

## EXPLORING THE STRATEGIES FOR COPING WITH WORK-LIFE CONFLICT: A STUDY ON THE EMPLOYEES OF THE STATE BANK OF INDIA

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### Abstract

The work-life conflict has an adverse impact on employees' lives as well as the organisation. Thus, this study aims to explore the strategies for coping with work-life conflict among the State Bank of India (SBI) employees and examine if there is any significant difference among the employees in coping with work-life conflict. Drawing on a mixed method approach, an open-ended, in-depth interview was held with 10 SBI employees working in Manipur for the qualitative method, while 257 quantitative survey questionnaires were collected from SBI employees using random sampling. The collected data were analysed using SPSS Statistics 21. Statistical tools like Exploratory Factor Analysis, Cronbach's Alpha, descriptive statistics, and independent-sample t-tests were employed to meet the research objectives. The findings revealed that employees can cope with work-life conflict using various strategies such as workplace flexibility, inspiration, abetting, managerial support, and self-care. The study also found that the coping strategies for work-life conflict do not differ significantly among the SBI employees based on gender, marital status, working experience and occupational level. The study, thus, adds to the body of knowledge on work-life balance in the banking sector and offers guidance to organisations on how to formulate strategies that will help employees effectively manage work-life conflict. Further, it also provides insight for employees to cope with work-life conflict from their end.

**Keywords:** Work-life conflict, State Bank of India, coping strategies, workplace flexibility

### INTRODUCTION

In today's fast-paced and demanding working environment, the concept of work-life conflict has become increasingly relevant. Thus, in recent years, there has been a rising importance in the study of work-life conflict and its effects (Kao et al., 2020). The domains of work and family are no longer strictly segregated from one another as they formerly were. Traditional roles have become more ambiguous as more women enter the workforce, and both men and women participate in roles related to work and family (Anand & Vohra, 2022). As employees are expected to manage multiple roles simultaneously, i.e. paid work and non-paid work domain (Fotiadis et al., 2019), they oftentimes face unprecedented challenges in maintaining a healthy balance between work and personal lives (Beigi & Shirmohammadi, 2017). Furthermore, the Banking Sector is known for its high-pressure work environment and working in this sector is considered one of the most stressful occupations (Gaur et al., 2021). The State Bank of India (SBI), a leading bank in the country, is not an exception.

### Work-Life Conflict

According to Spector (2021, p. 287), “work-family conflict is a form of extrarole conflict in which the demands of work interfere with those of the family or the demands of the family interfere with those of work”. Greenhaus and Beutell (1985, p. 77) defined work-family conflict as “a form of interrole conflict in which the role pressures from the work and family domains are mutually incompatible in some respect”. They also suggest three types of work-family conflict. These are time-based conflict, strain-based conflict, and behaviour-based conflict. Work-life conflict is an extension of work-family conflict (Kossek & Lee, 2017), which includes non-parent employees covering time for sports, education, and travel (Kalliath & Brought, 2008), volunteering and religious activities (Kossek & Lee, 2017), friends, personal time, and exercise (Kossek, 2016) besides family roles. Thus, work-life conflict may be defined as a psychological phenomenon of incompatibility between one’s professional life and personal life roles.

Work-life conflict negatively affects both the lives of employees and the performance of the organisation (Ford et al., 2007; Tziner & Sharoni, 2014). Some of such impacts are employees’ anxiety (Frone et al., 1992; Ford et al., 2007), stress (Tziner & Sharoni, 2014), depression (Major et al., 2002), deteriorating health (Bedeian et al., 1988; Major et al., 2002), emotional exhaustion (Wang et al., 2012) and depersonalisation (Wang et al., 2012) which led to burnout (Smith et al., 2018; Jerg-Bretzke et al., 2020; Terry & Woo, 2020). It also has an adverse impact on employees’ productivity and job performance (Johnson et al., 2005; Shivakumar & Pujar, 2016), increases absenteeism (Hammer et al., 2003; Agha et al., 2017) and lateness (Hammer et al., 2003), decreases job satisfaction (Johnson et al., 2005; Yusnita et al., 2022) and organisational commitment (Li, 2018; Rumangkit & Zuriana, 2019), which further lead to withdrawal from work (Macewen & Barling, 1994) and life dissatisfaction (Greenhaus & Beutell, 1985; Bedeian et al., 1988; Michel et al., 2009). Therefore, it is crucial for both employees as well as organisations to explore the possible strategies for coping with work-life conflict in the contemporary work culture.

### **Sources of Conflict and Coping Strategies**

It is evident from the literature that there are a number of factors leading to employees’ work-life conflict. Some of the key sources of work-life conflict are long working hours (Spector et al., 2004; Ford et al., 2007; Owolabi & Ajibose, 2019), work overload (Cartwright & Pappas, 2008), job dissatisfaction (Allen et al., 2000; Spector et al., 2004; Ford et al., 2007), depression (Allen et al., 2000), work-related stress (Allen et al., 2000; Cartwright & Pappas, 2008), family related stress (Allen et al., 2000). Further, Greenhaus and Beutell (1985) identified several sources of work-life conflicts, such as long working hours, inflexible work schedules, shift work, role conflict, and role ambiguity, which are work-related, and other sources of conflict like large families, spouse employment, having young children, and low spouse support which are family-related.

The literature revealed that coping strategies can be adopted in different approaches. For instance, one may adopt an emotion- or problem-focus coping mechanism (Lazarus, 1999); one may also choose palliative or direct-action coping mechanisms (Dewe, 1985). Owolabi and Ajibose (2019) concluded that implementing family-friendly strategies like compressed work week, time off in lieu, flexi-time, elder care and child-care support can help employees cope with work-life conflict. Anand and Vohra (2022) identified four key strategies for coping with work-life conflict, namely, passive acceptance of work-life conflict as it is inevitable, unambiguous communication, emotional and instrumental support from family, and informational support at work. Kibriya et al. (2021) suggested five strategies for coping with work-life conflict, namely, prompt family support, time management, stress management, determining priorities, and task crafting. Singh (2015) identified several befitting strategies adopted by some selected companies for improving work-life balance, such as flexi work, telecommuting, parental leave, and job sharing.

### **Significance of the Study**

Despite the fact that several scholars and academicians have investigated work-life conflict and its coping mechanisms, very few were done in the Indian context, especially in the banking industry, as they are primarily concentrated on Western countries, which may differ significantly from those of India. Furthermore, not much study has been done, particularly on the coping mechanisms used by workers in the Indian banking industry. Prior research has examined work-life balance as a broad issue without concentrating on particular tactics used in the banking industry. Consequently, there is a deficiency in the body of literature regarding the coping mechanisms employed by workers in high-stress workplaces, especially in the Indian banking industry. Thus, this study aims to address this literature gap by exploring the strategies adopted by SBI employees for coping with work-life conflict, which will potentially add value to the literature on work-life conflict with special reference to the banking sector and promote work-life balance. Thus, the main objective of the study is to identify useful coping mechanisms that SBI employees may use to manage their personal and professional lives, which will increase productivity and satisfaction. It further aims to examine if the strategies for coping with work-life conflict differ significantly among the workforce based on gender, marital status, occupational level and working experience.

## RESEARCH METHODOLOGY

This empirical study is a mixed method of qualitative and quantitative approach which focuses on exploring the strategies for coping with work-life conflict among the employees of SBI with particular reference to the state of Manipur. IBM SPSS Statistics 21 was used to analyse the collected data. Statistical tools like Exploratory Factor Analysis, Cronbach's Alpha, descriptive statistics, and independent-sample t-tests were employed to meet the research objectives.

### Sampling

Drawing on a mixed method approach, an open-ended, in-depth interview was held with 10 SBI employees working in Manipur for the qualitative method, while 257 quantitative survey questionnaires were collected from SBI employees using random sampling. A brief profile of the quantitative survey respondents is shown in Table 1.

**Table 1** Respondents Demographic Profile

Demographic Variables		No. of Respondents	Percentage
Gender	Male	177	68.87
	Female	80	31.13
	Total	257	100
Marital Status	Married	166	64.59
	Unmarried	91	35.41
	Total	257	100
Occupational Level	Clerical	125	48.64
	Officer	132	51.36
	Total	257	100
Working Experience	Less than or equal to 10 years	184	71.6
	More than 10 years	73	28.4
	Total	257	100

*Source: Computed from Primary Data*

### Measurement Scale

The questionnaire consists of two parts, namely, the demographic profile of the respondents and strategies for coping with work-life conflict. Based on the qualitative survey inputs from ten respondents and existing literature, 27-item strategies for coping with work-life conflict measurement scale was structured. These were measured on a Likert five-point scale ranging from strongly disagree = 1, disagree = 2, neutral = 3, agree = 4 and strongly agree = 5.

## RESULTS AND DISCUSSION

Table 2 depicts the results of descriptive statistics of strategies for coping with work-life conflict among SBI employees. The results showed that all 27 items were desirable strategies for coping with work-life conflict as the mean score for each item is greater than 3.

**Table 2** Descriptive Statistics of Strategies for Coping with Work-Life Conflict

Coping Strategies Items	Min.	Max.	Mean	SD	Remark
1 Compressed work week	2	5	<b>3.7432</b>	.80780	Desirable
2 Flexible work schedule	1	5	<b>3.6109</b>	.93351	Desirable
3 Flexible organisational goal/target	1	5	<b>3.5019</b>	.95657	Desirable
4 Adequate leave facilities	2	5	<b>3.7354</b>	.84781	Desirable
5 Work/Job sharing permission	2	5	<b>3.6965</b>	.78144	Desirable
6 Enough time for lunch at workplace	2	5	<b>3.6809</b>	.86566	Desirable
7 Easing child-care burden by providing on-site lactation room and a child-care referral service, and or subsidise cost of child-care	1	5	<b>3.5798</b>	.96545	Desirable
8 Easing elder-care burden by providing an elder-care referral service and emergency elder care	1	5	<b>3.5681</b>	.92504	Desirable
9 Assignment of well-known work (person-job fit)	2	5	<b>3.8249</b>	.77842	Desirable
10 On-job training	2	5	<b>3.9222</b>	.69721	Desirable
11 Eliminating the use of punishment as a managerial technique	1	5	<b>3.6654</b>	.85518	Desirable
12 Proper communication of policies	2	5	<b>3.9728</b>	.72027	Desirable
13 Fair treatment in workplace	1	5	<b>4.0584</b>	.77087	Desirable
14 Supportive and encouraging supervisor/top-level management	1	5	<b>4.1051</b>	.77097	Desirable
15 Supportive and encouraging colleague/co-workers	1	5	<b>4.1829</b>	.65073	Desirable
16 Providing adequate information related to employees wellness	2	5	<b>4.0389</b>	.76447	Desirable
17 Conducive policies to fulfil family tasks	2	5	<b>3.8716</b>	.82624	Desirable
18 Need fulfilment of the employee	2	5	<b>3.9883</b>	.77803	Desirable
19 Pray to God	1	5	<b>4.0078</b>	.74473	Desirable
20 Proper training on time management	2	5	<b>3.9689</b>	.87444	Desirable
21 Regular exercise	2	5	<b>3.8988</b>	.89130	Desirable
22 Proper diet plans	2	5	<b>3.8599</b>	.90777	Desirable
23 Meditation/Yoga/Biofeedback	2	5	<b>3.5642</b>	.91684	Desirable
24 Say "No" for unknown task	1	5	<b>3.3891</b>	.99430	Desirable
25 Supportive and encouraging family/friends	2	5	<b>4.2257</b>	.68154	Desirable
26 Getting enough quality sleep and vacation	2	5	<b>4.0039</b>	.95401	Desirable
27 Healthy interpersonal relationship	2	5	<b>4.0973</b>	.84910	Desirable

Note. N = 257. Mean ≥ 3 are in bold and are consider as desirable strategy.

Source: Computed from Primary Data

### Exploratory Factor Analysis

A principal components analysis with an orthogonal (Varimax with Kaiser Normalisation) rotation was carried out to reduce the 27-item strategies for coping with work-life conflict into a few factors. The scree plot, as shown in Figure 1, suggests a five-factor structure. Table 3 shows the details of factor loading. The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy was .925, indicating a great sizeable sampling adequacy to undergo factor analysis. Further, Bartlett’s test of Sphericity was statistically significant ( $X^2 = 5016.505$ ,  $df = 351$ ,  $p < .001$ ). All 27 items were retained, which were loaded into five distinct factors accounting for 67.698 per cent of the total variance. The eigenvalues ranged between 1.167 and 12.074. Factor 1 comprised seven items, which accounted for 44.719 per cent of the total variance and was designated as Workplace Flexibility. Factor 2 comprised six items, which accounted for 7.959 per cent of the total variance and was designated as Inspiration. Factor 3 consisted of four items, which accounted for 5.968 per cent of the total variance and was labelled as Abetting. Factor 4 consisted of six items, which accounted for 4.729 per cent of the total variance and was designated as Managerial Support. Factor 5 contained four items which accounted for 4.323 per cent of the total variance and was labelled as Self-Care.

**Table 3** Factor Analysis of Strategies for Coping with Work-Life Conflict

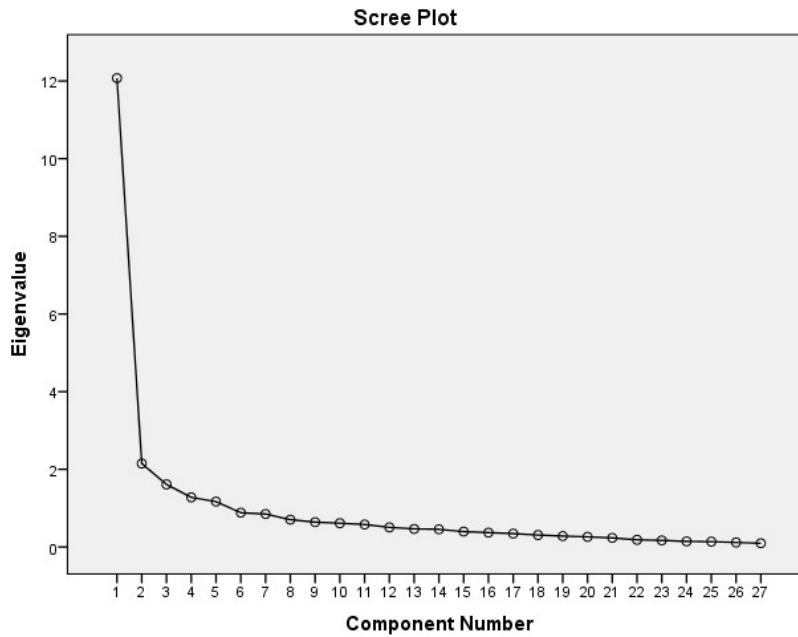
Coping strategies item	Factor loading				
	1	2	3	4	5
Factor 1: Workplace Flexibility					

2. Flexible work schedule	<b>.799</b>	.026	.134	.125	.225
3. Flexible organisational goal/target	<b>.753</b>	.057	.185	.079	.213
4. Adequate leave facilities	<b>.665</b>	.384	.094	.249	.132
24. Say “No” for unknown task	<b>.646</b>	.028	.017	.075	.159
5. Work/Job sharing permission	<b>.622</b>	.333	.140	.312	.035
1. Compressed work week	<b>.608</b>	-.043	.093	.307	.134
6. Enough time for lunch at workplace	<b>.496</b>	.479	.261	.183	-.140
Factor 2: Inspiration					
19. Pray to God	-.113	<b>.758</b>	.048	.079	.182
18. Need fulfilment of the employee	.167	<b>.723</b>	.279	.164	.335
25. Supportive and encouraging family/friends	.138	<b>.586</b>	.367	.204	.226
17. Conducive policies to fulfil family tasks	.246	<b>.567</b>	.330	.159	.269
20. Proper training on time management	.209	<b>.502</b>	.262	.378	.426
27. Healthy interpersonal relationship	.325	<b>.469</b>	.280	.407	.343
Factor 3: Abetting					
15. Supportive and encouraging colleague/co-workers	.048	.132	<b>.875</b>	.119	.219
14. Supportive and encouraging supervisor/top-level management	.183	.122	<b>.852</b>	.197	.190
16. Providing adequate information related to employees wellness	.142	.386	<b>.711</b>	.100	.222
13. Fair treatment in workplace	.234	.305	<b>.665</b>	.345	.022
Factor 4: Managerial Support					
8. Easing elder-care burden by providing an elder-care referral service and emergency elder care	.212	.026	.139	<b>.686</b>	.495
7. Easing child-care burden by providing on-site lactation room and a child-care referral service, and or subsidise cost of child-care	.257	.127	.180	<b>.673</b>	.465
11. Eliminating the use of punishment as a managerial technique	.181	.080	.034	<b>.673</b>	.062
12. Proper communication of policies	.214	.238	.453	<b>.598</b>	.045
10. On-job training	.107	.339	.280	<b>.595</b>	.123
9. Assignment of well-known work (person-job fit)	.258	.363	.230	<b>.545</b>	.160
Factor 5: Self-Care					
22. Proper diet plans	.162	.249	.165	.217	<b>.829</b>
21. Regular exercise	.251	.356	.180	.225	<b>.753</b>
23. Meditation/Yoga/Biofeedback	.267	.219	.202	.095	<b>.739</b>
26. Getting enough quality sleep and vacation	.320	.437	.234	.373	<b>.453</b>
Eigenvalue	12.074	2.149	1.611	1.277	1.167
Variance Explained (%)	44.719	7.959	5.968	4.729	4.323
Cumulative Variance Explained (%)	44.719	52.678	58.646	63.375	67.698

Note. N = 257. The extraction method was principal components analysis with an orthogonal (Varimax with Kaiser Normalization) rotation. KMO = .925. Total variance explained = 67.698%.

Source: Computed from Primary Data

**Figure 1** Scree Plot of *Strategies for Coping with Work-Life Conflict*



**Reliability Tests**

**Table 4** Reliability Test of Strategies for Coping with Work-Life Conflict Scales and its Factors

Factors	No. of Items	Cronbach’s Alpha
Workplace Flexibility	7	.851
Inspiration	6	.875
Abetting	4	.888
Managerial Support	6	.857
Self-Care	4	.896
Coping Strategies (Overall)	27	.949

Note. N = 257

Source: Computed from Primary Data

The internal consistency of the instrument for measuring the strategies for coping with work-life conflict is measured by Cronbach’s Alpha. As shown in Table 4, the results were generally very satisfactory as Cronbach’s Alpha for all the five factors and the overall scales are greater than .7.

**Strategies for Coping with Work-Life Conflict by Gender, Marital Status, Occupational Level, and Working Experience**

*H<sub>01</sub>: There is no significant difference in the mean response of male and female employees of the SBI on the adoption of strategies for coping with work-life conflict.*

**Table 5** Independent Samples t-tests by Gender

Factors	Gender	N	Mean	SD	t-value	df	p-value
Workplace Flexibility	Male	177	25.1864	4.51440	-.906	255	.366
	Female	80	25.7375	4.51648			
Inspiration	Male	177	24.1751	3.83137	.099	255	.921
	Female	80	24.1250	3.56273			
Abetting	Male	177	16.3842	2.67976	-.010	255	.992
	Female	80	16.3875	2.30845			
Managerial Support	Male	177	22.5085	3.79760	-.154	255	.878
	Female	80	22.5875	3.82759			
Self-Care	Male	177	15.4350	3.08543	.804	255	.422
	Female	80	15.0875	3.46846			
Coping Strategies (Overall)	Male	177	103.6893	14.85879	-.117	255	.907
	Female	80	103.9250	15.03563			

Source: Computed from Primary Data

Table 5 shows the results of independent samples t-tests of strategies for coping with work-life conflict sub-scales, namely, Workplace Flexibility, Inspiration, Abetting, Managerial Support, and

Self-Care, and an overall score of the Coping Strategies scale by gender. The results revealed that the mean score of all the factors did not differ significantly between males and females. Thus, the null hypothesis is accepted.

***H<sub>02</sub>: The mean response of married and unmarried employees of the SBI on the adoption of strategies for coping with work-life conflict does not differ significantly.***

**Table 6** *Independent Samples t-tests by Marital Status*

Factors	MaritalStatus	N	Mean	SD	t-value	df	p-value
Workplace Flexibility	Married	166	25.1506	4.59989	-.995	255	.321
	Unmarried	91	25.7363	4.35082			
Inspiration	Married	166	24.1145	3.94418	-.260	255	.795
	Unmarried	91	24.2418	3.36432			
Abetting	Married	166	16.3373	2.58798	-.403	255	.687
	Unmarried	91	16.4725	2.53570			
Managerial Support	Married	166	22.6928	3.95530	.910	255	.364
	Unmarried	91	22.2418	3.50029			
Self-Care	Married	166	15.3675	3.22545	.274	255	.784
	Unmarried	91	15.2527	3.18885			
Coping Strategies (Overall)	Married	166	103.6627	15.45416	-.145	255	.885
	Unmarried	91	103.9451	13.86792			

*Source: Computed from Primary Data*

Independent samples t-tests were conducted to examine the difference in the mean score of strategies for coping with work-life conflict sub-scales, namely, Workplace Flexibility, Inspiration, Abetting, Managerial Support, and Self-Care, and overall score of the Coping Strategies scale between married and unmarried employees of the SBI. As shown in Table 6, the mean score of all the five factors of strategies for coping with work-life conflict scales and the overall Coping Strategies scale does not differ significantly between married and unmarried employees of the SBI in Manipur, India. Hence, the null hypothesis stating that the mean response of married and unmarried employees of the SBI on the adoption of strategies for coping with work-life conflict does not differ significantly is accepted.

***H<sub>03</sub>: The mean score of the SBI employees on the adoption of strategies for coping with work-life conflict do not differ significantly based on occupational level.***

**Table 7** *Independent Samples t-tests by Occupational Level*

Factors	OccupationalLevel	N	Mean	SD	t-value	df	p-value
Workplace Flexibility	Clerical	125	25.7360	4.14290	1.308	255	.192
	Officer	132	25.0000	4.82677			
Inspiration	Clerical	125	24.0480	3.30409	-.464	255	.643
	Officer	132	24.2652	4.12562			
Abetting	Clerical	125	16.2720	2.48990	-.688	255	.492
	Officer	132	16.4924	2.63996			
Managerial Support	Clerical	125	22.1920	3.66478	1.403	255	.162
	Officer	132	22.8561	3.90954			
Self-Care	Clerical	125	15.2480	3.05238	-.383	255	.702
	Officer	132	15.4015	3.35634			
Coping Strategies (Overall)	Clerical	125	103.4960	14.07848	-.279	255	.781
	Officer	132	104.0152	15.66003			

*Source: Computed from Primary Data*

Independent samples t-tests were calculated comparing the mean scores of clerical and officers among the employees of the SBI on their adoption of strategies for coping with work-life conflict. As shown in Table 7, the mean scores of all the five factors of strategies for coping with work-life conflict, namely, Workplace Flexibility, Inspiration, Abetting, Managerial Support, and Self-Care, and the overall score of the Coping Strategies scale do not differ significantly between clerical and officer levels of employees of the SBI in Manipur, India. Thus, the null hypothesis stating that the

mean score of the SBI employees on the adoption of strategies for coping with work-life conflict does not differ significantly between clerical and officer levels of employees is accepted.

***H<sub>04</sub>: The mean score of the SBI employees on the adoption of strategies for coping with work-life conflict does not differ significantly based on working experience.***

**Table 8** Independent Samples t-tests by Working Experience

Factors	Working Experience	N	Mean	SD	t-value	df	p-value
Workplace Flexibility	≤ 10 years	184	25.4837	4.31793	.708	255	.479
	> 10 years	73	25.0411	4.99010			
Inspiration	≤ 10 years	184	24.2500	3.54248	.614	255	.539
	> 10 years	73	23.9315	4.22403			
Abetting	≤ 10 years	184	16.4022	2.48739	.168	255	.867
	> 10 years	73	16.3425	2.76997			
Managerial Support	≤ 10 years	184	22.4674	3.50628	-.439	255	.661
	> 10 years	73	22.6986	4.47737			
Self-Care	≤ 10 years	184	15.3261	3.11741	-.006	255	.995
	> 10 years	73	15.3288	3.44422			
Coping Strategies (Overall)	≤ 10 years	184	103.9293	14.03315	.285	255	.776
	> 10 years	73	103.3425	16.94125			

Source: Computed from Primary Data

Independent-sample t-tests were executed comparing the mean scores of SBI employees who identified themselves as having less than or equal to ten years of working experience and having more than ten years of working experience. As shown in Table 8, the mean scores of the SBI employees having less than or equal to ten years of working experience were not significantly different from the mean scores of the SBI employees having more than ten years of working experience for all the five factors of the strategies for coping with work-life conflict, namely, Workplace Flexibility, Inspiration, Abetting, Managerial Support, and Self-Care, and the overall coping strategies scale. Thus, the null hypothesis stating that there is no significant difference in the mean response of SBI employees on their adaptation of strategies for coping with work-life conflict by working experience is accepted.

## CONCLUSION

Through a mixed-method approach, the study identified 27 items of desirable strategies for coping with work-life conflict, which were clustered into five factors, namely, Workplace Flexibility, Inspiration, Abetting, Managerial Support, and Self-Care. The study also found that the strategies for coping with work-life conflict do not differ significantly among the SBI employees based on gender, marital status, working experience, and occupational level. This implied that uniform policies, initiatives, programmes, and strategies could be adopted and implemented for different categories of employees of the SBI to improve the balance between professional work and personal lives. The study, thus, adds to the body of knowledge on work-life balance in the banking sector, particularly SBI and offers guidance to organisations on how to formulate strategies that will help employees effectively manage work-life conflict. Further, it also provides insight for employees to cope with work-life conflict from their end.

The study is not without limits, though. Firstly, the study was confined to the state of Manipur, India. A larger representative sample of SBI employees across the country may be used in future research to examine work-life conflict. Second, it is more difficult to assess the directionality and causation of the results due to the study's cross-sectional methodology. A longitudinal study may provide further light on how employees' perceptions of work-life conflict evolve over time.

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