

A Comparative Study on Work Life Balance of Sales Force In Automobile and Insurance Industry

Dr. V. Venkata Rao,

Ashoka Business School, Malkapur, Choutuppal, Yadadri Bhuvanagiri, Telangana

dr.venkatnaidu@gmail.com

Abstract: Sales force is organization's ambassadors to the market. They actively promote the company and its products and services. Sales force is the driving force of revenues - top-line company growth. These employees have a direct impact on how the marketplace perceives their employer and its products. Work life balance has a prominent role in retaining and creating engaged sales force. The uncertain job profile of the sales professionals exhibit the dynamic constructs of their quality of working life according to the organizational characteristics. The current study aims to reveal sales force work life balance practices, and to find out whether the work life balance practices of the sales force in two industries are different. For this study, a sample of 292 sales force (146 from each industry) is chosen with convenient sampling technique in various designations of sales department in Automobile and Insurance industry. Applied statistical tools include Cornbrash's alpha, descriptive statistics and Log linear analysis. The study found that the work life balance practices in these two industries are different.

INTRODUCTION

The stress and strain of modern day working life is no longer something that is alien to the Indian setup. With more and more transnational companies landing on Indian shores, the work culture has undergone a dramatic change. This change is not limited to foreign companies but has percolated deep into the Indian working psyche. Indian companies, in order to meet the challenges of competition, have had to imbibe this culture. Workers get stressed when they must sacrifice family time to work extra hours, and when they really need a personal day but cannot take one because their company does not offer them. The uncertain job profile of the sales professionals exhibit the dynamic constructs of their quality of working life according to the organizational characteristics. They are the people who work on the field, travel long distances, get frustrated with different kinds of customers, and express their frustration on their family. Work life balance plays an important role in retaining a competent sales force. A sales force that is out of balance, highly stressed or dissatisfied greatly decreases full engagement with customers. Lack of work life balance results in ill health, high levels of stress, family problems, decline in performance, increase in attrition that ultimately affect company performance.

LITERATURE REVIEW

In a study conducted by Subhasree Kar, Misra. K. C. (2013) in Indian IT industry found that there is a significant mediating effect on the relationship between the WLB and employee retention. They suggest that improvements in human resource management practices with a high supportive work culture characterized by work time and work life flexibilities contributes to increased work life balance and make the employees more productive. Corporate culture has a strong role to play between Work Life Balance Practices and the HR issues like recruitment, retention, turnover, commitment, satisfaction and productivity.

In Nigeria, Ojo Ibiyinka Stella, Salau Odunayo Paul, Falola Hezekiah Olubusayo (2014) conducted a study on three sectors i.e. banking, educational and power sectors to find out the work life balance practices and the barriers to implement WLB initiatives. They suggested that various sectors should provide a variety of flexible working pattern to help improve efficiency and effectiveness of their employees.

The adoption of some work-life balance programs would help reduce the high turnover rate, which is currently exists within the banking sector and each sector should undertake pilot scheme to identify which policies best suits individual sectors as specific policies may difficult to implement in various sectors.

A study conducted by Komal Saeed and Yasir Aftab Farooqi (2014) to investigate the relationship between work life balance, job stress and job satisfaction among university teachers, university of Gujarat revealed that there is insignificant relationship between job stress and job satisfaction whereas work life balance share a moderate positive relationship with job satisfaction. In a study conducted by Y.P.S. Kanwar, A.K Singh and A.D Kodwani (2009) to find out the influence of work life balance on job satisfaction of IT and ITES employees, found that work life balance and job satisfaction are positively related and organization should help the employees to manage work life balance to increase the productivity and morale of the employees.

In a research paper Lourel, Michael T. Ford, Claire Edey Gamassou, Nicolas Gue'guen, Anne Hartmann (2008) explained the significance of work life and home life and how home and work are related to perceived stress and job satisfaction. They believed that work-life is a key issue and employee commitment is mostly high in the organization that have work life balance policies and recommended that a workplace culture supportive of work-family balance, management support to employees is essential for employee commitment.

Mark Julien, Karen Somerville and Neil Culp (2011) conducted a study in public sector to find out whether alternative work arrangements are an effective intervention that helps to reduce work-life conflict. They found that compressed workweeks offer employees more genuine flexibility in meeting the demands of work and family. They suggest that support of flexible work arrangements at the immediate supervisor and senior management levels is crucial.

RESEARCH METHODOLOGY

Objectives

- To find out Work Life Balance of Salesforce in Automobile and Insurance industries.
- To find out whether work stress of sales force in Automobile and Insurance industries is different
- To find out whether WLB Policies in two industries are different.
- To find out whether Work flexibility in sample industries is different.
- To find out whether Flexi Timings are different in select industries.

Research Hypothesis

- H₁: scope for work stress will be different in two industries.
- H₂: WLB policies will be different in two industries.
- H₃: Work flexibility will be different in sample industries.
- H₄: Flexi timings in two industries will be different.

Data collection and Analysis

For this study, a sample of 292 sales force (146 from each industry) is chosen with convenient sampling technique in various designations of sales department in Automobile and Insurance industry. The questionnaire consists of four variables and four questions from each variable. When tested the reliability of questionnaire using Cronbach's Alpha, all four variables in the questionnaire found reliable. Applied statistical tools include Cronbach's alpha, descriptive statistics and Log linear analysis.

Demographic information of the respondents

Two industries are dominated by male sales force. Majority of respondents in Automobile and Insurance industry are between the age group of 24-29 & 30-35. Majority of the respondents from Automobile and Insurance industry are graduates and Post-graduates. However, Post-graduates are more in Insurance and graduates are more in Automobile industry. Majority of the respondents from both industries are in executive cadre. Majority of the respondents from Automobile and Insurance industry are having total experience of 0-3 & 4-7 years. Sales force in Insurance industry are paid hefty salaries compare to Pharmaceutical industry and Automobile industry. From automobile industry, almost half of the respondents are married and remaining are unmarried. Whereas, majority of the respondents from insurance industry are married. Nearly 70 percent respondents from Automobile industry have no children, as majority are unmarried. Majority of the respondents from Insurance industry have no children (49 percent) and remaining have one or two children. Total number of respondents having 0-3 years of experience in their present organization is amounted to 81 percent in Automobile industry and 77 percent in Insurance industry. Employees in Automobile industry are working long hours (9-10 hours) compare to employees in Insurance industry (8-9 hours).

Data analysis and interpretation

	N of Items	Cronbach's Alpha
Work Stress	4	0.793
WLB Policies	4	0.792
Work Flexibility	4	0.659
Flexi Timings	4	0.665

Table 1 shows the reliability statistics. The Cronbach’s Alpha is calculated for each variable individually. Two variables in this study are showing Alpha greater than 0.60. Hence, the questionnaire is found reliable.

Table: 2 Employees opinion on Work stress

		Automobile					Insurance						
		SD	D	NAD	A	SA	TOTAL	SD	D	NAD	A	SA	TOTAL
Q1	Frequency	10	16	24	51	45	146	19	30	38	36	23	146
	Percentage	6.8	11	16.4	34.9	30.8	100	13	20.5	26	24.7	15.8	100
Q2	Frequency	10	19	29	47	41	146	16	32	32	49	17	146
	Percentage	6.8	13	19.9	32.2	28.1	100	11	21.9	21.9	33.6	11.6	100
Q3	Frequency	28	22	20	41	35	146	40	47	17	27	15	146
	Percentage	19.2	15.1	13.7	28.1	24	100	27.4	32.2	11.6	18.5	10.3	100
Q4	Frequency	13	24	33	30	46	146	23	29	34	43	17	146
	Percentage	8.9	16.4	22.6	20.5	31.5	100	15.8	19.9	23.3	29.5	11.6	100

SD=Strongly Disagree, D=Disagree, NAD=neither Agree nor Disagree, A=Agree, SA=Strongly Agree

1. The stress level of my organization’s work is high
2. I feel tired because of work
3. I am suffering from stress-related health problem
4. I miss out quality time with my family due to work pressure.

Table -2 shows employees opinion regarding work stress. It shows that the work stress in Automobile industry is high compare to Insurance industry. Majority of the employees in both industries feel tired because of work. Sales force working in Automobile industry are suffering from stress related health problem.

Employees in Automobile industry are feeling that they are missing out quality time with family. However, there is a mixed opinion from Insurance in this regard.

Table: 3 Employees opinion on Work Life Balance policies

Table- 3 WLB Policies													
		Automobile						Insurance					
		SD	D	NAD	A	SA	TOTAL	SD	D	NAD	A	SA	TOTAL
Q1	Frequency	40	33	30	33	10	146	21	15	25	58	27	146
	Percentage	27.4	22.6	20.5	22.6	6.8	100	14.4	10.3	17.1	39.7	18.5	100
Q2	Frequency	43	32	27	33	11	146	23	21	18	61	23	146
	Percentage	29.5	21.9	18.5	22.6	7.5	100	15.8	14.4	12.3	41.8	15.8	100
Q3	Frequency	31	20	13	68	14	146	13	15	15	71	32	146
	Percentage	21.2	13.7	8.9	46.6	9.6	100	8.9	10.3	10.3	48.6	21.9	100
Q4	Frequency	43	31	21	38	13	146	23	17	30	57	19	146
	Percentage	29.5	21.2	14.4	26	8.9	100	15.8	11.6	20.5	39	13	100

SD=Strongly Disagree, D=Disagree, NAD=Neither Agree nor Disagree, A=Agree, SA=Strongly Agree

1. My organization has work life balance policies
2. My organization’s Work Life Balance policies help me balancing my personal and professional life
3. My organization has flexible leave policy.
4. My organization provides employee counselling to address work –life related problems

Table -3 shows employees opinion regarding WLB policies. It shows that WLB policies are not found in Automobile industry. WLB policies in Insurance industry are felt effective by sales force working in Insurance industry to balance their personal and professional life. Both industries have flexible leave policies. Employee counselling to address work life related problems is provided to employees in Insurance industry.

Table: 4 Employees opinion on Work Flexibility

Table- 4 Work Flexibility													
		Automobile						Insurance					
		SD	D	NAD	A	SA	TOTAL	SD	D	NAD	A	SA	TOTAL
Q1	Frequency	105	22	8	10	1	146	75	26	19	15	11	146
	Percentage	71.9	15.1	5.5	6.8	0.7	100	51.4	17.8	13	10.3	7.5	100
Q2	Frequency	93	27	15	7	4	146	64	31	19	19	13	146
	Percentage	63.7	18.5	10.3	4.8	2.7	100	43.8	21.2	13	13	8.9	100
Q3	Frequency	96	22	15	10	3	146	63	28	26	23	6	146
	Percentage	65.8	15.1	10.3	6.8	2.1	100	43.2	19.2	17.8	15.8	4.1	100
Q4	Frequency	71	19	13	26	17	146	38	15	21	56	16	146
	Percentage	48.6	13	8.9	17.8	11.6	100	26	10.3	14.4	38.4	11	100

SD=Strongly Disagree, D=Disagree, NAD=Neither Agree nor Disagree, A=Agree, SA=Strongly Agree

1. My organization provides work from home facility
2. My organization provides part time work facility when an employee is in special need
3. My organization has term time working policy
4. My organization provides us the option to work from local offices managing our business of another locational area

Table -4 shows employees opinion regarding work flexibility. It shows that work from home option is provided in neither of the industries. Part time work facility is not provided when an employee is in special need in any of the sample industries. Term time working policy is not found in both industries. The option of alternative work place is given to only sales force in Insurance industry.

Table: 5 Employees opinion on Flexi timings

Table- 5 Flexi Timings													
		Automobile						Insurance					
		SD	D	NAD	A	SA	TOT AL	SD	D	NAD	A	SA	TOT AL
Q1	Frequency	23	13	20	66	24	146	9	3	23	72	39	146
	Percentage	15.8	8.9	13.7	45.2	16.4	100	6.2	2.1	15.8	49.3	26.7	100
Q2	Frequency	36	18	16	58	18	146	18	18	19	49	42	146
	Percentage	24.7	12.3	11	39.7	12.3	100	12.3	12.3	13	33.6	28.8	100
Q3	Frequency	23	11	22	70	20	146	5	7	33	78	23	146
	Percentage	15.8	7.5	15.1	47.9	13.7	100	3.4	4.8	22.6	53.4	15.8	100
Q4	Frequency	14	11	19	73	29	146	38	22	34	36	16	146
	Percentage	9.6	7.5	13	50	19.9	100	26	15.1	23.3	24.7	11	100

SD=Strongly Disagree, D=Disagree, NAD=Neither Agree nor Disagree, A=Agree, SA=Strongly Agree

1. I am happy about the amount of time I spend at work
2. We have flexible work hours in our organization
3. I am given reasonable work and responsibility
4. My organization allows employee job-sharing when an employee is not around

Table -5 shows employees opinion regarding Flexi timings. It shows that employees working in two industries are happy about the time they spend at work. Work hours are flexible in both industries. The work and responsibility given to sales force in both industries is felt reasonable. Job sharing is allowed when an employee is not around in Automobile industry.

Log linear Analysis of Work Stress

Table-6,7,8,9 show the results Log linear analysis of Work Stress. When tested to find out whether organizational work stress is different in the two industries, the Pearson chi-square test results show that they are significant at 0.05 percent, chi-94.370, Sig. 0.00. It is found that work stress is different in the two industries.

Table – 6 Data Information		
		N
Cases	Valid	292
	Out of Range ^a	0
	Missing	0
	Weighted Valid	292
Categories	Industry type	2
	Work Stress	5
a. Cases rejected because of out of range factor values.		

Table – 7 Goodness-of-Fit Tests			
	Chi-Square	df	Sig.
Likelihood Ratio	0.000	0	
Pearson	0.000	0	

Table – 8 K-Way and Higher-Order Effects

K	Df	Likelihood Ratio		Pearson		Number of Iterations	
		Chi-Square	Sig.	Chi-Square	Sig.		
K-way and Higher Order Effects ^a	1	9	107.602	.000	94.370	.000	0
	2	4	22.768	.000	21.322	.000	2
K-way Effects ^b	1	5	84.834	.000	73.047	.000	0
	2	4	22.768	.000	21.322	.000	0

a. Tests that k-way and higher order effects are zero.

b. Tests that k-way effects are zero.

Table – 9 Step Summary

Step ^a	Effects	Chi-Square ^c	df	Sig.	Number of Iterations
0	Generating Class ^b	Orgn*WorkStress	0.000	0	
	Deleted Effect	1 Orgn*WorkStress	22.768	4	.000
1	Generating Class ^b	Orgn*WorkStress	0.000	0	

a. At each step, the effect with the largest significance level for the Likelihood Ratio Change is deleted, provided the significance level is larger than .050.

b. Statistics are displayed for the best model at each step after step 0.

c. For 'Deleted Effect', this is the change in the Chi-Square after the effect is deleted from the model.

Log linear Analysis of WLB policies

Table-10,11,12,13 show the results Log linear analysis of WLB policies. When tested to find out whether organizational WLB policies are different in the two industries, the Pearson chi-square test results show that they are significant at 0.05 percent, chi-84.096, Sig. 0.00. It is found that WLB policies are different in the two industries.

Table – 10 Data Information

		N
Cases	Valid	292
	Out of Range ^a	0
	Missing	0
	Weighted Valid	292
Categories	Industry type	2
	Work Life Balance Policies	5

a. Cases rejected because of out of range factor values.

Table – 11 Goodness-of-Fit Tests

	Chi-Square	df	Sig.
Likelihood Ratio	0.000	0	
Pearson	0.000	0	

K	Df	Likelihood Ratio		Pearson		Number of Iterations	
		Chi-Square	Sig.	Chi-Square	Sig.		
K-way and Higher Order Effects ^a	1	9	99.138	.000	84.096	.000	0
	2	4	27.315	.000	26.590	.000	2
K-way Effects ^b	1	5	71.823	.000	57.506	.000	0
	2	4	27.315	.000	26.590	.000	0

a. Tests that k-way and higher order effects are zero.

b. Tests that k-way effects are zero.

Step ^a	Effects	Chi-Square ^c	df	Sig.	Number of Iterations		
0	Generating Class ^b	Orgn*WLBP	0.000	0			
	Deleted Effect	1	Orgn*WLBP	27.315	4	.000	2
1	Generating Class ^b	Orgn*WLBP	0.000	0			

a. At each step, the effect with the largest significance level for the Likelihood Ratio Change is deleted, provided the significance level is larger than .050.

b. Statistics are displayed for the best model at each step after step 0.

c. For 'Deleted Effect', this is the change in the Chi-Square after the effect is deleted from the model.

Log linear Analysis of Work Flexibility

Table-14, 15, 16, 17 show the results Log linear analysis of work flexibility. When tested to find out whether organizational work flexibility is different in the two industries, the Pearson chi-square test results show that they are significant at 0.05 percent, chi-254.781, Sig. 0.00. It is found that Work flexibility is different in the two industries.

		N
Cases	Valid	292
	Out of Range ^a	0
	Missing	0
	Weighted Valid	292
Categories	Industry type	2
	Work Flexibility	5

a. Cases rejected because of out of range factor values.

	Chi-Square	df	Sig.
Likelihood Ratio	0.000	0	
Pearson	0.000	0	

K	df	Likelihood Ratio		Pearson		Number of Iterations	
		Chi-Square	Sig.	Chi-Square	Sig.		
K-way and Higher Order Effects ^a	1	9	290.255	.000	254.781	.000	0
	2	4	23.753	.000	23.182	.000	2
K-way Effects ^b	1	5	266.503	.000	231.598	.000	0
	2	4	23.753	.000	23.182	.000	0

df used for these tests have NOT been adjusted for structural or sampling zeros. Tests using these df may be conservative.

a. Tests that k-way and higher order effects are zero.

b. Tests that k-way effects are zero.

Step ^a	Effects	Chi-Square ^c	df	Sig.	Number of Iterations		
0	Generating Class ^b	Orgn*WorkFlex	0.000	0			
	Deleted Effect	1	Orgn*WorkFlex	23.753	4	.000	2
1	Generating Class ^b	Orgn*WorkFlex	0.000	0			

a. At each step, the effect with the largest significance level for the Likelihood Ratio Change is deleted, provided the significance level is larger than .050.

b. Statistics are displayed for the best model at each step after step 0.

c. For 'Deleted Effect', this is the change in the Chi-Square after the effect is deleted from the model.

Log linear Analysis of Flexi Timings

Table-18, 19, 20, 21, show the results Log linear analysis of Flexi timings. When tested to find out whether organizational Flexi timings are different in the two industries, the Pearson chi-square test results show that they are significant at 0.05 percent, chi-136.425, Sig. 0.00. It is found that Flexi timings are different in the two industries

		N
Cases	Valid	292
	Out of Range ^a	0
	Missing	0
	Weighted Valid	292
Categories	Industry type	2
	Flexible timings	5

a. Cases rejected because of out of range factor values.

	Chi-Square	df	Sig.
Likelihood Ratio	0.000	0	
Pearson	0.000	0	

Table – 20 K-Way and Higher-Order Effects

K	Df	Likelihood Ratio		Pearson		Number of Iterations	
		Chi-Square	Sig.	Chi-Square	Sig.		
K-way and Higher Order Effects ^a	1	9	147.072	.000	136.425	.000	0
	2	4	15.454	.004	14.967	.005	2
K-way Effects ^b	1	5	131.618	.000	121.458	.000	0
	2	4	15.454	.004	14.967	.005	0
a. Tests that k-way and higher order effects are zero.							
b. Tests that k-way effects are zero.							

Table – 21 Step Summary

Step ^a	Effects		Chi-Square ^c	df	Sig.	Number of Iterations
0	Generating Class ^b		Orgn*FlexTime	0.000	0	
	Deleted Effect	1	Orgn*FlexTime	15.454	4	.004
1	Generating Class ^b		Orgn*FlexTime	0.000	0	
a. At each step, the effect with the largest significance level for the Likelihood Ratio Change is deleted, provided the significance level is larger than .050.						
b. Statistics are displayed for the best model at each step after step 0.						
c. For 'Deleted Effect', this is the change in the Chi-Square after the effect is deleted from the model.						

CONCLUSION

In sum, the study found that work stress in Automobile industry is high compare to Insurance industry. Sales force working in Automobile industry are suffering from stress related health problem. Employees in Automobile industry are feeling that they are missing out quality time with family. WLB policies are not found in Automobile industry. Work from home, part time work facility, Term time working policy are not found in both industries. The option of alternative work place is given to only sales force in Insurance industry. On the other hand, the study found that the work stress, work life balance practices, work flexibility and flexi timings are different in two industries.

Work life balance become an important issue in sales professionals jobs as their profile is different from other functional people which involves frequent travelling, long work hours, getting frustrated with different kinds of customers, expressing their frustration in un healthy ways. Work life balance policies need to be implemented in the organization. Especially work life balance policies are not found in Automobile industry. Hence, it is advised to dealers in Automobiles to implement work life balance policies, which help sales force to balance their personal and work life. It is suggested to implement work life balance policies such as flexible work hours, flexible leaves, job-sharing, part time work, work from home and term time working policy, which help employees to spend quality time with their family and balance their work and family matters.

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