the second cluster is segmented with 136 women employees and termed as medium conflict group and the third cluster is grouped with 182 bank employees and termed as minimum conflict group. Most of the woman banking employees is having more conflicts in their working environment. The ANOVA test also proves that all the variables are closely associated with work life conflict.

6.4. EFFECT OF DIMENSION OF WORK LIFE BALANCE ON WORK LIFE CONFLICT, WORK LIFE STRESS AND WORK LIFE BALANCE

Structural Equation Modeling

Structural Equation Modeling (SEM) is an evaluation method using Maximum Likelihood Estimation (MLE) strategy. The outcome of Maximum Likelihood Estimation (MLE) equivalent to the events which are credible to occur depends on the observed variance-covariance matrix. Here Structural Equation Modeling method has been used to evaluate the cause and effect relationship between the study variables. The following hypothesis are framed and tested.

Hypothesis

H_{o1}: There is no significant relationship between the Dimensions of Work Life Balance and Work Life Conflict

H_{0a}: There is no significant relationship between work related factors and Work Life Conflict.

H_{0b}: There is no significant relationship between Family related factors and Work Life Conflict.

H_{0c}: There is no significant relationship between Social factors and Work Life Conflict.

H_{0d}: There is no significant relationship between Economic factors and Work Life Conflict.

H_{02}: There is no significant relationship between Work Life Conflict and Work Life Balance

H_{03}: There is no significant relationship between Work Life Stress and Work Life Balance.

H_{04}: There is no significant relationship between Work Life Conflict and Work Life stress.

Variables Used in the Proposed Model

Observed, endogenous variables

- Work Life Balance
- Work Life Conflict
- Work related factor
- Family related factor
- Social factor
- Economic factor
- Work life stress

Unobserved, exogenous variables

- e1to e7
- Dimensions of WLB

FIGURE 6.1

Path Analysis for the Effect of Dimension of Work Life Balance on Work Life Conflict, Work Life Balance and work life Stress

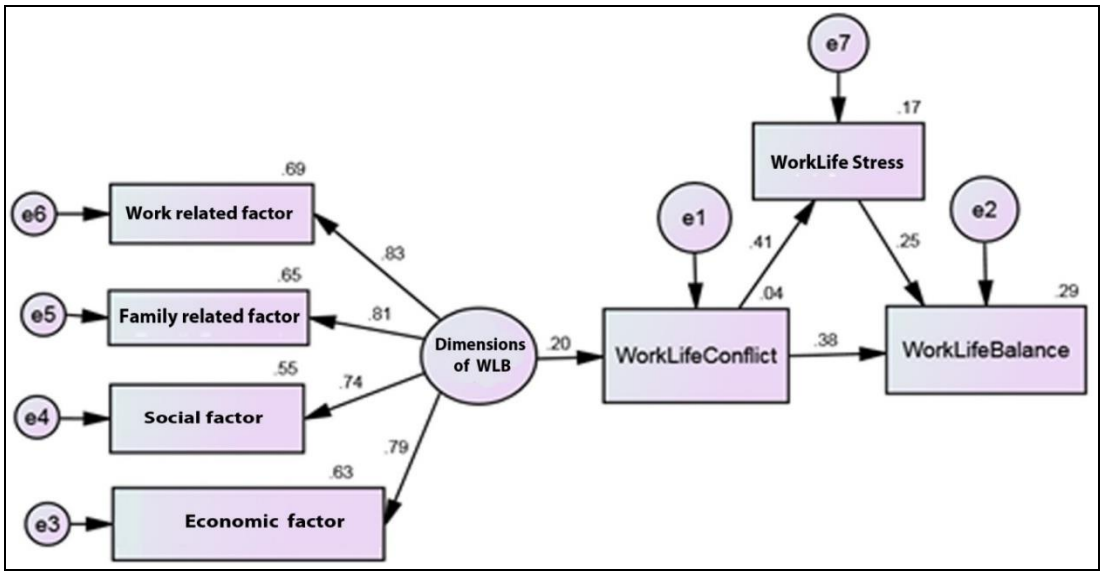

TABLE 6.7

Model Fit Assessment

Model	CMIN/DF	P value	GFI	AGFI	CFI	RMR	RMSEA
Hypothesized Model	2.169	0.061	0.970	0.987	0.991	0.022	0.048

Source: Calculated value

From the above table 6.7 it is found that the calculated P value is 0.061 which is greater than 0.05 and therefore null hypothesis (H_0) is rejected and also it indicates that model has a good fit. Here GFI (Goodness of Fit Index) value and AGFI **(**Adjusted Goodness of Fit Index) value is greater than 0.9 which represents it is a good fit.

The calculated CFI **(**Comparative Fit Index) value is 0.991 which means it as perfectly fit and also it is found that RMR 0.022 (Root Mean Square Residuals) and RMSEA is 0.048 **(**Root Mean Square Error of Approximation) which is less than 0.08 and in turn indicates it as perfectly fit. The value determined in table 6.7 describes the validity of the suggested model. This makes sure that the data set absolutely fits into the suggested model.

TABLE 6.8

Effect of Dimensions of Work Life Balance on Work Life Conflict, Work life Stress and Work Life Balance

Hypothesis			Unstandardized Coefficients	S.E	Standardized Coefficients	T value	P Value	Label
Work Life Conflict	←	Dimensions of WLB	.255	.061	0.199	4.179	0.000	H_{01} significant
Work Related Factor	←	Work Life Conflict	.927	.049	0.830	19.008	0.000	H_{0a} significant
Family related Factor	←	Work Life Conflict	1.040	.056	0.807	18.491	0.000	H_{0b} significant
Social Factor	←	Work Life Conflict	1.007	0.60	0.743	16.906	0.000	H_{0c} significant
Economic Factor	←	Work Life Conflict	1.000	.046	0.791	8.263	0.000	H_{0d} significant
Work Life Balance	←	Work Life Conflict	0.389	.042	0.383	9.242	0.000	H_{02} significant
Work Life Balance	←	Work Life Stress	0.303	.050	0.253	6.109	0.000	H_{03} significant
Work Life Stress	←	Work Life Conflict	0.352	.035	0.415	10.182	0.000	H_{04} significant

- The Table 6.8 displays the cause and effect relationship between the Dimensions of Work Life Balance on Work Life Conflict, Work Life Balance with the mediation effect of Work life Stress.

- The Dimensions of Work Life Balance have a positive influence on Work Life conflict with the unstandardized coefficient value of 0.255. The estimated positive sign implies that such an effect is positive and the dimension of Work Life Balance increases by 0.255 times for the increasing of every unit in Work Life Conflict. Since p value is been lesser than 0.05, the unstandardized coefficient value is found to be significant at 1 percentage level of significance.

- Work Life Conflict has a positive influence on Work Life Balance with an unstandardized coefficient value of 0.389. The estimated positive sign implies that such an effect is positive and the Work Life Conflict will increase by 0.389 times for the increasing of every unit in Work Life Balance. Since p value is been lesser than 0.05 the unstandardized coefficient value is found to be significant at 1 percentage level of significance

- Work Life Conflict has a positive influence on Work Life Stress with an unstandardized coefficient value of 0.352. The estimated positive sign implies that such an effect is positive and the Work Life Conflict will increase 0.352 times for the increasing of every unit in Work life stress. Since p value is been lesser than 0.05 the unstandardized coefficient value is found to be significant at 1 percentage level of significance.

- Work life Stress has a positive influence on Work Life Balance with an unstandardized coefficient value of 0.303. The estimated positive sign implies that such an effect is positive and the work life stress will increase 0.303 times for the increasing of every unit in work life Stress. Since p value is been lesser than 0.05 the unstandardized coefficient value is found to be significant at 1 percentage level of significance.

6.5 MEDIATION ANALYSIS

Mediation is referred to be remained when the direct path associating the independent and dependent variable decreases or increases, when the indirect path among the mediators is constructed in the model. Figure 6.2 displays the direct path of Work Life Conflict and Work Life Balance without inclusion of the mediator "work life Stress" and the standardized beta value 0.24. Figure 6.3 displays the beta value as 0.29 after including the mediating variable "work life Stress". The increase in the Total value of Work Life Balance from 0.24 to 0.29 in the association of Work Life Conflict with Work Life Balance is considered by the Mediator called work life Stress.

FIGURE 6.2

Path Model for the effect of Work Life Conflict on Work Life Balance

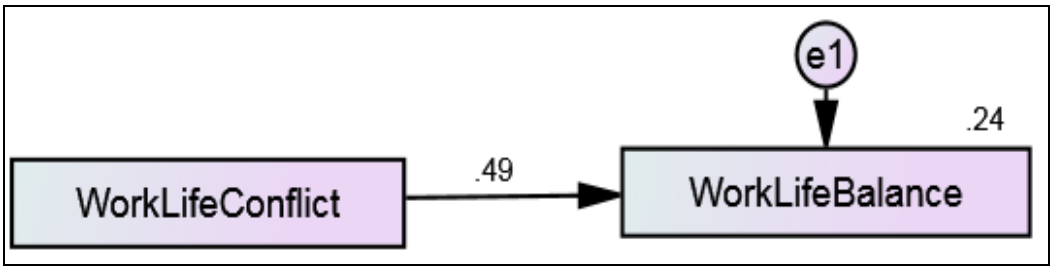

TABLE 6.9

Path Analysis for the effect of Work Life Conflict on Work Life Balance

Dependent Variable		Independent Variable	Estimate (Beta Value)
Work Life Balance	←	Work Life Conflict	0.496

FIGURE 6.3

Path Model for the mediating effect of Work Life Stress between Work Life Conflict and Work Life Balance

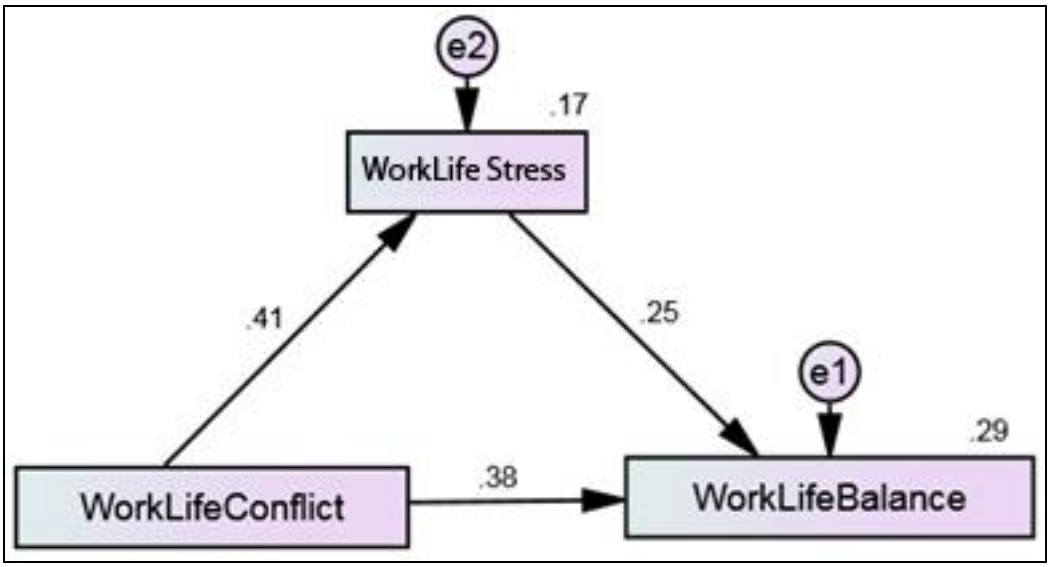

TABLE 6.10

Path Analysis for the mediating effect of Work Life Stress between Work Life Conflict and Work Life Balance

Dependent Variable		Independent Variable	Estimate (Beta Value)
Work life Stress	←	Work Life Conflict	0.412
Work Life Balance	←	Work Life Conflict	0.389
Work Life Balance	←	Work life Stress	0.293

Sobel Test

TABLE 6.11

Direct Effects - Two Tailed Significance

	Work Life Conflict	Work Life Stress
Work life Stress	.001	...
Work Life Balance	.002	.001

TABLE 6.12

Indirect Effects - Two Tailed Significance

	Work Life Conflict	Work Life Stress
Work life Stress	...	...
Work Life Balance	.001	...

TABLE 6.13

Total Effects - Two Tailed Significance

	Work Life Conflict	Work Life Stress
Work life Stress	.001	...
Work Life Balance	.001	.001

- The suggested Model has been accurately analysed and the direct relationships between the study variables are ratified. The relationship between Work Life Conflict and Work Life Balance is validated.

- Sobel test has been done to measure direct and indirect effects of the study variables at two tail significance. The direct path beta coefficient between Work Life Conflict and Work Life Balance is 0.496 and it is significant as shown in table 6.11.

- The Indirect path coefficient between Work Life Conflict and Work Life Balance is 0.389 and it is significant as shown in Table 6.12. Thus the study has examined the mediating effect of work life Stress between Work Life Conflict and Work Life Balance.

- The increase in the total value of Behavioral intention from 0.24 to 0.29 in association between Work Life Conflict and Work Life Balance as considered by the Mediator called work life Stress and it is significant as shown in table 6.13 This shows that work life Stress partially mediates the relationship between Work Life Conflict and Work Life Balance.

6.6 WORK LIFE BALANCE POLICIES PROVIDED BY BANKS WHICH HELPS TO MAINTAIN HEALTHY WORK LIFE BALANCE-HENRY GARRETT RANKING METHOD

Fifteen Work Life Balance policies which help to maintain healthy Work Life Balance are chosen. They are, paid maternity leave, unpaid maternity leave, cultural leave, religious leave, pre-natal leave, sick leave, career break, flexible work arrangement, financial support for dependent care, crèche facility, dependent care leave, job sharing, counseling services health programme, employee assistance programmes and family support programme. The results are analyzed with Henry Garrett ranking method and the table 6.14 shows the details of the ranking analysis

TABLE 6.14

Work Life Balance Policies Provided by Organization which helps to Maintain Healthy Work Life Balance - Henry Garrett Ranking Method

S. No.	Policy	Total Score	Mean Score	Rank
1	Paid maternity leave	32353	62.217	**1**
2	Unpaid maternity leave	26871	51.675	6
3	Cultural leave	25990	49.981	10
4	Religious leave	26009	50.017	9
5	Pre-natal leave	23021	44.271	15
6	Sick leaves	30281	58.233	**2**
7	Career break	25464	48.969	12
8	Flexible work arrangement	25616	49.262	11
9	Financial support for dependent care	24612	47.331	14
10	Crèche facility	24689	47.479	13
11	Dependent care leave	26025	50.048	8
12	Job sharing	26629	51.210	7
13	Counseling services	29134	56.027	**3**
14	Health programs	27615	53.106	4
15	Employee assistance programmes	27218	52.342	5

Table 6.14 shows various Work Life Balance policies provided by banks to maintain healthy Work Life Balance. It is seen that "Paid maternity leave" secures first rank with the mean score, 62.217 and followed by "Sick leave" at the second rank with mean value, 58.233. "Counseling services" secures third rank with the mean value, 56.027. The policies of banking sector such as "Health programs" and "Employee assistance programmes" secure rank four and five with the mean values 53.106 and 52.342 points respectively. "Unpaid maternity leave" is yet another one policy which helps to maintain healthy Work Life Balance and secures sixth rank with the mean value, 51.675. The policy "Job sharing" is ranked seventh with the mean value 51.210. Based on the ranks offered by the woman bank employees, "Dependent care leave" secures eighth rank with the mean value 50.048. The policies like "Religious leave" and "Cultural leave" secure ninth and tenth ranks with mean values 50.017 and 49.981 respectively. "Flexible work arrangement" is yet another policy which helps to maintain a healthy Work Life Balance and secures eleventh rank with the mean value 49.262. The policies "Career break", "Crèche facility" and "Financial support for dependent care" secure rank twelve, thirteen and fourteen with the mean values 48.969, 47.479 and 47.331 respectively. Lastly, the policy "Pre-natal leave" gets fifteenth position with the mean value 44.271. The analysis shows that paid maternity leave is given the top priority among Work Life Balance policies provided by banks which helps to maintain healthy Work Life Balance in banking sector.

6.7 RESPONDENTS OVERALL SATISFACTION TOWARDS WORK LIFE BALANCE

Overall opinion of the woman bank employees are analyzed with their satisfaction level on Work Life Balance and the result of the analysis are given below

TABLE 6.15

Employees Overall Opinion towards Work Life Balance

S.NO	Opinion	No of respondents	Percentage
1	Highly Satisfied	65	12
2	Satisfied	73	14
3	Neither satisfied nor Dissatisfied	112	22
4	Dissatisfied	183	35
5	Highly Dissatisfied	87	17
	Total	**520**	**100**

It is divulged from the table 6.15 that 12% of the bank employees said that they are highly satisfied on their Work Life Balance. 14% of the bank employees have revealed that they are satisfied on their Work Life Balance. It is followed by 22% of the bank employees, who are neither satisfied nor dissatisfied with their Work Life Balance. 35% of the bank employees revealed that they are dissatisfied with their Work Life Balance. On the other hand, 17% of the bank employees are highly dissatisfied with their Work Life Balance. Hence, the majority 35% of the bank employees opined that they are dissatisfied with their Work Life Balance.

6.8 CHAPTER SUMMARY

In this chapter the researcher used Cluster analysis to find out the work life conflict of woman bank employees. The study has analysed that most of the woman bank employees are having high conflicts with their work environment. The study also represents the empirical testing of hypotheses framed in the study. The hypotheses are tested and fixed by path analysis in the structural model. AMOS software is utilized to evaluate the association between the exogenous and endogenous variables in the proposed research models. From the path analysis, it is found that the calculated P value is 0.061 which is greater than 0.05 therefore null hypothesis (H_0) is rejected and the alternate hypothesis is accepted, it means that there is a cause and effect relationship between the study variables. And also the majority 35% of the bank employees opined that they are dissatisfied with their Work Life Balance.