CHAPTER III

RESEARCH METHODOLOGY

This chapter discusses the research design, data collection methods, operationalization of variables, sample size, sampling design and data analysis plan. This chapter also deals with the methods of selection of respondents, tools for analysis and choice of test statistics and hypotheses of the present study. The details of the questionnaire construction and the sampling procedure adopted in the study are explained in the following pages.

3.1 Research

Research can be defined as a scientific and systematic search for gathering relevant information related to a specific topic. The research is considered as an art of scientific investigation. According to Clifford Woody, the research comprises defining and redefining problems, formulating hypothesis or suggested solutions; collecting, organizing and evaluating data; making deductions and reaching conclusions; and at last carefully testing the conclusions to determine whether they fit the formulating hypothesis. In simple words, research is referred to as the search for knowledge by framing objectives and following systematic method of solving the problem to determine the solution for the research. The systematic approach of generalizing the results and formulating theory is also called as research.

Research Methodology refers to the way of solving the research problem systematically. It is a study of science to know the procedures to conduct research. The research methodology depicts the methods to be followed in research activities starting from investigation to presentation. It includes research design, sampling framework, sources of data, collection of data, framework of analysis and limitations.

3.2 Research Design

Research design refers to formulation of design for research and research is considered as a conceptual structure within which the research is to be conducted. The Research design deals with the questions for the study, relevant data, data collection methods and analysis of results. The research is considered to be the best research based on the questions framed and the orientation of the researcher.
3.3 Data collection Methods

The study involved the measurement of Banking employees Worklife Balance (WLB) in the Personal environment and work environment. The framework of the study is focused on the worklife balance problems of women employees in Banking sector. Hence the data were collected only from women employees working in banks. The primary and secondary data were collected based on the specified objectives of the study. The primary data for the current study were collected by a well defined structured questionnaire from the women employees working in rural and urban area banks situated in and around Chennai city. The secondary data were collected from various journals. The reviews collected from past studies helped the researcher to identify the research gap and define the variables for the study mentioned in Table 3.1.

3.3.1 Variables for the Study

The below describes the Variables and its nature is shown in Table 3.1.

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Variables</th>
<th>Nature</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Family support</td>
<td>Independent</td>
</tr>
<tr>
<td>2</td>
<td>Child care/ Dependent care</td>
<td>Independent</td>
</tr>
<tr>
<td>3</td>
<td>Self management</td>
<td>Independent</td>
</tr>
<tr>
<td>4</td>
<td>Personal life satisfaction</td>
<td>Dependent</td>
</tr>
<tr>
<td>5</td>
<td>Work life balance policies</td>
<td>Independent</td>
</tr>
<tr>
<td>6</td>
<td>Work place support</td>
<td>Independent</td>
</tr>
<tr>
<td>7</td>
<td>Work load</td>
<td>Independent</td>
</tr>
<tr>
<td>8</td>
<td>Financial assistance</td>
<td>Independent</td>
</tr>
<tr>
<td>9</td>
<td>Work satisfaction</td>
<td>Dependent</td>
</tr>
</tbody>
</table>

Table 3.1 Variables for the study
3.3.2 Questionnaire Construction

The questionnaire was constructed with two parts, Part A analyses the lifework balance of women employees working in banks in their personal environment, Part B consists of worklife balance of women employees in their work environment. The factors are Family support, Child care/ Dependent care, Self management, Personal life satisfaction, Work life balance policies, Work place support, Work load, Financial assistance, Work satisfaction.

3.3.3 Pre test

The pilot study was conducted to test the reliability of the questionnaire designed and the values indicated have proved the reliability and validity of parameters taken for the study. The pre test was conducted to understand the respondent’s ease in answering the questionnaire. The questionnaire consists of 143 questions to measure 7 factors and demographic variables. A sample of 600 women Banking employees in Chennai and Tamilnadu were selected for this purpose.

The questionnaire was drafted with two sections such as Personal environment, work environment. In Personal environment, perceived level of life work balance is drafted with the parameters of support from family, elder care, childcare, self management and in work environment, perceived level of work life balance is drafted with the parameters of worklife balance policies, workplace support, workload, and financial assistance. In Personal environment, the expectation and their satisfactory level is ascertained with 18 variables and in Work environment, the satisfactory level of their expectations are measured using 14 variables. The questions were rated at five point Likert scale, having 1=strongly disagree, 2= disagree, 3= Neutral, 4 = agree and 5= strongly agree. The reliability score was 0.82 for the pre test and the reliability score for the main test was 0.86. Based on the results of the reliability test and views of the respondents the questionnaire was standardized and the primary data were collected with the standardised questionnaire.
3.3.4 Sampling Size

The sample size is adopted as 600 women bank employees in Chennai city and Tamilnadu based on the following formula.

\[ n = \frac{Z^2 \cdot p \cdot q \cdot N}{e^2 (N - 1) + Z^2 \cdot p \cdot q} \]

where,
- \( n \) = sample size
- \( N \) = population
- \( Z \) = value of standard variance at 95% confidence level (1.96)
- \( p \) = probability of success (0.5)
- \( q \) = probability of failure (0.5)
- \( e \) = acceptable error 4% of true value

[Calculated using the formula \( e = z \cdot \sqrt{p \cdot q / n} \), where \( z = 1.96 \)]

3.3.5 Sampling Design

As the population is indefinite, Convenience sampling was adopted for the study. The questionnaire was administered to a non-probability sample of 600 women bank employees of three nationalised banks and three private banks in Chennai. The study is descriptive and empirical in nature. Three banks were chosen from public sector and Three from private sector of banking industry. The primary data of 600 respondents were collected from a sample frame of six banks using convenience sampling. A structured questionnaire was employed to 650 respondents to generate data, out of which 611 responded back and six questionnaires were invalid. The remaining filled-up questionnaires were 605 and the researcher has rounded off to 600. Out of a total of 600 respondents, 300 belong to Public sector and 300 from Private sector in the banking industry. This sample consists of 76 chief managers, 170 managers, 222 assistant managers and 132 officers. The sample comprises of 458 married and 142 single women employees.
3.3.6 Selection of banks

The public sector banks selected for the study were Indian bank, State bank of India and Indian Overseas bank. In the case of private sector, HDFC, ICICI and Axis bank were selected for data collection. The respondents were taken as women employees from banking sector. These respondents were taken from both urban and rural areas. The sample selection was based on the availability of respondents in the banks and their willingness to fill the questionnaire presented to them. For the purpose of this study, the women employees working in Chennai – Metropolitan city was selected as urban area and Tindivanam, Villupuram and Kumbakonam were selected to collect data from rural areas. The research was conducted in six banks of public sector and private sector in the sample area.

3.3.7 Reliability and Validity Test

Reliability of an instrument refers to the degree of consistency between multiple measurements of variables. It is extent to which an experiment tests or any measuring procedures yield, the same result on repeated attempts. Reliability was estimated through internal consistency method which is applied to measure the consistency among the variables in a summated scale. In the present study, the Cronbach’s Alpha co-efficient of reliability was found based on primary data of the present study and the details are as follows:

Table --- 3.2
Reliability measures for the study

<table>
<thead>
<tr>
<th>No</th>
<th>No of items</th>
<th>Alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Life-Work balance</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Family support</td>
<td>22</td>
</tr>
<tr>
<td></td>
<td>Child care/Dependent care</td>
<td>8</td>
</tr>
<tr>
<td></td>
<td>Self management</td>
<td>7</td>
</tr>
<tr>
<td></td>
<td>Personal life expectations</td>
<td>18</td>
</tr>
<tr>
<td></td>
<td>Personal life satisfaction</td>
<td>18</td>
</tr>
<tr>
<td></td>
<td>Work-Life balance</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Work life balance policies</td>
<td>9</td>
</tr>
<tr>
<td></td>
<td>Work place support</td>
<td>14</td>
</tr>
</tbody>
</table>
Both Face and Content validities were established in the study. The face validity was done by the investigator and the content validity was established by the experts in the field of investigation. Face validity, it appears to measure whatever the author had in mind, namely, what he thought he was measuring. The rationale behind content validity is that to examine the extent to which a measuring instrument provides adequate coverage of the topic under study.

### 3.4 Data Analysis

The validity, reliability and analysis of the data in this study were analysed using Statistical package for social sciences (SPSS v 16.0). Analysis of Moment Structure (SPSS AMOS v.16) was used to perform structural equation modeling.

#### 3.4.1 Statistical Tools Applied for the Study

The data collected were statistically analysed by applying various tools like simple percentage, Confirmatory Factor Analysis, Friedman test for k related samples, Independent samples t-test, One way ANOVA, Paired samples t-test, Bi-variate correlation, Multiple regression analysis, Structural equation modeling.

#### 3.4.1.1 Analysis of Variance (ANOVA)

ANOVA is used for studying a single factor or several factors and measures only one variable. In this study, ANOVA is applied to find the significant influence of women employees’ age, Designation, service, monthly salary, marital status, family size, number of dependents on (a) Family support (b) Child care/Dependent care (c) Self management (d) Personal life expectations and (e) Personal life satisfaction in their personal environment. In the case of work environment, ANOVA is applied to ascertain the significant influence of women employees’ age, Designation, service, monthly salary, marital status, family size, number of dependents on:

<table>
<thead>
<tr>
<th></th>
<th>Count</th>
<th>Reliability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work load</td>
<td>11</td>
<td>0.81</td>
</tr>
<tr>
<td>Financial assistance</td>
<td>8</td>
<td>0.83</td>
</tr>
<tr>
<td>Work life expectations</td>
<td>14</td>
<td>0.82</td>
</tr>
<tr>
<td>Work life satisfaction</td>
<td>14</td>
<td>0.83</td>
</tr>
<tr>
<td><strong>Overall reliability of the study</strong></td>
<td>143</td>
<td>0.86</td>
</tr>
</tbody>
</table>

Source: Primary data

3.4.1.2 Non-Parametric Chi-square Analysis

Chi-square association test is a non parametric test and it is useful to find an association between two categorical variables. Chi-square value is found for life work balance and worklife balance factors such as family support, child care, dependent care and self management, worklife balance policies, workplace support, workload and financial assistance.

3.4.1.3 t-Tests

T-Tests are used for finding out the influence of women employees’ type of bank on life work balance with the factors family support, child care, dependent care and self management, personal life expectations, personal life satisfaction and Work-life balance with the factors worklife balance policies, workplace support, workload and financial assistance, work expectations, work satisfaction in both urban and rural areas. T-Tests are used to compare two statistics. The types of bank considered here are nationalized banks and private banks. T-Tests produce results that are easy for interpretation. The paired samples t-test is applied for fulfillment of satisfactory level with expectations in personal life and work life of women employees working in urban area and also in rural area banks.

3.4.1.4 Correlation Analysis

Correlation refers to the degree of association between two variables Correlation is represented in terms of coefficient known as correlation coefficient and Correlation refers to the degree of association between two variables. The correlation coefficient ranges between -1 and +1; if the coefficient result is 0, it is implied that there is no association between variables. If the coefficient result is positive, then it is clear that the variables are associated directly and it is maximum when it is +1. In this study, Bi-variate correlation was applied to test the significant relationship between personal life satisfaction and factors of life work balance of women employees working in urban area banks, Bi-variate correlation was applied to test the significant relationship between work-life satisfaction and factors of work-life balance of women employees working in urban area banks.
3.4.1.5 Multivariate Analysis

If the regression model consists of more than one independent variable, then the model is called as multiple regression. In this model, Stepwise hierarchical regression is preferred. Multiple regression analysis was undertaken by taking Personal life satisfaction and work satisfaction as dependent variables and factors of life work balance and worklife balance as independent variables.

3.5 Hypotheses of the study

The following null hypotheses have been examined for the study:

1. All the aspects of support given by the family to the women employees working in urban areas carry equal importance.
2. All the aspects of Child care/Dependent care of women employees working in urban areas carries equal importance.
3. All the aspects of Self management of women employees working in urban areas carry equal importance.
4. All the aspects of support given by the family to the women employees working in rural areas carry equal importance.
5. All the aspects of Child care/Dependent care of women employees working in rural areas carries equal importance.
6. All the aspects of Self management of women employees working in rural areas carry equal importance.
7. All the aspects of Work-Life balance policies of women employees working in urban areas carries equal importance.
8. All the aspects of Workplace Support got by the women employees working in urban areas carry equal importance.
9. All the aspects of Work load faced by the women employees working in urban areas carry equal importance.

10. All the aspects of Financial Assistance offered to the women employees working in urban areas carries equal importance.

11. All the aspects of Work-Life balance policies of women employees working in rural areas carries equal importance.

12. All the aspects of Workplace Support got by the women employees working in rural areas carry equal importance.

13. All the aspects of Work load faced by the women employees working in rural areas carry equal importance.

14. All the aspects of Financial Assistance offered to the women employees working in rural areas carries equal importance.

15. There is no significant influence of women employees’ age on (a) Family support (b) Child care/Dependent care (c) Self management (d) Personal life expectations and (e) Personal life satisfaction.

16. There is no significant influence of women employees’ designation on (a) Family support (b) Child care/Dependent care (c) Self management (d) Personal life expectations and (e) Personal life satisfaction.

17. There is no significant influence of women employees’ service on (a) Family support (b) Child care/Dependent care (c) Self management (d) Personal life expectations and (e) Personal life satisfaction.

18. There is no significant influence of women employees’ monthly salary on (a) Family support (b) Child care/Dependent care (c) Self management (d) Personal life expectations and (e) Personal life satisfaction.

19. There is no significant influence of women employees’ marital status on (a) Family support (b) Child care/Dependent care (c) Self management (d) Personal life expectations and (e) Personal life satisfaction.
20. There is no significant influence of women employees’ family size on (a) Family support (b) Child care/Dependent care (c) Self management (d) Personal life expectations and (e) Personal life satisfaction.

21. There is no significant influence of women employees’ number of dependents on (a) Family support (b) Child care/Dependent care (c) Self management (d) Personal life expectations and (e) Personal life satisfaction.

22. There is no significant influence of women employees’ type of bank on (a) Family support (b) Child care/Dependent care (c) Self management (d) Personal life expectations and (e) Personal life satisfaction.

23. There is no significant influence of women employees’ age on (a) Family support (b) Child care/Dependent care (c) Self management (d) Personal life expectations and (e) Personal life satisfaction.

24. There is no significant influence of women employees’ designation on (a) Family support (b) Child care/Dependent care (c) Self management (d) Personal life satisfaction and (e) Personal life expectations.

25. There is no significant influence of women employees’ service on (a) Family support (b) Child care/Dependent care (c) Self management (d) Personal life expectations and (e) Personal life satisfaction.

26. There is no significant influence of women employees’ monthly salary on (a) Family support (b) Child care/Dependent care (c) Self management (d) Personal life expectations and (e) Personal life satisfaction.

27. There is no significant influence of women employees’ marital status on (a) Family support (b) Child care/Dependent care (c) Self management (d) Personal life satisfaction and (e) Personal life expectations.

28. There is no significant influence of women employees’ family size on (a) Family support (b) Child care/Dependent care (c) Self management (d) Personal life expectations and (e) Personal life satisfaction.
29. There is no significant influence of women employees’ number of dependents on (a) Family support (b) Child care/Dependent care (c) Self management (d) Personal life expectations and (e) Personal life satisfaction.

30. There is no significant influence of women employees’ type of bank on (a) Family support (b) Child care/Dependent care (c) Self management (d) Personal life expectations and (e) Personal life satisfaction.

31. There is no significant influence of women employees’ age on (a) Work life balance policies (b) Work place support (c) Work load (d) Financial assistance (e) Work expectations and (f) Work satisfaction.

32. There is no significant influence of women employees’ designation on (a) Work life balance policies (b) Work place support (c) Work load (d) Financial assistance (e) Work expectations and (f) Work satisfaction.

33. There is no significant influence of women employees’ service on (a) Work life balance policies (b) Work place support (c) Work load (d) Financial assistance (e) Work expectations and (f) Work satisfaction.

34. There is no significant influence of women employees’ monthly salary on (a) Work life balance policies (b) Work place support (c) Work load (d) Financial assistance (e) Work expectations and (f) Work satisfaction.

35. There is no significant influence of women employees’ marital status on (a) Work life balance policies (b) Work place support (c) Work load (d) Financial assistance (e) Work expectations and (f) Work satisfaction.

36. There is no significant influence of women employees’ family size on (a) Work life balance policies (b) Work place support (c) Work load (d) Financial assistance (e) Work expectations and (f) Work satisfaction.

37. There is no significant influence of women employees’ number of dependents on (a) Work life balance policies (b) Work place support (c) Work load (d) Financial assistance (e) Work expectations and (f) Work satisfaction.
38. There is no significant influence of women employees’ type of bank on (a) Work life balance policies (b) Work place support (c) Work load (d) Financial assistance (e) Work expectations and (f) Work satisfaction.

39. There is no significant influence of women employees’ age on (a) Work life balance policies (b) Work place support (c) Work load (d) Financial assistance (e) Work expectations and (f) Work satisfaction.

40. There is no significant influence of women employees’ designation on (a) Work life balance policies (b) Work place support (c) Work load (d) Financial assistance (e) Work expectations and (f) Work satisfaction.

41. There is no significant influence of women employees’ service on (a) Work life balance policies (b) Work place support (c) Work load (d) Financial assistance (e) Work expectations and (f) Work satisfaction.

42. There is no significant influence of women employees’ monthly salary on (a) Work life balance policies (b) Work place support (c) Work load (d) Financial assistance (e) Work expectations and (f) Work satisfaction.

43. There is no significant influence of women employees’ marital status on (a) Work life balance policies (b) Work place support (c) Work load (d) Financial assistance (e) Work expectations and (f) Work satisfaction.

44. There is no significant influence of women employees’ family size on (a) Work life balance policies (b) Work place support (c) Work load (d) Financial assistance (e) Work expectations and (f) Work satisfaction.

45. There is no significant influence of women employees’ number of dependents on (a) Work life balance policies (b) Work place support (c) Work load (d) Financial assistance (e) Work expectations and (f) Work satisfaction.

46. There is no significant influence of women employees’ type of bank on (a) Work life balance policies (b) Work place support (c) Work load (d) Financial assistance (e) Work expectations and (f) Work satisfaction.
47. There is no significant difference between satisfaction and expectations in personal life of women employees working in urban area banks.

48. There is no significant difference between satisfaction and expectations in work life of women employees working in urban area banks.

49. There is no significant difference between satisfaction and expectations in personal life of women employees working in rural area banks.

50. There is no significant difference between satisfaction and expectations in work life of women employees working in rural area banks.

51. There is no significant relationship between personal life satisfaction and family support.

52. There is no significant relationship between personal life satisfaction and child care/dependent care.

53. There is no significant relationship between personal life satisfaction and self management.

54. There is no significant relationship between family support and child care/dependent care.

55. There is no significant relationship between family support and self management.

56. There is no significant relationship between self management and child care/dependent care.

57. There is no significant relationship between personal life satisfaction and family support.

58. There is no significant relationship between personal life satisfaction and child care/dependent care.

59. There is no significant relationship between personal life satisfaction and self management.
60. There is no significant relationship between family support and child care/dependent care.

61. There is no significant relationship between family support and self management.

62. There is no significant relationship between self management and child care/dependent care.

63. There is no significant relationship between work life satisfaction and work life balance policies.

64. There is no significant relationship between work life satisfaction and work place support.

65. There is no significant relationship between work life satisfaction and work load.

66. There is no significant relationship between work life satisfaction and financial assistance.

67. There is no significant relationship between work life balance policies and work place support.

68. There is no significant relationship between work life balance policies and work load.

69. There is no significant relationship between work life balance policies and financial assistance.

70. There is no significant relationship between work place support and work load.

71. There is no significant relationship between work place support and financial assistance.

72. There is no significant relationship between work load and financial assistance.

73. There is no significant relationship between work life satisfaction and work life balance policies.

74. There is no significant relationship between work life satisfaction and work place support.

75. There is no significant relationship between work life satisfaction and work load.
76. There is no significant relationship between work life satisfaction and financial assistance.

77. There is no significant relationship between work life balance policies and work place support.

78. There is no significant relationship between work life balance policies and work load.

79. There is no significant relationship between work life balance policies and financial assistance.

80. There is no significant relationship between work place support and work load.

81. There is no significant relationship between work place support and financial assistance.

82. There is no significant relationship between work load and financial assistance.

3.6 Limitations of the study
1. The present study is confined only to women employees of Chennai city and Tamilnadu and not covered other states of India. It excludes made employees of Banking sector as well as male and female employees of other sectors.

2. The analysis is based completely on the responses given by the respondents in the questionnaire. The authenticity of the responses is the limiting factor.

3. The findings are based on the data collected from three public sector banks and three private sector banks and hence the results of the research study are applicable only to banking industry cannot be generalized for all other industries.