



**Faculty of Cognitive Sciences and Human Development**

**THE RELATIONSHIP BETWEEN WORK-LIFE BALANCE  
PRACTICES AND JOB SATISFACTION IN BANKING  
INDUSTRY IN KUCHING, SARAWAK**

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**Bachelor of Science  
(Human Resource Development)  
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UNIVERSITI MALAYSIA SAWARAK

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Final Year Project Report

Masters

PhD

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20/7/2020

*yikchi*

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**THE RELATIONSHIP BETWEEN WORK-LIFE BALANCE PRACTICES AND JOB  
SATISFACTION IN BANKING INDUSTRY IN KUCHING, SARAWAK**

LOH YIK CHI

This project is submitted  
in partial fulfilment of the requirements for a  
Bachelor of Science with Honours  
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Faculty of Cognitive Sciences and Human Development

UNIVERSITI MALAYSIA SARAWAK

(2020)

The project entitled ‘The relationship between work-life balance practices and job satisfaction in banking industry in Kuching, Sarawak’ was prepared by Loh Yik Chi and submitted to the Faculty of Cognitive Sciences and Human Development in partial fulfillment of the requirements for a Bachelor of Science with Honours (Human Resource Development).

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## **ABSTRACT**

The research objective is to determine the relationship between work-life balance practices and job satisfaction in banking industry in Kuching, Sarawak. The four work-life balance practices are flexible work arrangements, wellness programs, family responsibilities and work-life conflict. A cross-sectional study and descriptive research study are adopted and questionnaires are used as instruments to collect data. Convenience sampling is used in selecting the respondents in this study and the data is analyzed using statistical method. The findings of this study have revealed that there is strong and positive linear relationship between family responsibilities and job satisfaction, a moderate and positive linear relationship between flexible work arrangements and job satisfaction and also a moderate and positive linear relationship between wellness programs and job satisfaction. However, there is a weak and negative linear relationship between work-life conflict and job satisfaction. The findings of this study also revealed that family responsibilities are the most dominant factor of work-life balance practices towards job satisfaction. The study recommends that organizations could try and support family responsibilities, offer flexible work arrangements and wellness programs to its employees for increased job satisfaction. The study also recommends that organizations should diagnose employees work life balance practice needs and develop practical solutions by implementing them so as to be able to achieve organizational goals.

Keyword: work-life balance practices, flexible work arrangements, wellness programs, family responsibilities, work-life conflict, job satisfaction

## ABSTRAK

Objektif kajian adalah untuk menentukan hubungan antara amalan keseimbangan kehidupan-kerja dan kepuasan kerja dalam industri perbankan di Kuching, Sarawak. Terdapat empat amalan keseimbangan kehidupan-kerja adalah pengaturan kerja yang fleksibel, program kesejahteraan, tanggungjawab keluarga dan konflik kerja-keluarga. Kajian keratan rentas dan kajian deskriptif diadopsi dan borang soal selidik digunakan sebagai instrumen untuk mengumpulkan data.

Persampelan kemudahan digunakan dalam memilih responden dalam kajian ini dan data dianalisis menggunakan kaedah statistik. Dapatan kajian ini telah menunjukkan bahawa terdapat hubungan linear yang kuat dan positif antara tanggungjawab keluarga dan kepuasan kerja, hubungan linear sederhana dan positif antara pengaturan kerja yang fleksibel dan kepuasan kerja dan juga hubungan linear yang sederhana dan positif antara program kesejahteraan dan kepuasan kerja. Walau bagaimanapun, terdapat hubungan linear yang lemah dan negatif antara konflik kerja-keluarga dan kepuasan kerja. Dapatan kajian ini juga menunjukkan bahawa tanggungjawab keluarga adalah faktor yang paling dominan dalam amalan keseimbangan kehidupan-kerja terhadap kepuasan kerja. Kajian ini mencadangkan agar organisasi dapat mencuba dan menyokong tanggungjawab keluarga, menawarkan pengaturan kerja yang fleksibel dan program kesejahteraan kepada pekerjanya untuk meningkatkan kepuasan kerja. Kajian ini juga mengesyorkan bahawa organisasi harus mendiagnosis keperluan amalan keseimbangan hidup pekerja dan mengembangkan penyelesaian praktikal dengan melaksanakannya sehingga dapat mencapai tujuan organisasi.

Kata Kunci: amalan keseimbangan kehidupan-kerja, pengaturan kerja yang fleksibel, program kesejahteraan, tanggungjawab keluarga, konflik kerja-keluarga, kepuasan kerja

## **CHAPTER ONE**

### **INTRODUCTION**

This chapter delves into the background of study which is the relationship of work-life balance practices and job satisfaction in banking industry in Kuching, Sarawak and the issues related to the study. Next, the problem statement of this study is discussed to identify the research gap. Then, in general, as well as the specific objectives, and research hypotheses are crafted for the study, in addition to conceptual framework. Furthermore, the definitions of terms are defined both conceptually and operationally to explain the terms used in this study. Next, the significance of the study is being deliberated. A conclusion is given at the end of this chapter.

#### **1.0 BACKGROUND OF STUDY**

Work-life balance relates to organizational support for family, dependent care and flexible job opportunities is a significant phenomenon which is great concern to a number of workers and organizations in the public and private sectors today. In recent years, many employers have seen the evolution of labor demand and supply where more technologies have been introduced into the business and as a result, the knowledge and skills of the talents have changed. Malaysia is also experiencing similar changes in the trend towards work. This led to higher demand for work-life balance in the organizations. A report by The Malaysian Insider (2013) acknowledged that there are more than around 60% of Malaysian workers believed that they were not able to spend more time with families and friends because of long and inflexible working hours which could have led them to dissatisfaction and risk of leaving the job.

Work-life balance was not given much attention until the beginning of the 21<sup>st</sup> century and was perceived to be less challenging than the current perception due to these two reasons. First, most of the job was confined to a full-time male employee. Next, there was a tendency for women to be engaged in more unpaid work, for example caring, domestic work and nurturing. These fixed gender roles have also been seen as a way of balancing work and life which is work is a man's responsibility while family caring is a woman's responsibility. According to Lambert (1990), Burke and Greenglass (1987) and Shah (2010), this concept changed significantly as the number of female employees and dual- wage couples grew in different job sectors. Shah (2010) indicates that work and family roles for both men and women have become flexible which has inevitably affected the manner in which work and family are balanced. Increasing numbers of working women changed the traditional patterns of work-life balance. Men were more involved in family responsibilities and had higher responsibilities in household and child rearing.

Work-life balance that goes above and beyond prioritizing the professional and personal life, influences psychological, social, mental well-being and economical of the person. This has revealed in the individual output that influence job performance in the workplace in the long run. Employees must be able to improve their job performance and monitor them, taking into account different aspects for example employees' needs diversity, values of work-life, working relationships and also work-life balance practices for organizations in order to remain on top. In addition, the overall performance and success of organizations depend on the employees' performance which in turn relies on a number of factors that may relate to family, leisure or other personal aspects (Rajesh & Nishant, 2014).

## **1.1 PROBLEM STATEMENT**

As many organizations faces many challenges of recruiting and retaining the highly skilled employees and retaining the talented employees in accordance with the emerging issues of work-life conflict, this is very essential for employers to utilize a range of HR best practices to accomplish organizational objectives. Nowadays, the lives of male and female employees increasingly consumed by families and many other personal interests and responsibilities apart from demands of the workplace therefore conflicts in the workplace influence both male and female employees equally deeply and in similar ways (Grantol-Vallore & Donaldson, 2001; Mujtaba & McCartney, 2010). Thence, there is a perceived imbalance between the demands of current lives and ability of people to deal with them effectively and it can cause people to experience signs of stress and anxiety from time to time.

There is no consensus on a precise definition of work-life balance but Hobber and Lemmon (2009) indicate that work-life balance is regarding the endeavor of employees to balance energy and time between jobs and many important aspects of their lives. The term generally refers to the ability of individuals, regardless of gender and age, to find a rhythm of life that allows them to combine their work with other aspirations, activities or responsibilities (Vidal, Leiva & Navaro, 2012). Neglecting one or many areas can result in stress and threaten the growth and well-being of organizations and individuals. This may hinder productivity or performance of the organization because productivity and performance are strongly related to the satisfaction of the individual when there are no excessive conflicts between work and life. (Hobson, Deluna & Kesic 2001; Sikander, Mujtaba, & Afza, 2012).



Work-life balance practices can be categorized as on-site practice for example teleworking, work that includes work-sharing and job redesign, benefits for instance wellness programs, workers assistance programs and dependent care and also includes shortened working hours, part timing and annualized hour. Benefits of work-life balance programs for workers include increased workers controlled over time and workplace and reduced job stress as well as work-life conflict (Ioan, Codruta & Patricia, 2010). Such practices are basic requirements for all employees to reduce pressures that arise in the workplaces. For any organization, work-life balance benefits include decreased absenteeism, increased efficiency (Sands & Harper, 2007) and enhanced retention of employees. Evidence indicates employers that develop work-life balance programs and provide flexible work schedules are possible to have a competitive advantages in the labor market and especially with regard to the new generation of workers.

In a society full of competing obligations and engagement, work-life balance has become a major problem in the workplace. There are three important factors that contribute to the interest in and significance of serious consideration of work-life balance; global competition, renewed interest in personal life, an aging workforce and family values (Lock, 2003; McPherson & Reed, 2007). Yet, the challenge was how employees will implement better work-life balance practices and organizations will enforce conflict resolution policies that emerge from the interaction between social or family pressure and job stress (Lock, 2003). Failure to cope with work-life conflict has many detrimental effect not just on the job opportunities, quality of work, health and safety and efficiency of employees but they also on the families, adults and children in the developing and developed nations.

There have been several studies conducted on the relationship between work-life balance

and employee performance (Mmakwe, Anthoni & Ukoha, 2018) and organizational performance (Ioan, Codruta & Patricia, 2010). Findings by Muleke, Kamau, Wagoki and Mukaya (2013) on work-life balance policies on job satisfaction and performance in Eco bank showed that there was a significant increase in job satisfaction and performance when programs were implemented to help employees achieve a better work-life balance that involve flexible working hours, leave and workers assistance programs. However, favorable outcomes of work-life balance and the growing interest in this topic, less attention has been paid to the influence of work-life balance practices on employees' job satisfaction leading to insufficient empirical literature in Malaysia context. Most of the work-life balance studies have been conducted in Western countries, such as Scotland (Hunt & Emslie, 2009) and Ireland (Waclawska, 2018), few in Asian countries, especially in Malaysia context. Most of the previous work-life balance studies have been conducted in education industry (Arif & Farooqi, 2014) and healthcare industry (Hemalatha & Shumugasundaram, 2018). However, there are very few studies have been conducted on work-life balance in banking industry. The purpose of this study is to fill this research gap by analyzing the situation of the banking industry in Malaysia and providing more empirical evidence on the relationship between work-life balance practices and job satisfaction.

According to Russell (2009), experiences in western countries demonstrate that responsiveness to the work and family needs of workers in the increasing number of multinational corporations are probable to be a main factor to ensure effective global and local business outcomes. Reports show that workers from different regions of the globe have identified three major obstacles to work-life balance or integration: deficiency of flexibility in the workplace, access to and affordability of dependent care and long working hours

(Shapiro & Noble in Bardoel & De Cieri, 2001; Rafnsdóttir, 2011). The incidences of informal employment is on the rise in many Asian, African and Latin American countries and the current crisis is accentuating. Long or irregular hours of work and the growing trend of non-standard work schedules, such as in the late evenings or weekends as a more globalized 24 hours and 7 days economy have placed tremendous pressure on employees and their families. For certain cases, the parents work 24 hours mostly on a child's duty while the others work. Although it may allow families to achieve their goals, but it might have a detrimental impact on the well-being of the employees. Likewise, family responsibilities continue to be an obstacle to women's employment and good quality works in middle and low-income countries.

Besides, there is a higher percentage of employed men in UK who work longer working hours which are more than forty-eight hours than employed women, therefore this results in lower work-life balance among men. Spain has also been identified as one of the countries within the European Union where employees experience lower level of work-life balance (Fleetwood, 2007). According to Vidal, Leiva, and Navarro (2012), the recent uptick in dual career couples following the inclusion of women into the labor force has also contribute to high level of work and family conflict. As also stated by Vidal et al. (2012), there are diverse variations of work-life balance across Europe due to presence of the well-designed companies and institutions able to provide more flexible work-life balance practices. According to Crompton and Lynette (2006), Germany Norway and Finland have lower level of labors imbalance than Spain. Choi and Kim (2012) describe that Korean community has experienced more changes of WLB within the Asian block which include a rise in women's social involvement, the number of single parent households and dual-income partners. Besides, Karatepe (2010) stated that such metamorphoses

generated more issues and more conflicts in the work and family life of individuals. In addition, Karatepe and Badder (2006); Choi and Kim (2012) indicate that work-family conflict has been strongly correlated to the organizational outcomes, such as work stress, turnover intention, organizational commitment and service recovery performance. McDonald and Bradley (2005) stated that high job engagement can result in work-family conflicts, increased burnout, stress, reduced organizational commitment and lack of job satisfaction. According to Namasivayam and Zhao (2007); Choi and Kim (2012), many organizations, individuals and researchers around the world are currently interested in the concept of work-family conflict. It is because work-life balance programs at organizational level are shown to support the employers and employees which increases job commitment, job satisfaction and employee productivity. Golden and Jorgensen (2012) shows that the US labor industry lost \$ 150 billion per year in 1989 on account of direct and indirect health related costs because of work related stress among workers. There are findings by Duxbury & Higgins (2001) also showed that the costs of absenteeism because of higher levels of work-life conflict in Canada have estimated to be around ten billion dollars per annum.

## **1.2 RESEARCH OBJECTIVES**

### **1.2.1 GENERAL OBJECTIVE**

To determine the relationship between work-life balance practices and job satisfaction in banking industry in Kuching, Sarawak.

### **1.2.2 SPECIFIC OBJECTIVES**

1. To determine the relationship between flexible work arrangements and job satisfaction in banking industry in Kuching, Sarawak.
2. To determine the relationship between wellness programs and job satisfaction in banking industry in Kuching, Sarawak.
3. To determine the relationship between family responsibilities and job satisfaction in banking industry in Kuching, Sarawak.
4. To determine the relationship between work-life conflict and job satisfaction in banking industry in Kuching, Sarawak.
5. To determine the most dominant factor of work-life balance practices towards job satisfaction in banking industry in Kuching, Sarawak.

### **1.3 RESEARCH HYPOTHESES**

Based on the objectives, there are five hypotheses which were formulated and are stated in the form of alternate hypotheses.

H<sub>1</sub>1: There is a significant relationship between flexible work arrangements and job satisfaction in banking industry in Kuching, Sarawak.

H<sub>1</sub>2: There is a significant relationship between wellness programs and job satisfaction in banking industry in Kuching, Sarawak.

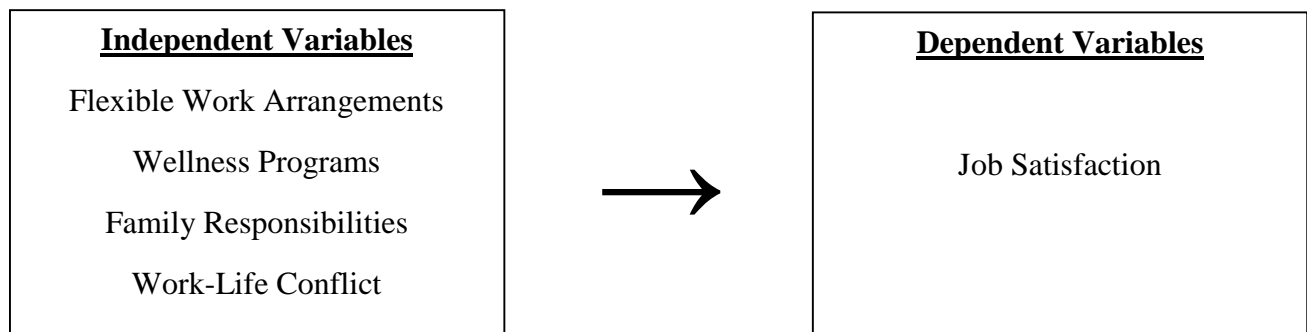
H<sub>13</sub>: There is a significant relationship between family responsibilities and job satisfaction in banking industry in Kuching, Sarawak.

H<sub>14</sub>: There is a significant relationship between work-life conflict and job satisfaction in banking industry in Kuching, Sarawak.

H<sub>15</sub>: The most dominant factor of work-life balance practices towards job satisfaction in banking industry in Kuching, Sarawak is family responsibilities.

#### 1.4 CONCEPTUAL FRAMEWORK

From the research objectives and hypotheses of the study, a conceptual framework is constructed. Developing a conceptual framework is useful as it helps to hypothesize and presuppose and to test the relationship and this would lead to improving our understanding of the situation (Sakaran, 2016).



*FIGURE 1:* Conceptual Framework

**SOURCE:** Adapted from Mungania (2017). Influence of work-life balance practices on performance of the banking industry in Kenya. (Unpublished doctoral thesis). Jomo Kenyatta University of Agriculture and Technology.

## **1.5 SIGNIFICANCE OF STUDY**

Work-life balance acts as a significant role in the growth of an organization's highly dedicated workforce which leads to higher efficiency by lower turnover rate. The aim of this study was to notify action, thus the study sought to contextualize the results within the larger research group. The information generated from this research outcomes are applicable beyond the research setting with implications which go beyond the researcher. In academic circles, the study contributed to up-to-date discussions on work-life balance and literature and gave rise to a question of why this can become the foundation for future explanatory study. This study highlighted the influences of implementing or not implementing work-life balance practices which were applicable. Thus, it was useful in enhancing the existing public policies and organizations' policies on work-life balance practices. The findings of this study were very useful for government to apprise policy development and business organizations. This study's published research results are known by global community hence they are also useful for CEOs, HR managers and practitioners to appreciate the significance of study in recognizing organizations' strengths, weaknesses threats and opportunities in area of work-life balance and job satisfaction.

## **1.6 DEFINITION OF TERMS**

The important terms that is used in this study were defined in terms of conceptual and operational perspectives. The conceptual definitions are provided based on the definition used in the past studies and encyclopedias.

## **1.6.1 CONCEPTUAL AND OPERATIONAL DEFINITIONS OF TERMS**

### **WORK-LIFE BALANCE PRACTICES**

**Conceptual definition:** Provision of initiatives which can be implemented by an organization to create a balance between work and personal responsibilities which are useful and equitable to both the organization and workers (Bloom & Van, 2006).

**Operational definition:** Work-life balance practices are programs that designed by employers which provide workers with alternatives to employment and individual obligations. It involves achieving a balance between professional work and other tasks in order to minimize the friction between official and domestic life.

### **FLEXIBLE WORK ARRANGEMENTS**

**Conceptual definition:** It defines as a series of work structures that modifies the time and location where work is completed on a regular basis (Estes & Michael, 2005) including flexibility in the scheduling of working hours for example alternative work schedules, shift arrangements, rest periods, flexibility in the number of hours worked, such as job sharing, part time job and flexibility in the workplace for example work at home or at satellite location (Wheatley, 2009).

**Operational definition:** Flexible work programs are alternate schedule in which workers are given greater scheduling freedom in the way they perform the duties of their job positions.

### **WELLNESS PROGRAMS**

**Conceptual definition:** Wellness programs are established to boost the health and also well-