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Contents

Editors' Note

'Management Issues' a research publication of Faculty of Management Studies of the Open University of Sri Lanka is proudly completing its fourth year of publication. '*Management Issues'* provides a really exciting opportunity to our own students and established scholars in the faculty to publish truly interdisciplinary nature of issues in managing organizations.

Building upon the legacy of my predecessors, and supported by my editorial team, I am committed to strengthening *Management Issues* and extending it into a scholarly peer-reviewed philosophical journal with broad scope. I strongly believe that this could be achieved through inviting and encouraging more scholarly works on philosophical reflection to address diverse disciplinary issues in managing modern day organizations.

My editorial board has left no stone unturned in ensuring that both authors and readers get satisfying experience through this publication. While thanking the support extended by our advisors, reviewers and the editorial staff in finalizing this publication, we proudly present Volume 4 of the annual research publication of the Faculty of Management Studies, and sincerely hope that this tripartite support will continue in the future to make *Management Issues* one of the leading research publications in Sri Lanka.

Dr. H.D.D. Champika Liyanagamage

Editor-in Chief

THE ADOPTION OF E-SERVICES IN DEALING WITH CAPITAL MARKET SERVICES OF SRI LANKA; MODERATION EFFECT OF COMPUTER LITERACY OF ACCOUNT HOLDERS

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Abstract

Organizations provide e-services with the intention of streamlining their services and operations. The Central Depository (Pvt) Limited (CDS) is one such organizations in Sri Lanka offering e-services. However, investors show less interest in subscribing for these e-services. Reluctance to adopt e-services in the provision of financial services has become an area that needs to be focused by researchers. Computer literacy of the user is identified in literature as a reason for non-adoption of e-services. A study conducted among 200 account holders of capital market securities, registered with the Central Depository Systems (Pvt) Limited (CDS) revealed that computer literacy of the account holders of capital market securities moderates the relationship between factors influencing adoption of e-services and the level of adoption of e- services. Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions of account holders of capital market securities are the factors that affect the level of the adoption of e-Services.

Key words: Computer Literacy, e-Services, UTAUT Theory

Introduction

E-Services are used by many organizations operating in diversified fields to provide customers with 'more for less'. The objective is to provide more services and accessibility with improved quality, taking less time and hassle. Electronic services offered to customers to enhance their online shopping experience include search support, e-response to customer queries, orders and transactions, e-payment, e-transaction record management, e-assurance and trust, e-help and other online support in the b2c e-space (Singh, 2002). As customers embrace e-commerce facilities, their expectations about service, support, and how they make purchases change. Therefore, at the strategic level, an e-service orientation calls for moving the emphasis from products and transactions to service and relationships, and building customer equity.

As the sole depository in respect of securities traded in the Colombo Stock Exchange (CSE), the Central Depository Systems (Pvt) limited (CDS) is the main

infrastructure provider for the account holders of securities or the investors of the CSE. It currently provides an array of e-services to the account holders to facilitate and improve the level of efficiency of capital markets. The assumption of an efficient capital market is that it allows intellectuality satisfying decision-making techniques to be developed that will, if followed, enables managers to make optimal financing and investment decisions (Samuels, 1981). E-services related to the capital market facilitate extended opportunities to the investors and decision makers. Switching to e-statements and soft copies of the annual reports of listed company are more environmentally friendly and more cost-effective than handling hard copies, for all parties involved

Viewing the account information and monitoring how the investments are currently performing are not difficult, these are easy tasks that can be fulfilled. However, the number of account holders subscribed for e-services is not satisfactory compared to the total number of registered and active CDS account holders. Though, as of October 2017, the number of total CDS accounts were 617,903, only 10,790, 19,019 and 172 users were registered for SMS alerts, e-Statements and e-Connect respectively.

These facts highlight that although e-Services is a popular term and freely used in the contemporary business environment, when it is practically applied to a specific industry and more to a specific company, many face hardships. Grönlund (2000) said "Making decisions on what to strive for and what not to attempt is not that easy when empirical evidence of what works is almost totally lacking". This highlights the importance of investigating the possible factors for non-adoption of e-services.

According to the research titled 'E-Services for Citizens: The Dutch Usage Case' (Van Dijk et. al., 2007), physical access and digital skills are very important for the general lag of usage of online public services. Also according to the study 'Towards a New Digital Era: Observing Local E-Government Services Adoption in a Chinese Municipality' IT skills below the basic level show the least usage of e-government services (Yang, 2017). Therefore, it was important for the researcher to study the influence of computer literacy as a moderator in the adoption of e- services of investors. The purpose of this study is to examine the moderating impact of computer literacy of the user on the relationship between the factors influencing the adoption of e-services and the level of e-service adoption.

Literature Review

E- services

E-services are defined as interactive services that are delivered on the internet using advanced telecommunications, information and multimedia technologies (Boyer et al, 2002). Depending on the type of the e-service provided by the organization or the business the value created can be different. Whatever the method is adopted for value creation, providing e-services helps a business to build stronger relationships with other parties. Table 1 shown below summarizes the advantages of e-services to a business depending on the focus of the e-service (Scupola et al, 2009).

Table 1: Advantages of e-Services depending on the Focus

Types of e-services	B – to – B	B – to – C	G – to – B and G – to – C	C – to - C
Characteristics/ focus	Collaboration and relationship building	Selling to and retaining the customer	User/citizen empowerment, e-democracy, city/rural areas divide	Peer-to-peer value creation
Examples	Supply chain management in outsourced printing services and facilities, SaaS	E-retailing, e-customer relationship management, e-banking, e-newspapers, Web portals	Online tax teruns, e-voting, e-libraries, telemedicine, remote social security services	Online auctions, consumer driven e-marketplaces, online gaming, online communities (news groups). wikis

Source: International Journal of e-services and Mobile Applications - 2009

Customer acceptance of e-services

The Unified Theory of Acceptance and Use of Technology (UTAUT) holds that four key constructs (performance expectancy, effort expectancy, social influence, and facilitating conditions) are direct determinants or predictors of usage intention and behavior (Venkatesh et. al., 2003). Performance expectancy (PE) is the degree to which an individual believes that using the system will help him or her in attaining higher level of job performance. Effort expectancy (EE) is the degree of ease associated with in using the system. Social influence (SI) is the degree to which an individual perceives that important others believe he or she should use the new system. Facilitating conditions (FC) is the degree to which an individual believes that an organizational and technical infrastructure exist to support the utilization of the system.

Computer Literacy

Computer literacy has been defined by researchers in various ways, for example; Moursund (1982) as "a working knowledge of computers" and later Moursund's (2003) as "a functional level of knowledge and skills in using computers and computer based multimedia as an aid to communication with oneself and others for the purposes of learning, knowing, and for using one's knowledge" and Roblyer (2003) as "the skill required for using information technology in education and in the workplace".

The Computer Literacy USA in 2007 defined the same as "an understanding of the concepts, terminology and operations that relate to general computer use. It is the essential knowledge needed to function independently with a computer. This functionality includes the ability to solve and avoid problems, adapt to new situations, keep information organized and communicate effectively with other computer literate people" Bataineh and Al Mutawa (2016) revealed that security language, web skills and support significantly affect the ease of use and perceived usefulness of e-services.

Methodology

Conceptual Framework

The conceptual model for this study was developed using the UTAUT model of Venkatesh et.al (2003) as shown in Figure 1. The predictors used to explain customer acceptance and adoption of e-services are; Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI) and Facilitating Conditions (FC).
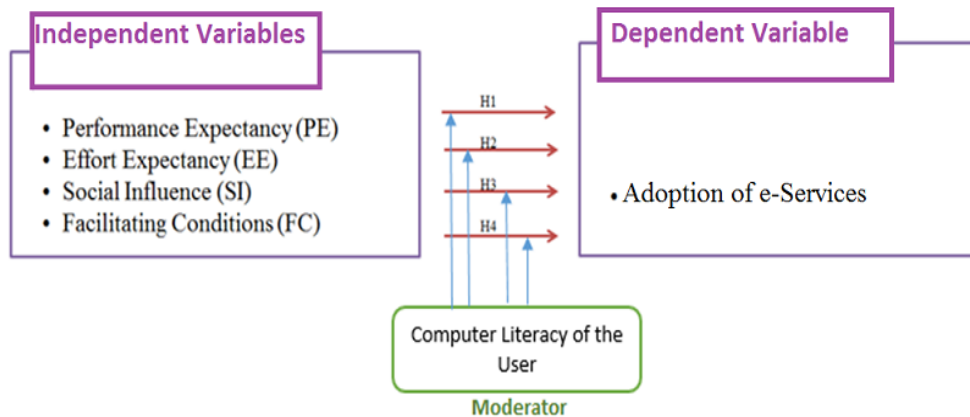
Figure 1: The Conceptual Model

Hypotheses

Following hypothesis were developed based on the conceptual framework.

Hypothesis 1: Performance Expectancy (PE) of the account holders of capital market securities of Sri Lanka has a positive impact on their level of adoption of e-services.

Hypothesis 2: Effort Expectancy (EE) of the account holder of capital market securities of Sri Lanka has a positive impact on their level of adoption of e-services.

Hypothesis 3: Social Influence (SI) of the account holders of capital market securities of Sri Lanka has a positive impact on their level of adoption of e-services.

Hypothesis 4: Facilitating Conditions (FC) of the account holders of capital market securities of Sri Lanka has a positive impact on their level of adoption of e-services.

 Hypothesis 5: Computer literacy of the user moderates the relationship between the factors influencing the adoption of e-Services and the level of adoption of e-services of the account holders of capital market securities of Sri Lanka.

Data Collection

Population of this study was the 30,000 active CDS account holders that engage in stock market activities from June to September 2017. From the population approximately 75% were individual account holders and 25% were institutional account holders. Using simple random sampling, 153 individual account holders and 47 institutional account holders were selected from each list.

A questionnaire was distributed among a sample of 200 of securities account holders to identify the relationship between the dependent and independent variables. The questionnaire consisted of 50 questions covering the key constructs and it was created using the online platform 'Survey Planet' and the link for the questionnaire was emailed to the respondents. All the questions were designed to gather data through a 5 point Likert scale consisting of values; strongly agree, agree, undecided, disagree and strongly disagree. The questionnaire was developed with items validated in prior research, adapted to the e-services and capital market industry.

Results and Discussion

Data collected were mostly from the individual securities account holders since only a lesser number of institutional account holders have subscribed for e-Service facilities. From individual account holders, most of the subscribed account holders were male.

To analyze the data gathered SPSS, the statistical computer software, was used. First the validity and reliability of the scale and questionnaire were tested by using Cronbach's alpha values. The value of Cronbach's alpha for each variable exceeded 0.95 indicating that the questionnaire met a high satisfactory standard of internal consistency and reliability.Pearson's Product-Moment Correlation analysis was conducted to find out the degree and strength of relationship. The results showed moderate positive linear relationships, each relationship with coefficients nearing the value of 0.5.

Eight (8) models have been used to analyze the relationships between variables and results are presented in Table 2. Four (4) models (Model 1, 3, 5 & 7) examined the relationship each independent variable has with the dependent variable (DV) using simple regression analysis while other four (4) models (Model 2, 4, 6 & 8) examined the moderation effect of computer literacy on the relationship between each independent variable and the dependent variable through hierarchical regression analysis. To perform hierarchical regression analysis 4 interaction variables were created by multiplying each independent variable by Computer Literacy (CL), namely; MPECL, MEECL, MSICL, MFCCL.

Model 1 examined the relationship between Performance Expectancy (PE) & level of adoption of e-services (DV). The model explained 24.7 percent of the variance in data. Coefficient for PE was 0.547 indicating that for a unit increase in PE the Adoption of e-Services will increase by 0.547. A positive relationship is proved by the coefficient value of 0.547, with a significance of $0.000 < 0.05$, t value of $8.061 > 1.0000$ between Performance Expectancy (PE) and level of adoption of e-services.

Table 2: Results of the Regression Analysis

Model	Relationship	R^2	F	Sig.	B Value for IV	Sig.
01	PE-DV	0.247	64.987	.000[b]	0.547	.000
02	Moderation effect of CL (MPECL) on PE-DV	0.473	58.750	.000[b]	-	
03	EE-DV	0.309	88.361	.000[b]	0.525	.000
04	Moderation effect of CL (MEECL) on EE-DV	0.512	68.599	.000[b]	-	
05	SI-DV	0.225	57.369	.000[b]	0.363	.000
06	Moderation effect of CL (MSICL) on SI-DV	0.456	54.788	.000[b]	-	
07	FC-DV	0.296	83.068	.000[b]	0.542	.000
08	Moderation effect of CL (MFCCL) in FC-DV	0.493	63.596	.000[b]	-	

Model 2 examined the moderation effect of computer literacy on the relationship between PE and adoption of e-Services through hierarchical regression analysis using the interaction variable MPECL. R- squared value for moderated relationship has increased from 0.247 to 0.473, indicating that the computer literacy of the user improves extent of adoption explained by performance expectancy from 24 percent to 47 percent. With a Significance value of $0.000 < 0.05$, the model explains that Computer Literacy positively moderates the relationship between Performance Expectancy (PE) and the level of adoption of e-services.

Model 3 examined the relationship between Effort Expectancy (EE) and level of adoption of e-services (DV) through simple regression analysis. With an R- squared value of 0.309, Model 3 explained 30.9 percent of the variance in data. With a Significance value of $0.000 < 0.05$, the model was a good fit to explain the relationship between Expectancy (EE) and the level of adoption of e-services (DV). Coefficient for EE was 0.525. The coefficient with the positive value indicated the positive impact of EE on the level of Adoption of e-Services with a significance of $0.000 < 0.05$, and a t-value of $9.4000 > 1.0000$ between Effort Expectancy (EE) and the level of adoption of e-services.
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Model 4 tested the moderation effect of CL on the relationship between EE & DV through hierarchical regression analysis using interaction variable MEECL. With the moderation effect the R- squared value increased to 0.512 from 0.309, indicating that the computer literacy of the user improves the extent of adoption explained by EE from 30.9 percent to 51.2 percent. With a Significance value of $0.000 < 0.05$, the model was a good fit to explain the relationship between EE & DV, moderated by CL.

Model 5 tested the Hypothesis 3; the relationship between Social Influence (SI) & the level of adoption of e-services (DV) through simple regression analysis. Model 5 explained 22.5% percent of variance in data with an R- squared value of 0.225. With a Significance value of $0.000 < 0.05$, the model was a good fit to explain the relationship between SI & DV. Coefficient for SI was 0.363, indicating that with each unit increase of SI the level of Adoption of e-Services will increase by 0.363 units. Positive impact is proven

between Social Influence (SI) and the level of adoption of e-services, since the coefficient of SI has a positive value with a significance of $0.000 < 0.05$ and a t-value of $7.574 > 1.000$.

Model 6 examined the moderation effect of computer literacy (CL) on the relationship between SI & DV through hierarchical regression analysis using the interaction variable MSICL. The R- squared value increased from 0.225 to 0.456 with the moderation effect. With a significance level $0.000 < 0.05$, Model 6 was a good fit to explain the moderation effect of CL on the relationship between SI & DV.

Model 7 examined the relationship between Facilitating Conditions (FC) and the level of adoption of e-services (DV) through simple regression analysis. The model with an R- squared value of 0.296 explained a 29.6 percent variance of the data. The ANOVA table for Model 7 showed the significance of $0.000 < 0.05$. This means the model is a good fit to explain the relationship between the independent variable FC and the dependent variable, the level of Adoption of e-Services. With a positive coefficient of 0.542, the positive relationship between FC and the level of Adoption of e-Services has been proved with a significance of $0.000 < 0.05$ and a t-value of $9.114 > 1.000$.

Model 8 tested the moderation effect of CL on the relationship between FC & DV through hierarchical regression analysis using the interaction variable MFCCL. With the moderated relationship R- squared value increased to 0.493. This shows that the model explains a 49.3 percent variance in data. The R- squared value was only 0.296 without the moderator. This indicates that the Computer Literacy of the user improves the extent of adoption of e-Services explained by Facilitating Conditions (FC) from 29.6 percent to 49.3 percent highlighting a moderating impact of computer literacy on the relationship between Facilitating Conditions (FC) and the level of adoption of e-services (DV).

All the hypotheses were accepted with the results of the regression analysis as shown on Table 3.

Table 3: Results of Hypotheses Testing

Hypothesis	Explanation
H1	PE has a positive impact on adoption of e-services
H2	EE has a positive impact on adoption of e-services
H3	SI has a positive impact on adoption of e-services
H4	FC has a positive impact on adoption of e-services
H5	CL moderates relationships between each Independent Variable with adoption of e-services

Conclusions and Recommendations

Performance Expectancy, Effort Expectancy, Social Influence & Facilitating Conditions of the account holders of Capital Market securities have a positive impact on the level of adoption of e-Services. Computer Literacy of the Sri Lankan account holders of capital market securities moderates the relationships Performance Expectancy, Effort Expectancy, Social Influence and Facilitating Conditions have with the level of adoption of

e-Services. A similar impact of computer literacy was found in previous literature in relation to the impact of computer literacy on the level of adoption of e services.

Using these findings the number of subscriptions for e-Services can be increased by enhancing the awareness of advantages, outcomes, usefulness and suitability of e-services of capital market among account holders. More user-friendly and less complex the e-Services are, more users tend to use the e-Services. Hence, in order to increase the number of users marketing and promotion campaigns should be developed focusing on marketing the above features of the e-services of capital market. According to the findings related to the impact of Social Influence (SI) on the level of adoption of e-Services, the positive relationship indicated in the findings can be used to increase the number of e-Service subscribers. The Colombo Stock Exchange (CSE), Securities and Exchange Control (SEC) and the Central Depository Systems (CDS) should work together to create a more digitized environment that is conducive and encouraging to the e-Service users.

Also, more awareness sessions should be organized to educate investment advisors about the e-Services so that they can create awareness among their clients and encourage them to use e-services related to capital market. At the same time a promotion campaign (such as a raffle draw) can be developed for existing users to encourage them to refer their colleagues or family members also for e-Services. With regard to the Facilitating Conditions (FC), the number of subscribers can be increased by making the infrastructure more compatible with various mobile devices, personal computers, laptops and tablet PCs. Further the available support should be increased by introducing a call center, a hotline number and an online helpline or a chat line to resolve client issues. This structured and enhanced customer support will help the CDS to attract more subscribers for the e-Services.

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PERCEIVED SERVICE QUALITY AND CUSTOMER LOYALTY: AN APPLICATION OF SERVQUAL MODEL IN CREDIT CARD SEGMENT OF SRI LANKAN PRIVATE SECTOR BANKS

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Abstract

The massive competition in the banking industry has paved the way for development of new technologies and strategies for retaining customers rather than to attract new ones. Service quality of the banks is significant antecedent to attain customer loyalty and to survive within the banking industry. Credit card sector is one of the key areas in the banking industry where its' success mainly depends on the perceived customer service quality. Hence, this study attempted to assess how the service quality affects the level of loyalty of the customers in private banking sector with related to the credit card industry in Sri Lanka. The data was collected from 100 customers from five private sector banks in the banking industry through a self-administered questionnaire. The results revealed that, there is a significant positive correlation between the dimensions of service quality and customer loyalty. Further it revealed that, out of the five service quality dimensions, only tangibles, responsiveness, and assurance are the leading determinants of customer loyalty.

Keywords: Private Banks, Credit card holders, Service Quality, Customer Loyalty

Introduction

Service organizations in Sri Lanka have now been enriched with different technologies and new strategies which foster into a higher competition within their industries with the intention of immense contribution to the entire economy. The service sector in Sri Lanka has contributed 57.7% of the GDP of the country (Central Bank of Sri Lanka, 2019). The contribution of Banking and financial Services in the service sector also plays a very significant role in the country's GDP. The Banking, insurance and real estate has been contributed to the GDP by 14.0% (Central Bank of Sri Lanka, 2019). The banks are crucial in the Sri Lankan financial system as they are engaged in the provision of liquidity to the entire economy.

Credit card industry is becoming increasingly popular among customers as it has undergone a considerable growth with multiple cards categories. But it is more important to establish a credit card loyalty when the customers have multiple simultaneous relationships with different banks. Hence, it is needed to establish mutually beneficial relationship with the customers and the issuing bank. For that, perceived service quality by the customers will be a key provision to foster the customer loyalty and increased market share and the

profitability in the banking sector. Rather than having new customers, it is much more profitable to retain the existing customers. Just attracting new customers in the marketplace is not enough. Therefore, organizations need to give more importance to the customer retention (Santouridis & Trivellas, 2010). Further, loyal customers are more profitable to the firm and are sympathizing with poor service and displaying poor sensitivity to the price (Yang & Peterson, 2004).

Service Quality can be identified as one of the most important antecedents for the customer loyalty. It is also considered as a prerequisite for satisfying and retaining the valued customers and also identified as an antecedent of sustainable competitive advantage (Guo, Duff, & Hair, 2008). Therefore, this is an attractive area for researchers over the last decade, especially in the banking sector (Caruana, Money, & Berthon, 2000; De Ruyter, Wetzels, & Bloemer, 1998; Kheng, Mahamad, Ramayah, & Mosahab, 2010; Sureshchandar, Rajendran, & Anantharaman, 2002; Bloemer, de Ruyter, & Peeters, 1998; Dhandabani, 2010). When considering the Sri Lankan banking industry, this is very captivating to be spotlighted with the credit card facilities offered by the banks.

Although there are number of research that have been conducted to investigate the relationship between the service quality and the customer loyalty in different industries in many countries, not much attention has been given to the banking industry in Sri Lanka. Also, very few studies have been done in this regard in banking industry in Sri Lankan context, more importantly for the public sector banks and private banks separately in certain areas. According to the statistics, higher proportions have been allocated for the credit cards by the private sector banks than the state banks, in their gross loans and advances portfolio (KPMG Sri Lanka, 2019). Thus, there is an empirical gap to be filled as there are very few studies have been done to assess the relationship between the service quality and the customer loyalty for the credit card facilities offered by the private sector banks in Sri Lanka. Hence, the main aim of conducting this study is to assess how the service quality affects level of loyalty in private banking sector with related to the credit card industry in Sri Lanka. Accordingly, the secondary objectives of the study are:

1. To identify the current levels of agreement towards customer loyalty and service quality dimensions.
2. To assess the relationships between Customer Loyalty and the service quality dimensions namely, Tangibles, Reliability, Responsiveness, Assurance and Empathy.
3. To identify the most influencing dimensions of service quality on customer loyalty.

Literature Review

Service Quality

Though the quality of goods can be easily ascertained through various measures, that particular knowledge is insufficient to ascertain the quality of services as services are characterized by the inherent features of inseparability, intangibility, heterogeneity, and perishability (Parasuraman, Zeithaml, & Berry, 1985). In a competitive and a dynamic business world, survival is highly depending on the high quality of services (Zameer, Tara, Kausar, & Aisha, 2015). No other guarantee for success and survival of an enterprise, could have been found except for superior value of the service, which will be recognized by

customers as perfect service quality, according to the study of Zimonjić, (2018). As Culiberg & Rojsek, (2010) states service quality is referred to as perceived quality in literature and Bitner, (1990) states that perceived quality is similar to an individual's general attitude towards the service provider which is the customers' overall impression of the relative inferiority/superiority of a service provider. According to Zameer et al., (2015) service quality is very important to financial institutions as it provides a competitive edge over its competitors. In contrast to manufacturing businesses, service organizations specially banking institutions, interact directly with their customers (Zameer et al., 2015) where this interaction or in other words, the service delivery process can highly impact the quality judgment made by a respective customer. To measure the service quality of the subject, current study employed the SERVQUAL model which is considered as the most widely used instrument (Kaura, Durga Prasad, & Sharma, 2015) across different industries. The SERVQUAL model which was developed by Parasuraman, Zeithaml, & Berry, (1988) can be identified as one of the most popular and significant model to evaluate the service quality. This model comprised of five dimensions such as the Tangibles, Reliability, Responsiveness, Assurance and Empathy. The first dimension Tangibles encloses the physical facilities, communication materials, equipment and appearance of employees (Lee, Kim, Ko, & Sagas, 2011). Hence, tangibility helps in creating the first impression towards the organization (Al-Sayyed, Suifan, & Alawneh, 2015). The Reliability which is the second dimension refers to the ability of an organization to perform the prompt service accurately in the promised time with minimal errors (Arizon, 2010). The third dimension of responsiveness encompasses providing a dependable service and the readiness to help customers (Lee et al., 2011). The empathy dimension implies rendering individualized attention and care to each customer (Lee et al., 2011). Assurance is the last stage of the dimension which helps to reflect the trust and confidence of the customers from the employee's experience, competence and capacity to build self-confidence with customers (Ndubisi, 2006).

Customer Loyalty

Customer Loyalty simply means whether customers would return to the service provider or not (Kondasani & Panda, 2015). Also it can be defined as a customer's intention or predisposition to purchase from the same firm again (Edvardsson, Gustafsson, Kristensson, Tronvoll, & Witell, 2003). Loyalty may be measured using a variety of behavioral intentions (rating of the likelihood that customers will return, purchase other products and services from the company or speak positively of their experience to other) or actual behaviors (such as whether customers do return, how often they return and how much they purchase when they do and whether they bring or refer additional customers). The researchers pointed out that, so many benefits can be derived for an organization with the improved customer loyalty (Zairi, 2009). Consequently, this has led many organizations to initiate various measures to improve customer loyalty (Khan, 2012). Furthermore, a loyal customer is said to be a customer who purchase services from the same service provider and recommends him to other people and maintains a positive attitude towards the service provider (Kandampully & Suhartanto, 2000). Arnould, Price and Zinkhan (2002) puts Loyalty as a positive attitude built up over a series of favorable interactions expressed in a customer's behavior. As a result, it has been suggested that neither attitudinal nor behavioral measures on their own are sufficient to explain or define the complex construct of loyalty and therefore, several hybrid frameworks have been developed which try to combine both dimensions of loyalty.

Service quality and customer loyalty

Service quality literature reflects that customer perceptions of high service quality resulted in very high level of purchase intentions which proves that customer loyalty was affected by service quality (Boulding, Kalra, Staelin, & Zeithaml, 1993; Cronin & Taylor, 1992; Taylor & Baker, 1994; Zeithaml, Berry, & Parasuraman, 1996). Customer Loyalty is the customer's willingness to recommend the bank to others, extent to which a customer regards himself or herself as loyal to the bank and his or her expectation to continue to use the bank in the future transactions (Komunda & Osarenkhoe, 2012). Hence, the service quality is the final outcome where the customer compares the service he actually received with his own expectations for the service delivery. Consequently, customers will develop a loyalty towards the organization when they favorably perceive the service quality. Further, the studies revealed that, the perceived service quality is strongly related to the customer loyalty which led the customer to continue with the same bank in the future and recommend it to the others (Lam & Burton, 2006). There are many approaches and models to evaluate the service quality.

It is believed that Service Quality leads the way to Customer Loyalty (Al-msallam, 2015; Izogo & Ogba, 2015; Jamal and Anatassiadou, 2009). According to (Kheng et al., 2010), it was found that tangibles and responsiveness are relevant to enhancing Customer Loyalty. Further, they stated that, the dimensions of Service Quality such as: empathy, reliability, and assurance have significant influence on Customer Loyalty in the banking industry. Similarly, it was found that, there is a positive relationship between reliability, empathy, assurance and Customer Loyalty. (Kheng et al., 2010). Other than in the banking industry, (Rousan, Ramzi, & Badaruddin, 2010) stated that the four Service Quality dimensions such as empathy, tangibles, reliability, and responsiveness have a positive influence on Customer Loyalty in hotel industry.

Hence, based on the above review of literature following hypothesis were formulated.

H1: There is a significant positive relationship between Service Quality and Customer Loyalty

H2: There is a significant positive relationship between Tangibles and Customer Loyalty.

H3: There is a significant positive relationship between Reliability and Customer Loyalty.

H4: There is a significant positive relationship between Responsiveness and Customer Loyalty.

H5: There is a significant positive relationship between Assurance and Customer Loyalty.

H6: There is a significant positive relationship between Empathy and Customer Loyalty.

Methodology

The current study was conducted under the area of service quality which will be attached to the banking industry in Sri Lanka. The conceptual framework developed based on literature is as shown in Figure 1.
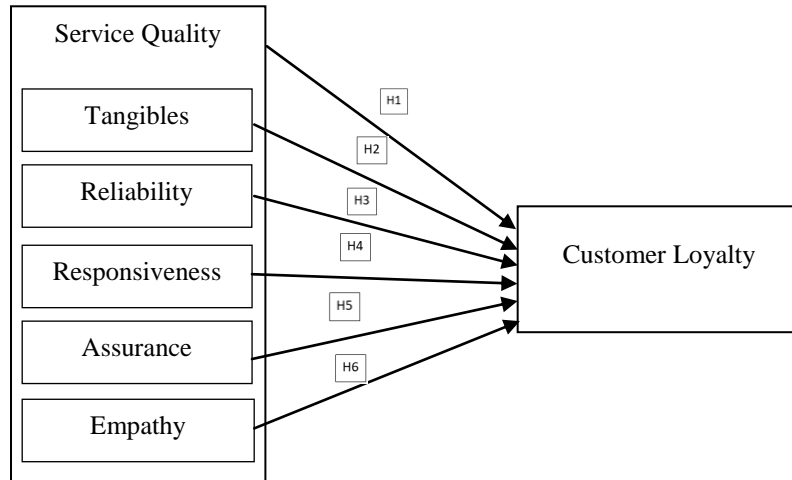
Figure 1: Conceptual Framework

As per Saunders, Lewis, & Thornhill, (2009) the current study employed a survey strategy and will be a cross sectional and an explanatory study according to the set objectives. Authors have defined the sampling unit to be credit card holders. Hence, the population considered for this study represents the credit card holders who obtain the service from private sector banks in Colombo District. To overcome difficulties, five private sector banks namely: HSBC, Nations Trust Bank, Sampath Bank, Standard Chartered and Hatton National Bank were randomly selected for the study. In similar studies conducted by Sivanandamoorthy, (2012) and Ushantha, Wijeratne, & Kumara, (2014) the sample size was approximately 150. Therefore, the authors have distributed 150 questionnaires among the five banks equally out of which only 100 were accepted as valid responses.

To gather the necessary primary data, a self-administered questionnaire was employed, which comprised 22 statements on service quality and 5 statements on customer loyalty where the respondents were asked for the level of agreement based on a five-point Likert scale. Secondary data was obtained through various study materials such as books and journals.

The self-administered questionnaire consisted of 3 parts.

Part A- Questions about personal profile of respondent such as gender, age, type of credit card used, number of years of experience with the bank were included.

Part B- 22 statements out of which 4 statements address the Tangibles dimension, 5 statements address the Reliability dimension, 4 statements address the Responsiveness dimension, 4 statements address the Assurance dimension, and 5 statements address the Empathy dimension of Service quality were included.

Part C- 5 statements which address the customer loyalty variable were included.

Data analysis and discussion

Analysis was carried out using SPSS 23.0. The sample profile was analyzed first and it was found that 68% and 32% of the sample consist of male and female respondents, respectively. Further, 42% of the sample belongs to age category of 26 to 35 years and 54% of the respondents within the sample have more than 5 years of experience with the bank they transact with. When analyzing the type of card they use, it was further revealed that 58% of the respondents are using VISA cards, 17% are using Master cards and the rest (25%) are using AMEX cards. The next stage is to analyze the dimensions of the variables considered for the current study. Accordingly, after testing the data for normality, mean values and standard deviation values were derived for each dimension of service quality and customer loyalty, as the data were normally distributed. The figures are shown in table 1.

Table 1: Mean and Standard Deviation values of Dimensions and Variables

Dimension/ Variable	Tangibles	Reliability	Responsive ness	Assuran ce	Empat hy	Service Quality	Customer Loyalty
Mean	3.76	3.76	3.84	3.90	3.86	3.82	3.89
Standard deviation	0.876	0.986	0.824	0.772	0.814	0.854	0.823

According to Table 1, the highest mean value (3.90) was recorded for 'Assurance', indicating a higher level of agreement by the respondents, whereas the same dimension has accounted for the lowest standard deviation (0.772) depicting a better consistency. Though, 'Tangibles' and 'Reliability' had scored the same as well as the lowest mean value (3.76), 'Tangibles' can be regarded as a relatively consistent dimension due to its lowest standard deviation. The respondents have shown a positive level of agreement for all five service quality dimensions, as well as overall service quality and customer loyalty, which was evident through higher mean values (above 3, on a five-point likert scale).

The analysis was proceeded to the next stage where authors used correlation analysis and regression analysis to test the hypotheses, to answer the research questions and ultimately achieve the research objectives. Since data were normally distributed, Pearson's correlation was used to derive the coefficient of correlation to observe the association between each dimension of quality and customer loyalty. According to table 2, highest correlation is shown by Reliability and Customer loyalty (0.842) followed by Responsiveness (0.841), Tangibles (0.825), Assurance (0.758) and Empathy (0.711). Therefore, findings suggested that, each dimension has a strong positive relationship with customer loyalty at 5% level of significance ($p < 0.05$). Thus, there were enough evidence to support the established hypotheses: H2; H3; H4; H5 and H6.

Table 2: Coefficient of correlation of Service Quality Dimensions

Service quality dimension	Coefficient of correlation	Sig (p)
Tangibles	0.825	0.000
Reliability	0.842	0.000
Responsiveness	0.841	0.000
Assurance	0.758	0.000
Empathy	0.711	0.000

The value of service quality was obtained through the mean score of five dimensions of service quality and the relationship between Service quality and Customer loyalty was also proved to be strong and positive ($r = 0.845$, $p = 0.000 < 0.05$), by the findings of the current study. Hence, the results supported the established hypothesis H1.

Regression analysis was performed to test how far these service quality dimensions have an impact on Customer Loyalty. Multiple linear regression model summary (Table 3) indicated that more than 80% of the total variation of the dependent variable is explained by the predictor variables, suggesting a greater explanatory power of the regression model.

Table 3: Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.896[a]	.803	.792	.2590399

a. Predictors: (Constant), Empathy, Assurance, Tangibles, Responsiveness, Reliability
b. Dependent Variable: Customer Loyalty

As per the multiple regression results (Table 4), Customer Loyalty is significantly influenced by Tangibles, Responsiveness and Assurance in a positive manner whereas Reliability and Empathy has not significantly influenced Customer Loyalty.

Table 4: Regression coefficients of service quality dimensions

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.678	.232		2.922	.004
	Tangibles	.257	.075	.310	3.444	.001
	Reliability	.122	.082	.177	1.499	.137
	Responsiveness	.257	.081	.304	3.179	.002
	Assurance	.206	.082	.189	2.503	.014
	Empathy	-.001	.077	-.001	-0.12	.991

Dependent Variable: Customer Loyalty

Since the regression coefficients pertaining to reliability and empathy were statistically insignificant ($p>0.05$), the model was run again excluding the aforementioned variables. As shown in Table 5, the model explains that service quality dimensions in the refined model explains 80% of the variation of customer loyalty whereas 20% of its variation is attributed by other factors which are out of scope of the current study.

Table 5: Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.893	.797	.791	.2597688

a. Predictors: (Constant), Assurance, Tangibles, Responsiveness
b. Dependent Variable: Customer Loyalty

Table 6: Regression coefficients of refined regression equation

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.544	.198		2.746	.007
	Tangibles	.320	.063	.386	5.080	.000
	Responsiveness	.312	.073	.370	4.279	.000
	Assurance	.241	.078	.221	3.105	.003

Dependent Variable: Loyalty

From the model summary shown in table 6, authors have derived the following regression equation. Accordingly, the authors were able to prove that Tangibles, Responsiveness and Assurance have significant positive relationship with customer loyalty.

Customer Loyalty = .544 + (.320) (Tangibles) + (.312) (Responsiveness) + (.241) (Assurance)

The results of the study suggested that Tangibles, Responsiveness and Assurance are the leading determinants of Customer Loyalty of credit card holders in banking industry within the Sri Lankan context. However, the current study considered only private banks. Therefore, it can be proposed that if the private banks are keen on developing its loyal customer base, to enhance the profitability and to ensure the long-term survival and growth, they must place their focus on the aforementioned dimensions.

Conclusion and further research

The main aim of this study was to assess how the service quality affects to the loyalty level of private banking sector with related to the credit card industry in Sri Lanka. The results of this study indicated that, there is a strong positive individual linear correlation between each service quality dimensions with the customer loyalty. According to the results,

the leading determinant of the customer loyalty is the Reliability. This indicates that, the private banks should perform their services to the customers on time for the first time and should provide efforts to perform the services promised as mentioned by limiting the errors which can be caused officially. Furthermore, this study confirms that, providing high quality services will certainly enhance the customer loyalty towards the bank. Also, the study revealed that, customer loyalty is significantly influenced by the following service quality dimensions such as Tangibles, Responsiveness and Assurance respectively in a significant positive manner whereas Reliability and Empathy has not significantly influenced the Customer Loyalty.

As mentioned in literature, service quality could be identified as a multidimensional construct. By considering the empirical gap to be filled, the current study explored the role of service quality in terms of Tangibles, Reliability, Responsiveness, Assurance and Empathy on customer loyalty for the credit card facilities offered by the private sector banks in Sri Lanka. Though the current research narrowed to fill this empirical gap, still it provides opportunity for the future research. Current study concerned only the service quality dimensions and customer loyalty in certain private sector banks. Thus, it limits the generalization of the results to the whole private sector and the public sector banks in the banking industry. As a result, it provides novel opportunity to conduct future research by covering the whole banking industry in the Sri Lankan context. Also, it will provide more insights if future studies are conducted to develop an industry specific scale to measure the service quality by incorporating other constructs such as trust, satisfaction, and corporate image for the banks in the Sri Lankan context.

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JOB STRESS AND ITS IMPACT ON EMPLOYEE PERFORMANCE: WITH SPECIAL REFERENCE TO ELECTION SECRETARIAT IN SRI LANKA.

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Abstract

Purpose of this research was to determine the factors contributing to job stress in a state sector organization in Sri Lanka and to measure its relationship on employee performance. Stress happens in workplaces and it arises at different levels. Job stress among employees at workplace is increasing at an alarming rate. With the current economic upheavals many changes have taken place almost within every organization where employees favor some such changes, majority of these changes have created negative impact on these employees increasing the level of stress in them. The study was conducted at the Election secretariat among 52 participants. The study employed the descriptive research design using the survey questionnaires as its instruments and utilized purposive sampling to obtain the sample. The findings show that, work load, working environment, working culture & structure, do not correlate significantly with employee performance. A considerable number of respondents feel that job stress is higher or moderate during the election period although the above mentioned three stress variables do not show a significant relationship with job performance.

Keywords: - Job Stress, Employee Performance, Workload, Working Environment, and Working Culture & Structure

Introduction

One of the common challenges that human beings currently experience in their daily life is the so called stress. From the time of birth, people entertain all sorts of expectations; for example, to take first step, to learn to read and write, to do well at school and university, to find a well-paid job, to choose a life partner, to form a family, to have a successful career etc. (Claridge & Cooper, 2014). In trying to achieve these expectations, people come under enormous pressure. This pressure is commonly referred to as 'stress'. In our daily lives, it comes in all shapes and forms. Different people deal with different levels of stress under different situations. Sometimes, one is motivated to achieve a specific task, at other times it could create enormous mental pressure on them. Although many people tend to believe that they understand and could manage stress, it is complex and many don't understand the real impact of stress on their lives. More importantly, people living in the modern day dynamic society experience higher level of stress and they find it difficult to cope with it. For many professions, of course competing demand and pressures cannot be avoided. The volume of

work also can be overwhelming at times staff in state sector for instance, must have multi skills to interact with different kinds of customers, for example skills like, positive personality and attitude, high level of patience in solving a variety of problems faced. No matter what professions, what sector or what country; stress can have serious consequences when managing it becomes impossible. This could have an enormous negative impact on one's life

When the stress becomes excessive, it could seriously affect one's health. Learning process also could be affected when employees are unable to perform the given task to the best of their potentials. This could create considerable dissatisfaction in them. This could adversely affect all the stakeholders in an organization. If the staff serving in the government sector, work under stress in their daily work, this will naturally affect their job performance as job performance is the combined result of skill, effort, and nature of work. Lower levels of job performance will harm staff, organization, and customers as well. Failing to perform well in one's job will bring dissatisfaction in a person. This unsatisfied feeling again leads to emergence of job stress. Therefore, this study sought to find out the effect of stress on job performance in the state sector.

Several studies on work performance relating to stress at work have been carried out by researchers and scholars. Most of these studies have focused on the private & corporate sector industries. But, there are some sectors on which studies are worth conducting as only a few studies have been carried out in relation to these sectors. In today's world the state service organizations play a vital role in providing basic needs and building human resilience in crisis situations. It is found that many factors influence the work performance of an individual. In this context, conducting a study on how the stress is affecting the performance is vital since 'stress' has been found to be one of the key decisive factors in the performance of an individual. Considering on the 'stress and the performances' of the state sector workers is a timely requirement and the findings could benefit the state sector.

Research Issue

In the dynamic and contemporary world, it is important to identify the causes of job stress and evaluate the performance of staff, particularly of those who work under pressure at work place. There is a growing tendency for people to perform under enormous stress at their workplace every day. Due to the intensification of work responsibilities and many other personal and professional factors prevailing in the present competitive environment, stress among the working people seems to be extremely higher. Many organizations perceived stress as a strong predictor of employee performance. It is a common notion that when employees are under stressful situations, they perform less than the expectations. With regard to the Election Secretariat, looking at both the job stress and employee performance of its employees is important as the accuracy of the election result to a greater extent depends on the level of its employee performance. Election Secretariat is considered as an important and one of the powerful governing bodies in Sri Lanka, this institution provides services to the society under lots of constraints. In performing the responsibilities its staff has to more often work under stress.

The employees of the Election Secretariat often form groups to maintain the confidentiality of the activities that they get involved in. This motivated the researcher to conduct a study to determine the specific and unique factors that bring the employees under stress during the election period in the workplace and to understand its relationship with their performance. Hence, this study attempts to find out the job stressors and their relationship on employee performance.

Literature Review

Many research studies could be found on stress, its relation to work and daily life. Stress is one of the most discussed and controversial topics with the emergence of social science. Yet, there is still scope to clearly clarify, define, and discuss its real nature. There are many factors that contribute to stress. They are referred to as stressors. Stressors could be psychological, biological, philosophical or social. In the modern society, stress has been perceived as an inevitable factor that retards the true potential of humankind.

The subject matter of stress has a wide scope which has been dealt with, by many authors and many scholars over several decades. The discussion on stress varies according to different schools of thoughts. Stress has a multidimensional perspective, and the definition varies depending on the culture and may be expressed differently based on the understanding of the situation. The word stress originally comes from a Latin word "Sringeri" which refers to draw tight or to describe hardship (Cartwright & Cooper: 1977). Stress is defined as a psychological state perceived by individuals when faced with demands, constraints, and opportunities that have important but uncertain outcomes. It generally involves both the organization and its employees. Therefore, work stress is not a mere private matter for the employee to deal with alone and in isolation (Rousseau, 978). Job stress requires both organizational and individual solution (Invancevich and Matterson, 987).

According to Beehr and Newman (1978) Job stress is a situation wherein job-related factors interact with a worker to change his/her psychological and / or physiological condition and this forces the person to deviate from his/her normal functioning. Researchers support the idea that the higher the imbalance between demands and the individual's abilities, the higher the job stress experienced will be. (Jamal ,1984).Bahir (2010) defines stress as a thing that is associated with the person's state of thinking and mindset that is different from the natural and regular state of mind, and this might make the person behave abnormally. It is considered as a behavior that is beyond what is normal and acceptable. Influenced by this concept modern researches acknowledge that stress is part and parcel of the job in the workplace and it cannot be avoided. However, it can be managed and controlled / minimized to acceptable level.

Working Culture & Structure, Work overload and Working environment

Working culture & structure together are considered as main potential sources of stress in any organization. Working culture is a system of shared assumptions, values, and beliefs, which govern how people behave in organizations. These shared values have a strong influence on the people in the organization and dictate how they dress, act, and perform in their jobs, while structure is defined as the level of job and task differentiation of the organization, the degree of rules and regulations where divisions are made. Organizational structure is meant to help management to achieve the goals and objectives. An adaptive organizational structure characterized by flexibility, agility, fewer hierarchy

levels, decentralized decision-making process may also result in a high degree of uncertainty and stress for employees (Petković & Lukić, 2014).

Work overload is the amount of work that must be performed, another significant stressor for many workers. Both over and under workload can generate psychological (and physical) strain. It is important to distinguish between quantitative and qualitative over/under workload. Having to work under time pressure to meet deadlines is a major source of quantitative over load (Narayan et al., 1999) and has related to high levels of strain, anxiety, and depression, as well as to poor job performance (Cooper & Roden, 1985; Kushmir & Melamed, 1991; Westman & Eden 1992).

Working environment means the physical surrounding where employees perform their jobs. It includes favorable and unfavorable conditions of the organization structure. With the financial security and opportunities for advancement of individuals being dependent upon their performance, the pressure to perform often makes the work situation potentially very stressful (Faulker and Patiar,1997). The occupational stress arises from demands experienced in the working environment and that affects how one functions at work or outside work.

Stress and State Sector Workers

Service sector workers are involved in helping the people in the society. They could be the people in all ages and gender categories serving the masses to fulfill their goals. The stressful aspects of the occupation created by organizational objectives and overwhelming community demands threaten the wellbeing of the worker. There are only a few studies done on the service sector workers, particularly focusing on the stress factor among them. examine the relationship between job stress and job performance considering emotional intelligence as a moderating variable in 424 public sector employees from governmental organizations of Istanbul. In this research it was found that there was a negative relationship between job stress and job performance. The case study conducted on the staff in the government sector workers by Kanalludin (2014) of Malaysia focused on providing recommendations for better understanding of job stress among government staff and the ways to reduce or overcome stress as much as possible.

Employee performance

Work or job performance is a complex phenomenon which had been redefined by researchers at various points of time. Campbell (2010) described performance by taking it as an individual factor It is an individual behavior which expects a result or outcome. The different roles played by each individual result in different outcomes, for instance in a role of salesperson, revenue from a sale is expected. Employee job performance is defined as a function, that explains how an individual perform in carrying out a specific task with standard job descriptions and this is affected by many variables (Murphy et al.,2010). The essence of job performance relies on the demands of the job, the goals and the mission of the organization and the beliefs of the organization about which behavior is mostly valued (Befort et al.,2003). Many studies explicate that the correlation between performance and satisfaction could be found at various levels. The negative impact of stress on workers mental health and job satisfaction has also been identified in studies done in last few decades. Certain countries have carried out surveys to calculate the health cost and the

economic cost of stress at workplaces as well. However, only a few studies could be found on the negative effect of stressors on the work performances.

Identifying the factors contributing to stress is also as vital as identification of the symptoms. The identification of factors contributing to stress can assist in overcoming the issue in a shorter period. There are many reasons for the occurrence of stress, and it may consist of workload, family matters, work overload, role ambiguity and conflict, etc. (Stamper et al., 2003) If the management does not recognize the employees' efforts, the stress level on the part of employees will remain. Hence, it might make many of those employees will leave the organization. Despite the above scenario, Rose introduced eleven forces that are used as antecedents of job stress Anderson (2003) cited the common reasons for stress, which include work overload, role ambiguity, underutilization of skills and many others. Furthermore, Parikh and Tx claimed that, there are four stressors that negatively affect the performance in the workplace, these are working environment, relationship at work, role conflict and organizational structure and climate. Apart from these researches, there are four major potential stressors considered to be organizational stressors, these are organizational policies, structure, physical condition, and process. However, in this study the variables used include, workload, working environment and working culture & structure as deemed applicable to the situation in the Election Secretariat.

Effect of job stress on work performance

The effect of the stress on the performances of the individuals has been subjected to research over the years. All these researches and studies have emphasized on the inevitable connection between Stressors on the performances. According to organizational behavioral perspectives health complications and behavioral issues could take place due to stress at work, which eventually leads to low productivity. The skills, effort and the nature of work are the three factors, which contribute to the job performance. Skills are the knowledge, abilities and competencies that employee brings to the job; effort is the degree of motivation that employee applies to complete the task; the nature of work condition is the degree of accommodation of these conditions in facilitating the employee's productivity(Kazmi et al., 2008).People may experience stress at various levels. Same stressor may be perceived differently depending on the coping mechanism of the individual. On the other hand, stress could consider as a positive or negative factor for performance.

However, a limited number of studies that looked at the direct impact of stress on performance could be found. Jex(1998) in his book "Stress and Job Performance: Theory, research & implication for managerial practices" illustrates the difficulty in reviewing literature on the stressor – performance relationship. A Meta-Analysis of the Relationships between Role Ambiguity, Role Conflict and Job Performance" of Tubre & Collins (2000) could be taken as an example of research conducted on the topic of stress and performance relations.

According to Park (2011) stress has been viewed as an inevitable factor of work life or health care issues. The cost of the problem to the employer has not been much emphasized in any of the studies. Research findings have shown the stress interference on the intellectual, emotional, and interpersonal functions of individuals. Intellectual, emotional, and interpersonal consequences of stress are taken into consideration when designing activities such as organizational development and trainings. Initiatives such as learning organization, process re-engineering, Diversity training, Collaborative teamwork,

and the High-performance organization are all impacted by the way people are affected by stress.

Methodology

This study used descriptive research design to determine the relationship between job stress and employee's performance in a state sector organization in Sri Lanka. Primarily it utilizes the quantitative method employing the survey questionnaires. There are 230 employees working in the Election Secretariat of Sri Lanka. Apart from that, during the election period, most of the young and experienced retired employees were employed on a casual basis and they leave the organization at the end, after successful completion of election. However, this research considered the permanent staffs of this organization, who are obliged to obey the rules and regulations of Election Secretariat. Hence, it was not a much difficult task to get a stable count on the number of workers in these organization. The study population of this research was considered as employees who are currently working in the selected organization within the period of 2019 and 2020. Furthermore, the participants of this study were required to have an experience of participating in at least one electoral program conducted by Election Commission of Sri Lanka.

The questionnaire was administered to a sample of 52 employees representing the different job categories within the organization. The sample was selected randomly, after placing them in a list according to their division. These selection criteria were used mainly to narrow down the size of the sample since the sample population is large for the researcher.

The self-prepared questionnaire was designed based on the variable indentified through the literature review. The basic demographic data on the selected samples was taken to obtain a general picture of the sample group. The anonymity of the respondent averts any biases taking place. To measure the occupational stress according to the selected stress indicators, a questionnaire developed by Cotiis (1983) was taken considering its simple nature and the availability of interpretations on the scaling. Each indicator contains six questions to measure its relationship with employees' job performances. Participants asked to rate each of the items using a 5-point Likert scale so that they can select a numerical score ranging from 1 to 5 for each statement to indicate the degree of agreement or otherwise. The final section of the questionnaire focuses on the work performance aspects of the selected sample. The data was analyzed using the SPSS software. Demographic variables were analyzed using frequencies and percentages.

Correlation analysis was used to determine the relationship between job stress and employee performance at 0.05 level of significance. Additionally regression analysis was used to determine the influence of individual independent variables; Workload, working environment, Working culture & structure on employee performance.

Hypotheses

Based on the objectives of the study, following hypotheses were developed,

H1- There is relationship between job stress and employee performance in selected organization

H2 - There is a relationship between the workload and the employee performance.

H3 - There is a relationship between the working environment and the employee performance.

H4 - There is a relationship between the workplace culture and structure and the employee performance.

Results and Discussion

Considering the mean score of the responses given for each question under each variable, the analysis of the study was performed. Table 1 shows the mean values for each variable calculated using the codes for the responses given by employees.

Table 1. Descriptive Statistics for variables

Variable	Mean	Standard Deviation
Workload	2.635	0.363
Working environment	3.228	0.531
Working culture & structure	3.003	0.515
Job performance	3.689	0.397

According to the table 1, responses that are more positive were given to the questions related to job performance. Looking at the standard deviations, responses given for job performance were more consistent than other variables. Highest standard deviation value (0.531) was shown in relation to working environment implies that the employees have vastly different ideas on working environment. This situation was depicted in the figure 1.
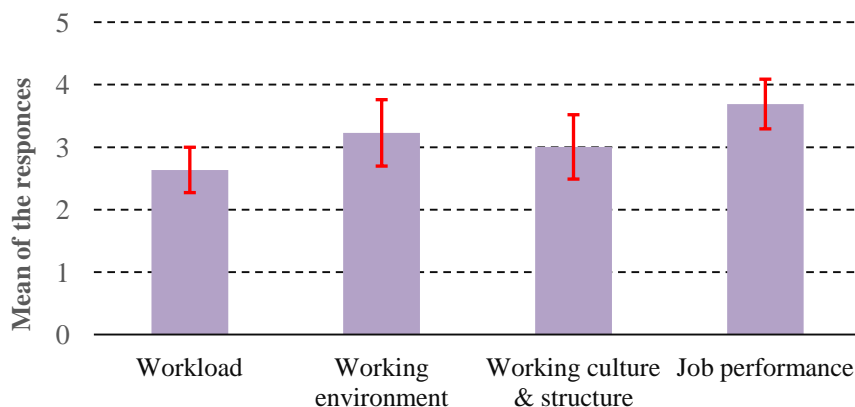

Figure1.Descriptive Statistics for variable

Hypothesis Testing

Table 2: Testing the correlation between Job performance and each variable

Variable	Pearson's Correlation Coefficient	p – Value
Job stress	0.266	0.028*
Workload	-0.108	0.223
Working environment	0.156	0.135
Working culture & structure	0.303	0.014*

* Significant at 5% level

The correlations of Job stress and Working culture & structure on Job performance have shown statistically significant relationship at 5 percent significant level. The correlation between Job stress and Job performance gives a positive coefficient (0.266) with low p-value (0.028), which says that with the stress going higher the performance too will improve. Also, the correlation between working culture & structure and Job stress shows a positive value (0.303) indicating lower p-value (0.014). That means better workplace culture and structure leads to high employee performance.

Although the correlation between workload and job performance shows a negative correlation (-0.108), it does not statistically significant (p-value = 0.233). Correlation between working environment and job performance (0.156) is also not statistically. (p-value = 0.135). Hence, there is no sufficient statistical evidence to conclude that work load and working environment influence job performance.

Conclusions

This study helps to come up with several findings. According to this study job stress is not bad, all the time. This study has found that workload, working environment and working culture & structure do not have any impact on employee performance. In addition, it has found the employee performance at Election Secretariat remains at moderate level. This study is inconsistent with many other studies that show a negative or linear relationship between employee performance and stress variables (Nimaweera, 2012). However, there is a possibility that stress could affect employees at Election Secretariat especially during the commencement of any electoral process.

The recommendation is based on the findings of the research. Total eradication of bad stress or harmful stress is not possible due to its universal nature. Management and reduction of these stressors/ determinants are the only feasible action that could be taken to mitigate level of stress. Based on the findings, some recommendations could be provided. The Election Secretariat should identify the level of stress experienced by employees during the election period, because more than 50% of employees experienced moderate stress under normal working conditions and it is possible that these employees experience higher stress levels during an actual electoral programme. Further, performance improvement methods

and techniques should be utilized to improve the efficiency of the result of every electoral program, since 23.1 % of employees achieve moderate level of performance. The performance level of employees with regard to working culture and structure should also be given due consideration, because the significant level of the relationship between job performance and the said variable is higher. The level of employee autonomy, degree of employee participation in general meetings conducted in relation to the ongoing election program should be considered when improving overall organization performance. Hence, Positive side of stress should be utilized and increased to overcome the negative aspect of stress during the election period.

This research study (The sample limited to the Election Secretariat) was carried out only in the Election Secretariat. Therefore, employees attached to district offices were not taken into consideration in the study. This was a major limitation of this study because the success of election process or employee performance or results dissemination is completely determined by the collaborative participation of every district office.

Further, only three variables (workload, working environment, working culture & structure) have been chosen out of the several variables that may determine the job stress and affect job performance. The study was undertaken based on the sample of 52 employees due some constraints. Therefore, all the employees in all the job categories were not considered for this study. The findings are limited to the period from June 2019 to February 2020.

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EMOTIONAL INTELLIGENCE AND EMPLOYEES PERFORMANCE: SPECIAL REFERENCE TO OFFICERS IN THE SRI LANKA ARMY

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Abstract

This study attempts to identify the relationship between Sri Lankan Army officers' performances of officers serving the Sri Lankan army and Emotional Intelligence. Four dimensions of Emotional Intelligence namely Self Awareness, Self Management, Social Awareness and Relationship Management were identified as independent variables in order to make a conceptual link between them and performance of Army officers as dependent variable. A sample of 147 Sri Lankan Army officers was taken covering the entire island. A structured questionnaire was used to gather data. Descriptive statistical analysis, Frequency analysis and correlations analysis were used as Analytical Tools. Findings revealed that emotional intelligence has a positive impact on employee performance with two domains namely Self Awareness and Relationship Management, however results do not support the hypothesis that Self Management and Social Awareness have significant influence on employee performance in the Sri Lankan military context.

Key Words: Emotional intelligence, Self-awareness, Self-management, Social awareness, Relationship management**.**

Introduction

There has been a debate with regard to the effect of emotional intelligence of commissioned officers in security forces and their performance. Not only the performance itself of the commissioned officers, but in general scholars found that emotional intelligence plays a pivoting role in deciding performance of soldiers serving the armed forces. Role of leadership in the Sri Lankan army is becoming increasingly important since contemporary post war issues and challenges become more complicated. Army personal have to now perform secondary roles of military (rather than primary role of military that is combat duties), mainly nation building duties. A larger percentage of government employees in Sri Lanka consist of people serving the defense forces. Out of this, almost half of them are working in the Sri Lanka army. The military leaders or the commissioned officers need to be thorough in this new topic that has emerged, i.e. "emotional intelligence", as these leaders command larger number of soldiers. From this research it is expected to examine the relationship between emotional intelligence and its impact on the performance of military officers in Sri Lanka army.

According to Bar-On (2002), Emotional Intelligence includes an array of non-cognitive capabilities, competencies, and skills that influence one's ability to succeed in coping with environmental demands and pressures. It increases the capacity to be aware of, control, and express one's emotions, and to handle interpersonal relationships judiciously and empathetically. Emotional intelligence is one of the crucial factors to both personal and professional success. Goleman (1998) stated it is the capacity for organizing our own feelings and those of others, for motivating ourselves, and for managing emotions well in us and in our relationship. Emotional Intelligence is similar to the Army definitions on "situational awareness", "common sense", "maturity" and the "whole person" concepts. Post war Sri Lankan Army of the current era must have leaders with flexibility, adaptability and persuasiveness to be successful in its secondary roles. It is important for the Army leaders to posses emotional intelligence. This shows that emotional intelligence is exactly what the Army needs to inculcate, promote, and foster in its leaders at every level including commissioned and even non-commissioned officers. In Sri Lankan Army, annual confidential evaluation forms are used to measure personal qualities such as adaptability, persuasiveness. The Army has to identify theories of Emotional Intelligence for academic achievements of its officers to become successful leaders. Most of the military manuals or doctrines do not discuss the emotional aspects of soldiers and their leaders in peace or even in combat. But emotional skills advanced by emotional intelligence are particularly critical to understand how soldiers react and carry out their duties.

Objectives of the Study

1. To identify the level of emotional intelligence of officers (leaders) in the Sri Lankan Army.
2. To examine the relationship between Emotional Intelligence of officers in the Sri Lankan Army and their performance.
3. To provide some recommendations on utilizing knowledge of Emotional Intelligence in shaping leadership behavior and management processes of military.

Methodology

This study adopted a survey method to investigate the impact of emotional intelligence on employees' performance, i.e. the officers attached to Sri Lankan army. There are about 3500 officers serving in the Sri Lanka army, in various camps all over the country and under foreign missions. Out of 3500 officers, 5% of them is considered as the sample of the study. Therefore, a sample of 175 military officers was randomly selected from the military ranks of Second Lieutenant up to Colonel covering various military establishments in the country. Structured Self Administrated questionnaire was administered to the officers selected. The questionnaire used for the study was broadly divided into two sections. Personal information would be the first section of the questionnaire. The second section included questions to measure the level of emotional intelligence of military officers. The second section of the questionnaire consists of forty items. Where applicable, items used in previous studies were adopted to the purpose of this study to ensure validity of survey measures. All constructs were measured via a five-point Likert scale, the options of the scale varies from strongly disagree (1) to strongly agree (5). Reliability of all constructs of independent variables was tested with Cronbach Alfa coefficients that were ranged from 0.746 to 0.834 and they are accepted. To measure performance of military officers, data was

obtained from the annual performance appraisal form of employees. In data analysis, Pearson correlation analysis is used to analyze the correlation between emotional intelligence and employee performance. In addition, descriptive statistics were used to identify the level of emotional intelligence of the employees.

Conceptualization

Based on literature review this study developed the following conceptual framework with a view to achieving the formulated objectives. Accordingly, as the independent variables of the study, four Emotional Intelligence dimensions: Self-Awareness, Self management, Social Awareness and Relationship Management have been identified.
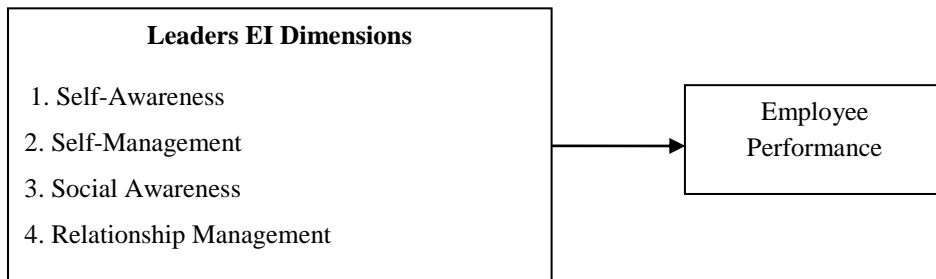
Figure .1: Conceptual Framework

On the other hand, Employee Performance is taken as the dependent variable of the study. Based on the above independents variables and the dependent variable following hypotheses are proposed for the study.

H1- Self awareness has an influence on army officer's performance
H2 -Self management has an influence on army officer's performance
H3 -Social awareness has an influence on army officer's performance
H4 -Relationship management has an influence on army officer's performance

Results and Discussion

Level of Emotional Intelligence

During this study, an attempt was made to identify the level of emotional intelligence of Sri Lankan army officers. This was done by calculating the total scores of each domain of emotional intelligence based on 5 point Likert scale. Accordingly, all the items embedded in the construct were grouped mainly into three categories. The three categories namely are: Low, Medium and High respectively. Specifically, the total sore that falls between 1-25 is considered as low level emotional intelligence, the total sore which falls between 26 to 38 is taken as medium level while sores between 39-50 are considered as high level of emotional intelligence.

Table:1. Frequency Analysis of EI Domains - Self Awareness

Total Score	1 to 10 on Grid	Level of Self Awareness	Number of Respondents	Percentage %	Cum Percentage %
10-20	1	Low	10	6.81	6.81
21-25	2				
26-30	3	Medium	112	76.19	83.00
31-33	4				
34-36	5				
37-38	6				
39-40	7	High	25	17.00	100
41'-43	8				
44-46	9				
47-50	10				
Total			147	100	100

According to the findings, total of 10 respondents covering 6.81% officers fall into the lower level of Self Awareness domain. Similarly, 76.19% of the officers fall into the medium level of Self-awareness domain and more importantly, 17.00% of the officers have higher level of Self-Awareness. Accordingly, it can be seen that more than 93% of officers have at least medium level of self awareness. The findings clearly indicate that, among the majority of officers in Sri Lankan army, Self-Awareness exist at a reasonably higher level.

Table: 2. Frequency Analysis of EI Domains - Self Management

Total Score	1 to 10 on Grid	Level of Self Management	Number of Respondents	Percentage %	Cum Percentage %
10-20	1	Low	14	9.52	9.52
21-25	2				
26-30	3	Medium	106	72.11	81.63
31-33	4				
34-36	5				
37-38	6				
39-40	7	High	27	18.37	100
41'-43	8				
44-46	9				
47-50	10				
Total			147	100	100

Source: Researcher's Survey Data

With regard to the second domain of EI, i.e. Self-Management domain, 14 respondents covering 9.52% officers fall into the category of lower level Self management domain.

Further, total of 133 respondents covering more than 90% of officers fall into the category of the medium and higher levels.

Table 3 - Frequency Analysis of EI Domains - Social Awareness

Total Score	1 to 10 on Grid	Level of Social Awareness	Number of Respondents	Percentage %	Cum Percentage %
10-20	1	Low	8	5.44	5.44
21-25	2				
26-30	3	Medium	112	76.19	81.63
31-33	4				
34-36	5				
37-38	6				
39-40	7	High	27	18.37	100
41-43	8				
44-46	9				
47-50	10				
Total			147	100	100

Source: Researcher's Survey Data

Findings given in Tables 3 show that, more than 94 % of respondents have at least medium level of Social awareness. This indicates that these officers are more likely to be comfortable with change to encourage people to express opinions contrary to those with authority, adapts his or her leadership style to suit the requirements of specific situations, and it could be directive or non-directive as the situation warrants .

Table: 4 Frequency Analyses of EI Domains - Relationship Management

Total Score	1 to 10 on Grid	Level of Relationship Management	Number of Respondents	Percentage %	Cum Percentage %
10-20	1	Low	10	6.80	6.80
21-25	2				
26-30	3	Medium	82	55.78	62.58
31-33	4				
34-36	5				
37-38	6				
39-40	7	High	55	37.42	100
41'-43	8				
44-46	9				
47-50	10				
Total			147	100	100

Source: Researcher's Survey Data

Looking at the domain of Relationship Management, it is noted that 93.2% of respondents fall in to the category of medium and above. This shows that officers who are strong in managing relationships tend to maintain higher levels of performance. It is

important to highlight the fact that Sangwan, (2011) too came up with similar findings with regard to Relationship Management domain.

Descriptive Analysis

In this study, descriptive statistics of the latent constructs were explained using the mean and standard deviation with a view to providing a better understanding of the descriptive analysis of the study phenomenon. In order to achieve this, Statistical Package for social Sciences (SPSS) was used to determine the mean and the Standard deviation of the constructs.

Table 5: Descriptive Statistic of Latent Construct

Domains	Mean	S. D.
1. Self Awareness	3.37	1.01
2. Self Management	3.61	1.03
3. Social Awareness	3.38	1.00
4. Relationship Management	3.12	0.99

As shown in Table 5, the mean values of the construct ranged from 3.12 to 3.61 while Standard Deviation values ranged from 0.99 to 1.03. Accordingly, Self-Management domain recorded the highest mean score of 3.61 and standard deviation of 1.03 while the least mean score of 3.12 is recorded for Relationship- Management domain with the standard deviation value of 0.99. The highest mean score for self-management indicates that in general, the Self-Management ability of these Army officers is good. This result is consistent with the findings of (Goleman and Boyatzis, 2002) which obtained a mean value of 3.33 with a standard deviation value of 0.93 for the same. The highest mean value for Self-Management domain indicates that most of the officers are more likely to practice leadership responsibilities such as maintaining open and effective lines of communication, adapting leadership style to the specific situation, establishing and keeping attention on identified goals, well.

The correlation analysis has been used to examine the relationship between four domains of emotional intelligence and employee performance. Table 6 presented the results of correlation analysis of the four independent variables and the dependent variable.

Table 6: Results of Correlation Analyses

EI Domains	Performance	
	Pearson Correlation	**Sig. (2-tailed)**
Self Awareness	.170	.039
Self Management	.130	.117
Social Awareness	.124	.135
Relationship Management	.184	.026

Source: Researchers Survey Data

Table 6 shows that Pearson correlation coefficient between Self Awareness and Employee Performance is 0.170 which is significant at 0.05 level of significance. This indicates that there is an association between Self Awareness and Employee performance. This result supports and confirms the first hypothesis that Self-Awareness has an influence on employee performance and it is important to note that, Goleman, Boyatzis & McKee, (2002), has made a similar conclusion.

The Pearson correlation coefficient for Relationship Management and Employee Performance is 0.184 which is significant at the 0.05 level (2 tailed). This result supports the fourth hypothesis that Relationship Management has an influence on Employee performance in the Sri Lankan army. This result also proved the concept defined by Goleman, Boyatzis & McKee, (2002). However, the results reveal that there is no significant relationship between Self Management and Employee Performance where Pearson correlation coefficient for Self Management and Employee performance is 0.130. Therefore, the researcher was unable to prove the second hypothesis that is Self Management has an influence on the Employee Performance. Further Pearson correlation coefficient for Social Awareness and Employee performance is 0.124 which is not significant at any convention level (That is 0.01 level or 0.05 level) of significance. Therefore, according to the data analysis, the researcher was unable to find a significant association between Social awareness and Employee performance.

Conclusions and Recommendations

Based on the four Emotional intelligence domains of Goleman, four hypothesis have been developed to investigate the relationship between emotional intelligence domains namely Self awareness, Self Management, Social Awareness, Relationship Management and the performance of Army officers in Sri Lankan army. The study indicates that emotional intelligence has a significant effect on officer performance. Accordingly, results show that Relationship Management has the highest positive relationship with performance of officers attached to Sri Lankan army. As expected, Self Awareness is also found to be significant factor on army officers' performance. However, there is no evidence to support the predicts that Self Management and Social Awareness have significant influence on officers' performance. Since Emotional Intelligence is still a new concept, there are some concerns with its validity and actual impact on leadership communications. Therefore, more research on the area is needed to justify its actual relevance. But emotional intelligence is a concept that could be implemented in other areas in life such as family life, education and in the

community. Finally, it can be suggested that additional research is needed to validate the findings of this study. As the senior officers that command the officers evaluated the performance of these officers, the perceptions of the senior officer could highly influence the findings. Further if this evaluation done by the same officer annually for several years continuously, the nature of responses may differ. Therefore, this factor too has to critically be considered.

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IMPACT OF EMPLOYEE'S ATTITUDES ON MOTIVATION TO PRODUCT CROSS SELLING - A STUDY OF SRI LANKAN BANKING SECTOR

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Abstract

Cross selling can be a highly effective tool for acquiring new clients to the bank and encouraging multiple product holdings by an individual customer. This study investigates the extent to which the different components of attitudes affect towards motivation to product cross selling of banking sector in Sri Lanka. Three main components as cognitive, affective and behavioral attitudes were identified as independent variables and statistically analyzed to establish their relationship with motivation to product cross selling. The sample covers 230 front line bank employees working in Colombo District branches. The data was collected through a structured questionnaire. Results of the univariate analysis reveal that all three components in relation to attitude have positive associations with motivation to cross selling. More interestingly, the multivariate regression results of our analysis reveal that behavioral attitudes of front line staff is the most influencing attitude component which affect product cross selling. Hence, the results of the study highlight the importance of making past cross selling efforts of employees a positive experience in order to further motivate them towards cross selling.

Keywords: employee's attitudes; behavioral attitudes; cross selling; motivation; banking industry

Introduction

Sri Lankan banking sector plays a major role in the financial sector of the country and provides a vital contribution to increase the quality of human lives as well as the development of the country. As a part of the financial sector of the country, banks provide an important intermediary service to the development of the country though funding development projects and other investments while attracting deposits from savers in the economy. Hence, financial performance of banks is very much important for a healthy financial system. Since bank credit represents a major source of finance in most developing countries, ensuring efficiency in the banking sector is a major issue of concern for such countries (Liyanagamage, 2017). Banks often need to achieve efficiency by streamlining their core processes in order to respond more effectively to continually changing market forces in a cost-effective manner. Therefore, attracting and retaining customers is utmost

important from bank's perspective as they do their businesses in a highly competitive and dynamic environment. In such an environment improved service quality is one strategy to maintain competitiveness as the customers expect a high quality service from their bank. Therefore, a proactive frontline staff perhaps can be identified as the key to success of a bank.

In a highly competitive business environment, customer relationship management is a highly crucial factor for increasing sales of any firm. Therefore employees are expected to have a very good relationship with their customers in order to attract them towards the company. It is well known in the financial services industry that customers who sign up for multiple products and services are typically more loyal and, therefore, can bring organizations more revenue in the long run. These deeper relationships make a critical contribution to the growth of cross-selling of financial products. The firms should assure a conducive environment for their employees to deal with their customers while maintaining a well standard customer service to gain valuable opportunities to their company. Stephenson and Kiely (1991) say that firms should increase personal selling to attract more customers by using the talents and skills of employees and giving them training, motivation and recognition.

Cross selling can be done either selling the existing/new products to the existing customers or selling the existing/new products to new customers. According to Lindgreen and Antioco (2005), customer is a resource and should be managed and developed via relationships, networks and interactions. Successful cross-selling will produce better results through good contact management (Dibb, and Meadows 2001). Banks sell different products and services which are delivered to the customer based on their needs, behavior or demography. Cross selling can be highly effective marketing tool for a growth of a business as through which new clients can be acquired to the bank and enhance their lifetime value by encouraging multiple product holdings. Banks do cross selling, when they offer the customer a product or a service which is related to the product/service they are already bought or planned to buy. It can promote credit card facility or internet banking facility to customers maintaining savings or current accounts in their banks. This strategy is encouraging clients to use additional services, intern positively affecting growth opportunities of the respective bank.

The key to successful cross selling is to focus on employee's efforts on meeting the customer's needs, rather than simply pushing more products and services. For this, the role performed by bank staff is crucial. Bank staff should be sales oriented, have right attitude and adequate knowledge on products, services, communication skills and motivated to convert customers to advocates.

Research Problem and Objectives

According to the Central bank annual report 2019, there are 25 licensed commercial banks and 8 licensed specialized banks operating in Sri Lankan banking sector, and those can be categorized into state banks and private banks. Private Banks consist of some of the world reputed foreign banks too. Changes in the national and international market environments and the introduction of new technologies have made the Sri Lankan banking sector more competitive and efficient. Despite the application of technology in banking services and introduction of new innovative products by all the banks, the financial performance of banks shows considerable dissimilarity. The diversity in the behavioral patterns of sales and sales growth across banking institutions as well as among different

branches of the same institution open-up a new strand of argument highlighting the employee productivity of such institutions. Most importantly, individual effort towards responding to new sales opportunities is significant to face the fierce competition in the banking sector.

Cross selling effort is well profitable than all other marketing campaigns (Authers 1998). Positive attitudes of frontline employees towards their job as well as towards customers are paramount important for a bank as it encourages employees to engage with product cross selling process in the bank. An attitude is a psychological state of mind. It shows the way a person thinks about particular situation, and it ultimately determines the behavior of the given person. In the workplace, employees can have either a positive or negative attitude about specific work tasks, products or services. Bad attitudes of employees result in apathy to daily tasks and their tasks will be completed at substandard levels. The importance of attitude of frontline staff of banks perhaps more significantly felt in institutions such as banks in Sri Lanka which compete for relatively small market share. Hence, this study seeks to explore the effect of employee attitudes towards product cross selling of banking institutions in Sri Lanka. Typically, attitudes can be favorable or unfavorable: positive or negative (Eagly & Chaiken, 1993). And, they have three components: an *affective component* (feelings), a *behavioral component* (the effect of the attitude on behavior), and a *cognitive component* (belief and knowledge) (Rosenberg & Hovland, 1960).

Thus, the present study is an investigation on how cognitive, affective and behavioral attitudes of frontline bank staff affect their motivation towards product cross selling. More specifically, it is necessary to first explore the present level of motivation towards cross selling among frontline bank staff. Second, to analyze the extent that each type of job attitudes affects motivation to cross selling, and finally, to find out what is the most affective attitude component which influences motivate to cross selling among front line staff of banking sector in Sri Lanka. The findings of the study will provide more insight into behavioral aspects of employees and will pave the way to develop policies and procedures to be more competitive in the market.

Literature Review and Hypothesis Development

According to Stephenson and Kiely (1991) the key issues facing banks in order to be successful at selling is the personal banking market. The results indicate that the fundamental change in management style, training, motivation and recognition of branch sales personnel affect the given area. Lorraine (2002) explains how service providers can serve the bank customer base to reach fresh customers. Banks have the trust on their customers and that would be a good distribution channel to introduce new products, especially in the midlevel market. Employees should be competitive and need to be more focused for product selling. Furthermore, establishing relationships are necessary and the product needs to be branded and well advertised.

Both the above studies are mainly dealing with personal selling in relation to cross selling in banks. These studies highlight that the seller should always be focused, competitive and specific. To develop true sales culture it is important for the firms to provide good training sessions, motivate their employees, give recognition and offer awards. The problems has been for many banks in cross selling is challenge of creating, monitoring and measuring effective cross selling programs for their employees to ensure the efficiency

of their performance. By giving more pressure on bank representatives to do cross selling will have a negative impact on the entire effort of focus (Knott Hayes and Neslin, 2002).

A study by Knott, Hayes and Neslin (2002), presented next product to buy models to increase the effectiveness of cross selling. According to them employees should have a proper understanding about customer needs and should wait to find the opportunity to sell the right product at right time. Hence, good attitudes make efforts of employees more effective. Sales teams with mix of specific skills and knowledge about products can be highly effective in product cross selling. Expertise knowledge of sellers is required to find customer buying needs and significant behavioral change is required to treat customers well (The Boston Consulting Group).

Service providers may capture all aspects of a consumer's financial needs, by checking their accounts. One-stop shopping for financial services has become common today. These developments have stimulated banks to shift from a product focus to a customer focus. Due to the increasing cost of acquiring new customers, firms may think that the best way is selling their products to their existing customers by way of customer relationship management. Data base management is viewed in banking as one of the most powerful marketing tools, but its success depends on the availability of databases (Kamakura et al, 2003). Nowadays banks are facing the pressure of improving the quality of service, along with cost reduction to remain competitive in a tremendous volatile and uncertain market. Since product and price no longer provide a clear competitive base, it is necessary for the banks to improve the customer service as that is essential for banks operating in current economic and market scenario. Along with providing the conventional banking services, banks have started offering a bouquet of financial services to their customers, together with cross selling of financial products. All these selling efforts, motivation is the 'driving force' through which people strive to achieve their goals and fulfill a need or uphold a value (Mullins, 2002). People needs, values and goals are completely individual and the result creates their goals and then translated into actions.

There are three main components of attitudes and those are cognitive attitudes, affective attitudes and behavioral attitudes. In working place these three attitudes have an impact on employees' behavior in a different manner. Cognitive attitudes represent the person's beliefs, thoughts and ideas about something. Typically these attitudes come into light in generalities or stereotypes such as frontline bank staff do cross selling since it is necessary for them. Affective attitudes usually come through person's values and these types of attitudes are used to express and validate people's moral, belief or value systems. Behavioral attitudes say about individual's behavior towards some objective or situations. Past experiences, different incidents, environments and situations are the key facts of behavioral attitudes of people. Therefore, beliefs or ideas of employees, knowledge of the employees on something and the experiences or situations, which employees have faced mostly, have an impact on employee attitudes. These different components lead employee's motivation.

Cognitive Attitudes

Cognitive Consistency Theory states that people are motivated to change and act consistently with their beliefs, values, and perceptions when there is psychological inconsistency or disagreement between two pieces of information. The conflict produces dissonance and then the person begins to doubt previously held rationales, beliefs, or values. These doubts make people feel uncomfortable and prevent them acting well. When

dissonance is resolved, the person is better able to act in accordance with the more attractive factor because beliefs, values, and perceptions agree with the behavior (Haber et al, 1982).

Attitudes may change due to factors within the person. This theory starts from the idea that humans expect consistency in their beliefs and attitudes in any situation where two cognitions are inconsistent. Leon Festinger (1957) proposed cognitive dissonance theory, which state as a powerful motivator to maintain cognitive consistency which can give rise to irrational and sometimes changing behavior (Harmon and Harmon 2007). Afterwards, researchers began to explore this relationship further. For example, the study of Weiss and Cropanzano (1996) suggest that disposition may influence the experience of emotionally significant events at work, which in turn influences job satisfaction. Newstorm and Davis (1993), state that attitudes are reasonably good predictors of behaviour. They provide clues to an employee's behavioural intentions or inclinations to act in a certain way. Hence, positive job attitudes predict the constructive behaviours of employees.

Affective Attitudes

Affective study says about the beliefs and thoughts which people are having towards objectives. Some people may have some positive attitudes while others are having negative attitudes towards the same objective. Because of these different attitudes people behave differently towards the same objective or the same situation. If a person is having a positive attitude towards an object he or she will like to move along with that, whereas another who dislikes the same will ignore the same.

Affective attitudes involve attitudes, motivation and values. The expression of these often involves statement of opinions, beliefs or an assessment of worth (Smith & Ragan, 1999). When people are working, these attitudes are affecting in different situations and people may have several outcomes according to their attitudes and it may give positive results or negative results at the end. Therefore, this affective attitude has a considerable influence on the motivation of employees working in a firm.

Affective attitudes are learned or established predispositions to respond (Zimbardo & Leippe, 1991). Some affective attitudes may be innate or may have biological origins (Eagly & Chaiken, 1993). Therefore employees are having different kind of beliefs, thoughts on the same object when they work. Those beliefs and thoughts have been acquired through learning or establishments or could have been acquired naturally or biologically.

Behavioral Attitudes

This theory focuses on the behavior of a person towards something or some situations. People show different behaviors on various things, situations or events. People act differently in different situations due to some factors. Things like past behaviors, experience in different situations make people to use their behavioral attitudes when they are working in organizations. The individuals can seek new experiences and practices and adapt new behaviors in order to change their attitudes towards situations or objectives (Kelly, 1955). Any person with good behavioral attitudes shows positive behavioral pattern towards some objective while a person with negative behavioral attitudes shows negative behavioral pattern towards the same thing. Behavioral attitudes are a very good factor to motivate employees when they are working in a particular organization. People get self-motivated through positive behavioral attitudes and it encourages employees to work productively in different situations.

A considerable number of studies have been carried out in the contexts of developed as well as developing countries on analyzing the impact of work related attitudes on employees' performance. Arguments that explain the relationship between attitude towards work and employee performance are usually three fold. First, it refers to the functions of attitudes as providing guidelines and facilitating employee behavior (Judge et al; 2001). Second, the functions of attitudes as energizing and facilitating positive behaviour (as one component of satisfaction) at the workplace (Staw et al 1994), and third, they highlight the function of attitudes as a motivational factor in an organization (Becker, and Vandenberghe, 2004).

The notion of employee commitment is the most influencing factor in personality traits that comprises of constructive behaviors and attitude en route especially at workplace (Waryszak, King, 2001). Rosenthal (1997) found a positive effect between an attitude-related construct, called "affective customer orientation of salespeople," and "salespeople's customer-oriented behavior". In summary, the ability of attitudes and behavior to predict organizational and employee performance increase over time. However, effect of different components of attitudes on employee sales performance has not adequately addressed in the literature. Thus, there is an empirical gap to be filled as the relationship between components of attitudes and motivation to cross selling. The present study aims at filling this literature gap. Hence, the following hypotheses were developed and tested in this study.

H1 – Cognitive attitudes positively affect employee motivation to cross selling.

H2 – Affective attitudes positively affect employee motivation to cross selling.

H3 – Behavioral attitudes positively affect employee motivation to cross selling.

Methodology

The main objective of the present study is to analyze and understand how and to what extent the different components of attitudes affect product cross selling in banking sector of Sri Lanka. Accordingly, the dependent variable of the study is "*motivation to cross selling"* and the independent variables are the three main components of attitude; *cognitive attitudes, affective attitudes* and *behavioral attitudes*.

The population of the present study is the front line staff in banking sector in Sri Lanka. Since, non-availability of statistics on the population, sample was decided as 250 frontline staff working in branches in Colombo region. Purposive sampling method was used to select respondents from all domestic commercial banks in Sri Lanka. The data was collected through a self-administered questionnaire. The questionnaire consisted with five sections. In section 'A' data has been collected regarding demographic factors of employees such as age, gender, designation etc. Section 'B','C' and 'D' have been used to collect data on above mentioned three components of attitude which are hypothesized to study the affect of employee motivation to cross selling. Section 'E' is used to collect data on the dependent variable. Respondents were asked to state their level of agreement for each question in the scale using a five-point Likert scale rating 1 = Strongly Agree, 2 = Agree, 3 = Neutral, 4 = Disagree and 5 = Strongly Disagree.

The statistical analysis of this study was done with SPSS 21.0 computer package. Spearman's rank correlation coefficient, descriptive statistics and regression analysis were used as data analysis tools.

Results and Discussion

Sample Profile

Total of 230 filled questionnaires were received and considered for the analysis. The sample was gender representative as 62% of the respondents are female. With regard to age distribution, 21% of the respondents were within 21-30 years and 22% was above 40 years. Further, respondents were experienced in their work as 57% of respondents have completed 7 years of service in the bank.

According to the frequency analysis of responses, 14.37% respondents strongly agreed, 15.62% agreed, 23.56% stayed neutral, 25.81% disagreed and 20.64% strongly disagreed for the questions related to cognitive attitudes. Overall 46.45% either disagreed or strongly disagreed with the given statement. This shows that level of cognitive attitudes among the frontline bank staff is at low to moderate level. Accordingly, they are having moderate attitudes on cross selling as they believe that it will be positively affect their job, it is necessary for them to do, cross selling and it builds up a strong customer relationship and their cross selling effort will be rewarded by their organizations. With regard to the affective attitudes 42.62% either disagreed or strongly disagreed. This implies that the emotion or feeling of frontline staff towards cross selling is comparatively low. However, this percentage for behavioral attitude component stood at 45%, indicating a low level of behavioral attitudes towards product cross selling.

Cronbach's Alpha, which is the default statistical method for reliability analysis, had been used to measure the reliability of the questionnaire. To measure the reliability variables, SPSS is used. It analyzed the degree to which the basic term is calculated accurately by items on a measurement instrument. The result shows that the Cronbach Alpha values for reliability was between 0.7 to 0.8 for all the variables indicating reliability of the questionnaire.

Descriptive Statistics

The aim of this section is to understand the summary statistics of responses on attitude component and motivation to cross selling. This will help exploring the present level of motivation towards cross selling among frontline bank staff as well as to understand the nature and the level of different attitude components on the 1-5 Likert scale. The descriptive statistics are presented in table 1 below.

Table 1- Descriptive Statistics of variable

	Cognitive attitudes	Affective attitudes	Behavioral attitudes	Motivation to cross selling
Valid	230	230	230	230
Missing	0	0	0	0
Mean	1.8969	1.6063	1.8531	1.8719
Std. Error of Mean	.06394	.05314	.06125	.07046
Std. Deviation	.57188	.47530	.54786	.63019
Variance	.327	.226	.300	.397

The mean value of Motivation to cross selling is 1.87. This is an indication of lower level of motivation towards product cross selling among the front line staff of banks. This results reveal that staff is at present inadequately energized, make fewer efforts and less directed towards product cross selling in banks.

As shown in the Table 1, Cognitive attitudes among the respondents ranged from strongly disagree (1) to strongly agree (5) with the average (mean) value of 1.89 with a standard deviation (distribution from the mean) of approximately 0.57 which shows a less variance among the responses. This says that the beliefs and knowledge of frontline bank staff that would associate with cross selling is below the average. Perhaps this indicates that the staff is not generally more knowledgeable about product cross selling that interest them and are likely to hold strong attitudes as a consequence. Similarly, other two components of attitudes; Affective and Behavioral attitudes too show comparatively weak on average. The mean values were reported as 1.61 for affective attitudes indicating low level of emotional response about cross selling. The average level of behavioral attitude was 1.85. This component of an attitude consists of a staff's tendencies to behave in a particular way towards product cross selling and reflects the intention of a person in the short-run or long run. These are indications of comparatively unfavorable or negative attitudes among frontline staff on product cross selling. The standard deviations of the mean values are low for all the variables, indicating lower spread out of responses.

Hypothesis Testing

The main objective of this paper is to analyze the relationships that exit between cognitive, affective and behavioral components of attitudes and motivation to product cross selling. The three hypotheses developed in this study were tested by applying Pearson correlation analysis. The correlation coefficient values pertaining to each independent variable and acceptance of their respective hypotheses are reported in table 2 below.

Table 2 – Results of Hypotheses testing

Hypotheses	Variable	Correlation Coefficient	Acceptance/Rejection of hypothesis
H1	Cognitive Attitude	0.595**	Accept
H2	Affective Attitude	0.493**	Accept
H3	Behavioral Attitude	0.756**	Accept

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

As per the correlation results presented in table 1, the correlation coefficient between cognitive attitudes and the employee motivation to cross selling is 0.595 and is significant at 99% level of significance. Similar to the theoretical explanations of Davis and Newstorm (1993) and Staw et al (1994), the relationship found is positive, confirming that, the higher the cognitive attitudes, the higher will be the motivation to cross selling. These statistics reveals a moderately positive relationship between the two variables. Hence, Hypothesis 1 of this study is accepted.

According to the cognitive evaluation theory there are actually two systems such as intrinsic and extrinsic that corresponds to two kinds of motivators. Intrinsic motivators are achievement, responsibility, competence and motivators that come from the actual

performance of the task or job that is internal. Extrinsic motivators are pay, promotion, feedback, working conditions and things that come from a person's environment, controlled by others. These intrinsic or extrinsic motivators may be more powerful for a given individual. A study of Festinger and Carlsmith (1959) found that even dull tasks can be converted into more interesting one when the employees are getting incentives.

At anytime, when an employee is intrinsically motivated that will make the said individual pursue his/her own achievement and satisfaction. If people sometimes come to believe that they are doing some duties because of the pay or the working conditions or some other extrinsic reason, they will start to lose motivation. Powerful extrinsic motivators may reduce a person's intrinsic motivation. Particularly the extrinsic motivators are perceived by the person to be controlled by people. These doubts will make employees feel uncomfortable. When dissonance is resolved, the person is better able to act in accordance with the more attractive factors, because beliefs, values, and perceptions agree with the behavior (Haber et al, 1982).

Leon Festinger (1957) proposed cognitive dissonance theory, which states as a powerful motivator to maintain cognitive consistency which can give rise to irrational and sometimes changing behavior. Here, the attitudes of front line staff who think, if they do cross selling that will be positively affect their jobs, will do cross selling since it's necessary for them to do so. Further, their motivation will be high, if they are knowledgeable on the fact that cross selling gives a strong customer relationship on them and their cross selling effort will be rewarded by their company. Therefore, the positive correlation found could be true in the context of banking sector in Sri Lanka.

The correlation between Affective attitudes and the motivation to cross selling is 0.493 and it is significant at 99% level of significance indicating a moderate positive association between two variables. Hence Hypothesis 2 formulated in this study was accepted. According to Zimbardo & Leippe, 1991) Affective attitudes are learned or established predispositions to respond. Thus the coefficient value found in this study discloses a kind of a relationship which says that established predispositions of employees lead to their motivation towards some works. In a another study conducted in the context of U.S.A (Dehaghi et al. 2012) in relation to the impact of employees' spiritual values on their organizational commitment revealed a significant positive relationship. Further, it indicates that when employees experienced spirituality at work, they feel more close and loyal towards the organization. Perhaps this kind of relationship is evident in the positive coefficient found in this study.

Multivariate Regression Analysis

Though the three components of attitudes and their relationship with motivation to cross selling are separately analyzed, all three components of attitude collectively determine the final behavior of an employee. Therefore, to understand the collective effect of all the components of attitude on motivation to cross selling is worth analyzing. For this purpose and to find out the most influencing component of attitude, a multiple regression was used. The results of the multiple regression analysis are presented in table 3.

Table 3 – Results of the multiple regression analysis

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.195	.197		.990	.325
Cognitive	.089	.130	.081	.681	.498
Affective	.119	.133	.090	.892	.375
Behavioral	.711	.132	.618	5.390	.000

a. Dependent Variable: Motivation

It is interesting to notice that the findings in relation to the combined effect of attitudes are quite different to the correlation analysis. All three components revealed positive influence in determining motivation to cross selling. However, the Interactions among the three components of attitudes have reduced the level of significance of cognitive and affective components and only behavioral attitudes became statistically significant. These results further confirms that the way front line staff behaves when exposed to cross selling is the most important attitude component which explains the success of product cross selling.

Therefore, in order to find the most accurate model which predicts the motivation to cross selling, the study applied general to specific approach. Thus, the regression was re-estimated after excluding the most insignificant variable until the model consists of only significant explanatory variables was developed. The final refined model and the summary statistics of the model are presented in table 4.

Table 4 – Results of the Refined Model

Variable	Coefficient
Behavioral Attitude	0.726** (9.33)
R-Squared	0.59
F-Stat	32.43**

a. Dependent Variable: Motivation
b. **. Correlation is significant at the 0.01 level
c. T values are given in parentheses

R-Squared value of the final refined model is 0.59, i.e the proportion of variance in the dependent variable (Motivation to Cross Selling) which can be explained by the independent variable; Behavioral attitudes. This is an overall measure of the strength of association and overall explanatory power of the final model. The F- statistics is 32.43, which is statistically significant at 99% level of significance, denoting the variables included in the model improved the model's fit.

Conclusion

This paper intended to analyze the effect of attitude components on motivation to product cross selling among frontline staff in the Sri Lankan banking sector. The results of the analysis of this paper provide strong evidence for positive influence of cognitive, affective and behavioral attitudes on motivation to cross selling. More, interestingly it is found that behavioral component of attitude is the most influencing attitude component that determines cross selling motivation. The results of this paper provide some useful managerial implications.

Since product and price no longer provide a clear competitive base; banks have identified that it is important to improve the customer service as that is essential for banks function in the current economic and market environment. Therefore, banks have started offering a wider array of financial services to their customers, together with cross selling of financial products. To achieve one-stop shop banking concept, banks have started to develop the customer relationship management systems not only to retain the existing customers, but also to attract new customers. Due to the increase in the cost of acquiring new customers, sometimes firms may think that the best way is selling their products to their existing customers by implementing customer relationship management.

Customer relationship management system and e-database facility provide valuable opportunities to front line staff to perform a very good behavior towards their customers. Positive behavioral activities of the front line staff will make some valuable and rare opportunities to their firms to increase the client base and increase in the client base will automatically enhance the revenue of the firms. Therefore behavioral attitudes of front line staff are having a strong relationship and the most considerable affect on motivation to cross selling.

Experiences of a person on something describe the behavioral attitudes and in this research it was found that behavioral attitudes of front line staff is the most important and most effective variable in the cross selling process to motivate employees positively to maximize the final results at the end of the day. Accordingly, if the front line staff thinks that they should provide a better customer service to successfully achieve company targets, they always explain about company products to their customers, they introduce all their products to their walk-in customers and they improve their cross selling skills. Those attitudes of employees are encouraging them towards product cross selling and their behaviors will make them self-motivated in the working places. That means employees are more likely to behave according to their past experiences and situations rather than sticking to cognitive or affective attitudes. Therefore the bank needs to reduce putting more pressure and stress on their front line staff in the process of cross selling by pushing them with cognitive or affective attitudes. They should let their front line staff have more and more opportunities to make strong customer relationships with their customers, to provide a better customer service to their customers, more time to engage with walk-in customers and thus, improve their cross selling skills. More precisely, bank should make effort on developing past cross selling effort of employees a positive experience. This will enhance positive behavioral attitudes among staff, in-turn motivating them towards cross selling.

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IMPACT OF WORK LIFE BALANCE ON EMPLOYEE JOB SATISFACTION OF EXECUTIVE LEVEL EMPLOYEES

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Abstract

In the present scenario, work life balance (WLB) has become one of the prominent issues faced by many employees all over the world. Maintaining work life balance is an issue that has recognized as of strategic importance to the organization and of significance to the employees too. This research has been conducted with the objective of identifying the positive impact of work life balance on employee job satisfaction of the executive level employees of the Industrial Clothing (Pvt) Ltd – Prime Polymers Division. The research tested the impact of the independent variable which is work life balance to the dependent variable which is job satisfaction. The study conducted among 86 executive level employees in Industrial Clothing (Pvt) Ltd – Prime Polymers Division. Through the findings of the research, it was proven that there is a positive impact of work life balance on the employee job satisfaction of the Industrial Clothing (Pvt) Ltd – Prime Polymers Division. Therefore, the study recommends that the management at Industrial Clothing (Pvt) Ltd – Prime Polymers Division should formulate and implement work life balance practices that enhanced employee job satisfaction and these practices should be introduced at all department levels.

Key words: Work life balance, Employee job satisfaction, executive level employees, apparel industry.

Introduction

In the current business context, organizations use Human Resource Management to utilize their work force very effectively and retain them long term in the organization. Various human resource functions such as employee motivation, compensation management, human relation, work life balance practices etc. are implemented to enhance employee performance through employee job satisfaction as a practice of the Human Resource Management (Disanayaka & Ali, 2013). According to Rifadha & Sangarandeniya (2015) there are many factors affecting the employee job satisfaction, among those work life balance has gained increasing attention. If any company implements work life balance strategies correctly, high level of motivated, productive and less stressed workforce and more productivity and less absenteeism are the results that company can achieve (Mendis & Weerakkody, 2017). Better WLB assists employees to have life satisfaction, marital and family satisfaction, better health outcomes and family performance (Shobitha & Sudarsan, 2014).

Organizations should arrange work life balance facilities to their workforce and through that employees can perform their tasks, duties and responsibilities effectively and it leads to the success of the organizations (Pravin & Kabir, 2011 as cited by Shujat, Cheema & Bhutto, 2011). But most of the employers and employees in Sri Lanka have not given top priority to achieve better work life balance. Because the organizations implementing the WLB presently have not studied and confirmed the effectiveness of the WLB practices (Dissanayaka and Ali, 2013).

This scenario is the same for the safety glove industry too. Initial discussion with the HR manager of Industrial Clothing (Pvt) Ltd – Prime Polymers Division revealed that Industrial Clothing (Pvt) Ltd – Prime Polymers Division does not give a top priority for the work life balance of employees. Furthermore, he stated that product quality is their prime concern and they are not aware about the conditions under which the employees work. According to the department of trade and industry (2001) as cited by Mendis & Weerakkody (2017) work life imbalance leads to poor performance, higher absenteeism, sick leave and higher staff turnover, recruitment and training costs. According to Rifadha & Sangarandeniya (2015) creating work life balance leads to job satisfaction among employees.

Job satisfaction is simply how people feel about their jobs and the employing organization (Abuhashesh, Al-Dmour & Masadeh, 2019). Acording to Ngo (2009) as cited by Shaju & Subhashini (2017), the positive consequences of job satisfaction are high level of job performance, employee motivation, positive work values, lower rates of absenteeism, turnover and stress. In the initial discussion, the researcher questioned about the current job satisfaction of the employees, the HR manager revealed that the current job satisfaction of employees is not up to an acceptable standard. He supported this argument by providing evidence with HR records of the company. Judge, Thoresen, Bono & Patton (2001) stated as cited by Miah (2018) that, daily works and responsibilities tend to be neglected by the discouraged employees dissatisfied with their jobs even when they are occupied with the job and absenteeism may increase to unexpected level.

Yet, significance and relevance of work life balance on employee job satisfaction level is not well identified by the Industrial Clothing (Pvt) Ltd – Prime Polymers Division. These observations from initial discussion encouraged the researcher to conduct a research on work life balance and employee job satisfaction. Therefore the objective of this study is to determine the positive impact of work life balance on employee job satisfaction in Industrial Clothing (Pvt) Ltd – Prime Polymers Division.

Literature Review

Work Life Balance

"Work Life Balance is not only about families and childcare. Nor is it about working less. It's about working smart. About being fresh enough to give all you need to both work and home, without jeopardizing one for the other. And it's a necessity for everyone, at whatever your stage in life" (Department of Trade and Industry, 2001 as cited by Mendis & Weerakkody, 2017, p. 75). In this study work to family conflict, family to work conflict, flexible working hours, employee assistance programs and leave policy have been used as dimensions of work life balance. Work to family conflict occurs when work demands and responsibilities make it more difficult for an individual to fulfill family demands and responsibilities and family to work conflict occurs when family demands and responsibilities make it more difficult for an individual to fulfill work demands and

responsibilities (Mendis & Weerakkody, 2017). Flexible working hours is one of the best activities to enhance employee wellbeing, as it helps employee to deal with non-work responsibilities (Shagvaliyeva & Yazdanifard, 2014). "Employee assistance program can be defined as work-based intervention program designed to identify and assist employees in resolving personal problems (e.g. marital, financial or emotional problems, family issues, substance/alcohol abuse) that may be adversely affecting the employee's performance" (Wambui, Cherotich, Emily & Dave, 2017, p.67). Leave helps for employees to release themselves from work stress and create a balance between work and non work activities (Obiageli, Uzochukwu & Ngozi, 2015).

Job Satisfaction

"Pleasurable emotional state resulting from the appraisal of one's job as achieving or facilitating the achievement of one's values'' (Abu-saad & Hendrix, 1996 as cited by Yvonne, Rahman & Long, 2014, p. 1876). Job satisfaction is a pleasurable or positive emotional reaction to a person's job experiences (Locke, 1976 as cited by Abuhashesh, Al-Dmour & Masadeh, 2019). In this study advancement, ability utilization, supervision, job security, recognition and appreciation and brand loyalty have been utilized to measure job satisfaction. "Advancement is usually conceived as promotion in management ranks and attainment of higher management levels and pay." (Yet-Mee, Peng & Yin-Fah, 2013, p. 25). Job related wellbeing and mental health are increased due to higher level of ability utilization and it is not new (Morrison, Cordery, Girardi & Payne, 2005). Supervisor's high transformational leadership with subordinates tends to play a positive role in producing happier and motivated employees (Wang, Demerouti & Blanc, 2017 as cited by Miah, 2018). "Job security is the length of time employees can expect to remain in their job" (Abuhashesh, Al-Dmour & Masadeh, 2019, p. 6). "Recognition is a process of giving an employee a certain status within an organization (Danish & Usman, 2010, p. 162). Expanded worker commitment, less staff turnover and higher customer loyalty are the great results when employees get appreciated for their commitments in the work environment (Abdullah, Shonubi, Hashim & Hamid, 2016). According to Yalim & Mizrak (2017), the employer brand and its values are essential components of providing employee satisfaction and they revealed that there is a positive directional relationship between employer brand and employee job satisfaction.

Methodology

Conceptualization of the study

According to Yalim & Mizrak (2017) the employers' values are essential components of providing employee satisfaction and they revealed that there is a positive directional relationship between employer brand and employee job satisfaction. When the work life balance is adopted as a value appreciated by the organization, and when it is correctly implemented, it is predicted to have a higher level of motivation leading to a productive and less stressed workforce whom would in turn result in satisfaction in the employees (Mendis & Weerakkody, 2017). Therefore, a conceptual frame work as shown in figure 1 was developed for this study in order to analyze the relationship between work life balance job satisfaction.

Independent variable		Dependent variable
Work life balance	→	Job satisfaction

Figure 1: Conceptual framework

(Karatepe & Karadas, 2016 ; Kamau, Muleke, Mukaya & Wagoki, 2013; Mukururi & Ngari, 2014)

According to Mendis & Weerakkody (2017) work life balance is an important determinant in enhancing level of employee performance through employee job satisfaction and having better WLB leads to increase employee performance and employee job satisfaction. Work life balance has a positive impact on the job satisfaction. If employees feel that they are able to balance their work and life they will be highly satisfied with their job. If there is high WLB there is high job satisfaction among employees (Nayeem & Tripathy, 2012). High quality of WLB significantly contributes to improve the job satisfaction of employees and if they feel there is work life balance they are highly satisfied with their job (Rifadha & Sangarandeniya, 2015). Job satisfaction and organizational commitment improves when employees successfully fulfil their requirement of work life balance through different organizational programs (Gregory & Milner, 2009 as cited by shujat, Cheema & Bhutto, 2011). Furthermore, Arif & Farooqi (2014), saif, Malik & Awan (2011), Mutheu, Kiflemariam & Ngui (2017) and Ganapathi (2016) indicated that there is a positive relationship between work life balance and job satisfaction. In the light of the above literature the study intends to examine the relationship between work life balance and job satisfaction in the context of Industrial Clothing (Pvt) Ltd.

Data collection

The target population of the study was 110 executive level employees of the Industrial Clothing (Pvt) Ltd. According to the Krejcie and Morgan sampling table, 86 executive level employees were selected using convenience sampling method. The researcher had to collect both primary and the secondary data. Primary data was collected using a semi structured interview and a questionnaire to find out the research problem and to attain clear answers to the research questions. Secondary data was obtained from the HR records of the Industrial Clothing (Pvt) Ltd – Prime Polymers Division. The questionnaire was developed by using standard questionnaires of past research articles. All the questions of the questionnaire were designed to collect data through five point Likert scale. 82 out of 86 sample respondents filled and returned the questionnaires making a response rate of 95%.

Analysis and Results

First the reliability of the questionnaire was tested using the Cronbach's Alpha which measures the internal consistency. Work life balance is the independent variable of this research and reliability value of 26 questions of WLB is 0.739 and dependent variable of this research is job satisfaction and the reliability value of 8 questions of job satisfaction is 0.958. The researcher developed a questionnaire, which was already utilized for the study that related to the researcher's topic, and the original researcher has validated the questionnaire. With the help of SPSS Software application data was analyzed.

When it comes to the demographic characteristics of the sample, majority of the executive level employees are males, which is 67%, while only 33% is female. Majority of the respondents of the questionnaire were between the age range of 26-35. Then 33% of employees are between the ages of 36-45, 17% of employees are between the ages of 20-25 and 12% of the respondents were age of 46 and above. Majority of the members of the sample were married and as a percentage it was 55%., while the unmarried or single employee percentage is 45%. Most of the families of employees have around 3 to 4 members, which was 37%. Thirty three percent, (33%) of the employees have 5 to 6 members and 23% of the employees have 1 to 2 members in their families. A very less percentage of employees which is 7% have 6 and above members in their families. When it comes to the length of service provision, 40% of employees have been providing their service to the company for five to nine years. Thirty seven percent (37%) of employees have been working for one to four years in the company. 13% has been working in the organization ten years and above. The employees who have been new to the employment, those that have a service period of less than one year also comprises of 10% of employees.

Work Life Balance

The researcher has entered 82 data points (N = 82) and the most frequently selected choice was 4 in terms of the (Mode = 4) and according to the output table, the average value of the total distribution for independent variable (Mean = 4) is equal to 4, which represented "Agree" in the five point Likert scale used in the questionnaire in assessing the level of Work Life Balance in the organization. The minimum of 3 indicates that there are some executives who neither agree nor disagree with the level of work life balance provided by the organization whereas the maximum of 5 indicates that some executives strongly agree with having a higher level Work Life Balance in the organization.

Job Satisfaction

According data analysis researcher has entered 82 data points (N = 82) and the most frequently selected choice was 4 (Mode = 4), As for the average value of the total distribution for dependent variable (Mean = 3.9604) is also equal to 4. Therefore, it can be interpreted that, the level of job satisfaction as measured on a five point Likert scale states that most of the respondents agree with the statement that they have the job satisfaction at the selected company. The minimum of 2 indicates that there are some executives who perceive to disagree with the level of job satisfaction gained whereas the maximum of 5 indicates that some executives strongly agree with having a higher level of job satisfaction.

The Pearson Product Moment Correlation Analysis

According to the result shown in table 1 above, the work life balance independent variable is significantly, positively correlated (r = .582, n = 82, p = .000) to the dependent variable, job satisfaction. Further, the relationship is statistically significant as the significance value is 0.000 which is below 0.01 (p < 0.01). Since correlation value is more than +0.5 and nearest to the +1, that relationship is much stronger.

Table 1: The Pearson product moment correlation coefficient matrix

Correlations		
	Work life balance	**Job satisfaction**
Work life balance Pearson Correlation	1	.582[**]
Sig. (2-tailed)		.000
N	82	82
Job satisfaction Pearson Correlation	.582[**]	1
Sig. (2-tailed)	.000	
N	82	82

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

Hence, according to the table 1 the correlation coefficient is .582 and it indicates that there is a strong positive correlation (r = .582) between the two variables, work life balance and job satisfaction with a higher significance level. The correlation coefficient value indicates that there is a strong positive relationship (r = .582, n = 82, p = .000) between the work life balance and job satisfaction which is statistically significant and this implies that when work life balance among the employees in an organization prevails, the possibility of them gaining job satisfaction is very high. This could be interpreted as improved work life balance will bring improved employee job satisfaction.

Simple Linear Regression Analysis

Table 2 - Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
	Work life balance[b]	.	Enter

a. Dependent Variable: Job satisfaction
b. All requested variables entered.

Table 3- Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
	.582[a]	.339	.330	.54972

a. Predictors: (Constant), Work life balance

Table 4 – ANOVA[a]

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	12.383	1	12.383	40.977	000[b]
Residual	24.176	80	.302		
Total	36.559	81			

a. Dependent Variable: Job satisfaction
b. Predictors: (Constant), Work life balance

According to the table 5, R squared value is equal to 0.339, it shows that 33.9% of the variance of job satisfaction is explained by work life balance. In identifying the significance value (p = 0.000) in the ANOVA table, it can be said that this model is significant one, (F (1, 80) = 40.977, p = 0.000) in predicting job satisfaction through work life balance. Independent variable that is entered in to the regression model is having a positive impact (B = 1.530) on the predictability of the dependent variable. Findings indicate that positive relationship exists between Work Life Balance and Employee Job Satisfaction. Further, regression analysis describes that Work Life Balance has a positive impact on Employee Job Satisfaction with the strength of B value of 1.530 shown at a statistically significant level. As per the study approximately 34% of the variance of job satisfaction is explained by work life balance Hence this could be interpreted as, enhancing the level of work life balance in an organization is a strategy towards improving employee job satisfaction. Having said that, it is also important to look into the areas which contribute towards the other 66% of the variables which accounts for the employee job satisfaction other than Work Life Balance as well.

Discussion and Conclusion

The objective of the study was to determine the positive impact of work-life balance on employee job satisfaction at Industrial Clothing (Pvt) Ltd – Prime Polymers Division. The results shows that there is a positive relationship between independent variable (WLB) and the dependent variable (job satisfaction).

There are many research findings that can be used to validate the findings of this study. Mendis & Weerakkody (2017) found that there is a positive relationship between work life balance and employee job satisfaction in telecommunication industry in Sri Lanka. Further they revealed that work life balance is a major contributor towards the higher level of employee performance through employee job satisfaction. Hence, the study concluded that employee performance and employee job satisfaction improve due to better WLB of the employees. Rifadha & Sangarandeniya (2015) revealed that there is a strong positive relationship between work life balance and job satisfaction of managerial level employees in People's Bank head office in Sri Lanka. Further they indicate that higher quality of WLB leads to higher level of employee job satisfaction and when there is work life balance there is job satisfaction among the employees. Furthermore, Nayeem & Tripathy (2012), Weerasooriyaarachchi (2016), Arif & Farooqi (2014), Saif, Malik & Awan (2011), Adikaram (2016) and Ganapathi (2016) have proved that there is a positive relationship between work life balance and job satisfaction. However, this major finding is contradictory with regard to the findings of Malik, Zaheer, Khan & Ahmed (2010) and Arunika & Kottawatta (2015). Finally with the findings of this study and the validation of literature, it

can therefore be concluded that there is a positive impact of work life balance on employee job satisfaction in ABC Safety Glove Company.

Therefore the researcher invites to the management of the selected company to conduct training programs such as time management and personal effectiveness, effective work load management and life management training programs in order to enhance work life balance of the employees. The company can start a work place childcare center owned by the company or manage by the board of directors. This enables the employees to have easier access to a childcare service and helps to reduce the stress experienced by the working parents in the company. Tele-working facilities too should be increased. Because, tele-work permits an individual to work from home. This strategy assists employees to build their family and personal life around their work in order to reduce expenses related to work and it helps them to work in a less disruptive and stress free atmosphere. There is also need for job sharing for employees on essential duties to reduce the stress and also for them to have time for their respective family. Stress management services and programs should be provided to the employees. Decreasing absenteeism, accidents, grievances and stress related disabilities are some benefits that could emerge from this kind of programs. As per the study employee job satisfaction can be explained and predicted statistically by work life balance to a greater extent. Hence, based on the findings of this study, it is appropriate to recommend utilizing strategies to improve work life balance in an organization will improve the employee job satisfaction.

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