Improving Work Life Balance: A Study on Employees in Private Commercial Banks of Bangladesh

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Abstract: *This paper attempts to identify the factors such as emotional intelligence, work overload, spiritual intelligence, organizational support, job engagement & technology advancement influencing work life balance of employees in private commercial banks of Bangladesh. The research has been conducted on 208 employees working in various private commercial banks of Bangladesh by using confirmatory factor analysis. The findings showed that Work Overload, Organizational Support & Emotional Intelligence are positively related to work life balance. However, Job Engagement and Technological Advancement are found to be negatively related to work life balance. Moreover the finding showed Spiritual Intelligence is not related to work life balance.*

Keywords: *Conservation of Resources, work-life balance, emotional intelligence, spiritual intelligence, job engagement, work overload, technology advancement, organizational support*

I. Introduction

Increased importance on competition and technological advancements have forced organizations to be more competitive as a result they require employees with higher competencies and multitasking so that they can sustain at minimum operational cost. So employees often face with challenges to perform well and employ most of their time at work in this era of globalization and competition. Organizations which do not provide employees for a chance of work/life balance might end up facing increasing number of dissatisfied and unproductive employees and hence slowly wear away (Gupta, 2016). Based on OECD index (2017) long work hours might hamper employees' health, jeopardise safety and cause stress. It has also been observed, on an average 1 in every 8 employees in the OECD work more than 50 hours per week and full time worker in OECD dedicates 62% of the day or about 15 hours, to individual care and leisure.

Maximum job being full time and permanent in Bangladesh leave very less options for employees to be able to create a balance between work and life. So there are scopes for work on improving WLB for researchers. Few observed recent studies suggest on improving work life balance policies and factors those can affect WLB (Tasnim, Hossain & Enam, 2017; Uddin, Mamun, Hoque & Uddin, 2013; Newaz & Zaman, 2012).

There are numerous researches which concluded work life imbalance has negative consequences. Employees suffer from depression and physical problems due to the work life imbalance as they are stressed at work (Tasnim et al., 2017) as well as longer working hours have been linked to depression (Frone, Russell & Cooper, 2011). Employees have reported high level of work interferes with their personal life (Reddy, Vranda, Ahmed & Nirmala, 2010). The imbalance has also been found to have a negative affect the on the employees' relationships with family causing work-family conflict (Doble & Supriya, 2010) which could result in decline in productivity. Hence, work-life balance is of major importance for every employed individual because imbalances might affect their well-being and productivity negatively.

There have been various studies on work life balance. While some figured out factors to implement work life balance policies by organizations (Aamir, Hamid, Haider & Akhtar, 2016; McCarthy, Cleveland, Hunter, Darcy, & Grady, 2013, Newaz & Zaman, 2012) and some studied the factors affecting the balance (Fernando & Umma, 2016; Uddin et al., 2013).

All the previous studies worked on factors those could be used to improve and influence the work-life balance of workforce, so further research would be useful to figure out how other factors can contribute to WLB. Thus the research gap suggests determining the relationship between a number of organizational factors, individual factors and to work-life balance. The findings will contribute in understand the role individual,

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organizational and environmental factor have on enhancing the work-life balance of today's workforce. In this study, individual factors include spiritual intelligence, emotional intelligence and job engagement, organizational factors include organizational support and work overload and environmental factor includes technological advancement (Kumarasamy, Pangil & Isa, 2015).

II.   Literature Review

2.1 Work Life Balance (WLB)

Work life balance is effectively balancing work and all other essential non-work activities such as family, community activities, voluntary work, personal development, leisure and recreation (Dundas, 2008). So it is important to maintain work-life balance or else individual's performances will suffer at work and non-work domains. In the world of competitive age, where people keep juggling between their personal and professional it is important to identify the factors those could help individuals to maintain WLB. Tomazevic, Kozjek & Stare (2014) argued that WLB means to effectively combine professional life with personal commitments and to create coordination between them.

Previous studies have found link between WLB with job satisfaction and organizational commitment. Researchers have found positive relationship between WLB, job satisfaction and organizational commitment (Saif, Malik & Awan, 2011; Virick, Lily & Casper, 2007; Kinnie, Hutchinson, Purcell, Rayton & Swart 2005; Youngcourt, 2005; Scholarios & Marks, 2004). Studies have also found other factors such as job flexibility and work support to be positively related to WLB (Fathima & Sahibzada, 2012; Julien, Somerville & Culp, 2011;Tremblay, Genin& di Loreto, 2011; Warner & Hausdorf, 2009; Thompson, Kirk & Brown, 2005; Wayne, Mussisca & Fleeson, 2004; Greenhause & Powell, 2003; Hill, Hawkins, Ferris & Weitzman, 2001)

There are factors which were found to be negatively related such as job stress or stressful environment, work overload and job demands (Bell, Rajendran & Theiler, 2012; Amstad, Meier, Fasel, Elfering & Semmer, 2011; Chiang, Birtch, & Kwan, 2010; Kinman& Jones, 2008; Wong & Lin, 2007; Wallace, 2005; Gillespie, Walsh, Winefield, Dua & Stough, 2001; Astin & Astin, 1999).

1.2 Spiritual Intelligence (SI)

Spiritual intelligence is the way of individual fulfillment and sustainable lifetime performance at extraordinary levels. It is the discipline of people's energy management which allows accessing a full range of human capabilities that required succeeding in life and developing in the current economic condition and social perspective (Wigglesworth, 2012 & Zohar, 1997). SI influences people in their personal life, especially to them who are struggling at their workplace. Emmons (2000) identified five components of SI: the capability to go beyond, experience intense level of awareness, learn from day to day experiences, and utilize spiritual means to find solution of a problem & engage in moral behavior.

Previous research found a positive connection between SI and WLB. Employees can divert their job stress into positive energy through SI. Mechanisms of spiritual intelligence help employees to be free from anger, anxiousness & fear (Zohar & Marshall, 2000). Singh & Sinha (2013) found that employees with higher spiritual intelligence consider life in a broader perspective and learn to be pleasant in difficult moments also. People who have higher spiritual intelligence are more satisfied in the workplace (Koražija, Žižek & Mumel, 2016). Workplace satisfaction helps employees to maintain a balanced personal life. If work culture and HR creative aspects merge with SI, productivity as well as WLB will develop.

1.3 Emotional Intelligence (EI)

Emotional Intelligence is the ability to identify emotions accurately, to access and generate emotions to assist thought, to understand emotions and emotional knowledge, and to reflectively regulate emotions so as to promote emotional and intellectual growth (Mayer & Salovey, 1997).

EI can be considered as a factor affecting WLB because it is the ability to identify and control emotions, helps employees to keep calm under pressure, as well as maintain good relationship with others and have a positive outlook towards life thus it can improve individual and organizational performance. So EI could be considered to be a significant area in maintaining WLB. Studies have shown that understanding and controlling emotions can be significant role in individual's life and work environment (Joshi, Suman & Sharma 2015; Law, Wong, & Song, 2004; Sy & Côté, 2004).

There have been studies showing links between EI and WLB. A significant difference in EI among the gender groups was observed because they have contrasting view in distinguishing and, dealing emotions (Higgs, 2004; Hopkins & Bilimoria, 2008). Results show emotional intelligence is an important factor for female employees in achieving WLB (JothiSree & Jyothi 2012). A survey conducted on police officers in Malaysia and found that WLB among police officers requires EI and control of emotions to meet the demands they faced on the streets (Kumarasamy et al., 2016). Mayer & Salovey (1997) mentioned that employees who demonstrate EI can control own emotions as well as others. So it can be identified that employees with higher EI will have

WLB as they will be able to cope up with the results that they face due to stress. EI contributes to various important outcomes in the family, the workplace and other aspects of life (Goleman, 2001). So employees those are able to make best use of EI will be able to find out how to influence people and will also be able to strike a balance between their professional and personal lives.

1.4 Job Engagement

Job engagement is defined as a positive, fulfilling work-related state of mind that is characterized by vigour, dedication, and absorption (Schaufeli, Salanova, González-Romá, & Bakker, 2002). The social exchange theory states that employees will show positive attitudes and behaviors when employers care for employees and offer opportunities for them (Blau, 1964).So when employees receive good treatment it leads to favorable outcomes for both the parties i.e. employers and employees (Eisenberger, Stinglhamber, Vandenberghe, Sucharski, & Rhoades, 2002).

Job engagement has a positively related to job performance because employees involved in work perform better. Rich, Lepine, & Crawford (2010) observed significant positive relationship between job engagement and performance. Amarakoon & Wickramasinghe (2010) found that there is a positive relationship between job engagement and WLB. Susi & Jawaharrani (2011) too argued that WLB has an important impact on job engagement.

It can be understood from Schaufeli et al., (2002) that engaged employees are vigorous, dedicated and absorbed, and these characteristics help to produce committed employees and can help them manage a good balance. So, there could be a chance that job engagement positively affects WLB.

1.5 Work Overload

Work overload occurs due to excessive work demands from an individual which is beyond his/her capacities and hamper regular flow of work. Heavy workload is an indicator of job stress among employees that create severe health issues along with an imbalance in their wok life and family life. Earlier researchers found there is a negative relation with excessive workload and employees' wellbeing (Kumarasamy, Pangil, Isa, 2015; Kinman& Jones, 2008; Astin & Astin, 1999). Shah, Jaffari, Aziz, Ejaz, Ul-Haq, Raza (2011) referred that large organizations more often assign their employees huge task with a narrow span of time. This type of assignment can cause employees pressurized & make them demotivated towards their work life as well as personal life. Work overload and balancing work life and family life has been consider as a major issues to many researcher at all career specially for the female employees (Sorcinelli, 2007). It is proved in many research findings that excessive workload never help employees to produce extra output, perhaps it create employees frustrated and dissatisfied in their life. Nasruddin & O'Driscoll (2012) found work stress can create work life conflict in the means of work to family conflict or family to work conflict. However it is very obvious that negativity of work overload towards work life balance proved over its positivity.

2.6 Organizational Support

Organizational support is providing favorable treatment to the employees instead of unfavorable. Organizational support theory focus on the extent of employees perception that employer values employees contributions and think about their well-being (Kurtessis, Eisenberger, Ford, Buffardi, Stewart, Adis, 2017). Perceive organizational support change the traditional perception of employees about their employers and organization. For maintaining balance between job life and personal life organization must be concerned about employees' wellbeing. Researcher found that organizational support could arise from social support. As social support reduce stress inside and outside workplace, maintaining balance between work and life could become easier (Ganster, Fusilier, & Mayes, 1986). Parasuraman, Greenhaus, Granrose (1992) & Allen (2001), specify this social support in organization arises in the means of support from supervisors, colleagues and the entire organization.

Warner & Hausdorf (2009), found work to family conflict reduces by proper support form organization & supervisory level on personal issues. Also collegial support & organizational resources apart from unfair criticism are positively related with work life balance (Fathima & Sahibzada, 2012). Supportive perceptions of HR manager or direct supervisor on work related programs help employees to uplift their outcomes and reduce the turnover intentions (McCarthy et al., 2013). Hence, based on preceding studies, it is highly expected that organizational support & work life balance are positively related.

2.7 Technological Advancement

Technology is the most volatile form in environment. Technological advancement changed the balance in employer-employee relationship. Employees are mostly affected due to this advancement in the means of working through technological gadgets like smartphones, tablets & other devices that enable employees to stay connected with work all the time. Now a day work culture of organization also changed and employees are

grouped together onto cross-functional teams, so for being more productive these teams have to stay connected all the time regardless of their work schedule. Radical change of technology is considered as double-edge sword by most of the researchers because of its advantages and disadvantages simultaneously. Working beyond office certainly affects work life balance. Managers can become more strategic in assigning task to employees. Employees can create an impression to employers by appearing dedicated, spontaneous, and willful (Bolino, 1999). Hill et al., (2001) got the affirmative impact of technology in balancing work & life. Later on Konrad & Yang (2012) support advantages of technological innovations because it provides huge alternatives in the means of telework, by which employees can work from satellite offices or from remote locations. Fazili & Khan (2017) also gave a clear guidance for managing new generation of human resources & using technology for employees benefit in the form of flexibility in location, time & quickness of decision.

However because of technological advancement sometimes workforces have to bring their incomplete workloads out of the office which create a negative impact on personal life. Information, communication and technology advancement expand the working hours and engage employees towards 24 hours and 7 days (Prasopoulou & Pouloudi, 2006; Thompson et. al., 2010). Fageria (2016) supported this argument by the findings that flexible work trends increase job pressure and demands immediate responses. These actions and decisions make employees busy all the time. Organizations are hampering work life balance of employees by creating e-mail traditions & using some medium of communication like telephone, videoconferencing, networking sites etc. (Waller & Ragsdell, 2012; Githinji & Wekesa, 2017).

Based on the research findings the pros of technological advancement in maintaining work life balance of employees is very few than the cons.

III. Hypothesis

From the literature review, the following hypotheses are thus derived:

H1: There is a significant positive relationship between emotional intelligence and work-life balance
H2: There is a significant positive relationship between spiritual intelligence and work-life balance.
H3: There is a significant positive relationship between job engagement and work-life balance.
H4: There is a significant positive relationship between organizational support and work-life balance.
H5: There is a significant negative relationship between excessive work overload and work-life balance.
H6: There is a significant negative relationship between advance technology and work-life balance.

IV. Methodology

4.1 Respondents of the Study:

The population for the study is private commercial bank employees in Bangladesh who are experiencing high level of job stress and always complaining about their work life imbalance. Survey instruments were delivered to respondents' end through personal visit and electronic mail. Convenience and snowball sampling techniques were used to collect the responses. In collecting data, researchers personally visited respondents' facility for several times and briefed the respondents how to fill it up. A total of 280 questionnaires were distributed to different banks, manufacturing companies. Out of 280 questionnaires only 206 were found to be useful which indicate a response rate of 73.57%.

4.2   Measurement

Seven existing instruments have been used in this research. Work-life balance constructed by Hayman (2005), emotional intelligence by Wong and Low's Emotional Intelligence Scale (WLIES) (2002), spiritual intelligence by Spiritual Intelligence Self Report Inventory (SISRI) constructed by King and DeCicco (2009), job engagement measured by Utrecht Work Engagement Scale (UWES) instrument which adapted from Schaufeli, Salanova, Gonzalez-Roma, and Bakker (2002), work overload constructed by Quresh, Ahmed Jamil, Iftikhar, Arif, Lodhi, Naseem and Zaman (2012), technology advancement by Waller and Ragsdell (2012) and organizational support was measured using instruments constructed by Esenberger, Cummings, Armeli, and Lynch (1997). Each respondent was asked to rate each item on a 5-point Likert scale (5 = strongly agree........1 = strongly disagree).

V.   Data Analyses and Findings

5.1 Measurement Model:

While screening the data set we have found no missing data in any of the cases. We found about 12 respondents who were unengaged as evidenced by giving the exact same response for every single item, which should not have been the case since the items fewer than two unobserved variables (work-life balance & organizational support) are reverse coded. These respondents thus were not included in the final sample size of 208. Since we have 40 measured variables in our model to begin with, this makes the ratio between measured variables and respondents about 5:1. Simulation studies show that with normally distributed indicator variables

and no missing data, a reasonable sample size for a simple CFA model is about N = 150 (Muthén and Muthén, 2002); whereas, Bentler and Chou (1987) suggest a ratio as low as 5 cases per variable would be sufficient when latent variables have multiple indicators. Data is considered normal if skewness and kurtosis are between ±3 and ±7 (Tabachnick & Fidell, 2008). In this regard, skewness and kurtosis of all the 40 indicator items are found to be between ±3 and thus we can conclude that the data are normally distributed. Out of six (6) latent constructs, the Technological Advancement (TA) is just identified; whereas, the rest of the constructs are over identified.

Before starting the CFA, we set some guidelines for deriving an optimal model. According to Hair Jr, Black, Babin & Anderson (2010), Bryne (2010), and Kline (2011) factor loadings that signify the relationship between the latent and observed variables should be ≥ 0.7. Yet, other researchers such as Chua (2009), and Rosseni (2014) argue that any factor loadings ≥ 0.5 can be accepted if other model fit measures such as RMSEA, CFI, GFI, and TLI are achieved. Cut-off values of some of these selective model fit measures are provided in the table below.

Table 1. Cut-off values of selective model fit indices

Measure	Threshold	Literature
Chi-square/df (X^2 df)	Between 1 and 3	Hu, L., Bentler, P. M.(1999), Tabachnick and Fidell (2008), Kline (2011), Rosseni (2014)
CFI Comparative Fit Index	> 0.95	Hu, L., Bentler, P. M.(1999), Kline (2011), Rosseni (2014), Schumacker and Lomax (2010)
SRMR Standardized Root Mean Square Residual	< 0.08	Hu, L., Bentler, P.M.(1999), Kline (2011), Schumacker and Lomax (2010)
RMSEA Root Mean Square Error of Approximation	< 0.06	Hu, L., Bentler, P.M.(1999), Kline (2011), Rosseni (2014), Schumacker and Lomax (2010)
PCLOSE	> 0.05	Hu, L., Bentler, P.M.(1999)
TLI Tucker-Lewis Index	> 0.9	Schumacker and Lomax (2010), Hair Jr et. al., (2010), Gaskin (2012)

Chi-square (X^2) assesses overall fit and the discrepancy between the sample and fitted covariance matrices. X^2/df, which is called the normed chi-square is a value equals the chi-square divided by the degrees of freedom (df).

CFI Compares the fit of a target model to the fit of an independent, or null, model. The RMSEA demonstrates how well the model, with unknown but optimally chosen parameter estimates would fit the populations covariance matrix (Byrne, 1998).Whereas, PCLOSE is a "p value" for testing the null hypothesis that the population RMSEA is no greater than .05.SRMR represents the square root of the difference between the residuals of the sample covariance matrix and the hypothesized covariance model (Hooper, Coughlan & Mullen, 2008).The Tucker-Lewis Index (TLI) also known as Non-Normed Fit Index (NNFI) is an incremental fit index.TLI was developed against the disadvantage of Normed Fit Index regarding being affected by sample size (Cangur & Ilker, 2015).

Initially we created a rough model in AMOS 23 for conducting CFA where the 40 measured variables were divided into 7 latent variables. The latent variables are; Work-life Balance (WLB), Job Engagement (JE), Work Overload (WO), Emotional Intelligence (EI), Spiritual Intelligence (SI), Organizational Support (OS), and Technological Advancement (TA). Table 2 shows the 40 indicator variables that were divided in these 7 latent variables.
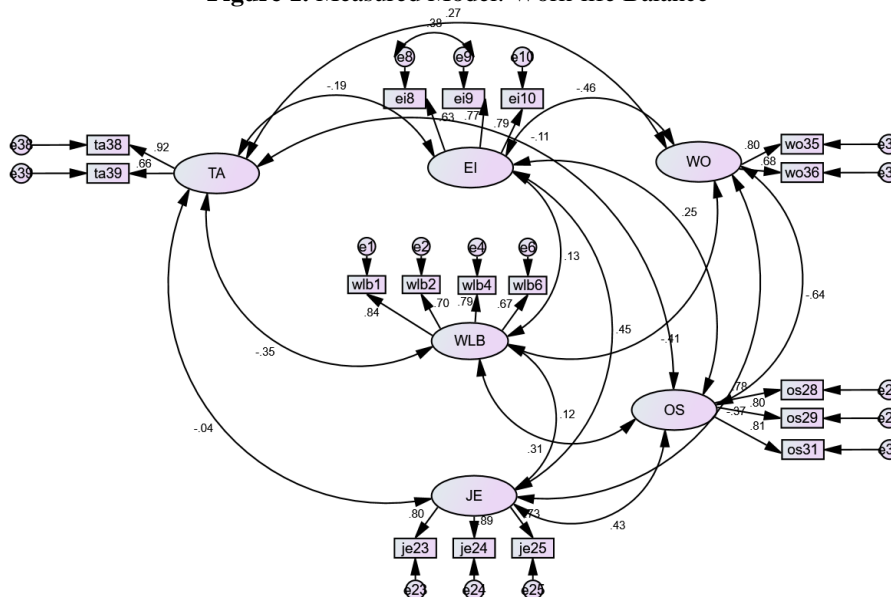
Table 2. Indicator variables

Constructs	Indicator Code	Items
Work-life Balance	wlb1	My personal life suffers because of work
	wlb2	My work suffers because of my personal life
	wlb3	I find it hard to work because of personal matters
	wlb4	My job makes personal life difficult
	wlb5	I neglect personal needs because of work
	wlb6	I miss personal activities because of work
	wlb7	I struggle to juggle work & non-work
Emotional Intelligence	ei8	I am able to control my temper and handle difficulties rationally
	ei9	I am quite capable of controlling my own emotions
	ei10	I have good control of my own emotions
	ei11	I have good understanding of my own emotions
	ei12	I really understand what I feel
	ei13	I always know whether or not I am happy
	ei14	I always set goals for myself and then try my best to achieve them
Spiritual Intelligence	si15	I am able to move freely between levels of consciousness or awareness
	si16	When I experience a failure, I am still able to find meaning in it
	si17	I often see issues and choices more clearly while in higher states of consciousness/awareness
	si18	I am able to make decisions according to my purpose in life

	si19	I am able to find meaning and purpose in my everyday experiences
	si20	I have developed my own techniques for entering higher states of consciousness or awareness
Job Engagement	je21	At my work, I feel bursting with energy
	je22	I am immersed in my work
	je23	I find the work that I do full of meaning & purpose
	je24	At my job, I feel strong & vigorous
	je25	I am enthusiastic about my job
	je26	My job inspires me
	je27	When I get up in the morning, I feel like going to work
Organizational Support	os28	The organization fails to appreciate any extra effort from me
	os29	The organization would ignore any complaint from me
	os30	The organization shows very little concern for me
	os31	Even if I did the best job possible, the organization would fail to notice
Work Overload	wo32	I experience excessive work pressure
	wo33	I work for long hours, on overtime and even on holiday
	wo34	I am unable to meet out the demands of my job
	wo35	I spend so long at work that my outside relationship is suffering
	wo36	I am so busy; I find it increasing difficult to concentrate on the job in front of me
	wo37	I feel tired during the day due to excessive work load
Technological Advancement	ta38	By spending time on communication devices outside of working hours, I feel I miss out on other things
	ta39	Information communication devices received outside of office hours result in myself having to do work outside of office hours
	ta40	Technological advancement at work has helped me to work away from office offering me more flexibility

In the CFA analysis conducted through AMOS, indicator variables with factor loadings < 0.5 were eliminated sequentially until we could derive a model that meets all the criteria of model fit measures. As a part of standard procedure, we decided to have a closer look at the modification indices to make necessary adjustment for a better fitted model. In this regard, we also eliminated items with overall high standardized residual covariances as their present affects overall goodness of fit. The codes of indicator variables that were sequentially removed are ta40, ei13, ei14, si15, si16, wo33, wo34, si17, wo32, os30, wo37, je21, je21, je22, je26, ei12, ei11, si18, wlb3, je27, wlb7, wlb5. A major adjustment in the model was brought when we had to drop Spiritual Intelligence (SI) from the final model derived, as the remaining items (code: si19, si20) under this latent variable demonstrated low composite reliability (.686; <0.7). All the parameters of the model here are estimated using maximum likelihood estimation (MLE).The model with all its standardized estimates is presented below:

Figure 1. Measured Model: Work-life Balance

The loadings between the indicator items and latent variables are high (>0.5) and there are no negative error variances observed in the model. Achieved measurement model fit indices are X^2 df = 1.661 (X^2=171.032,

df =103), CFI=0.953 (>0.95), SRMR =0.053 (<0.08), RMSEA=0.056 (<.06), PCLOSE=0.230 (>0.05), and TLI =0.939 (.09). These measures signify that the model is feasible. It can be observed in the table 3 (below) that composite reliability (CR) scores of all the latent variables are greater than 0.7; Average variance extracted (AVE) for each of the latent variables are greater than 0.5 and all of the AVE>MSV (Maximum Shared Variance). This suggests that there is no convergent validity issue in the model derived. Convergent validity refers to the extent to which measured variables of the same construct are correlated. Whereas, discriminant validity refers to the extent to which constructs are distinct. In this regard, the standard procedure suggests if the correlation scores between each construct with other constructs are all less than the square root of AVE of each construct, then the model has no discriminant validity issue. Square root of AVE (diagonally presented) of the constructs and the correlation scores between the constructs in table 3, provide empirical evidence that each construct is unique and thus there is no serious issue as regards discriminant validity in the model derived.

Table 3. Convergent Validity and Discriminant Validity

|	CR	AVE	MSV	MaxR(H)	WLB	TA	OS	WO	EI	JE
WLB	0.840	0.570	0.169	0.856	**0.755**					
TA	0.775	0.639	0.120	0.862	-0.347***	**0.800**				
OS	0.839	0.634	0.415	0.839	0.310***	-0.107	**0.796**			
WO	0.710	0.551	0.415	0.724	-0.412***	0.268**	-0.644***	**0.743**		
EI	0.778	0.541	0.212	0.793	0.128	-0.190*	0.254**	-0.460***	**0.736**	
JE	0.848	0.652	0.202	0.868	0.117	-0.038	0.427***	-0.365***	0.449***	**0.807**

Thresholds From:
Hu, L., Bentler, P.M. (1999), "Cutoff Criteria for Fit Indexes in Covariance Structure Analysis: Conventional Criteria Versus New Alternatives" SEM vol. 6(1), pp. 1-55
Significance of Correlations:† p < 0.100, * p < 0.050, ** p < 0.010, *** p < 0.001

We conducted a Common Method Bias (CMB) test to check whether the estimated impacts, in the model derived, suffer from bias. CMB is the spurious variance that is attributable to the measurement method rather than to the constructs the measures are assumed to represent (Podsakoff, MacKenzie, Lee & Podsakoff, 2003). Common Method Variance (CMV) is considered to be the source of CMB and it is defined by Richardson, Simmering, and Sturman (2009) as the systematic error variance that is shared among variables which are measured with the same source or method. This systematic error variance can cause CMB and can also bias the estimated relationships among variables or measures (Jakobsen & Jensen, 2015; Campbell & Fiske, 1959).

Podsakoff et. al., (2003) suggested several remedies to overcome this issue. One of the approaches is known as Common Latent Factor (CLF) that helps to detect significant shared variance among the variables. In this method, a latent factor is introduced which is then modelled such that it directly affects all other items administered. In this model, CMV is controlled by explicitly incorporating the effects of a latent method factor on each observed indicator. All the standardized estimates with CLF (unconstrained) in our model can be observed in figure 3.

Figure 2. Measurement Model with CLF (Unconstrained)
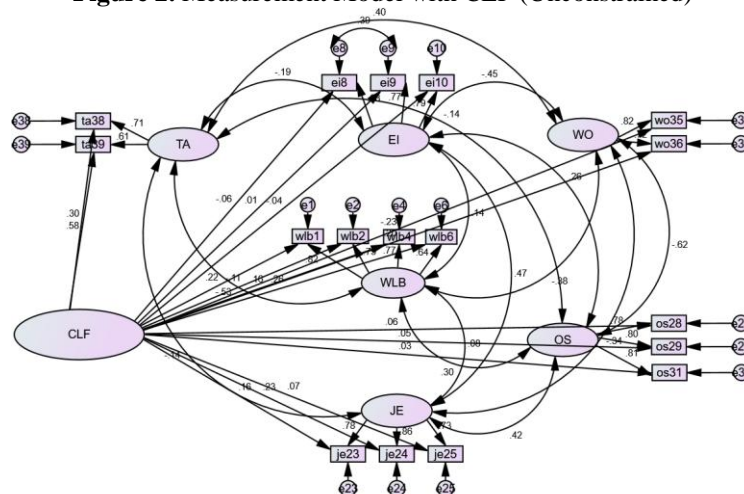
Here, we compared the unconstrained common latent factor (with X^2=126.9, df=86) to fully constrained (zero constrained) common latent factor (with X^2=171.0, df =103) to check whether the chi-square

difference (delta X^2=44.1, df=17) test between the two is significant. The p-value in this regard transpired to be less than α = 0.05; this indicates shared variance across all items is significantly different from zero. Since zero-constraint model is significant (i.e., measurable bias is detected), we ran an equal-constrained test to check whether response bias is evenly distributed across all the items. In this case we compared the unconstrained common latent factor (with X^2=126.9, df=86) to equal constrained (constrained to 1) common latent factor (with X^2=174.9, df =103) in this his case chi-square difference (delta X^2=44.1, df= 17) is found to be significant as well. This suggests we have unevenly distributed bias.

Meanwhile, model fit measures with CLF (unconstrained) are achieved; X^2df = 1.475 (X^2=126.872, df =86), CFI=0.972 (>0.95), SRMR =0.043 (<0.08), RMSEA=0.048 (<.06), PCLOSE=0.560 (>0.05), and TLI =0.956 (>0.9). This result shows better findings after CFA with CLF.

We thus retained the CLF construct and imputed factor scores for subsequent causal analysis. We impute factor scores by creating new variables which represent each latent variable; these new variables account for the shared variance explained by the CLF and create common method bias (CMB) corrected measures.

5.2 Structural Model:

The structural model in figure 4 epitomizes the structural relationships between the dependent (endogenous) and independent (exogenous) variables. Here, each exogenous and endogenous variable incorporates CMB corrected measures. The standardized coefficients in the figure 4 recapitulate the relationship between work-life balance (endogenous variable) and all the exogenous variables: work overload, organizational support, emotional intelligence, job engagement, and technological advancement. A regression analysis (in table 3, 4 & 5) was also conducted in this regard using SPSS 23 to generate t values and to check the significance of these relationships.

Figure 3. Structural Model
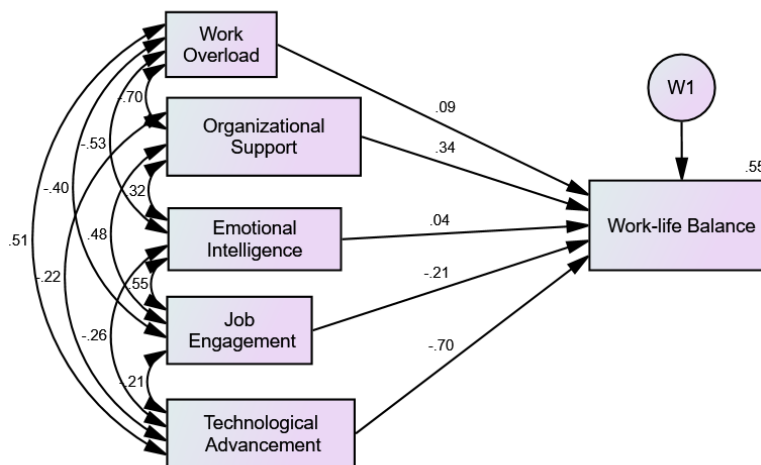
The R-squared value of the structural model is 54.8%; this value signifies that our model explains a good proportion of the variability in the dependent (endogenous) variable.

It can be observed from the model below that organizational support is predictive of greater work-life balance. The relationship between the two variables is significant in our findings as the p-value is less than α = 0.05. This finding supports our hypothesis that there exists positive relationship between these two variables. Whereas, technological advancement and job engagement are predictive of lower work-life balance. These two relationships are also significant as the p-values correspond to these variables transpired to be less than 0.05. Here, the relationship between technological advancement and work-life balance supports our hypothesis that the advancement in technology related to certain job has negative effect on work-life balance. In our findings, the association between job engagement and work-life balance suggests work-life balance decreases as one becomes more engaged in his/her respective job. This discovery diverges from our hypothesis formulated related to the variable. Though the relationships between work-life balance and work overload, emotional intelligence are positive in our findings, these are observed as statistically insignificant. Hence, our hypotheses related to these two exogenous variables and endogenous (work-life balance) could not be established. The structural model (in figure 3) also comprises of correlations among exogenous variables for a better understanding of their intricate relationships.

Table 4. Model Summary

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.740[a]	.548	.537	.67466

a. Predictors: (Constant), TA, JE, OS, EI, WO

Table 5. ANOVA

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	111.442	5	22.288	48.968	.000[b]
	Residual	91.943	202	.455		
	Total	203.386	207			

a. Dependent Variable: Work-life Balance

b. Predictors: (Constant), Technological Advancement, Job Engagement, Organizational Support, Emotional Intelligence, Work Overload

Table 6. Coefficients

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.908	.337		8.631	.000
	Work Overload	.120	.119	.088	1.009	.314
	Organizational Support	.394	.087	.338	4.508	.000
	Emotional Intelligence	.069	.115	.039	.600	.549
	Job Engagement	-.294	.088	-.207	-3.319	.001
	Technological Advancement	-.861	.070	-.698	-12.216	.000

a. Dependent Variable: Work-life Balance

VI.   Data Analyses and Findings

The main purpose of this research is to find the factors that influence employees work life balance. From literature review we found so many individual, organizational and environmental factors that create work-life imbalance. Our findings contradict with earlier research in some of the factors. We hypothesized spiritual intelligence with work-life balance because it motivates people to balance their work schedules and help to spend time with the family (Emmons, 2000). But in our study we didn't find any relation of spiritual intelligence with work life balance in our findings. Another factor work overload is found positively related in our study, which is supposed to be negatively related with balanced work life. Many employees believe working long or extra hour doesn't affect them because now-a-days employees consider it as one of the organizational culture (Kodz, Kersley, Strebler, & O'Regan, 1998). Organizations need to investigate the most influential factors which can help them to nurture their employees and maintain their balances work life and personal life. Through the research an organizations can find ways to motivate their employees and utilize them properly. This research will initiate the academics to nurse an environment of thinking out of the box and curiosity beyond routinized works for bringing positive drives to the organization.

VII.   Limitations of the Research

The study covers some selected private commercial banks in Bangladesh, based on convenience sampling, in Bangladesh. The generalization of the study might not be accurate because of the subjectivity in sample selection. Random sampling in place of convenience sampling might bring representative result in generalizing the result for picturing the overall scenario. The limited sample size (N=208) was another limitation, hence, the large sample size could reveal more representative result for generalizing the case. There are various measurement instruments of work life balance, emotional intelligence, spiritual intelligence, work overload, job engagement and technological advancement developed by various scholars not from the same country and the context which might not be giving representative results. The findings may yield different result if other measurement instruments were used.

VIII.   Future Directions

Comprehensive research is necessary to generalize the overall results. There is an enormous scope of doing research entailing demographic factors i.e., gender, age, education level, marital status, nature of organization, employment level, structure of ownership, and tenure to predict overall work life balance. In addition, large sample size might provide an insight into more generalization of the study because of the representation of more respondents. Further research on the relationship among various WLB factors moderated by demographic factors in Bangladesh might be suggested.

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