

WORK-LIFE BALANCE DILEMMA OF MILLENNIAL EMPLOYEES IN CHINA'S COMMERCIAL BANKS OF GUANGXI URBAN AREA

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ABSTRACT

With the deepening of market economy and the development of financial industry in China, the competitions among banks and between banks and internet finance companies are continuously increasing, which brings the bank employees more workloads, longer working hours, heavier work intensity and pressures. The interference from work to non-work life makes it difficult for the bank employees to achieve work-life balance, especially for the Millennials. As the bank's employee turnover rate keeps rising and the bank's human resource cost keeps increasing, managers begin to reflect on what caused this dilemma and how to solve it. This paper explores the work and non-work demands of the Millennials in the banks and how these demands affect their perceived work-life balance. The paper analyzes the millennial employees' value on work-life balance and how work value plays a role in the process of the occurring of work-life conflict. It highlights the moderating effects of work flexibility and supervisor support on the relationship between work and non-work demands and work-life balance. A total of 382 questionnaires will be collected from 16 commercial banks in Nanning, Guangxi province, China for quantitative analysis. The discussion indicate that work and non-work demands are the direct determinates lead to work-life unbalance/conflict; the millennial employees values work-life balance than value work-life balance more than the prior generations; work flexibility and supervisor support are moderators in the relationship between work and non-work demands and work-life balance.

Keywords: 1) Work-Life Balance 2) Work and Non-Work Demands 3) Work Value
4) Work Flexibility 5) Supervisor Support

1. Introduction

The arrival of information technology and innovation era brings people great convenience in both work and life, but also confront us with increasingly complex and challenges. The conflict between increasing high demand of work and people's desires for high quality in all aspects of life makes people struggling to balance work and life. Besides, the wide application of mobile technology blurs the boundaries between work and life domains, which makes employees even harder to balance work and life. As this problem gradually raising people's attentions, numerous theoretical and practical research has been conducted in many countries and regions, such as the USA, Canada, UK, and some European Union countries. And many companies in those countries also started to practice "work-life balance program", which includes "flexible time" policy, family-friendly policy, child care supports, telecommuting and so on (Smith, K. T. 2010, Khan and Fazili, 2016),

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trying to enhance employees' abilities to balance their work and life. However, there are few studies focusing on the issues of work-life balance in Asian countries, including China, while employees' in those countries facing the challenges of balancing their work and life the same as those in the countries mentioned above. It is hardly found the empirical research about the state of work-life balance among employees in Chinese labor market, but only a few reviews of the literature of western research (Zhang, W., Duxbury, L. and Li, L., 2006; Huang, W. et al., 2016), which hardly arouse the managers' awareness of employees' crucial needs for work-life balance.

In the context of China today, the Millennials are becoming the main force in the labor market and those who were born in early 1980s are even starting to enter the middle-level managerial positions or occupying important technical posts. Against this background, different work values, especially the opinions toward work-life balance, rooted in different generations raises the potential conflicts between managers and their subordinates. Being selfish, easy to leave and low commitment become the synonyms of the Millennials. The truth is that the Millennials have different growth experiences and living environments, comparing with the elder generations, which are the foundation for forming the characteristics of different group, including both psychological and behavior features (Cennamo, L. and Gardner, D., 2008). For the recent young generations, achieving a balanced lifestyle is more important than work (Sturges, J. and Guest, D., 2004).

A recent investigation conducted by Zhaopin Limited indicated that the Millennials job-hop most frequently among different generations in recent labor market, with 60% of which are planning to job-hop in the next year (Zhaopin, 2015). In the financial industry, this situation is even worse. Compared with other industries, the average job tenure of employees in financial industry is significantly shorter, only 28.3 months, and this figure is presenting a decreasing trend (CFA Institute Report, 2016). Therefore, how to retain the Millennials employees and meet their needs both in work and life becomes the key of Human Resource Management for companies.

As a finance service industry, banks offer customers finance services that mostly involve in information, knowledges and high technology. Therefore, the recent competitions among banks are more about the competition of talents (Chen, Y., Li, J., Lin, Z. and Gao, K., 2016). The new features presenting in China's labor force, as well as the conflicts between traditional human resource management methods and the millennial employees' needs of work and life are much more prominent in this sector, especially in the commercial banks. With the deepening of market economy and the development of financial industry in China, the competitions among banks and between banks and internet finance companies are continuously increasing, which brings the bank employees more workloads, longer working hours, heavier work intensity and pressures (Zheng, G.Z., 2010). Under such circumstance, bank employees are often reported to have serious problems such as over fatigue, anxiety, insomnia, which may result in unexpected consequences, such as work-life imbalance / conflict (Fisher, Bulger, & Smith, 2009).

The conflicts between the values of the desire for a balanced lifestyle, the increasing work and non-work demands and managers unawareness of their needs all together lead to the work-life balance dilemma of the Millennials in China. The objectives of this proposal are as follows:

- (1) To analyze what are the main work and non-work demands of millennial employees and how the demands affect their perceived work-life balance;
- (2) To study what are the Millennial employees' attitudes towards work-life balance and how work value plays a role in the process of the occurring of work-life conflict;

(3) To examine the moderating effects of work flexibility and supervisor support on the relationship between work and non-work demands and work-life balance among Millennial employees.

2. Literature Review

Work-life Balance

The terminology of work-life balance was first used in 1970s' to describe the balance between an individual's work and personal life (Khan, O. F. and Fazili, A. I., 2016). Even though this terminology has been only adopted during the last 30 years, the issue first came into the focus as early as the ending of World War II when more and more married women workers participated in the labor market (Roberts, K., 2007). In the earliest research, the issue was firstly discussed as work-family balance/conflict, which was shifted to work-life balance by the following studies for the reason that the researchers realized family is not the only aspect of non-work life (Kalliath, T. and Brough, P., 2008). The desires for friendship, hobbies, leisure, and community activities are also included (Khan and Fazili, 2016). Besides, the unmarried people and couples without child should not be excluded from this issue. More and more studies offer evidences that not only the people with conventional family responsibilities has the need of balancing between work and family, but also the young professionals has the desire to balance their work and personal lives (Sturges, J. and Guest, D., 2004). Therefore, it is necessary to broaden the notion regarding work-life balance in order to include those unmarried and without children.

In order to comprehend the conception of work-life balance, two domains, work and life, and the word "balance", have to be clearly distinguished and the relationship between them has to be analyzed in details. Work is a domain where people pay their time, energy and involvement to produce or accomplish something and expect money as a return, no matter from somebody or self-employed (Khan and Fazili, 2016). However, work is not only related to making money, but some other reasons are stimulating people to have the desire to work, such as productivity, ambition, esteem and contribution to society (White, M. et al. 2003). Life refers to the activities outside work, including pleasure, leisure, family and spiritual development (Khan and Fazili, 2016). It is a domain that more involves in family, friends, hobbies, religion, community etc. (Khan and Fazili, 2016). Family is widely received as a very important part of life outside work, having many researches focusing on it. But it is not the only aspect of life, personal free time should also be included in the life outside work, during which people can fill it with leisure activities. This kind of leisure activities has been proved to have positive influences on people's mental health and well-being (Guest, D. E., 2002). In the dictionary, "balance" is a set of scales or a weighing apparatus which can be defined as an equivalent allocation of time, energy and involvement in the term of work-life balance (Guest, 2002). Therefore, pursuing balance between work and life can be consider as a distribution of time, energy and involvement for proper prioritizing career and ambition on one side, and personal non-work activities, such as family, pleasure, leisure and spiritual development, on the other side (Khan and Fazili, 2016). However, the two sides of the "balance" are not equivalent in a real context, and different people have different weighing standards. That is to say, even though the legislative department has set the legal working hours objectively, people can shape their own time boundary between work and non-work to perfectly fulfill their demands in each domain (Clark, S. C., 2000). Besides, balance has another meaning defined in physical and psychological way as "stability of body or mind" (Guest, D. E., 2002). In terms of this view, balance is more subjective in the context of work-life balance. It is more about individual's personal perception of the feeling of "balance" which will be varied from individuals with

different values, personalities or ages (Guest, D. E., 2002). That is to say, what may seem like balance to Baby boomers and Generation X may not do so to the Generation Y.

At present, there is no uniform conclusion on the definition of work-life balance. In Guest (2002)'s view, "the term work-life balance is in itself a misnomer and serves simply as a convenient shorthand for work and the rest of life". He defined work-life balance in both objective and subjective way. The objective definition is "sufficient time to meet commitments at both home and work". "Home" here can be considered as the activities outside work. And the subjective definition is "a perceived balance between work and the rest of life". The perceptions mentioned here are determined by different preferences of certain type of work arrangement, relating to working time and work flexibility (Gregory, A. and Milner, S., 2009). That is to say, for those who are ambitious and value work over non-work activities, working long hours may be the balance; on the contrary, for some others who put family or personal life in a higher place than work, working in extra hours may lead them into imbalance. Clark gave a comprehensive definition to work-life balance as "a satisfaction and good functioning at work and at home with a minimum of role conflict". This definition is based on two principles according to Clark's border theory: "work" and "life" constitute different domains or spheres which influence each other; people are all border-crossers who transfer from one setting to the other every day, shaping their unique focus, goals, and interpersonal style to meet the demands of each. In these different domains, people have to act different roles with expected behaviors which may generate conflicts if role overload or interference occurs. Pursuing balance is to put the effort on minimizing the role conflict.

Work and Non-work Demand

People's needs are composed of many aspects. As Maslow's hierarchy of needs shows, focusing on work alone will be inadequate to achieve an individual's total satisfaction with life, but the other activities are also indispensable, such as family, friends, and hobbies (Smith, K. T., 2010). Previous research on work-family balance/conflict focusing on working mothers has emphasized the demands from work and family domains (Duxbury and Higgins, 1991; Ozer, 1995; Williams et al., 1991). However, as the changing nature of today's workforce, it would be more appropriate to capture the experiences of multiple demographic groups (e.g., single/married, male/female, disparate cultures) with a broader perspective and explain how individuals achieve work-life balance (Crooker, 2002). Moreover, in addition to their families, the employees also value other components of life, for example, entertainment, hobbies, friends, religion, community etc., which are highly valued especially for unmarried and young individuals (Khan and Fazili, 2016).

Guest (2002) argues that the sources of conflict/imbalance come from demands of work and home (non-work), with demands of work referring to required commitment in work and demands of home referring to the commitments and obligations outside work, such as family, community and leisure activities. Therefore, he takes demands of work and demands of home as very important variables that determine the level of work-life balance. Crooker (2002) summarized all the demands and conditions individuals have as life complexity and dynamism, which can be categorized into four conceptual clusters: (a) home and extend family, (b) job and employer, (c) occupation or profession, and (d) community and free time activities. Based on their theoretical support, this study analyzes work and non-work demands in four categories, which are demands of work, demands of family, demands of profession development, and demands of community and free time activities.

Work Values

Value has been described by many researchers with multiple definitions, but the most acceptable one is Rokeach's (1973) definition "an enduring belief that a specific mode of conduct or end state of existence is personally or socially preferable to an opposite or converse mode of conduct or end state of existence". Work value is a subset of general life values that is related to work domain (Schwartz and Surkiss, 1999).

The factors that influence Value including an individual's religious teachings, cultural norms, ethnicity, gender, and age relative to his or her career stage, life stage, and generation cohorts (Crooker, Smith, and Tabak, 2002). By investigating the samples from different generations over time and comparing the data with previous research, Smola and Sutton (2002) found out that generation influent work value more than the age and maturity, which implies the generational has relatively more persistent and stable influence on work value than other factors. For the recent young employees, achieving a balanced lifestyle is very important both before they start work and once they are at work, and becomes significantly more important as they work longer (Sturges, J. and Guest, D., 2004). It is reported in many studies that there are significant differences of work values existing among different generations, the Baby Boomers, the Generation X and the Generation Y (Smola, K. W. and Sutton, C. D. 2002; Cennamo, L. and Gardner, D., 2008; Gregory, A. and Milner, S. 2009, Smith, K. T. 2010). The Generation X shows lower loyalty to organization and presents more individualistic than the Baby Boomers, and they consider work should not be the most important part of one's life, with a belief that the meaning of work is to pursuing a balance in life by working hard in order to achieve their personal goals (Smola, K. W. and Sutton, C. D. 2002). This result is also proofed in Sturges, J. and Guest, D.'s study (2004) which indicate that the personal value of young workers is the desire to "work to live", not "live to work", and this value shape the right work-life balance they perceived.

More and more people consider their work an enhancement to lifestyle, but not the dominance of the life as traditional way. Balancing and integrating personal needs, family needs and career needs has become the primary career objective of current employees (Sturges, J. and Guest, D., 2004). Therefore, it is concluded that the employees of young generation place a much higher value on work-life balance compared with the other group of workers, regardless any individual background, personal circumstance and family responsibilities (Sturges, J. and Guest, D., 2004).

Work flexibility

Flexibility refers to the extent to which the border can contract or expand due to the demands of one domain or the other (Hall and Richter, 1988). To be specific, work flexibility allows employees being free to choose flexible time and place to work, thinking about home at work and dealing with personal emergencies at work (Clark, 2000). According to Clark's boundary theory, a very important feature of the borders is flexibility, that is, the extent to which the border can be expanded or contracted autonomously, depending on the requirements in different domains. All three types of border, physical border, temporal border, and psychological border, have flexibility. White, M. et al. (2003) found out that individual flexibility and discretion over hours to some extent ameliorate the negative job-to-home spillover. Data shows that workers in London working flexibly are more satisfied with their jobs, feel less pressure and have better work-life balance than those who do not work flexibly (CIPD Survey report, 2016). In addition, some studies show that employees of Generation Y have a special preference for flexibility work (Smith, K. T., 2010).

Supervisor support

In the framework of Clark's border theory, supervisor is the main border-keeper of work domain, who plays a very important role in the border-crossers' ability to manage the domains and borders. Her research demonstrates that the more the supervisors aware the needs of the employees in the other domains in life, the higher the work-life balance the employees have. The awareness of other domains from the supervisors facilitates the communications and understanding between supervisors and employees, which can significantly mitigate the conflicts between work demands and non-work demands (Clark, 2000).

Supervisory discretion largely determines individual discretion over work flexibility (White, M. et al., 2003). The fairness and unfairness of supervisor has important influence on negative spillover for both female and male employees. Many previous studies have demonstrated that supervisor support was negatively related to perceived work-life conflict (Thomas and Ganster, 1995; Frone, M. R., Yardley, J. K., and Markel, K. S., 1997; Duxbury, Higgins and Coghil, 2003).

Generation Y or Millennials in China

Generation is an identifiable group that shares birth years, age location, and significant life events at critical developmental stages (Kupperschmidt, 2000). Generational group, often referred to as a cohort, includes those who born around the same time and share the same historical or social life experiences, the effects of which are relatively stable over the course of their lives (Smola and Sutton, 2002) . A cohort shares a personality influent an individual's attitude toward organization, what they value about work, and how they achieve goals (Kupperschmidt, 2000). The category of generation group is normally adopted the western way, which is Baby-boomers (1946-1961), Generation X (1962 to 1979) and Generation Y (1980 to mid-1990) (Cennamo, L., Gardner D., 2008).

The Generation X of China was born in the period when Chinese communist just set up planned economy and create a classless society that valued equality, conformity, and collective interests over individual's interests, which makes Generation X of China a characteristic of collectivism and self-sacrifice. On the contrary, Generation Y was born in a totally new period when Deng Xiaoping's modern policies ushered in the Social Reform Era (1978 to present), which has encouraged individual achievement, materialism, economic efficiency, and entrepreneurship. Since 1978, China use only 30 years to catch up with the western countries, becoming the second largest economy, joining the globalization trend and sharing the information and technology with the whole world. Growing up in this era with so many dramatic changes, Generation Y in China presents the characteristics similar to the combination of both Generation X and Generation Y in the western countries. These backgrounds obviously will mark the Millennials with some distinguishing features: being only child, and doted by the families; having higher graduation background (Lyons, 2004); experiencing the east-west cultural conflicts and fusions (Tapscott, 1998); in possession of better computer ability and technical skills; having more chance to study overseas or travel around the world (Zemke, R., Raines, C. and Filipczak, B., 2000). These features make Millennials the most adaptable in a modern workplace context in terms of technological skills and information development (Loughlin and Barling, 2001; Lyons, 2004).

3. Research Methodology

According to the latest Financial Operation report, there are 38448 employees in large state-owned commercial bank, 4197 employees in joint-stock commercial banks, and 7927 employees in city commercial banks, in total 50572 employees in commercial banks in Gunagxi (People’s Bank of China, 2018). In total of 382 samples will be collected from 16 commercial banks in the urban area of Guangxi province in China. Questionnaires will be sent to the Millennial employees (1980 to mid-1990) from branches of these 16 banks in Nanning, the capital city of Guangxi province.

The draft of the questionnaire was designed based on the researcher’s readings, reviewed literature, previous studies related to this study. Except some background variables, most items in the questionnaire are measured by 5-points Likert scale. The data collected from questionnaire will be analyzed by using the appropriate statistical techniques of SPSS.

In the first step, reliability analysis will be tested by SPSS1.7 to make sure the design of this research is stable and reliable. Then for all the variables being tested in this research, means, standard deviations, correlations will be calculated in order to get the features of each variable and serve for further analysis. Linear regression analysis is the main analysis method that used in this study, including both unitary linear regression analysis and multiple linear regression analysis. Unitary linear regression analysis is used to test the relationship between work and non-work demands and work-life balance, while multiple linear regression analysis will be used to test the moderating effects that supervisor support and work flexibility have on the relationship between work and non-work demands and work-life balance.

Research Framework and Hypothesis

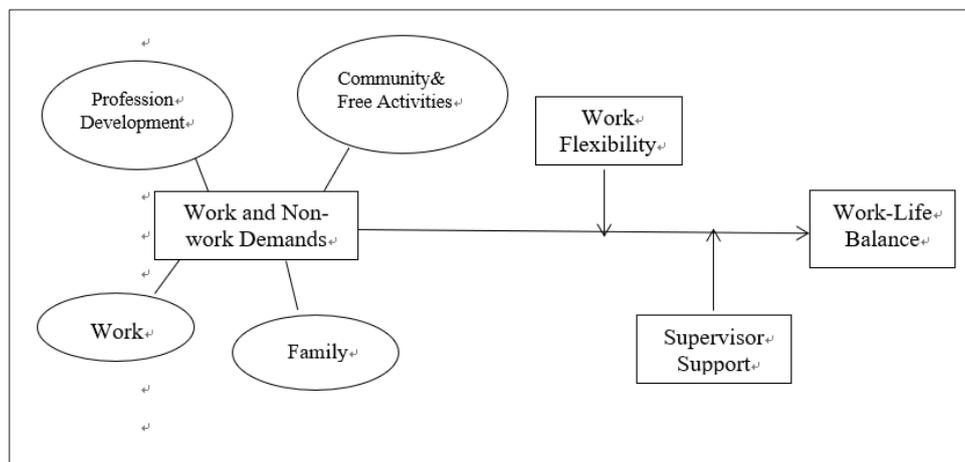


Figure 1: Research Framework of this study

Hypotheses of the Study

H1: Individuals with more work and non-work demands will tend to perceive lower levels of work-life balance than individuals with less work and non-work demands.

H2: Millennial employees play high value on work-life balance.

Hypothesis 3: Work flexibility will moderate the relationship between work and non-work demands and work-life balance in that more work flexibility will attenuate the negative impact that work and non-work demands have on work-life balance.

Hypothesis 4: Supervisor support will moderate the relationship between work and non-work demands and work-life balance in that more supervisor support will attenuate the negative impact that work and non-work demands have on work-life balance.

4. Discussion

Individual's work-life balance is not only affected by a single internal or external source, but by the combined effect of both internal and external source. Internal factors, such as work value, greatly affects people's thinking Pattern, which could differentiate individual's attitudes on work-life balance and their own measurements. The unique living experience and backgrounds of the Millennials/Generation Y is more likely lead to higher values on work-life balance, which will affect their career decisions. Work and non-work demands are the unavoidable external factors that determine the level of work-life balance. And during this process, work flexibility and supervisor support play important roles for moderating the negative impact that work and non-work demands have on work-life balance.

5. Conclusions

The managers should understand why Generation Y values work-life balance much higher than the older generations and practice work-life balance program, such as flexible time, child-caring, telecommuting, etc., in order to increase employees' abilities to achieve work-life balance.

According to previous research, there are more individual internal factors that may affect the level of work-life balance except work value, such as personality, personal control and coping, which need more research to explore.

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