7.1 INTRODUCTION

The way in which the advancement in information and communication technology is being exploited in today’s society has forced organizations, irrespective of their trade and size, to look at their strategic vision as to how best their business could be leveraged by this impressive technology. While the benefits of improved responsiveness, real-time information, faster decision-making, and flexibility are clearly being recognized, the outcome of this study bring with it the potential harm it inflicts on the work-life integration of its users.

The outcome of ICT resultant work-life integration and suggestions based on the present and existing research are presented in this part of dissertation. Along with future research, proposed here or otherwise, the financial service industries can put this information to valuable use in implementation of programmes catered towards communication device users, for an optimum individual performance with better organizational outcome.

7.2 SIGNIFICANT INFLUENCE OF ICT ON WORK-LIFE INTEGRATION

The results emerged out of the analysis of data collected from a representative sample of the financial services industry employees in Tamilnadu to understand their work-life integration concerns due to information and communication technology usage has been consolidated and listed here.

7.2.1 Major ICT Resultant Work-life Integration Attributes Extracted

The principal components extracted from the variables, related to the information and communication technology devices usage, based on the responses from the sample of the financial service industry workers are listed below. 

**Balancing Personal and Work Time versus Incessant Work Tie-up:** This time-based factor of work-life integration is concerned with the inability of workers to switch between roles by getting tied up with work all the time due to connectivity by the communication devices, the condition called as ‘always on’
Leisure and Relaxation versus Anytime Anywhere Functionality: Related to the availability or unavailability of enough leisure time and relaxation. This feature of employees is more often influenced by the feeling of being on call as they can be reached anytime and anywhere with the help of communication devices.

Time Management versus Time Wastage: This feature is concerned with the ability of workers to utilize their time efficiently with ICT devices and the characteristic of the devices to improve performance of worker, together enhancing the time availability to the concerned worker.

Work Life Boundary versus Work Life Spillover: This factor is involved with the process of maintaining distinct territories of work life and personal life. Spillover happens when communication devices cause both kinds of activities to overlap across psychological borders.

Enriching Personal Life versus Impairing Personal Life: Communication devices offer possibilities to perform personal tasks at work and office tasks at home. This factor is related to the possibility of employees to perform personal tasks at work via communication devices thus enriching their personal lives.

7.2.2 Overall Impact of ICT on Work-Life Integration of Employees

The one sample t-test conducted on the mean scores of the workers on the five work-life integration factors explicate that all other factors except the ability of workers to balance their personal and work time are significantly influenced by the ICT devices. The low mean values scored by the financial service industry workers in getting enough leisure and relaxation and in their ability to maintain a boundary between work and life shows that the employees lack enough leisure and experience work-life spillover inciting a conflict between their personal and work life. The remaining two factors viz. the ability of workers to manage time and especially the possibility of enriching their personal lives have high mean scores well above the moderate value demonstrating their influence on earning work-life integration to employees. Finally the mean score
above moderate in the overall work-life integration with a high ‘t value’ shows that, in spite of variations in different component factors, the financial service industry workers on the whole exhibit a integration between their work life and personal life due to ICT devices.

7.2.3 Measure of Association between ICT Relevant Organizational Characteristics and Work-life Integration

Principal components extracted from the variables related to the organizational policies, practices and procedures based on the responses from the sample of population of the financial service industry workers are

Culture of Isolation from Work beyond Office Hours versus Being on Call 24×7: This organizational characteristic is concerned with the employees’ feeling of being pressurized to remain connected to work at all hours irrespective of work timing.

Flexible versus Inflexible Work Environment: Flexibility in time and location of work along with the freedom to schedule work and possible work-life integration or conflict associated with it.

Family Supportive versus Unsupportive Policies: This is again concerned with flexibility but exclusively for the sake of supporting the employees in times of emergencies followed with other family supportive activities.

The measure of association to appraise the influence, if any, caused by the above organizational attributes on the ICT resultant work-life integration attributes was done which infers that the three organizational characteristics mentioned above has its influence on the work-life integration factors at varying degrees but only the relationships given below are statistically significant.

The organizational culture of employees getting isolated from work beyond office hours or being on call most of the time influences the possibility of workers to get enough leisure and relaxation. A positive relation with a high ‘R Value’ shows that
if the workers are able to isolate themselves from work beyond office hours their
possibility to get enough leisure also increases significantly.

Further, an increase in the flexibility of work environment will bring an almost
equal increase in the ability of workers to manage their time and vice versa. And finally
a change in the family supportive policies of the organization will also bring a change
in the enrichment of their personal lives in the same direction.

7.2.4 Measure of Association between ICT Relevant Task Aspects and Work-life
Integration

This part of the report analyses and discusses the measure of association
between the major ICT dominated characteristics involved in the particular job and the
work-life integration factors both extracted from the financial services industry.

Suitability of Task for ICT Enabled Work

The important ICT usage relevant Task aspect namely suitability of task for ICT
enabled work has a significantly high and direct relationship with the ability of workers
to manage their time.

Further the descriptive statistics arrived at to determine the suitability of tasks
for ICT enabled work confirms that the tasks in the financial service industry is
predominantly ICT compatible, which shows that the employees in the financial
services industry have a high time management ability. The above finding corroborates
with the previous finding that the financial service industry workers have more ability
to manage time.

Quantity of Off-Site Work Done

The measure of association between the other task aspect- quantity of offsite
work done by the workers and the work-life integration factor - ability to maintain a
boundary between work and life is significantly high but inverse. That is, if the quantity
of off-site work is less the workers would be able to maintain a boundary between their
work and personal life and if the off-site work is more there would be spillover.
The mean scores for the variables employed to determine the quantity of off-site work done with ICT exhibits that it is moderate to low in the financial services industry, which means the employees should be able to maintain a boundary between their work and personal life. But this result is contradictory to the overall result which established a very low ability of employees in this industry to maintain a boundary between their work and life leading to work life spillover.

7.2.5 Measure of Association between ICT Relevant Individual Characteristics and Work-Life Integration

This part of the report exhibits the measure of association between the characteristics of employees, which distinguishes one individual from another in terms of their efficiency and pattern of ICT usage, and the ICT resultant work-life integration factors predominant in the financial services industry.

Influence of ICT Usage on Job Performance

The association tried to be established between the individual feature of ICT usage on job performance and the ICT resultant work-life integration factors using a regression equations has ascertained a significant and direct relationship with ‘time management’.

The high mean scores for the variables employed to determine the attitude of employees regarding their performance using ICT confirm that the employees in the financial service industries are able to improve the performance with help of communication devices.

This finding that the performance of employees with ICT devices have positive correlations with their ability to manage time and the descriptive statistics affirming the workers perception that their performance increases with ICT devices makes it possible to conclude that the workers in the financial services industry have high time management ability, which corroborates with the previous finding in the overall impact of ICT devices.
Adaptability to Technology

The regression analysis to understand whether the employees’ adaptability to technology has anything to do with their ICT enabled job responsibilities and thereby the integration between their work life and personal life has brought to fore the high positive relationship between technology adaptability and the work-life integration factor time management. This relationship means to say that higher the adaptability of employees to technology higher will be their ability to manage time and vice versa.

The descriptive statistics created to ascertain where the financial service industry employees are placed in the scale measuring ‘adaptability to technology’ shows that they have relatively high adaptability to technology.

The high mean score of the financial service industry employees in the adaptability to technology factor and the high positive correlation of the same with ‘time management’ here proves the thread of relationship running between adaptability to technology, ICT enabled job performance and the ability of time management.

Influence of ICT Enabled Off-Site Work on Job Performance

The search for any association between the individual feature – ‘ICT enabled off-site work on job performance’ and the five work-life integration factors has established inverse relationship with three factors viz. Balancing Personal and Work Time, Leisure and Relaxation and Work Life Boundary. But the measures of association show that none of the relations are strong enough to cause significant influence on the work-life integration of employees.

But it is imperative to note that the mean scores for the variables employed to determine the job performance in off-site work exhibits a high value which means to say that the performance of financial services industry employees improve greatly while working off-site.
Family Support for Work Extension on Holidays and Weeknights

The analysis done to understand the association between the support of family members for work extensions at home or vacation spots during holidays, weekends or weeknights and the ensued work-life integration to the employees shows that the ability of employees to manage time is once again influenced. There is a moderately high positive relation which means to say that the more support the employee gets from family members for work at home more will be their ability to manage time and vice versa.

A little lower than the moderate mean score for the variables employed to determine the family support for work extensions during holidays confirm that the time management ability of workers in the financial services industry is negatively influenced by the lack of family support for work extensions.

Extent of ICT Usage for Personal Purposes during Working Hours

The extent of the ICT devices usage for personal purposes during working hours either on-site or off-site has a high and direct relationship with the work-life integration factor ‘enriching personal life’.

And the descriptive statistics states that the financial service industry workers have very high mean scores in the variables measuring the extent of usage of ICT for personal purposes during working hours. Therefore it is concluded that the financial services industry workers have a highly enriched personal life due to intense usage of ICT device for personal purposes.

7.2.6 Significance of Relationship between Devices Used and ICT Resultant Work-life Integration

The nature and extent of influence the type of ICT devices have on the ICT relevant work characteristic and thereby on the work-life integration factors examined among the employees of financial services industry are being elucidated in this part of the report.
Devices With or Without Office Applications

The ICT devices classified on the basis of availability of office application into ‘devices with office applications’ and ‘devices without office applications’ has influence on the ICT resultant work-life integration factor ‘leisure and relaxation’.

But it is found that none of the ICT relevant work attributes taken in this study is behind the difference in this attribute. Therefore the results of this study make one to conclude that the type of ICT devices does not have any influence on the work-life integration of workers using them.

Mobility of Communication Devices

The analysis done to determine the relationship of communication devices, classified on the basis of mobility, with work-life integration of workers has exhibited significant relationship with the work-life integration attributes viz. leisure and relaxation, time management and enrichment of personal life. But the study does not substantiate the influence of ICT devices in the improvement or worsening of leisure and relaxation available to workers.

On the basis of descriptive statistics it is understood that the influence of devices on time management is ascribed to the differences in the employees’ impression about the influence of ICT usage on job performance. To be precise, those employees having non mobile communication devices do not find it effective in improving their job performance and therefore experience a drastic reduction in their ability of time management and those having mobile communication devices experience a moderate improvement in their time management ability due to ICT enabled improvement in their job performance.

And the influence of devices in enriching personal life is due to the differences in the usage of ICT devices for personal purposes during working hours. The study states that employees having non-mobile communication devices experience a drastic reduction in personal life enrichment as they do not find the non-mobile
communication devices much useful as that of the mobile communication devices for personal purposes when they are at work.

7.2.7 Significance of Relationship between Personal Characteristics and ICT Resultant Work-life Integration

The nature and extent of influence imposed by the personal characteristics of the employees on the ICT relevant work characteristic and thereby on the work-life integration of employees have been elucidated in this part of the report.

Gender of Employees

The investigation to determine whether male and female employees experience differences in their work-life integration has exhibited that the gender of employees influence the work-life integration attributes namely leisure and relaxation, time management, and enrichment of personal life.

Further analysis substantiates that the influence of gender on time management is caused by the differences experienced by the male and female workers in the family support for work at home beyond office hours using work extension technology. The influence of gender on enrichment of personal life is caused by the differences in the extent of personal usage of ICT devices during working hours. In both case the women employees are negatively influenced.

This study does not substantiate the influence of ICT relevant work characteristics in the differences experienced by make workers in the available leisure and relaxation. And the analysis done to understand whether the difference in household responsibility is the cause of differences in leisure and relaxation also gave negative results.

Age of Employees

The examination done to explore whether the age of employees cause differences in their work-life integration has established a significant relationship between age of employees and the work-life integration factors leisure and relaxation
and time management. But the analysis carried out to relate age with the intervening ICT work characteristics does not substantiate any of the differences mentioned above to prove that the differences are caused by the usage of ICT devices.

Further investigations to establish the differences in the household responsibility as the cause of differences in leisure and relaxation proved futile but it is recognized that differences in the ability of time management among different age group could be caused by household responsibility.

**Marital Status of Employees**

The study done to determine whether the single and married employees experience differences in their work-life integration has exhibited that they experience differences only in their ability to manage time. But since the marital status of employees failed to influence any of the ICT relevant work attributes it is not substantiated that ICT devices cause the differences in the time management ability.

Further analysis has established that it is not the ICT devices but the differences in the household responsibility among the married and single individuals which is the cause of differences in their ability to manage time.

**Employment Status of Spouses**

The test of significance of relationship has exposed that the workers with employed spouses differ from their counterparts in the enrichment of their personal life.

The subsequent analysis by relating the employment status of spouses with the ICT relevant work attributes has proved that the variations in the extent of ICT usage for personal purposes during working hours initiated by the employment status of spouses is the reason for differences in the enrichment of their personal lives, thus proving the influence of ICT devices on the work-life integration of workers.

The study states that workers with employed spouses have an enriched personal life better than their counterparts due to a higher extent of usage of ICT devices for personal purposes during working hours.
Childcare Responsibility

The significance of relationship test to find the influence of childcare responsibility of employees on work-life integration and further analysis relating the childcare responsibility of workers with the ICT relevant work attributes has substantiated the ICT usage as a cause of the variations in enrichment of personal life due to differences in childcare responsibilities.

Research data shows that the employees with childcare responsibilities show significantly high enrichment in personal life due to their prominent use of ICT devices for personal purposes during working hours compared to those workers not having childcare responsibilities.

7.2.8 Significance of Relationship between Industrial Features and ICT Resultant Work-Life Integration

The sort of influence enforced by the industry where the worker is employed on the ICT relevant work characteristic and thereby on the work-life integration of the employees is being articulated in this part of the report.

Type of Institution

The analysis carried out to determine whether the five types of financial institutions taken for this study differ from one another in their feature to impart work-life integration to their workers generated positive results. The employees working in different institutions differ significantly in terms of all the four work-life integration factors viz. leisure and relaxation, time management, work-life boundary and enriching personal life.

Further analysis conducted by relating the institutions with pertinent ICT relevant work attributes to confirm the cause of relationship between institution and work-life integration substantiates that the influence of institution on the time management ability of its workers is caused by the flexibility of organizational
environment and the influence on enrichment of personal life of employees is caused by the organizational policies related to family support.

Compared to others the NBFC workers face the difficulty of inability to manage their time and have poor ability to enrich their personal life correspondingly due to the inflexible work environment and family unsupportive policies prevailing in their institutions.

**Job Responsibility**

The study conducted to test the significance of relationship between the job responsibilities of workers and their impending work-life integration and the further analysis carried out involving the ICT relevant work attributes have substantiated the influence of the ICT relevant job aspect namely the suitability of task for ICT enabled work on the ability of workers to manage time and the ICT relevant organizational characteristic namely family supportive policies on the ability of workers to enriching their personal life.

Here the employees involved in operations have significantly less ability to manage their time compared to the employees involved in marketing and administration due to comparatively low suitability of their tasks for ICT enabled work. Once again the employees involved in operations compared to the marketing and administration employees have significantly less possibility to enrich their personal life due to the different family supportive policies the organizations have put in place for them.

**7.2.9 Significance of Relationship between Environmental Factors and ICT Resultant Work-life Integration**

And finally the kind of influence enforced by the environmental factors on the ICT relevant work characteristic which further influences the work-life integration of employees is being analyzed in this part of the report.
Location of Workplace

The significance of relationship test to study the influence of the location of workplace on the work-life integration of the concerned employees and the further analysis trying to establish the significance of relationship between location of workplace and pertinent ICT relevant work characteristics has substantiated that the variation in the ICT relevant flexibility of work environment between rural and urban locations is found to be the cause of differences in the time management ability of workers.

It is found that the ICT relevant work environment in rural locations is not as flexible as that of the cities and towns and therefore the rural workers have poor time management ability.

7.3 INFLUENCE OF WORK LIFE INTEGRATION OR CONFLICT ON INDIVIDUAL PERFORMANCE AND ORGANIZATIONAL OUTCOME

Work life and family life integration is concerned with the prioritization of resources needed by an individual to fill these dual roles. Typically a positive influence of one role on the other leads to a balance between work and life but the negative influence leads to work-life conflict.

7.3.1 Work-Life Factors Influencing Financial Services Industry

An analysis of the consolidated data on influence of ICT on the work-life integration among the financial services industry employees has led to a conception that the usage of communication devices by the employees is the causal factor behind four important components of work-life integration which people experience in their day to day life either in the positive or negative form.

Further evidence for the work-life integration factors showing negative influence on employees in this study emerges from literature sources. Ransome (2007) has stated that “focusing on family alone as the key component to life outside work
excludes leisure and other non-family, non-work responsibilities”, thus stressing the significance of leisure and relaxation. Further a survey conducted by the Association of Executive Search Consultants found that of the 1311 senior executives surveyed, 59% report having less leisure time in their lives since the onset of connectivity technologies, which is quoted by Silva (2006) exactly corroborate the findings of this study. Justification for the second factor also appears in literature. In his theory on work/family border Clark (2000, p.756) has mentioned about the boundary between work and family. He states that work-family spillover is possible when border crossing from the work domain into the family domain happens with reference to blackberry devices.

Evidence for the positive influence of ICT devices in time management can also be found in various literary sources. Sarker and Wells (2003 p.37) mentioned that Mobile devices were suitable and convenient for the workforce to access information especially when seeking to fill a time slot that would otherwise be lost. Middleton (2007) in his paper titled ‘Illusions of balance and control in an always-on environment’ on blackberry devices states that “…users are adamant that their Blackberries allow them freedom, and contribute to work-life balance by allowing them to spend more time with friends and family”. Enrichment, a positive outcome of ICT is its ability to communicate and take care of family responsibilities from anywhere at any time. Katz and Aakhus (2002, p 7) suggest that mobile phones can “liberate individuals from the constraints of their settings”, which allows individuals to remain available to their families no matter where they are.

The aforementioned literary sources substantiate the findings of this study on the influence of ICT on the work-life integration of employees.
7.3.2 Consequence of Work-Life Conflict or Integration on Employees and Organization

One of the ICT resultant work-life integration factor having a negative influence on the financial service industry workers is the inability of employees to maintain a boundary between their work and family life leading to spillover. The consequence of the above factor on the employees in specific and on the organization as a whole has been mentioned by various authors. Regarding the consequence on the worker Hyman et al. (2004) indicates that intrusion of work demands into personal life is related to the reports of heightened stress and emotional exhaustion for employees. Wright and Cropanzano (1998) mention that negative spillover from work to non-work life has been shown to adversely affect organizations in the form of low commitment and high turnover, which is a consequence faced by the organizations.

Another factor having a negative impact on the employees related to the unavailability of leisure and relaxation leading to anytime anywhere functionality has also been discussed in detail in literary sources. Sarker and Wells (2003), on the basis of studies conducted mention that the state of constant availability due to lack of leisure lead to continuous interruptions which negatively impact the interpersonal relations.

Numerous studies have been conducted and results published on the consequences of work-life conflict. Some of them are related exclusively to the financial services industry. Karatepe et al. (2006) found that work-family imbalance increased emotional exhaustion and decreased job satisfaction among the frontline bank employees. Yavas et al. (2003) identified the negative influence of the work-life imbalance among the employees on their service recovery performance in banks.

But in general, Felstead et al. (2002) reveals that lack of balance between work and non-work activities is related to reduce psychological and physical well-being of the employees. Moorhead and Griffin (2005) mention that, “Stress will occur when there is a basic inconsistency or incompatibility between a person’s work and life
dimension”. The research findings of Siw et al. (2008) indicates that both work-family interaction and burnout may be either predictor or consequence, causing both loss and gain spirals, thus expressing that burnout is a consequence of work-life conflict.

Since this research finding substantiate that women employees in the financial services industry have low degree of work-life integration it becomes imperative to recognize the outcome of work-life conflict faced by women employees. Burke (2002) observes that when work does not permit women to take care of their family, they feel unhappy, disappointed and frustrated. They draw tight boundaries between work and family and they do not like one crossing the others. Ernst and Ozeki (1998) suggest that the relationship between job-life satisfaction and work-family conflict may be stronger for women than men. Therefore, it is understood that the work-life conflict caused in women easily led to job dissatisfaction.

Talking about the positive aspects, literature suggests that the flexibility provided by a computer at home allows employees to spend more time with their children or reduce work/leisure conflict by allowing them more time to involve in extracurricular activities (Duxbury et al., 1992). Landauer (1997) has documented that work/life programs can reduce absenteeism. On the basis of a study conducted in Johnson & Johnson he states that there was a 50% decline in absenteeism among employees who used flexible work options and family leave policies.” Mainiero and Sullivan (2005) revealed that organizations concerned about improving their cultures for work-family balance, have much to gain in terms of reduced burnout and absenteeism and increased job satisfaction, commitment and performance. Finally a comprehensive research study by Carlson & Kacmar (2000) did find a strong link between work/family programmes and the use of high commitment work system containing employee involvement/participation and total quality initiatives.

On The whole, the indicators of work-life integration are associated with greater commitment, job satisfaction and work-life imbalance that is work-life conflict is
associated with lower job satisfaction, lower organizational commitment, greater turnover intentions, greater burnout and job related stress. It is not necessary to mention that such consequences will have a cascading effect which ultimately has an impact on the organization as a whole.

The above findings could be a step towards suggestion of worker friendly human resource policy aimed at a better integration between the work and family life of the employees and thereby mobilizing a more satisfied and contented workforce

7.4 SUGGESTIONS

Organizations today have an assortment of programmes to help solve the work life issues of their employees. The listing of such programmes is beyond the scope of this research. Suggestions to the employees and the policy makers of the organization on major work life issues that needs to be addressed based on the research findings are given below.

Making Jobs ICT Compatible: Since there is strong evidence to suggest that the suitability of tasks makes the workers manage their time effectively and vice versa in the financial services industry, it deems fit for the industries to make an analysis of their job responsibilities and find further ways and means by which their tasks can be made ICT compatible. Clearly defined and structured tasks, giving access to information and other resources 24×7 are some of the ways by which the work can be made ICT compatible. The implementation of ICT in the core activities of the financial services industry is also another major step which makes the tasks more suitable for ICT enabled work

Resolving the Negative Spillover: Even though the quantity of off-site work done in financial services industry is low there is a report of alarming amount of work life spillover in the research outcome. Negative spillover from work to non-work life has been shown to adversely affect organizations in the form of low commitment and high turnover. Flexible work options, information based services like counseling and advice
and introducing family friendly policies are the ways by which the organizations can
resolve this issue.

**Training and Appraisal of ICT Skills:** Even though it is established that the financial
service industry employees are being able to perform better using ICT devices due to
their high adaptability to technology, as the ICT is a constant and rapidly changing field
the knowledge of employees must be updated frequently. Researchers have suggested
that knowledge can be gained either via formal methods such as workshops and
computerized tutorials, or by more informal ways such as tinkering with a device, or
having someone show them how to perform a simple task. Further as skills can be
measured, it should also be taken care of by the organization in order to assess the
degree to which a user has achieved competence with a particular technology.

**Flexible Work Options for Women:** Since this research finding substantiate that
women employees in the financial services industry have low degree of work-life
integration it becomes imperative for the financial institutions to take remedial steps to
bring down the work family conflict of women employees. As women workers lack
family support for offsite work at home they should be given responsibilities that do
not demand work extensions. Flexi-time arrangements may be permitted by the
management for the women employees, in order to meet their family work
requirements.

**Introducing Wide Ranging Work-Life Programmes:** Since the employment status of
spouses are found to influence the work-life integration of workers, either intervened
by ICT devices or not, it influences the individual performance and the organizational
outcome. Research has suggested that organizations can enhance positive outcome by
providing work-life programmes that appeal to a wider array of employees. Employees’
needs vary according to gender, age, and stage of family development. Furthermore, it
would be expected that employees’ needs will change over time and this will be
influenced by the changing nature of roles and responsibilities that employees take in
their personal lives. As suggested, the organizations should come up with wide ranging work-life integration programmes which should include the issue of the employment status of spouses as well.

**Culture Change Strategies:** The outcome of this research has brought forth the influence of ICT resultant organizational factors causing obstacles in work-life integration of employees in NBFCs. But invariably every organization should focus on the work life programmes as it is found that the organizational policies, practices and procedures are the predominant source of work-life integration of the employees. Researchers have identified the importance of a supportive work environment in promoting employees’ work-life integration. It is stated that “Managerial support is a critical factor in facilitating work-life integration as managers and supervisors often act as gatekeepers for access to work-life policies”. This shows that achievement of the health and well-being of employees result only through culture change strategies like training managers to help employees deal with work-life conflict, tie managers pay to employee satisfaction and impairing the culture to focus on employees’ actual performance and not ‘face time’. Disregard for the face time leads to flexible work arrangements which further proliferates the usage of communication devices.

**Supportive Options to Employees Lacking Flexibility:** As the employees involved in operations do not find their task as suitable as that of the other categories for ICT enabled work extensions they may be provided with time based work integration strategies as compensation. These strategies involve changes in the work schedules to accommodate time required for taking care of their family issues commonly called as flexible work options. Studies have shown extensive decline in absenteeism among employees who used flexible work options and family leave policies.

**Support to Rural Workforce:** The employees in rural workplaces are found to have significantly low time management ability and have less opportunity to enrich their personal life compared to the others in cities and towns. If the work life conflict is
found to be caused by the management, culture change strategies like training managers to deal with work life issues and imparting an environment where the employee is assessed by the actual performance and not the face time can be implemented. But if the differences are caused by the outside environment such as infrastructure and other facilities needed to support ICT usage, time based strategies like flexible work arrangements and flexible leave time may be introduced.

**Framing Supportive Organisational Policies:** It should be noted that the family friendly policies or the norms for ICT usage influences the ability of workers to use the ICT devices for personal purposes during working hours. Researchers have supported this aspect by stating that organizational norms influence individual ICT use. Since the extent of usage of ICT devices influence the work-life integration of workers considerably, organizations should frame suitable policies and set norms to support the sensible use of ICT devices for the personal purposes even during working hours.

**Proper Communication of Work Life Programmes:** Organizational commitment to an environment that supports work and family is not merely about providing policies for their symbolic value, but is also about creating a work place culture that supports and encourages the use of policies. Therefore the responsibility of the organization does not end with introducing policy decisions leading to supportive work culture and environment but it has the ordained task of taking it to the employees by proper communication.

**Suggestions to the Employees:** The major factor which impedes the work-life integration of employees in the financial services industry is their inability of workers to maintain a boundary between their work and personal life. The habit of being always on and excessive off-site work are the reasons which need to be addressed by the employees.
7.5 DIRECTIONS FOR FURTHER RESEARCH

At different stages of this research certain related issues were raised which did not fall within the purview of this research and conclusive evidences were not reached in certain issues taken for analysis in the study forming the basis of further research objectives, which are being listed below.

- In spite of a low to moderate off-site work carried out by the financial service industry workers, established by this research, they have reported excessive work life spillover. A research could be directed towards understanding the reasons behind this contradiction found among the financial services industry workers.

- The finding of this study that the children in different age group cause wide variations in the work-life integration of workers is a topic which can be further explored. The highly inconclusive results given by the aspect of childcare responsibility influencing the time management and family support for work extensions is also another topic which needs to be explored further.

- In spite of the suitability of tasks for ICT enabled work, in all the five institutions taken for the study, it is found that the quantity of off-site work done is low invariably in all the institutions. It is important to find the reasons which hinder off-site work or work extensions in the financial institutions.

- With or without ICT, it is found that there are differences among the workers in their work life characteristics and significant differences are felt among the organizational characteristics. It is important to understand whether these differences are caused by the organizations or is it a consequence of the difference in culture and habits prevalent among the people in different localities.

- Further research can be carried out to understand whether the differences in the flexibility of work environment among the rural and urban localities is caused
by the concerned management or is it a cause of the differences in the information communication technology infrastructure generating differences in the possibility of ICT usage and work extensions.

- The intervening variable - ICT relevant work characteristics and the control variable – household responsibility have failed to substantiate the significant influence of gender on the availability of leisure and relaxation, further research needs to be done to find conclusive evidence to understand the aforementioned relationship taking some other intervening and control factors of relevance.

- Since the significant improvement in the availability of leisure and relaxation earned by workers having non mobile devices has not been substantiated by any of the ICT relevant work attributes, a study relating the mobility of communication devices to the availability of leisure and relaxation needs to be carried out to find evidence for the same.

7.6 CONCLUSION

Organizations in the present business environment are almost in an obsession to confront a couple of challenges and convert it into strengths and opportunities for the successful implementation of their plans and accomplishment of objectives. One being the phenomenal advancement in the field of information communications technology and the other being the work life challenge aimed towards building up and retention of a stable and competitive workforce. This research had taken both the aforementioned issues into its fold and went on to determine the influence of information and communication technology devices on the work-life integration of workers in the financial services industry. The consolidated outcome of this exploratory study is portrayed as a structural equation in the adjoining chart numbered 7.1.

The dependent variable - ‘ICT Resultant Work-life Integration’ and the five principal work-life integration components extracted are denoted by red circles in the structural equation model. The strength of relationship between the dependent variable
and the component factors are illustrated by their appropriate factor loadings and Eigen values along with the links.

The intervening variables - ‘ICT Relevant Work Attributes’ having established their influence on any of the ICT resultant work-life integration factors are denoted by grey circles linked to the appropriate work-life integration factors. The ‘R Values’ indicating the strength of relationship between them are illustrated along with the links.

The independent variable in the study, which is the devices used, is signified by a green rectangle and the moderating variables falling into any one of the following three categories namely personal characteristics, Industrial features and environmental factors are represented by blue, red and yellow rectangles respectively. The influence of these independent and moderating variables on the work-life integration through the intervening work factors are seen by arrows pointing to the appropriate ICT relevant work factors along with the appropriate ‘F values’ or ‘t-values’.

The personal characteristics namely gender, employment status of spouses and childcare responsibility; the industrial features namely institution and job responsibility and the devices classified on the basis of its mobility show significant relationship with the work-life integration factor – ‘Enriching Personal Life’. That is to say, for instance male and female employees show significant variations among themselves in enriching their personal life using ICT devices. These variations have been established by the differences shown by the above independent and moderating factors in the extent of personal usage of ICT devices during office hours and/or due to the differences in the family supportive organizational policies.

Once again the personal characteristic namely gender; the industrial features namely institution and job responsibility; mobility of devices and the environmental factor namely location of workplace show significant relationship with the work-life integration factor – ‘Time Management’. That is to say, for instance male and female employees show significant variations among themselves in their ability to manage
time. These variations have been established by the differences shown by the above independent and moderating factors in the job performance using ICT devices or/and the family support they have at home for work extensions or/and the job feature determining the suitability of task for ICT enabled work or/and the influence of flexibility in the organizational environment.

As seen above, most of the personal characteristics, industrial features and the environmental factors taken for the study have significant relations with the work-life integration factors namely ‘time management versus time wastage’ and ‘enriching personal life versus impairing personal life’. Moreover the descriptive statistics on the consolidated response of the employees in this study has established their comparatively high ability to manage time and enrich personal life. Therefore it can be concluded that the ICT devices usage by the financial services industry workers have improved their ability to manage time and enriched their personal life ultimately leading to a integration between their work and personal life.

As proliferation in the field of information and communications technology happens and as each new generation of people grow up more tech savvy and comfortable with technology an upward trend in the use of technology only could be predicted in the years to come. With the outcome of this study showing the positive influence of ICT usage on the financial services industry, the organizations would be prepared to facilitate the successfully implement and use of advancements in information and communication technologies to its advantage.