
**ASSESSING THE ROLE OF TIME MANAGEMENT BEHAVIORS
IN MANAGING WORK-LIFE CONFLICT**

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ABSTRACT

Difficulties in the reconciliation of professional and personal lives are common. In parallel with the advancement of general work practices, the phenomenon of work-life conflict has been widely taken into account around the world. The conflict of work and life entails different individual, organizational and social issues. Finding the right solution to avoid and cope with conflict in two different aspects of working life and personal affairs, time management is one of the methods to balance these two distinct domains. The purpose of this research study is to ascertain the role of Time management behaviors in balancing the work and life demands among female employees in the Hyderabad banking sector. To reach the set objective, standardized questionnaires were distributed to 127 participants to assess independent and dependent variables. After data collection, the developed model was analyzed using Smart PLS 3.2.8. The findings of the study revealed a significant inverse relationship between time management behaviors and the size of the conflict in working life, i.e. the interference of work in personal life and that of personal life in the workplace. This means that by using time management techniques, conflict in working and personal life can be reduced. Therefore, it is suggested that organizations must recognize the significance of time management and develop policies and procedures to lessen work-life conflict.

Keywords: Time Management Behaviors, Work-Life Conflict, Bbanking Sector

INTRODUCTION

In this age of 24/7 connectivity, balancing work and personal life is a source of concern for individuals, organizations, and communities. The dispute between the management of work-life and personal life is one of the problems that negatively affect employee efficiency and cause physical plus psychological problems (McNamara *et.al.*, 2011).

The conflict between professional and private life is a struggle between roles, in which workloads and families are jointly incompatible so that the demands of one side makes it hard to fulfill the requirements of other (Messersmith, 2007). Numerous theories explain work-life conflict. Among them, the scarcity theory and conflict theory are most cited in the literature. Scarcity Hypothesis states that individuals have inadequate time and energy and they must spend these limited resources on work and family (Ahmad, 2008). The conflict theory discusses the distinct nature of work and family domains (Baltes *et.al.*, 2009). This becomes problematic for the individual to participate in the professional role and personal role together (Ahmad, 2008; Greenhaus & Beutell, 1985). It is essential to build a working environment in which family and personal responsibilities are balanced with workplace duties to survive in competitive environment. Along with the organizational role, employee role is also much important in creating work-life balance (Yuile *et.al.*, 2012). Being obsessed with work can affect the personal and social life adversely (Rantanen *et.al.*, 2011).

Work-life conflict is a bilateral dilemma which means that efficiency in the workplace adversely impacts the execution of personal responsibilities or vice versa (Rantanen *et.al.*, 2011). The issue of work-life conflict can be segregated into two parts. One is work-to-personal life conflict and the other is personal-to work-life conflict (Turner *et.al.*, 2014). The scientific literature on key indicators and outcomes supports the notion that work-to-personal life and personal life-to-work conflicts are two completely different concepts (Baltes *et.al.*, 2009).

Work-to-personal life issues occur when working life demands make it challenging to satisfy family responsibilities whereas Personal-to-work life conflict discusses the interference of personal life in discharging organizational duties (Ten *et.al.*, 2010).

These changes also influenced the banking sector. Pakistan's economy witnessed increased female input in the workforce in recent years. Since females have to play multiple roles in society, this increased number of working women has highlighted concerns about the balance between work and family commitment (Burke, 1994). After the banks were privatized in 1997, the banking sector of Pakistan underwent significant organizational changes. There has been

enormous growth in competition and banks have been decentralized. This has brought increased work pressures on employees in the banking sector (mainly by increased workload and long working hours) (White *et.al.*, 2003). The changing environment of the banking sector also affects the culture and perceptions of organizations related to female employees' performance and expectations. Pakistani female employees with full-time jobs in banks face numerous difficulties throughout their working lives with a great emphasis on working time, childcare, and creative equalization of work and family (Ansari, 2006; Nadeem & Abbas, 2009). Women struggle to maintain stability between work and family that ultimately impedes their social life. While doing so, women experience pressure not only from their workplace but also from their families. It is immensely important to find a way that helps to shrink the work-life conflict effectively and efficiently (Shujaat, 2011).

Effective use of time is extremely important for professional success and personal satisfaction in life (Channar *et.al.*, 2014). Time management involves practicing a series of skills to better use time (Davis, 2000). Time management strategies involve plan and prioritize your time wisely, have an organized lifestyle, eliminate unproductive activities, and emphasizing on main tasks (David, 2011). Regardless of the importance of time management, organizations do not consider it as a way to solve their problems.

This study was planned to carry out in the banking sector of Pakistan, which particularly designed to assess the role of time management behaviors in managing work-life conflict among female banking employees. The research study may be helpful to solve the issues related to work and life imbalances by using effective time management strategies.

REVIEW OF LITERATURE

Time Management: The increase in global competitiveness over the past two decades and the growing demand for work have made proper use of time one of the questions to be dealt with urgently. Time is the greatest resource for human beings, as it takes time to do all the work. In contrast to other resources, it is only possible to manage time (Alkhateeb *et.al.*, 2012). Conscious use of time management strategies is the perfect way to utilize the available time. Strategies of time

management include a wise schedule and priority of your time, an organized lifestyle, elimination of unproductive activities, and an emphasis on key tasks. Time management involves how to establish goals, convert them into tasks, how to plan/prioritize them, and how to avoid work interruptions (Bley, 2015).

Human success greatly depends on the efficiency of time spending and dominance in time. Time management is a means to increase employees' efficiency and their ability to strike a work-life balance. It also has a positive influence on enhancing organizations' productivity (Anwar *et.al.*, 2013; Green & Skinner, 2005). The first time management model was proposed by Macan and her colleagues (Macan, 1994). Results infer that time management training influences positively time management behaviors and the positive effects of time management are also seen as outcomes such as job satisfaction (Claessens *et.al.*, 2007). Macan's model focuses on three sorts of behaviors. Macan named them as "Goal Setting Priorities (GSP)", "Mechanics of Time Management (MTM)" and "Preference For Organization (PFO)". SGP is defined as "the setting of goals concerning what the person wants or needs to accomplish and the prioritizing of tasks necessary to achieve these goals" (Macan, 1994). MTM is defined as "the behaviors typically associated with managing time, such as making lists, scheduling, and planning". PFO is related to "both a general organized approach to work projects as well as maintenance of an organized work environment" (Macan, 1994).

Haug and Uen (2012) found that more goal-oriented workers with good time control. In the context of research, they had lower social and physical adaptations. Therefore, they can coordinate with other company leaders beforehand and set up checkpoints and change work schedules respectively in order to achieve goals (Haug & Uen, 2012).

Classens *et.al.*, (2004) carried out an observational study and found that workers are positively linked to work success and satisfaction with task independence and planning behavior. Classens (2004) concluded that organizational planning and preferences have a positive relationship to various organizational outcomes.

Kearns and Gariner (2007) conducted an empirical study on the effect on work-related moral and anxiety of the perceived time control.

The research included university staff and students to check the relationship between behavior, perceived efficacy, and work ethics and anxiety linked to time management. The results showed a hierarchy of productivity and goal scheduling in times management at work.

Work-Life Conflict: The work-life conflict reflects the instability of work and personal life domains (Byrne & Barling, 2017). It refers to the extent to which an employee experience stress when he or she invest more time in working and find limited time for family or vice versa. This conflict is unavoidable because both the domains are simply mismatched and move in opposite directions and evoke different needs, priorities, rules, and expectations (Shaffer *et.al.*, 2015). To satisfy the demands of one realm, it is necessary to ignore the other and this imbalance can cause conflicts (Hughes *et.al.*, 1992).

Factors and circumstances that lead to professional and personal life conflicts include workplace environment, multiple jobs, strong working and professional responsibilities, an inappropriate delegation of work, inadequate managerial support, less job security, threats and abuses, constant pressure and unrealistic deadlines, family issues and lack of participation in family matters due to work, etc. (Oshio *et.al.*, 2017).

Literature suggests that work-life conflict causes several organizational outcomes such as increased absenteeism, low organizational commitment (Allen, 2001), and increased turnover (Sondhi *et.al.*, 2008). It has several individual consequences too such as increased employee job dissatisfaction (Beham & Drobnič, 2010; Bruck *et.al.*, 2002; Frone *et.al.*, 1992; Hill *et.al.*, 2004), an increase of stress, physical complaints and a decrease of energy (Frone *et.al.*, 1992; Oshio *et.al.*, 2017). It is important to consider that work-related issues of work-life conflict can be interpreted through the personal effects of these conflicts.

Previous studies on work-life conflict were directionless; with most of them focus on how work affects personal life. Though a strong correlation exists between work interference in personal life and personal life interference in work, more attention was paid to work interference in personal life factors. Mesmer-Magnus & Viswesvaran, (2005) stated that both types of conflict are completely diverse in terms of nature and scope and require independent assessment. Recent researches are focusing on both categories (Frone *et.al.*, 1992; Mäkelä

et.al., 2011); as not only work affects personal life, but personal issues also can affect the work realm.

Time Management & Work-Life Conflict: Work in this field has been named “work-family conflict” in its earlier days and has been often mentioned in contemporary literature on organizational behavior (Frone *et.al.*, 1992; Williams & Alliger, 1994). Conflicts between work and life affect all the facets of a person’s life including family life, workplaces, and even their mind and physical condition. There is a broad and extensive range of conflicts overwork and life. Various approaches can help employees reducing work-life conflicts such as focusing on both areas of life (work and private life); time management and organizational skills; stress reduction strategies (e.g. relaxation techniques); and maintaining the social support system (Orpen, 1994).

Studies by several researchers show a positive relationship between time management behaviors as a whole or its dimensions such as short-term goal setting with the perception of controlling overtime, work interference with personal life, employee performance, students’ academic rankings and performance, employee job satisfaction and health. Time management studies also concluded an inverse relationship with stress, fatigue, and psychological distress (Claessens *et.al.*, 2007).

Adams & Jex (1999), in their study, included time management in the work-life conflict model, the findings revealed both direct and indirect connections between work-life conflict and time management behaviors (Adams & Jex, 1999). Time management has a negative association with both work-to-family and family-to-work conflicts (Goudarzi *et.al.*, 2012).

In their study, Green and Skinner indicated that it is required that employees must improve their ability to manage their time effectively to find a balance between working life and personal life; and that the balance between work and privacy, optimal use of time and increased productivity of the company all are positively influenced by the time management (Green & Skinner, 2005).

In Pakistan, there is an increasing interest in work-life conflict studies. Existing literature assessed the job satisfaction (Malik *et.al.*, 2010; Nadeem & Abbas, 2009), performance, stress factors and turnover intentions (M. Anwar & Shahzad, 2011; Noor & Maad,

2008), gender differences (Rehman & Azam Roomi, 2012), work-life balance policies and antecedents (M. Anwar & Shahzad, 2011; Fatima & Sahibzada, 2012) with work-life conflict. However, limited work has been done to explore the link between work-life conflict (work-to-personal life and personal-life to work) concerning individual time management behaviors. Thus, this research study intended to study these relationships.

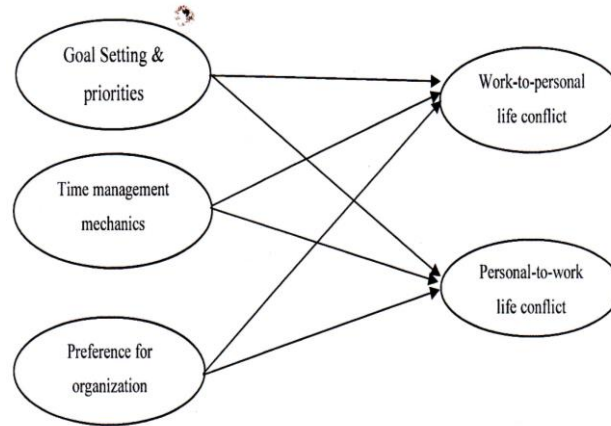


Figure-1: Conceptual framework

The succeeding hypotheses have been proposed for this study:

- H1:** Goal setting & priorities have inverse relationship with work-to-personal life conflict.
- H2:** Mechanics of time management has inverse relationship with work-to-personal life conflict.
- H3:** Preference for organization has inverse relationship with work-to-personal life conflict.
- H4:** Goal setting & priorities have inverse relationship with personal-to-work life conflict.
- H5:** Mechanics of time management inverse relationship with personal-to-work life conflict.
- H6:** Preference for organization has inverse relationship with personal-to-work life conflict.

RESEARCH METHOD

Methodology: This cross-sectional study is descriptive and attempts to test the role of time management behaviors in reducing

work and personal life imbalances. In this research study, the survey method was used to collect primary data. Questionnaires were distributed among 200 female banking employees, out of these 127 usable questionnaires were used for the present study. This left a valid response rate of 63.5%. Respondents answered the statements on a five-point rating scale.

Sample: The target population included female employees in the banking sector. The sample encompassed of 127 banking female professionals determined through simple random sampling technique. The sample size was determined by using G-power. In PLS literature, G-power analysis is strongly recommended for determining the appropriate sample size (Hair *et.al.*, 2013). G-power calculated a sample size of 119 by setting the medium effect size and 0.80 powers with a total of 3 predictors.

Assessment Measures: Demographic Profile of Respondents: The demographic profile of respondents contained age, qualification, designation, and job experience of the participants.

Time Management Behavioral Scale: The 29-items time management behavioral scale by Macan (1994) developed to assess the time management practices of the respondents. The 29 items scale is designed to measure the dimension of goal setting & priorities (10 items), time management mechanics (11 items), and preference for organization (8 items). The scale provides the responses on a five-point scale anchored (5: strongly agree to 1: strongly disagree), the extent to which statement best describes the situation regarding individual time management practices.

Work-Life Conflict Scale: Two major work-life conflict dimensions were used in this study i.e. work-to-personal life conflict and personal-to-work life conflict. Both of these dimensions were measured by using the instrument developed by Hayman (2005). 7-items titled as WIPL (work interference in personal life) were used to measure the work-to personal conflict whereas 4-items titled as PIWL (Personal life interference in work) were used to assess the conflict arose by personal life interference in work.

ANALYSIS & RESULTS

Respondents' Profile: Table-1 specifies the demographic profile of each respondent participated in the study.

TABLE-1
DEMOGRAPHIC PROFILE OF THE RESPONDENTS (n=127)

<i>Relevant Dimension</i>	<i>Profile</i>
Gender	Female
Age (in years)	38% between 21 and 30 41% between 31 and 40 21% between 41 and above
Qualification	23% Masters 59% Graduates 15% Undergraduates 3% Others
Designation	11% Executive level 39% Middle level 32% Operational level 18% Non-managerial level
Tenure (in years)	25% with less than 1 year 39% between 1 and 5 years 24% between 5 and 10 years 12% with more than 10 years

Among 127 female employees who participated in this research, 41% belong to the 31-40 age groups which is followed by group 21-30 which comprises 38% of the study sample. The remaining belongs to the above 40 age group. In terms of qualification, 23% have a Master's degree, which is preceded by Graduates which comprise 59% of the sample population, 15% were Undergraduates while the remaining 3% have other qualifications.

Hypotheses Testing: To validate the model, PLS-SEM was used because it is a robust way to analyze the collected data (Sarstedt *et.al.*, 2017). To examine the proposed model, the partial least square structural model was employed through Smart PLS 3.2.8 software (Ringle *et.al.*, 2015). The model was tested by using a dual-stage approach. In the former stage, the measurement model was verified while the structural model was verified in the later stage (Anderson & Gerbing, 1988).

Measurement Model Validation: To test the measurement model, convergent and discriminate validity and reliability were assessed. As depicted in Table 2, each constructs' outer loadings

exceeded the minimal outset of 0.40 (Hair *et.al.*, 2013). It is also illustrated in Table 2 that AVE (Average Variance Extracted) of the constructs surpassed the cut-off value of 0.50 as determined by the Fornell & Larcker (1981). Assessment of outer loadings and AVEs denotes enough level of convergent validity. All the constructs have met the criteria of composite reliability which has a prescribed threshold value of 0.708 (Hair *et.al.*, 2013).

TABLE-2
RESULT OF THE MEASUREMENT MODEL

Construct	Items	Loadings	Average Variance Extracted (AVE)	Composite Reliability
Goal setting & Priorities	GSP10	0.76	0.59	0.935
	GSP2	0.784		
	GSP3	0.812		
	GSP4	0.769		
	GSP5	0.784		
	GSP6	0.787		
	GSP7	0.718		
	GSP8	0.763		
	GSP9	0.741		
	GSP1	0.758		
Mechanics of Time management	MTM1	0.836	0.622	0.948
	MTM1	0.78		
	0			
	MTM1	0.802		
	1			
	MTM2	0.848		
	MTM3	0.766		
	MTM4	0.837		
	MTM5	0.791		
	MTM6	0.723		
	MTM7	0.739		
MTM8	0.758			
MTM9	0.785			

Preference for organization	PFO1	0.805	0.664	0.941
	PFO2	0.793		
	PFO3	0.825		
	PFO4	0.821		
	PFO5	0.825		
	PFO6	0.839		
	PFO7	0.797		
	PFO8	0.815		
Work interference in personal life (WIPL)	WP1	0.788	0.689	0.939
	WP2	0.834		
	WP3	0.866		
	WP4	0.829		
	WP5	0.842		
	WP6	0.829		
	WP7	0.82		
Personal interference in work (PLIW)	PW1	0.838	0.736	0.918
	PW2	0.885		
	PW3	0.865		
	PW4	0.843		

GSP: Goal Setting & Priorities,
 MTM: Mechanics of Time Management,
 PFO: Preference For Organization,
 WP: Work interference with personal life,
 PW: Personal life interference with work

Further, discriminate validity was tested by comparing square root of AVE with their off-diagonal elements (Fornell & Larcker, 1981). The result of Table-3 shows that all square root of AVE of every construct is higher than their off-diagonal elements. Thus, discriminate validity is also confirmed.

TABLE-3
DISCRIMINATE VALIDITY OF CONSTRUCTS

Constructs	(1)	(2)	(3)	(4)	(5)
(1) Goal Setting & Priorities	0.779				
(2) Time Management Mechanics	0.058	0.796			
(3) Preference For Organization	0.169	0.123	0.811		
(4) Personal-to-Work Life Conflict	-0.400	-0.384	-0.327	0.848	
(5) Work-to-Personal life Conflict	-0.214	-0.604	-0.292	0.474	0.798

Note: Diagonals (in bold) represent square roots of average variance extracted (AVE), while off-diagonal represent correlations.

Structural Model Assessment: Before assessing the structural model, it is important to assess the presence of highly correlated constructs by using a co-linearity test. This can be done by analyzing the VIF values. The suggested cut-off value is less than 3.3 (Diamantopoulos & Sigauw, 2006). The values of VIF of all the constructs are ranging from 1.057 to 1.072, which indicates that no construct has multi-co-linearity issues.

To examine the research hypothesis, bootstrapping with 5000 samples was used. A negative relation was observed between goal setting & priorities with both work interferences with personal life conflict and personal life interference with work with ($\beta=-0.148$, $p=0.000$) and ($\beta=-0.342$, $p=0.000$) respectively. Hence H1 and H4 were supported. Similarly, there is a negative relationship was found between the mechanics of time management with both types of conflict i.e. work interference with personal life ($\beta=-0.572$, $p<0.012$) and personal life interference with work ($\beta=-0.336$, $p=0.000$). This implies that H2 and H5 were confirmed. Furthermore, a statistically significant result was found in support of H3 ($\beta=-0.197$, $p=0.000$) and H6 ($\beta=-0.228$, $p=0.008$) which shows the relationship between preference for organization with work-

to-personal life conflict and personal-life –to work conflict. The results of the path analysis of generated hypotheses showed the values of R^2 are 0.435 and 0.341 respectively. It suggests that work-to-personal life conflict explains 43.5% of the variance and personal-to-work life conflict explain 34.1% variance in time management behaviors. Hair et al (2014) suggested examining the f^2 values. Following the Cohen guidelines, all f^2 values shown in Table 4 confirm the acceptable effect size. It can be observed by looking at the f^2 values in Table 4 that all the relationships are showing substantive impact as there are 3 relationships with small effect sizes, 2 with medium effect sizes, and 1 with large effect size.

Table-4 Summary of the Structural Model

Hypothesis	Path	Std. Beta (β)	Std. error	t-statistic	p-values	Decision	R^2	F^2
H1	GSP→WIPL	-0.148	0.059	2.508	0.000	Supported	43.5	0.038
H2	MTM→WIPL	-0.572	0.056	10.275	0.012	Supported		0.568
H3	PFO→ WIPL	-0.197	0.075	2.641	0.000	Supported		0.066
H4	GSP→PLIW	-0.342	0.082	4.183	0.000	Supported	34.1	0.172
H5	MTM→PLIW	-0.336	0.071	4.740	0.000	Supported		0.168
H6	PFO→ PLIW	-0.228	0.076	3.043	0.008	Supported		0.076

Note: Std. Beta = standardized beta, Std. error = standard error, t-statistic are computed through bootstrapping procedure with 127 cases and 5000 samples.

GSP-Goal setting & priorities, MTM-Mechanics of time management, PFO-Preference for organization, WIPL-Work interference with personal life, PLIW-Personal life interference with work

DISCUSSION & CONCLUSION

Discussion: The present research study suggests that engaging in effective time management behaviors is a great source in managing work and non-work conflicts. Specifically, this study attempted to test the role of time management behaviors in managing work-life conflicts among female banking employees as female employees have more responsibilities as compare to male employees. For this purpose, six hypotheses were generated. The results found a significant inverse relationship of time management behaviors with both types of conflicts i.e. work interference with personal life and personal life interference with work.

Time Management Behaviors & Work Interference with Personal Life: The current study hypothesized that time management behaviors are negatively related to work interference with personal life (H1, H2 & H3). Results confirmed that time management behaviors have an inverse relationship with work interference with personal life. These findings are in line with the prior researches (Goudarzi *et.al.*, 2012). The assessment of f^2 shows that the mechanics of time management is significantly linked with work interference with personal life with a substantially bigger effect size. It means focusing manage a predictable daily schedule and controlling daily log of activities can help in managing work-related conflicts. The use of time scheduling gadgets can also support in this regard. Goal setting and priorities and preference for organization are related to work interference with personal life but with a relatively small effect size. This may suggest that employees are bound to act according to the organization's routines. An Individual's planning and priorities become less meaningful in front of the organizational workload. Similarly, the results suggest that being organized and having a clear workspace.

Time Management Behaviors & Personal Life Interference with Work: Hypotheses (H4, H5 & H6) are proposed that time management behaviors are negatively related to personal life interference with work. The results of path modeling indicated a negative relationship between time management behaviors (goal setting & priorities, mechanics of time management, and preference for organization) with personal life interference with work. Assessment of effect sizes (f^2) revealed that both goal setting and priorities and mechanics of time management have a moderate level of effect on personal life interference with work while preference for organization has a small effect size. Bley (2015) also concluded a small effect of preference for organization on life outside work. This may suggest that maintaining work projects and an organized work environment has a little influence on managing personal life with work.

Theoretical & Practical Implications: The current study has several theoretical & practical implications. First, this study contributed to a growing body of literature by confirming the positive aspect of time management behaviors in managing work-life

conflicts. Past literature focuses more on highlighting the antecedents of work-life conflict. Explicitly, this research study is intended to focus more on managing work-life conflicts by using time management behaviors as a strong driver to reduce work and personal life conflicts. Therefore, it is suggested that time management strategies should be employed to reduce both work and non-work conflicts.

The findings of the current study have some useful practical implications for HRM researchers, consultants, and managers. Specifically, our findings highlight that the increasing work demand, long working hours, work deadlines, multi-tasking assignments, family responsibilities, non-work activities can be managed effectively and consciously using the available time. Time management strategies could be quite useful in this domain. By engaging in time management activities, one can gain control over his time which can strengthen him to battle work-life conflicts. Accordingly, we suggest HRM consultants and managers include time management training and time facilitation policies in organization-wide HRM practices to reduce employees' work and personal life issues (Azar, 2017).

Limitations and Future Research Directions: In terms of limitations of the current research study, it is a cross-sectional design study that limits causal inferences. In contrast, a longitudinal design study will be a worthy option for scholars to examine considerable developments and variations in the studied relationships. The current study also limits generalize ability as it mainly focuses the female banking employees. A comparative study of male and female banking employees can also be done to explain any gender differences. It is also suggested that further research should be done in sectors other than banks to facilitate generalize ability. Finally, a single data collection source was used in this study which may limit the findings of the research. Thus, a data collection based on multi source could either provide better in sights or it could further validate the results of current research.

CONCLUSION

The objective of the current study was to assess the role of time management behaviors in managing work-life conflict in the banking sector of Pakistan. This study specifically targeted female employees

as they confronted more conflicts over their working lives than male employees.

As posited, time management behaviors are found to have a significant negative relationship with both work-to-personal life and personal-life-to work conflicts. Therefore, it is suggested that time management strategies should be employed to reduce both work and non-work conflicts.

The current study will contribute to enhancing the understanding that how employing time management behaviors can improve work-life conflict. Organizations must recognize the significance of time management and develop policies and procedures to minimize work-life conflict. The inclusion of alternative working methods is a useful approach that can be used by implementing flexibility in arriving and departure time or sometimes allows to shuffle work schedules.

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