

A Study on the Mediation Effect of Work-Life Balance on the Relationship between Psychological Empowerment and Job Satisfaction among Female Bank Employees in Sri Lanka

W. M. De Zoysa

Faculty of Management Studies

Open University of Sri Lanka

manjulie.dezoysa@gmail.com

V. Sivalogathan

Faculty of Management Studies,

Open University of Sri Lanka

vsiva@ou.ac.lk

Abstract

This empirical quantitative study is about the Mediation Effect of Work-Life Balance on the Relationship between Psychological Empowerment and Job Satisfaction among Female Bank Employees of Sri Lanka. This is based on International Labor Organization report on the restraints on female workers' contribution towards the national economy of Sri Lanka. Banking sector was selected based on the considerable contribution made towards the service sector labor demand of the country. The target group consisting of 300 female middle managers from Western, Central and Southern provinces in Sri Lanka and sample selection by cluster random sampling of probability sampling method. The results analyzed by SPSS version 20 established that, the existence of Significant Positive Correlations among i) Psychological Empowerment (PE) and Work – Life Balance (WLB), ii) Work – Life Balance (WLB) and Job Satisfaction (JS), iii) Psychological Empowerment (PE) and Job Satisfaction (JS) and iv) the mediation effect of Work –Life Balance (WLB) with the relationship between Psychological Empowerment (PE) and Job Satisfaction (JS). In consideration of the findings of this paper, adding to the existing literature, the employers are recommended to take timely initiatives on improving Job Satisfaction, Work-Life Balance and Psychological empowerment employees for profit maximization. And individual employees should be directed towards integrating psychologically empowering measures to improve job satisfaction, work-life balance, to understand maintain and to be within one's own 'Work Life Cycle'.

Key Words: Female Bank Employees, Job Satisfaction, Psychological Empowerment, Work Engagement, Work – Life Balance

Introduction

The reference to this study is based on the report, "Women at Work: The Course for Sri Lanka" of International Labor Organization (ILO, March 2018), which has emphasized the reasons and hindrances of female employee's labor contribution towards the national economy of Sri Lanka. Further, ILO (2018) predicts that the Sri Lankan labor force will start to contract as early as 2026, this signifies the importance of taking measures to increase the economically active women contribution towards the nation's labor force.

The influence of globalization, technological advancements along with the rigorous regulatory framework (local and international) contribute to continual work intensifications in increasing job responsibilities, job demand and the work performance of employees in the Sri Lankan banking industry. There is a tremendous and noticeable pressure on the banks, from its all stakeholders for the continual improvement in their delivery channels and quality standards in service levels to gain more market share for a sustainable competitive advantage. Employees are the most important and the distinctive

resources of any organization that succors in “creating” such difference, and they are the “think-tank” or the decision makers to improve the quality of the service rendered to bring about efficiency and effectiveness in the Job (Mahdizade and Aylka, 2010).

The higher demand from the employment intensify work-life balance conflicts of these employees. Conflict between work and home life has a direct effect on the employee performance, job satisfaction and turnover intentions. More intense the pressure from each domain, more conflicting will be the work-life balance for an individual employee. According to Dessler (2006), work-life balance becomes more challenging for female employees in the context of making their career versus family decisions. This is due to a very high degree of gender stereotyping, especially in this part of the world, which burdens career women with much household responsibilities as against their male counterpart. This justifies in broader sense the ILO (2018) statement that, forty-eight percent (48%) of females out of five hundred (500) interviewed, who had been employed before, had given up their employment due to the reason of home-making.

The Quarterly Report of Sri Lanka Labor Force Survey, fourth quarter 2017 of Department of Census and Statistics, ministry of national policies and economic affairs, Sri Lanka (DCS, Labor Force Survey, 2017, p.1) reveals that, the labor force of the year 2017 was at 8.2 million, and the highest contribution (44.7% or 3.7 million) was from service sector. Further, in Labor Demand Survey, 2017 of Department of Census and Statistics, ministry of national policies and economic affairs, Sri Lanka (DCS - Labor Demand Survey 2017, p. 25) reveals that, out of the total estimated labor demand for the 2017 i.e. 497,302, the second highest demand 188,020 workers, from the services sector. Table 1, illustrates the gender-based distribution structure of the labor recruitment from the year 2015 to June 2017 (DCS - Labor Demand Survey 2017, p. 15). This clearly shows the increasing demand for economically active women’s contribution in the employee hiring process. The percentage increased sharply from 37.5% in 2015 to 43.4 % in 2016 and 42.9% increase by the month of June 2017.

Table 1. Distribution of Number of Recruitments by Gender 2015 – 2017

Year	Total		Female		Male	
	No.	%	No.	%	No.	%
2015	1,226,395	100.0	460,487	37.5	765,908	62.5
2016	1,187,956	100.0	515,273	43.4	672,683	56.6
2017*	881,411	100.0	378,143	42.9	503,268	57.1

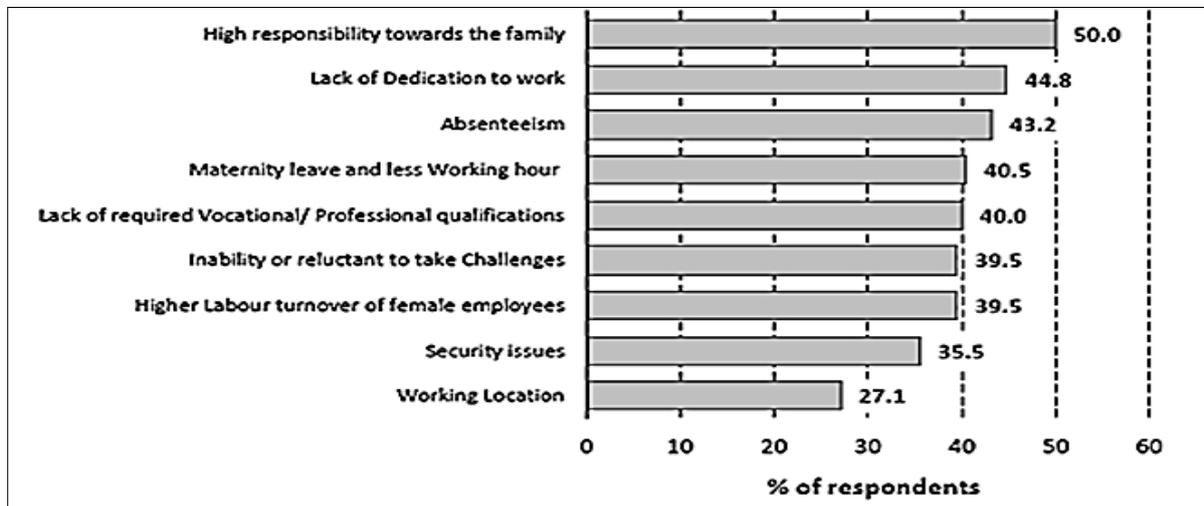
**In 2017 data was collected for the period of January to June*

Source: Labor Demand Survey, Dep. of Census and Statistics, Ministry of National Policies and Economic Affairs, Sri Lanka (2017, p 15)

Anyhow, in another report of DCS Labor Demand Survey (2017, p. 13) has identified “Nine” reasons for employer’s reluctance in recruiting women workers to their employee carder, (Figure 1). Accordingly, employers were highly concerned about female employee’s higher responsibilities towards their family, lack of dedication to work and higher absenteeism,

which could be considered as the effects and factors of the negative consequences of not being able to have a proper Work-Life Balance for female workers.

Figure 1. Percentage Distribution of Reasons given by Employers on Deciding the Recruitment of Female Employees



Source: Labor Demand Survey for 2017, Department of Census and Statistics, Ministry of National Policies and Economic Affairs, Sri Lanka (2017, p. 13)

Problem Statement

In the limelight of increasing work pressure for more vigilant personal job responsibilities bestowed on each individual, to take measures for balancing of their personal and domestic family life obligations could be considered as “one of the major challenges” faced by today’s working women. This milieu is more apparent in the banking industry, in which the work pressure is seemingly higher, due to the ever increasing stringent and strict regulatory and policy controlling measures to be adhered by the bank employees without any deviations. This arises out of the interest of safe guarding the deposit liabilities of bank’s constituents, and to avoid any unlawful transactions, which lead for operational risks, substantial financial losses and reputational concerns, in addition, to maximizing shareholder wealth and safeguarding stakeholder interests.

This high risk-taking work environment is an undoubted contribution factor to increase an individual’s stress levels, which have a direct bearing on job satisfaction and performance outcomes of employees. And present-day banking policies of extended banking, weekend banking and 24/7 banking also causing for increase in job involvement and commitment of employees, while reducing the time to be spent at home, family and “personal time” of an individual employee.

Even though this a timely topic, directly affecting the female worker’s quality of work and her contribution towards the national economy, there are no or very few published studies available in the existing literature of Sri Lanka on the same topic. Anyhow many studies available in the individual variables of this topic (e.g., Job Satisfaction among female banking employees, work-life balance among female bank employees, work empowerment and related aspects) in the Sri Lankan context. As such the researchers

intended to conduct an empirical study on The Mediation Effect of Work-Life Balance on the Relationship between Psychological Empowerment and Job Satisfaction among Female Bank Employees of Sri Lanka, to bridge the present gap in Literature.

Research Objectives

The main objective of this research was to identify the Mediation Effect of Work-Life Balance on the Relationship between Psychological Empowerment and Job Satisfaction among Female Bank Employees of Sri Lanka, as such, specific objectives of this research are stated below:

1. To identify the relationship between Psychological Empowerment and Work -Life Balance among Female Bank employees of Sri Lanka.
2. To identify the relationship between Work -Life Balance and Job Satisfaction among Female Bank employees of Sri Lanka.
3. To identify the relationship between Psychological Empowerment and Job Satisfaction among Female Bank employees in Sri Lanka.
4. To identify how Work-Life Balance mediates the relationship between Psychological Empowerment and Job Satisfaction among Female Bank employees of Sri Lanka.

Literature Review

Psychological Empowerment

The American Psychotically Association (Menon, 1999) definition for psychological empowerment was illustrated by the basis of an individual employee, considering the “cognitive state of the individual” and characterized by their sense of perceived control, their perceptions of competence, and the way in which they internalize the organizational objectives. According to Seibert, Wang, and Courtright (2011) one could define psychological empowerment as “an intrinsic self -feeling of motivation of an individual, which is reflected upon an employee’s sense of self-control, related to their job/work, which has an active involvement or impact on their job role”.

During the past few decades, management literature has shown an increasing interest in the field of identifying the factors which influence an employee’s psychological empowerment. This is with the realization of the impact of workers’ psychological empowerment having towards an organization’s efficiency and effectiveness as a whole (Moye, Henkin, and Egley, 2005). This antecedent psychological empowerment concept was further developed on the theoretical framework of choice, meaning, impact and competence by Thomas and Velthouse (1990). And the four perceptions of psychological empowerment as revealed by Spreitzer, (1995); Thomas and Velthouse, (1990) are: self-determination, impact, competence and meaning.

Job Satisfaction

The scholars and employers begun to pay attention to the employee job satisfaction with Elton Mayo’s famous Hawthorne study, in the 1920’s at the Western Electric Company. According to Brief (1988) as related by Jayathilake (2014) this study implied that satisfied workers increased productivity. Job satisfaction is one of the utmost important and complex areas in managing the Human Capital of any organization throughout many centuries. According to Jayathilake (2014) as stated by Miskel and Ogawa (1988), the

concept job dissatisfaction could be defined as an affective status in a person's mind, which has been a resultant evaluation of their work roles negatively or adversely or as a result of an unenjoyably task. Due to the highly individualized subjective nature, making the employees satisfied is the most challenging task for any manager, especially today, having the challenge of managing many generations including millennial.

Even though the notion of job satisfaction is of greatest interest to literature and employers according to Jayathilake (2014), Mitchell & Larson (1987) have identified that, there is no universal definition on Job Satisfaction; the conclusion was arrived after examining around 3000 studies on job satisfaction. Anyhow the definition given by Locke (1976) is a definition, commonly accepted for the notion job satisfaction, "the pleasurable emotional state resulting from the perception of one's job as fulfilling or allowing the fulfillment of one's important job values".

Work-Life Balance

As related by Kalliath & Brough (2008), despite the fact that, there are numerous extensive literature surveys have been carried out based on the term 'work-life and family-life balance' a formal definition is yet to be formed. According to Wessels (2012) the concept work and domestic -life balance which is highly subjective is having certain ambiguities in many literatures for 'best' work-life balance practices for an individual. According to Wessels (2012), work -life -balance is "the absence of unacceptable levels of conflict between work and non-work demands" or, that is to minimize the opposing conflicting situations in both domains: i.e., demands from work related obligations and non-work-related commitments. In this context, the meaning of "work" may be "an activity involving mental or physical effort done in order to achieve a result" (Oxford Advanced Learner's Dictionary (2002. p, 726) or to earn a living, while "non-work demands" mean anything except work. Therefore, some authors are in favor of the terms such as work-family life balance, work-home life balance, as according to Galinsky, Bond and Friedman, 1996; Guest, 2002; Hill, Hawkins, Ferris, and Weitzman, 2001, Maume and Houston, 2001 (Wessels, 2012).

Work and family life balance in general could be detailed as an "individual's personal comfortable status of equilibrium that is achieved between an individual's personal and domestic life priorities, and with the Job demands and obligations towards their employment or profession". This is a highly sensitive and subjective aspect dependent upon an individual's life style and upbringing. Many psychologists view as, the job demands for an employee from his/her career or profession should not overwhelm that individual's opportunity to enjoy and having a satisfying personal life, outside of the work environment. The concept of work and domestic life balance encourages an individual employee to balance their activities within their available time-frames: to devote time with their families and loved ones, having time for vacations and health activities by prioritizing and taking measures to maintain a balance as along with their career or business etc.

Relationship between Psychological Empowerment and Work-Life Balance

According to the research carried out by Grant-Vallone and Ensher (1998) as cited by Akdağ (2012) one of the concerns for quality of occupational life of an employee is the Work-Life Balance and its relationship with quality of life. Further, they identified that an individual's

physical health and psychological well-being are being affected or cause for suffering, due to the interference an individual having between work and personal lives. Akdağ (2012) said that, for the well-being of individual employees are essential for the best interest of organizations and communities since in average an adult spends most of his/her life in working including two third of their awakening life time. The effect of employee health due to work related stressors have been mentioned by Loretto, Popham, Platt, Pavis, Hardy, Macleod and Gibbs (2005) according to Akdağ (2012). According to Boudrias, Gaudreau, Savoie, and Morin (2009), as retold by Sivalogathan (2011) an individual's active orientation towards their work is attained by psychological empowerment, and an individual is being able to shape-up their work and the fact of the means of wanting to shape-up their work.

According to Spreitzer (1995), further developed previous researches on this field by Conger & Kanungo (1988) and Thomas and Velthouse (1990) identified, that the psychological empowerment occurs when employees perceive that they exercise some control over their work lives, or an individual's perceived orientation towards their work. She furthermore defines empowerment as intrinsic motivation manifested in four cognitions (a. self-confidence, b. Meaning, c. Autonomy and d. Impact) reflecting an individual's orientation to his or her work role.

Relationship between Work-Life Balance and Job Satisfaction

One of the major criterions in improving the effectiveness and the efficiency of any organization is the productivity of its employees. To improve labor productivity, the impact of the way in which employees manage their work and domestic life is having an immense influence. An employee's effort to manage these two extents in their life is continually having a direct comportment on the psychological well-being of them, which in turn directly affect their contribution to the employment.

The confliction of employees work life and home life is influencing directly on the level of job satisfaction and contributing employee turnover intention, which affects the productivity quality and performance outcomes of any organization, as such there is an increasing tendency for organizations to use work-life balance (WLB) initiatives at the level of recruitment and to retain key personnel (Smith and Gardner, 2007). Adikaram (2016) cited a research done by Yadav and Dabhade (2014) analyzing the relationship between work life balance and job satisfaction of the working women with a sample of seventy-five, each from banking and education sector. The result was that, both domains share a significant positive relationship.

Relationship between Psychological Empowerment and Job Satisfaction

Job satisfaction could be considered as a state of preference received by applying an individual's values to the job. It is the belief that the job satisfaction can be well-thought-out as a universal feeling about the job or the attitude about numerous aspects or characteristics of a job (Sivalogathan, 2011). Locke (1976) as cited by Wickramasinghe (2018) stated job satisfaction as a positive or pleasurable personal status arising out of appraisal of their Job or work. The course of enhancing the state of mind of an employee of self-efficacy amongst the members of an organization, through identifying and taking measures to eliminating circumstances and conditions, that could foster powerlessness

amongst employees, by formal corporate procedures and informal practices could be recognized as Psychological Empowerment to bring in self-efficacy of organizational members (Spreitzer, 1995).

Wickramasinghe et al, (2018) cited the study of Al-Ababneh, Al-Sabi, Alshakhsheer, and Masadeh (2017), who have studied the “Influence of Psychological Empowerment on Job Satisfaction in Five Star Hotel in Jordan”, with a sample of 186 staff attached to different departments in which revealed that Psychological Empowerment as the significant predictor of Job Satisfaction. Further Wickramasinghe et al, (2018) mentioned that the Job Satisfaction is an essence within an organization that affects the life of people with the organization as whole. As stated by Wickremasinghe et al (2018) numerous empirical researchers (Al- Ababneh et al., 2017; Alajmi, 2016), have recognized that there is a positive relationship between Psychological Empowerment and Job Satisfaction.

Mediation Effect of Work-Life Balance on the Relationship between Psychological Empowerment and Job Satisfaction

Work- life-balance is satisfaction and good functioning at work and home with a minimum role conflict (Wessels, 2012). JS is an essence within an organization that affects the life of people with the organization as whole Wickramasinghe et al, (2018). And an individual's active orientation towards their work is attained by PE, and comprise an individual is being able to shape-up their work and also the means of wanting to shape-up their work. (Sivalogathan, 2011). One of the main concerns of today's employees is to maintain a continuous balance within their multifunctional roles of employment and domestic life or having an effective Work-Life Balance. Both these roles are equally important for the psychological well-being of an employee. The inter-connection and inter-relation among these two domains have a significant and unavoidable influence and effect on the Job Satisfaction of an employee, which in turn on the efficiency and the productivity levels of any employee and the organization and economy as a whole.

Research Method

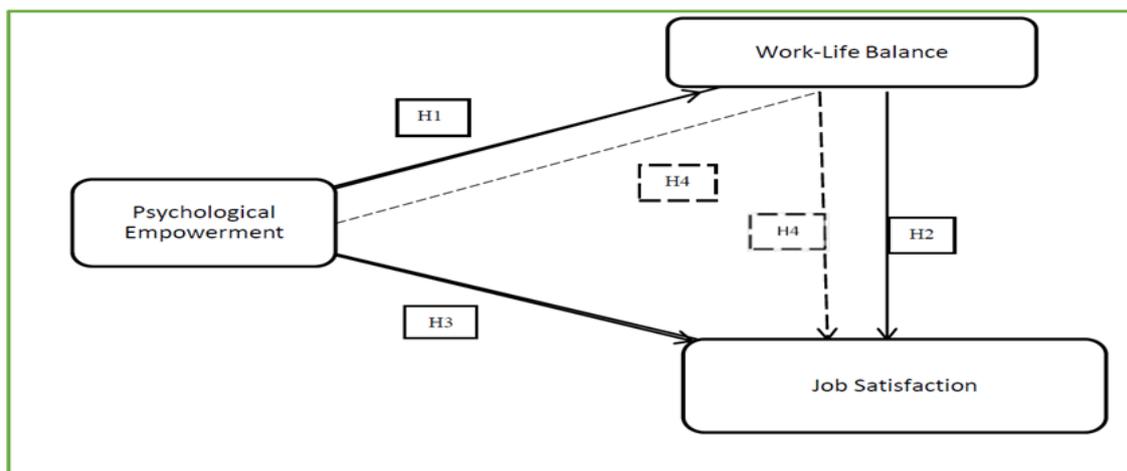
The sample population for this study was selected by cluster random sampling of probability sampling method. With the difficulty in accessing to all the bank branches in the Island and the time constrains, it was decided to conduct this research in the most populated districts of the country, where the majority of bank branches are located. As such data was gathered from randomly selected middle level female bank managers in Western, Southern and Central Provinces, in Sri Lanka. Target Population was Three hundred (300) i.e., two hundred (200) from Western Province and fifty (50) each from Central and Southern Provinces.

Since research was done in private and public sector commercial banks in Sri Lanka, it has ensured easy accessibility to the respondents via the branch network of bank, which was convenient to reduce time and expenses in relation to gathering data and administering the entire research process.

A well-designed questionnaire administered under five (5) scaled Likert-Scales with relevant demographic questions was used to collect data for this study. The tested Psychological Empowerment Questionnaire (05 items) developed by Spreitzer (1995) has

been used to measure the psychological empowerment of the respondents in this research. Job Satisfaction was measured by using the scale of JDI or the “Job Descriptive Index introduced by Smith, Kendall and Hulin (1969). As mentioned by Brough, Timms, O’Driscoll, Kalliath, Siu, Sit, and Lo (2014) a single specific agreed upon questionnaire for work–life balance based on theoretical models cannot be identified among existing literature. As such, Work-life balance was tested on a questionnaire self-constructed by these researchers, based on Netemeyer, Boles, and McMurrian (1996) (FWC) and (WFC) scale and Fisher, Bulger, and Smith (2009) scale had been used in this study.

Figure 2. The Conceptual Framework of the Study



H1: There is a positive relationship between Psychological Empowerment and Work-Life Balance.

H2: There is a positive relationship between Work-Life Balance and Job Satisfaction.

H3: There is a positive relationship between Psychological Empowerment and Job Satisfaction.

H4: Work-Life Balance mediates relationship between Psychological Empowerment and Job Satisfaction.

Data Analysis and Findings

Descriptive Analysis

In this study, out of the total target population (TTP) 300, i.e. Western province 200, Central province 50 and Southern province 50. And the total respondent’s rate in Western province 158 (79%), Central Province 39 (78%) and Southern 32 (64%). As such Total Respondents were at 229 (76.33%) in this study. According to Babbie (1998), over and above 70% response rate will be considered as very good.

Demographic data analysis: Majority of respondents 128 (55.9%) were government sector while 101 (44.1%) of private sector banks and they all possessed G.C.E A/L, university degree or with professional qualification. Most of them are employed between 16 to 25 years i.e., 86 (37.5%) followed by 73 (31.8%) respondents had worked for 5 to 15 years. All of them were above 18 years while majority between 36 to 45 years (89 or 38.9%) and 176 (76.8%) was married while only 44 (19.21) female bankers were unmarried in this sample. And 171

(74.6%) or the majority of them had 1 or 2 dependents. With regards to the income levels most of them (112 or 48.9%) earned in between Rs.101,000 to Rs.150,000 thousand for a month and 78 respondents, or 34.1% earned between Rs.50 000 and Rs.100 000. Around 81 (35.3%) were traveling in between 11 to 20km daily which was the highest distance of commuting followed by 75 (32.7%) travelled 6 to 10 km to their work location daily.

The descriptive analysis of each variable is depicted in the following Table:

Table 2. Descriptive Statistics of All Variables

Variables	Mean	SD	N
Psychological Empowerment			
1) <i>The work I do is personally meaningful to me</i>	4.17	0.94	229
2) <i>I have significant autonomy in determining how I do my Job</i>	3.86	0.97	
3) <i>My impact on what happens in my department is large</i>	4.10	0.83	
4) <i>I have a great deal of control over what happens in my department</i>	3.67	1.04	
5) <i>I have mastered the skills necessary for the Job</i>	4.03	0.80	
Work – Life Balance			
1) <i>I feel that I am being able to balance my Work and Domestic Life</i>	3.78	1.13	
2) <i>I do not worry about work when I am actually not at work</i>	3.19	1.26	
3) <i>I feel that I have enough time to spend with my family</i>	3.10	1.40	
4) <i>I do not miss any quality time with my family and friends due to work pressure</i>	3.17	1.28	
5) <i>I do not feel tired/depressed because of work</i>	2.88	1.32	
Job Satisfaction			
1) <i>I am rewarded for the quality of my work</i>	3.43	1.16	
2) <i>My work gives me a feeling of personal accomplishment</i>	3.69	1.03	
3) <i>I have a clear path of career advancement</i>	3.48	1.13	
4) <i>I am being valued by my supervisor</i>	3.59	1.12	
5) <i>Overall I am satisfied with my Job</i>	3.69	1.09	
6) <i>It is easy to get along with my colleagues</i>	3.87	1.03	

The descriptive statistics of Psychological Empowerment reveals that employees felt that their work has a personal meaning for them (mean 4.17 & SD 0.94), and they make a significant impact on the working place (mean 4.10 & SD 0.83). Even though they feel that they have necessary skills to perform their duties (mean 4.03 & SD 0.80) they felt they do not have much control over the working environment (mean 3.67 & SD 1.04) and they do not have a significant autonomy (mean 3.86 & SD 0.97) in what they are doing.

Work – Life Balance descriptive data analysis was in close to negative overall level i.e. the female worker who felt that they are able to have a balance between domestic life and work life (mean 3.78 & SD 1.13) were at moderate numbers while many of them tend to worry about work when they are actually not at office (mean 3.19 & SD 1.26) many of them felt they miss out quality time with family and friends due to work pressure (mean 3.17 & SD 1.28). They felt that they do not have much time to spend with their family (mean 3.10 & SD 1.40) and their work is tiresome for them (mean 2.88 & SD 1.32). This finding reveals the statistical evidences supporting work life balance difficulties faced by the banking sector female employees, this justifies in broader sense the ILO (2018) statement that, forty-eight percent (48%) of females out of five hundred (500) interviewed, who had been employed before, had given up their employment due to the reason of home-making.

The majority of these female bank employees in relation to Job Satisfaction had a more neutral feeling. Their feeling of getting along with colleagues in office was at a somewhat higher level (mean 3.87 & SD 1.03), majority of them felt neutral towards job satisfaction

(mean 3.69 & SD 1.09) and clear career development (mean 3.48 & SD 1.13) felt least satisfied towards rewards they get for the work done (mean 3.43 & SD 1.16). Retrospective effect of work- life balance difficulties could be one reason for the lower level of job satisfaction among these employees.

Validity and Reliability

The questionnaire was proved in the pilot test which showed a Cronbach's Alpha value .628, .831 and .864 for PE, WLB and JS. The questionnaire specifically selected to achieve the purpose of this study based on already tested questionnaires in this field of study. PE questionnaire was based on Spreitzer (1995) PE model, JS was based on JDI questionnaire of Smith, Kendall and Hulin (1969) and WLB was self- constructed based on Netemeyer, et al., (1996), (FWC) and (WFC) scale and Fisher et al., (2009) scale.

Table 3. Reliability Statistics of All Variables

Variable	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	No. of Items
Psychological Empowerment	.706	.705	5
Work – Life Balance	.840	.839	5
Job Satisfaction	.870	.869	6

Source: Survey Data

The Table 3 depicts the Cronbach's Alpha reliability data of all three variables, generated by the SPSS Version 20 for this study. According to Sekaran (2000) if the coefficient of the reliability gets closer to 1.0 could be consider as better, while over and above .80 is good, and in the range of .70 is acceptable and lesser than .60 deemed as poor. As such in this study, data analysis in Cronbach's Alpha coefficient values were at .706, .840 and .870 for Psychological Empowerment, Work – Life Balance and Job Satisfaction respectively are at the acceptable levels.

Inferential Statistics

The results of the inferential statistics employed to test Hypothesis of this research are presented in this section. For this, Pearson's Product Moment Correlation Coefficient was calculated for testing and identifying relationships and interrelations of Hypothesis for the discussions and conclusions thereafter.

Table 4. Correlations: Psychological Empowerment and Work – Life Balance

		Psychological Empowerment	Work-Life Balance
Psychological Empowerment	Pearson Correlation	1	.368**
	Sig. (2-tailed)		.000
	N	229	229
Work-Life Balance	Pearson Correlation	.368**	1
	Sig. (2-tailed)	.000	
	N	229	229

** . Correlation is significant at the 0.01 level (2-tailed).

According to the Table 4, there is the existence of a significant, direct and positive relationship between Psychological Empowerment and Work – Life Balance ($r = 0.368$, $p < 0.01$).

Hence, *H1: The positive relationship between Psychological Empowerment and Work-Life Balance is accepted.*

The finding of the H1 suggests that there is a positive relationship between the Psychological Empowerment and Work – Life balance among the female middle level bank managers in Western, Southern and Central provinces of Sri Lanka. As such, higher the level of psychological empowerment higher the level of work – life balance an employee can experience. Psychological empowerment is having a direct bearing on the work – life balance out comes of a female worker. This indicates the critical aspect of the need to maintain a higher level of psychological empowerment to have betterment in an individual's effort to optimize their work – life condition.

Table 5. Correlations: Work – Life Balance and Job Satisfaction

		Work- Life Balance	Job Satisfaction
Work- Life Balance	Pearson Correlation	1	.531**
	Sig. (2-tailed)		.000
	N	229	229
Job Satisfaction	Pearson Correlation	.531**	1
	Sig. (2-tailed)	.000	
	N	229	229

** . Correlation is significant at the 0.01 level (2-tailed).

The Table 5 specify the existence of a significant, direct and a positive relationship between Work – Life Balance and Job Satisfaction ($r = 0.531$, $p < 0.01$).

Hence, *H2: The positive relationship between Work-Life Balance and Job Satisfaction is accepted.*

The findings of the H2 suggests that there is a positive relationship existing between the Work – Life balance and Job Satisfaction among the female middle level bank managers in Western, Southern and Central provinces of Sri Lanka in this study. As such higher the level of work – life balance an employee can experience higher the level of Job Satisfaction, which is a retrospective effect. The state of affairs of work – life balance conditions of a female worker undoubtedly affect the Job Satisfaction of them. This indicates the decisiveness of an individual employee's work – life conditions on the Job Satisfaction.

Table 6. Correlations: Psychological Empowerment and Job Satisfaction

		Psy. Empowerment	Job Satisfaction
Psychological Empowerment	Pearson Correlation	1	.428**
	Sig. (2-tailed)		.000
	N	229	229
Job Satisfaction	Pearson Correlation	.428**	1
	Sig. (2-tailed)	.000	
	N	229	229

** . Correlation is significant at the 0.01 level (2-tailed).

The above Table specifies the existence of a significant, direct and positive relationship in between Psychological Empowerment and Job Satisfaction ($r = 0.428$, $p < 0.01$).

Hence, *H3: The positive relationship between Psychological Empowerment and Job Satisfaction is accepted.*

The findings of the H3 suggests that there is a positive relationship existing between the psychological empowerment and Job Satisfaction among the female middle level bank managers in Western, Southern and Central provinces of Sri Lanka. That indicates higher the level of psychological empowerment of an employee higher the level of Job Satisfaction in them. This specifies that the state of psychological empowerment of an individual unquestionably affects their Job Satisfaction in the work place. This statistical relation also signifies the importance of having an adequate level of psychological empowerment for female bank employees to achieve their job satisfaction.

Table 7. Work-Life Balance, Psychological Empowerment and Job Satisfaction

Variables	Model 1	Model 2	Model 3	Model 4	Sobel Test
Job Satisfaction	α		α	α	
Psychological Empowerment	.586 (.000)	.591 (.000)		.368 (.000)	
Work –Life Balance		A	.454 (.000)	.369 (.000)	
B	1.299	.883	2.161	.973	
R ²	.183	.136	.282	.344	
F	50.82	35.64	89.07	59.30	
Sig.	.000	.000	.000	.000	
Sobel Test					4.64(<.0.001)

Source: Survey Data

In the Table 7 statistical analysis carried out using Sobel test indicated the result of 4.64 ($p < 0.001$) being the observed p -value below .001 is the indication the significant effect of mediation role in the association of Psychological Empowerment and Job Satisfaction with the inclusion of Work – Life Balance as the mediator. This was further specified by the decline in beta value of Psychological Empowerment from .586 to .368, or the effect of Work–Life Balance specifies the mediating effect of Work –Life Balance as the mediator. The value of Sobel test being at 4.64 is the indication of the effect of independent variable Psychological Empowerment on the dependent variable Job Satisfaction via the mediator variable.

The statistical analysis for the identification of the mediation relation, with dependent variable Job Satisfaction and independent variables Psychological Empowerment was established adding to the existing literature of the mediating role of Work - Life Balance. This result evidences the impact of unavoidable interrelation among these three variables on the female bank employees in this study. The effect of any adverse fallings-out in one dimension will lead for inevitable disruptions in other two dimensions which may affect the personal value system of an individual relentlessly directed towards work – life, job satisfaction and psychological empowerment ultimately.

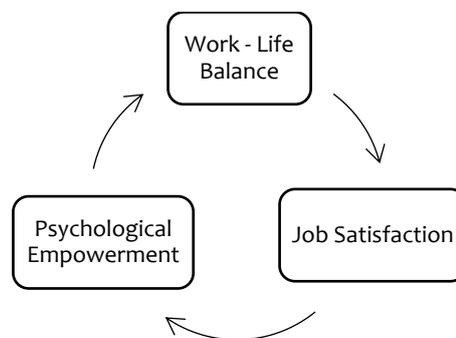
These associations, the positive relations among psychological empowerment, work – life balance & job satisfaction and the mediation effect of work life balance on the relationship

between psychological empowerment & job satisfaction, the concept 'Work-Life Cycle of an Employee' could be established.

Work-Life Balance and Job Satisfaction of an Employee

With the establishment of the above hypothesis, it reveals the existence of a Work –Life cycle of an Employee. This is with the establishment of positive correlations existing among psychological empowerment with work-life balance, work-life balance with job satisfaction and psychological empowerment with job satisfaction. These co-existing interrelations signify the interrelations among Psychological Empowerment, Work-Life Balance and Job Satisfaction and the inter dependencies to each variable. As such this statistical positive relationship among all three variables reveals that, the consequence of adverse effect of any single variable is having a significant unavoidable impact on the other two variables.

**Figure 3. Work – Life Balance Cycle of an Employee
(Inter relation of Work-Life Balance, Psychological Empowerment and Job Satisfaction)**



Source: Researchers' own construct

This work life cycle of an employee identifies the interdependence of Psychological Empowerment, Job Satisfaction and Work life balance of an employee. Which, if not maintained well within the boundaries of this circle will lead to many conflicting situations of Work–Life Imbalance. To be within this Work Life circle, an employee should understand their own Work Life Cycle and the importance and the influence of each domain over the other two (02) domains and its interrelations with each other.

One has to carefully analyze and identify elements in each of these dimensions, and should pay attention and be concerned with the impact of one dimension having on the other two (02) dimensions with their own day-to-day actions and activities. This is highly individualized scenario and solely dependent upon an individual's lifestyle, social and cultural upbringing and other environmental factors. The major influencer to the disturbance of this cycle is from the increasing demands from an employee's job or work place responsibilities, which erodes the quality time a person needs to spend with their family and to have their own personal time. Which in turn significantly affects the psychological wellbeing of an individual adding to the psychological empowerment status and their job satisfaction.

Discussion, Conclusions and Recommendations

This study was conducted to identify the mediation effect of Work–Life Balance on the relationship between Psychological Empowerment and Job Satisfaction among female banking employees of Sri Lanka. This was concentrated within the Western, Central and Southern provinces of the island due to time constraints and easy access to data collection.

In this study, the First Hypothesis (H1) revealed that, there was a significant positive correlation between the independent variables, psychological empowerment and work – life balance of the sample population. That is any positive outcome in one dimension is having a related positive effect in the other variable. There is a direct link between the level of psychological empowerment of these employees to their work - life balance outcomes. In the second hypothesis (H2), it was statistically revealed that, there was a positive correlation exists between the independent variable work – life balance and the dependent variable job satisfaction of the sample population. The ultimate job satisfaction of an employee is having a direct correlation with the level of work – life balance of a female bank employee or the retrospective effect of work – life balance is having a significant impact on the job satisfaction of an employee. The statistical significance of the third Hypothesis (H3) proved the positive correlation between the independent variable psychological empowerment and the dependent variable job satisfaction. Any adversative variance in the psychological empowerment of an employee is having its own share of negative consequence down the line of their own job satisfaction. The acceptance of the fourth Hypothesis (H4), recognizes the mediation effect of work-life balance on the relationship between psychological empowerment and job satisfaction among this female middle management level employees of Sri Lanka.

The acceptance of all four Hypotheses in this study establishes the theory of ‘work – life cycle of an employee’. The statistically acceptable positive correlation among dependent and independent variables signifies the retrospective inter-relations of each variable on the other and it should be noted that a single variable cannot stand-alone or exists by itself under any circumstances of an employees work – life cycle. An imbalance created in any of these three dimensions will adversely affect the elements of other two dimensions, which leads to dissatisfaction within the employee, with a contemplative effect on the other dimensions. The importance of Psychological Empowerment in this Cycle is the “Mind Power” of an employee, which assists them to understand and take practical and sensible steps to keep this balance in-tact within their own individual Employee Life Cycle.

A personal conflict in family life on the other hand affects psychological empowerment and the job satisfaction among employees. Not being able to spend sufficient time with their family commitments due to the intense demand from their work responsibilities will complicate the confusions in domestic life of female workers, increasing the rate of divorce, single parenting ultimately affecting the children and younger generation. This is having a very high retrospective effect on the organization and the entire banking industry and quality of female employee’s productivity of national economy.

Further this dissatisfaction among employee’s leads to demotivation, depersonalization, and emotional exhaustion which paves way for employee workplace burnout. Not being

able to identify and address the root cause for these burning issues of female employees on time, will escalate it to the level of seeking law of defense.

For any contemporary organization to maximize their profitability, employee's productivity and commitment should be at the optimal levels, as such many detailed theories and research results, finds it's ways to the core of an employee's Psychological Empowerment their Job Satisfaction and work - life balance. In this connection, by perusal this study and by referring to already available literature on Work – Life Balance, Psychological Empowerment and Job Satisfaction, employers can take relevant timely measures and initiatives to improve and enhance the productivity of these female employees for a better commitment and to improve their quality of output. Better management of situations and mitigate or eliminate dissatisfactory effects or hindrance from this side of the employment implicating to the overall productivity, efficiency of employees. This undoubtedly will help female employees in facing numerous difficulties they encounter in the work place and domestic front, with the initiations taken by employers to instill sufficient initiatives from the employment side to minimize work life balance conflicts, and improve job satisfaction of their female employees and to empower the female work force with better psychological empowerment practices. That will increase female employee's participation to the national economy, with quality performance outcomes.

Further, this will avoid brain drain of knowledge women workers of organization up to a certain extent and retain them in their work force. And with the improved quality performance and commitment will improve the service rendered by these female bankers. This will pave the way to out-perform competitors to gain competitive advantage in the market for the ultimatum of profit maximization and stakeholder satisfaction.

According to ILO (2018), the work force participation of female workers in Sri Lanka is at a lower level of 30 to 35 percent for last two decades and they predict that our labour force will start to shrink as early as 2026. This is an eye opener for our employers to align their work force management strategies in taking proactive counter measures to face this labour predicament in the near future. One practical measure which could be initiated today itself by the employers, is to address the most pressing concerns of our women workers. It is paramount important to initiate result-oriented work – life balance policies to up lift the present difficulties encountered by these employees; and to help them to have a balance in their domestic life and work life, of which has the retrospective influence of that over every aspect of the working environment as statistically proven in this study.

Future Research

This study was conducted to identify the mediation effect of work –life balance on the relationship between psychological empowerment and job satisfaction, which was narrowed down to the female middle management employees in the banking sector, employed at Western, Central and Southern provinces of the Island. As such, further studies could be carried out on the same topic to support and further establish the findings of this empirical research in the Sri Lankan context since very few or no existing published studies could be found by the perusal of existing literature.

The same study could be extended to all employment sectors in the country or may be conducted among both genders. An extensive study could be carried out by covering all provinces of the island limited to the banking sector or different business entities of the labor market in Sri Lanka and any other major area of employment or in combination of several sectors. Research could be carried out to further support and establishment of the new theory 'the work-life cycle of an employee', the findings will undoubtedly open new way of looking at the work-life balance initiatives of employers.

References

- Adikaram, D.S.R. (2016), Impact of Work Life Balance on Employee Job Satisfaction in Privat Sector Commercial Banks of Sri Lanka, *International Journal of Scientific Research and Innovative Technology*, Vol. 3, No. 11, pp. 17-31.
- Akdağ F. (2012), *Impact of Empowerment on Work-Life Balance and Employee Well-Being*, Paper presented at the Cambridge Business and Economic conference, Yeditepe University, Faculty of Economics and Administrative Sciences, Department of Business Administration, Istanbul, Turkey.
- Al-Ababneh, M. Al-Sabi, S. and Alshakhsheer, F. Masadeh, M. (2017), The Influence of Employee Empowerment on Employee Job Satisfaction in Five-Star Hotels in Jordan, *International Business Research*, Vol. 10, No. 3, pp. 133-147.
- Alajmi, S. (2016), Linking Psychological Empowerment to Job Satisfaction and Organizational Commitment: Investigating the Mediating Effect of Organizational Trust, *International Journal of Business and Management*, Vol. 11, No. 10, pp. 120-140.
- Babbie, E. (1998), *The practice of social research*, Belmont, MA: Wadsworth Publishing.
- Boudrias, J. Gaudreau, P. Savoie, A. and Morin, A.J.S. (2009), Employee empowerment: From managerial practices to employees' behavioral empowerment, *Leadership & Organization Development Journal*, Vol. 30, No. 7, pp. 625-638.
- Brough, P. Timms, C. O'Driscoll, M.P. Kalliath, T. Siu, O. Sit, C. and Lo, D. (2014), Work-life balance: a longitudinal evaluation of a new measure across Australia and New Zealand workers, *The International Journal of Human Resource Management*, Vol. 25, No. 19, pp. 2724-2744.
- Conger, J. A. and Kanungo, R. N. (1988), The empowerment process: Integrating theory and practice, *The Academy of Management Review*, Vol. 13, No. 3, pp. 471-482.
- Dessler, G. (2006), *Framework for Human Resource Management*, 4th ed, Prentice Hall.
- Department of Census and Statistics (DCS). (2017), The Quarterly Report of Sri Lanka Labor Force Survey, fourth quarter, Ministry of National Policies and Economic Affairs, Sri Lanka.
- Fisher, G. and Bulger, C. and Smith, S. C. (2009), Beyond Work and Family: A Measure of Work/Non work Interference and Enhancement, *Journal of Occupational Health Psychology*, Vol. 14, No. 4, pp. 441-456.
- Galinsky, E. Bond, J. T. and Friedman, D. E. (1996), The role of employers in addressing the needs of employed parents, *Journal of Social Issues*, Vol. 52, pp. 111-136.
- Grant-Vallone, E. J. and Ensher, E. A. (1998), *The effect of work and personal life conflict and Organizational Support*, Paper presented at the Academy of Management Conference, San Diego, CA.
- Guest, D.E. (2002), Perspectives on the Study of Work-life Balance, *Social Science Information*, Vol. 41, No. 2, pp. 255-279.
- Hill, E. J. Hawkins, A. J. Ferris, M. and Weitzman, M. (2001), Finding an extra day a week: The positive influence of perceived job flexibility on work and family life balance, *Family Relations*, Vol. 50, No.1, pp. 49-54.
- International Labour Organization (ILO). (2018), Women at Work: The course for Sri Lanka, https://www.ilo.org/colombo/info/pub/pr/WCMS_558635/lang--en/index.htm.

- Jayathilake, M. I. G. (2014), A Study on the Job Satisfaction among Extension Officers in the Department of Animal Production and Health in Rathnapura District, *Unpublished Master of Public Administration (MPA) Thesis*, School of Postgraduate Studies, Sri Lanka Institute of Development Administration, Colombo, Sri Lanka.
- Kalliath, T. and Brough, P. (2008), Work-Life Balance: A review of the meaning of the balance construct, *Journal of Management & Organization*, Vol. 14, pp. 323-327.
- Locke, E. A. (1976), The nature and causes of job satisfaction. In Dunnette, M. D., (eds), *Handbook of industrial and organizational psychology*, Chicago, IL: Rand McNally.
- Loretto, W. Popham, F. Platt, S. Pavis, S. Hardy. G. Macleod, L. & Gibbs, J. (2005), Assessing psychological well-being: A holistic investigation of NHS employees, *International Review of Psychiatry*, Vol. 17, No. 5, pp. 329-336.
- Mahdizade, A. A, and Aylka, H.A. (2010), The relationship between quality of work life (QWL) and branch staff performance based on Walton's for Firoozkoh Azad University, *Scientific Journal of Management*, Vol. 7, No. 2, pp. 1-17.
- Maume, D. J. and Houston, P. (2001), Job segregation and gender differences in work-family spillover among white-collar workers, *Journal of Family and Economic Issues*, Vol. 22, No. 2, pp.171-189.
- Menon, S. T. (1999), Psychological empowerment: Definition, measurement, and validation. *Canadian Journal of Behavioural Science / Revue canadienne des sciences du comportement*, Vol. 31, No. 3, pp.161-164.
- Miskel, C. and Ogawa, R. (1988), Work motivation, job satisfaction, and climate, In Boyan, N. J., (eds), *Handbook of research on educational administration*, New York: Longman.
- Mitchell, T.R. and Larson, J.R. (1987), *People in organizations: An introduction to organizational behaviour*, New York: McGraw-Hill.
- Moye, M. J. Henkin, A. B. and Egley, R. J. (2005), Teacher-Principal Relationships Exploring Linkages between Empowerment and Interpersonal Trust, *Journal of Educational Administration*, Vo. 43, No. 3, pp. 260- 277.
- Netemeyer, R. G. Boles, J. S. and McMurrian, R. (1996), Development and Validation of Work-Family Conflict and Family-Work Conflict Scales. *Journal of Applied Psychology*, Vol. 81, No. 4, pp. 400-410.
- Oxford Advanced Learner's Dictionary. (2002), Oxford University Press.
- Robbins, S. P. and Judge, T. A. (2007), *Organizational behavior*, 12th ed, Upper Saddle River, NJ: Pearson Prentice Hall.
- Seibert, S.E. Wang, G. and Courtright, S.H. (2011), Antecedents and consequences of psychological and team empowerment in organizations: a meta-analytic review, *Journal of Applied Psychology*, Vol. 96, No. 5, pp. 981-1003.
- Sekaran, U. (2000), *Research Methods for Business: A Skill Building Approach*, 3rd ed, New York: John Wiley & Sons.
- Sivalogathan, V. (2011), *Psychological Empowerment in the work place: A study on empowerment effect on critical work outcomes of High Tech Manufacturing Context in Sri Lanka*, Paper presented at International Conference on Applied Social Science (ICASS) in Changsha, China.
- Smith J. and Gardner D. (2007), Factors Affecting Employee Use of Work-Life Balance Initiatives, *New Zealand Journal of Psychology*, Vol. 36, No. 1, pp.1-12.
- Smith, P. C. Kendall, L. M. and Hulin, C. L. (1969), *The measurement of satisfaction in work and retirement: A strategy for the study of attitudes*, Rand McNally.
- Spreitzer, G.M. (1995), An empirical examination of a comprehensive model of psychological Empowerment in the work place, *American Journal of Community Psychology*, Vol. 5, pp. 601-629.
- Thomas, K. W. and Velthouse, B. A. (1990), Cognitive elements of empowerment: an "interpretive" Model of intrinsic task motivation, *Academy of Management Review*, Vol. 15, No. 4, pp. 666-681.

- Wessels, C. (2012), How work engagement and its influencers affect work-life balance and job satisfaction and the moderating role of flexible working, *Unpublished manuscript*, Erasmus University Rotterdam School of Management, Netherlands.
- Wickramasinghe, W. M. K. G.A. Khatibi, A. and Azam, S. M. F, Dharmaratne, I. (2018), Psychological Empowerment, Psychological Capital and Job Satisfaction among Administrative Staff: Government Universities in Sri Lanka, *International Journal of Advance Engineering and Research Development*, Vol. 5, No. 04, pp. 1639-1648.
- Yadav, R. and Dabhade, N. (2014), Work Life Balance and Job Satisfaction among the Working Women of Banking and Education Sector - A Comparative Study, *International Letters of Social and Humanistic Sciences*, Vol. 21, pp.181-201.