### An Analysis of Employee Views and The Effectiveness of Implementing Flexible Work Arrangements In Improving Work-Life Balance on Employees of Life Insurance Companies

# Umi Rusilowati Universitas Pamulang, Indonesia 1 dosen00061@unpam.ac.id\*

ARTICLE INFO	ABSTRACT
Article history: Received 15 Dec 2021 Revised 26 March 2022 Accepted 14 Apr 2022	The purpose of this research is to find out and analyze the views of employees, the factors that become obstacles, strategies that can be taken to overcome them, and the application of flexible work arrangements in improving work-life balance. The research method used in this research is descriptive qualitative. The data collection
Keywords: Flexible work arrangements Work-life balance Effectiveness Life Insurance Company	technique was done by triangulation (observation, interview, and documentation). The results of this study indicate that in general the experience of employees with flexible working hours is included in the positive category, respondents who undergo flexible work arrangements mostly experience additional working hours which can reach 10 to 12 hours.
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#### I. Introduction

As technology advances and many events occur around the work environment, it affects how a person manages his work life and his personal life outside of his work life. Russo & Morandin (2019) says that everyone will strive to live a meaningful life at home and at work without compromising one or the other. Russo & Morandin's view reinforces what happened in previous years, such as McNall, Masuda, and Nicklin (2009) who explained that many companies implement strategies by offering flexible work arrangements or better known as Flexible Working Arrangements (FWA). (McNall et al., 2009). According to his understanding, flexible work arrangements are work choices that allow flexibility in "places" or commonly called telecommuting/flex locations or "times" when work can be done (Parkes & Langford, 2008; Rau & Hyland, 2002).

In addition, the authors obtained data from LinkedIn's Global Talent Trends 2020. As seen from the data, flexible work arrangements are one component of a good employee experience, and flexible work arrangements are highly valued in the company which has an impact on the growth of company employees.

In practice, this work flexibility arrangement provides benefits for both workers and companies. From the worker's point of view, flexibility in working hours can help workers as parents adjust working hours and parenting time, which can play an important role in future job satisfaction as workers have a balance between work and personal life (Cazes et al., 2015). In addition workers have many options to choose when and how long they work each day. From an organizational perspective, flexible work arrangements can help organizations recruit, retain employees, reduce absenteeism, and turnover (Beauregard & Henry, 2009). In addition, flexible work arrangements allow companies to adapt to a changing work environment. From an organizational point of view, the problem that can arise is setting the right allocation for customer or production needs. This perspective can be met with good communication between the company, employees, and a good monitoring system (Dettmers, Kaiser & Fietze, 2013). Organizations that practice flexible work arrangements have an awareness that changing work patterns to be flexible can make employees have a better work-life balance, resulting in good productivity performance as well (Garg & Yajurvedi, 2016).

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Work life balance is an important and critical issue in the 21st century. However, human resource management practitioners have recently begun to view work-life balance as a business issue that has benefits for both employees and employers (Clutterbuck, 2003). The research supporting the benefits of work-life balance for organizations is substantial. Describe the positive, albeit indirect, effect on organizational profits. Organizations and employees are becoming increasingly aware of the potential benefits of employee work-life balance. Some of these include employee satisfaction and well-being, reduced absenteeism and turnover, successful recruitment and retention, increased productivity, and customer satisfaction.

With such important organizational advantages, it is not surprising that the existence and use of work-life balance policies have become increasingly common globally. Flexible work arrangements can also provide opportunities to meet family or personal commitments or emergencies. In addition, flexible work arrangements can help employees better manage roles and time between work and family, which can have an impact on increasing positive attitudes and loyalty to the company, job satisfaction and desire to stay long in the company. More and more companies are adopting flexible work arrangements, as was mentioned as a topic in a 2015 report by the Society of Human Resource Management (SHRM). office tasks, not only from working hours, but also from where to do office tasks, and deadlines for completing tasks. The report states that flexible work arrangements are considered to be part of the corporate culture which is gradually being recognized by companies around the world.

In the current situation, in 2022, flexible work arrangements are a common practice in various companies. As is known, in January 2020 the world was shocked by the phenomenon of COVID-19/Coronavirus Disease 2019, according to information quoted from WHO, most people infected with the COVID-19 virus will experience mild to moderate respiratory illness and recover without requiring special treatment. Older people and those with underlying medical problems such as cardiovascular disease, diabetes, chronic respiratory disease, and cancer are more likely to develop serious illnesses. The COVID-19 virus is spread primarily through saliva droplets or from the nose when an infected person sneezes or coughs, so it is important for everyone to practice respiratory etiquette (World Health Organization, 2020). This has triggered many companies in the world to make efforts to change their human resource management practices.

#### **II.** Theoretical Framework

#### A. Flexible Work Arrangement Concept

It is stated that there are several definitions that explain Flexible Working Arrangements (FWA), one of which is arrangements made in order to allow workers to reach beyond the limits of a normal working day (Rau & Hyland, 2002) or arrangements that are applied so that employees have more choices in determining how long, where, or when employees do work in a period of time (Kossek, Baltes & Matthew, 2011). The authors explain that work arrangements by providing the option to work flexibly can be grouped into three types, namely place of work, amount of work and time. So the authors define flexible work arrangements as an alternative in doing work that allows employees to have all forms of flexibility in the workplace, amount of work and working time (Ayman, Ashoush & Younis, 2015).

From several points of view the author states that the terms flexible work arrangements and flexible work schedules have the same definition. That flexible work schedules have the same measurement framework as flextime or compressed work weeks (Nadler et al., 2010, Rogier & Padgett, 2004; Armstrong et al., 2007 in Ayman et al., 2015), interpreting flexible work schedules as the ability employees to start and end the work day at a certain time where it is part of a flexible work arrangement (Glauber, 2011) so that this flexible work schedule is considered as an option for flexible work arrangements.

Flexibility in doing work has become an important strategy in many companies, because many of these companies are developing flexible work arrangement methods not only to survive but also to compete and become pioneers in this flexible work arrangement work approach. Competition in the human resource market in recent decades and technological developments are one of the most important variables for pressing the need for flexible work arrangements. Implementing a flexible work arrangement method has many advantages, such as better utilization of human resources

(Kathenbach, Demerouti & Nachreiner, 2010). In addition, it can also reduce employee concerns about balancing work and family demands during this time and overcome behavioral problems, especially attendance and retention (Beauregard & Henry, 2009). Previous studies have utilized flexible work arrangements as an independent variable that influences several factors as dependent variables such as employee commitment, work-life conflict, employee satisfaction, work-life balance, work loyalty, company performance, worker welfare, productivity, employee engagement and engagement. employee.

There are several studies that explain the effect that flexible work arrangements have on employee management situations, including those related to work coordination and employee morale, and organizations have the discretion to make decisions about when flexible work arrangements should be continued and when to stop (Ayman et al., 2015). There are several methods that describe flexibility in work, which are divided into three general methods, namely:

- 1. Flexibility of the amount of work given,
- 2. Flexibility in the workplace and,
- 3. Flexibility in working time

Ayman et al. (2015) argues that the practice of flexibility also needs to be balanced with the workload given, this is done so that companies can flexibly provide workloads to employees such as part-time work models. The next method is flexibility in the workplace, which means giving employees control over where their work will be carried out, in this method the company gives employees the freedom to determine their own workplace (Ayman et al., 2015). One method is telecommuting, which is a work arrangement where employees can do most of their work at home during regular office hours using technology such as computers, internet and telecommunications (Duxbary et al., 1992 in Hill, Yang, Hawkins, 2004).

And the third method is to provide flexibility in employee working time, generally the methods used are flextime and compressed work week. Flextime is a flexible work schedule so that employees can arrange their time independently, employees are given the freedom to determine when to arrive and leave work without changing the total working hours (Balets et al., 1999; Rau & Hyland, 2002; O'brien & Hayden). , 2008 in Ayman et al., 2015). There is also a compressed work week model, where the company provides a variety of work schedules to employees, for example, 4 working days per week for 10 working hours per day. Flexible work arrangements are a low-cost method of working and have been associated with reduced absenteeism, turnover, and increased productivity. Flexible work schedule is related to reducing physical and psychological stress on the job and does not affect the assessment of organizational effectiveness such as job satisfaction. The company sees that this flexible work arrangement has a good impact and is easier for the company, and this flexible work arrangement is an important consideration for workers.

Furthermore, the telecommuting method is one of the options for other flexible work arrangements that allow workers to perform their duties outside the office space with the help of telecommunications or computer technology (Nilles, 1988 in Ayman et al., 2015). This strategy received wide acceptance in the United States, Britain, the Netherlands, Germany, and elsewhere in Europe (Mamaghani, 2006). Indicators in assessing the flexibility to determine the workplace using the telecommuting method are that employees are given the freedom to do office work from anywhere other than the office, employees are given offers from the company to complete office work from anywhere other than the office, employees are supported to use video conference in conducting work meetings. and employees are given offers to hold meetings using video conferencing.

Venkatesh, A., & Vitalari, N. P. (1992) stated that the successful productivity of employees who work from home is influenced by several factors which are divided into 4 (four) types, namely: organizational, self-determination, Information Technology (IT), and home demographics. ladder. In more detail, these four factors are explained as follows:

1. Organizational factors include things such as the type of work that is possible to bring home, reduction of distractions/interruptions, working hours at home, frequency of home-office trips, and home-office travel time.

- 2. Self-Determination Factors include matters relating to the speed of each individual's work, individual control over his work, ability to contact supervisors, job satisfaction at home.
- 3. Information Technology (IT) factors include the availability of computers and internet networks at home.
- 4. Household Demographic Factors: Household income, home ownership, presence of children, number of children, marital status, age, gender, education, amount of time with family.

One of the literatures from Christopher Galea (2014) uses 5 (five) themes based on a list of topics that serves as a guide for semi-structured interviews on relevant situations. Galea Compiled a Topic List based on a literature review with the first topic being:

- 1. Employee Experience with FWA/Employees' experiences with flexible work arrangements. This topic discusses, among others, work-life balance, home-work and work-home distractions, how and why respondents use flexible working hours, whether respondents feel free to use flexible working hours within their organization or pressured by their employers to work longer hours in exchange for the 'benefits' provided, whether they prefer to use flexible work to combine or separate work and life domains and how flexible work arrangements affect their general quality of life. Regarding respondents' experiences with work-life balance in relation to flexible working hours, four main themes emerged from the data from the interviews conducted.
- 2. The first new theme discusses the function of flexible working hours, namely Flexibility as a necessity or an extra benefit.
- 3. A new theme which further discusses aspects related to experiences in Work-life balance
- 4. The third new theme is Flexible Working Arrangement as a win-win situation
- 5. And the last theme is Flexible work culture / work culture that is flexible according to the organizational context that affects the experience. Flexible Working Arrangement as a win-win situation is characterized by five distinct but interrelated subthemes.

#### III. Method

In this study the authors used a qualitative research method approach. (Sugiyono, 2012) defines qualitative research methods as research methods based on postpositivism or interpretive philosophy, used to examine the condition of natural objects, where the researcher is the key instrument, data collection techniques are carried out by triangulation (combined observation, interviews, documentation), the data obtained tend to be qualitative data, the data analysis is inductive/qualitative, and the results of qualitative research are to understand meaning, understand uniqueness, construct phenomena and find hypotheses.

Qualitative research deals with non-numerical data, collecting and analyzing narrative data. Qualitative research methods are mainly used to obtain rich data, in-depth information about the issue or problem to be solved. Qualitative research methods use focus groups, in-depth interviews and observation to participate in collecting data.

The qualitative research method used is descriptive qualitative research. The reason the researcher chose the qualitative descriptive research design was because the researcher wanted to describe the situation that would be observed in the field more specifically, transparently, and in depth. This study seeks to describe situations/events so that the data to be collected is descriptive in nature to identify and analyze the effectiveness of flexible work arrangements to improve work-life balance. This research is a descriptive research with a qualitative approach.

#### A. Research design

Design This research begins by looking for ways to achieve a good work-life balance with flexible work arrangements, finding out what are the obstacles to achieving a good work-life balance with flexible work arrangements and the effectiveness of implementing flexible work arrangements in improving work-life balance. The results of the study were analyzed descriptively as a basis for evaluating the effectiveness of flexible work arrangements to improve work-life balance in life insurance companies.

The stages that were carried out initially were researchers conducting surveys, observing and experiencing firsthand the application of flexible work arrangements at the company. Then the researcher found the phenomenon that became the background which was compiled into the formulation of the problem in this study. Then after the formulation of the problem a framework of thought is drawn up and determines the topics raised in data collection. Researchers also conduct propositional studies to provide direction in identifying and obtaining relevant information to support research. The next stage is to conduct interviews.

From the results of interviews, in this research design, researchers collect and analyze data and interpret or translate data descriptively, which then concludes a conclusion in solving various problems that have been formulated.

#### B. Study Proposition

The research proposition provides direction in identifying and obtaining relevant information to support research. The study proposition limits the research from unrelated information that the researcher might collect. The propositional study in this research is:

- 1. Employee views on work-life balance with flexible work arrangements
- 2. Barriers to achieving a good work-life balance with flexible work arrangements
- 3. Strategies taken to overcome obstacles in achieving a good work-life balance with flexible work arrangements.

#### C. Types and Sources of Data

In qualitative research, the research data sources are in the form of words, actions, and additional data such as documents and others. Sources of data in this study were obtained from two sources, namely primary sources and secondary sources.

Primary data were taken by researchers through interviews with key informants from company headquarters employees who have implemented flexible work arrangements. In addition, the researcher's observation method is in conducting observations or direct observations of the object under study within a period of several months. The observation technique is an activity that focuses attention on an object by using all senses. Meanwhile, secondary data were obtained from written literature sources and supporting documents in this research. Key Informants are selected through several criteria that have been formulated so that the interview results produce accurate data and can represent some of the companies studied. The criteria for the selected key informants are: Already working in the company, more than 2 years, or before the implementation of flexible work arrangements at the beginning of the COVID19 pandemic. The selected key informants have at least represented one of the positions in the company, to be able to see the diversity or difference in responses between workers with low job responsibilities and workers with large job responsibilities, the existing level of positions

#### IV. Discussion of Research Results

In conducting the analysis and discussion in this study, the researcher uses the assumption that in this research the data to be analyzed and discussed are data obtained from the experience of the researcher as a key informant, observations, interviews and results of FGD (Focus Group Discussion). In this study the author himself as a key informant (key informant) who provides a correct picture by paying attention to the relevance of the research that the author is doing.

#### A. Proposition 1: Employees' Views On Work-Life Balance With Flexible Work Arrangements

In general, the experience of employees with flexible working hours is in the positive category, given that respondents are required to participate in flexible work arrangements due to a policy from the government that requires companies to give employees the option to work from home. Most of the respondents who underwent flexible work arrangements experienced additional working hours, from those who normally work in the office working 8 hours a day, during this flexible work arrangement the working time could reach 10 to 12 hours, some even exceed 12 hours and sometimes they are forced to work on weekends. The respondents stated that the reason for the increase in working time was because the workload of the respondents increased, not because they did not do a good job. Almost all respondents experienced an increase in working hours, they said

that work increased, working hours of more than 8 hours a day became commonplace. It is acknowledged that the additional working hours experienced by the respondents did affect the work-life balance which at first gave difficulties to the respondents who experienced additional working hours. If the demands made overpower their ability to cope, it will result in stress (Darabi et al., 2017).

The way respondents experience flexible arrangements appears to be rooted in the culture of the organization. While organizations do offer flexible arrangements, this does not guarantee their actual use or that they are implemented properly. Workplace conditions can affect employees on a physical, mental or emotional level and enhance or harm their well-being. Healthy and happy employees have a better quality of life, lower risk of illness and injury, and are more likely to contribute to the company than employees with poorer welfare (Hamar, 2015).

Another quality that seems to be associated with flexible work arrangements is organizational commitment. This, in return is closely related to loyalty, honesty, respect and the perception of having a good company. By being offered flexible work arrangements, respondents feel that their company cares about their well-being and safety, and this makes them feel more satisfied at work. When companies gain the trust of their employees, respondents feel the need to provide honest and sincere ways of working and the amount of time spent at work. In addition, being fair and not abusing the system is seen as a way of showing gratitude for being given these benefits.

# B. Proposition 2: Barriers to Achieving Good Work-Life Balance With Flexible Work Arrangements

While undergoing flexible work arrangements, several respondents felt that there were obstacles experienced in carrying out flexible work arrangements, because flexible work arrangements for many people were a new thing, becoming an obstacle, especially in terms of getting used to doing flexible work. Unbalanced work factors can cause stress to workers, this is discussed by Sussanna Shagvaliyeva and Rashad Yazdanifard in their research entitled Impact of Flexible Working Hours on Work-Life Balance that stress at work has an impact on employees' personalities outside of work life, which creates difficulty in finding work-life balance. Stress causes some serious mental and physical problems that negatively impact the productivity and well-being of employees. So, it can be said that work stress decreases work-life balance, while well-being contributes to an increase in work-life balance levels.

One respondent explained that the problem experienced was the difficulty of maximizing the use of leave, where he always had to check his work even though he was on leave. The constraints experienced by the respondents were different but all of these were still related to work and technical problems caused by distance or increasing their workload.

### C. Proposition 3: Strategies to overcome barriers to achieving a good work-life balance with flexible work arrangements

As explained in the previous point, there are several respondents who experience additional working hours due to the demands of the work that experience an increase in workload during this flexible work arrangement. This was initially felt to be detrimental to the work-life balance especially as some companies were forced to implement flexible work suddenly, so that poor preparation added to the technical difficulties of the workers to work in flexible work arrangements. The intense pace of work and looming deadlines interfere with academics' personal space and time. Flexible work arrangements are like a double-edged sword as they blur the line between work and leisure time. Concerns about blurring the boundaries of work and home often stem from remote work or WFH (Chandola et al., 2019). It is also explained that flexible work increases work pressure and disturbs all midwives because the boundaries between home and work are blurred. Midwives continue to 'give' a little extra' to provide needed care, resulting in an intensification of work (Edwards and Robinson, 2004; Prowse and Prowse, 2008).

But over time, employees adapt to these conditions, some can find an effective and efficient work rhythm during flexible work arrangements so that even though they experience additional hours

work, with the perceived advantages of flexible work arrangements as well, it can be arranged so as not to damage the work-life balance. Almost all the answers from respondents about how to balance work and personal life are with good time management and how to put yourself in a position to limit your personal life and work life. Statements from respondents explained that with the longer

working hours during flexible work arrangements, respondents initially found it difficult to balance work and personal life while undergoing the existing flexible work arrangements, but with good time management and the ability to adapt quickly, this no longer a problem that undermines work-life balance. In line with (Voydanoff 2005), our results show that to maintain balance, respondents create strong boundaries to separate work from life or weak boundaries to integrate the two and use flexibility and permeability as strategies to deal with distractions.

To support and maintain good productivity, of course, the facilities and infrastructure owned to carry out flexible work arrangements play an important role, for that usually employees will provide facilities that are not yet available at home if this is deemed important in influencing their productivity, but there are also employees who already has adequate facilities and infrastructure so he feels like he just lives like moving places. WFH/WFA which requires virtual communication (or other applications) and relies on internet access is a challenge for respondents. This phenomenon is in line with the results of research by Ventakesh & Vitalari, (1992) and Baker, Avery, & Crawford (2007).

Behind the success of implementing flexible work there are factors that drive this success, ranging from technology that makes it easier and increases productivity, or the benchmark is the productivity that is assessed. In addition, there are also respondents who think that the trust given by the company also plays an important role as a supporting factor for the success of this flexible work arrangement. Some of these opinions are in line with what was stated by Ventakesh & Vitalari (1992), they stated that the success of employee productivity working from home is influenced by several factors which are divided into 4 (four) types, namely: organizational, self-determination, information technology (IT), and household demographics.

Respondents felt that having the opportunity to adjust their work schedule according to their own needs brought positive attitudes not only in their personal lives, but also into their work. They experience flexible work arrangements as an agreement whereby both, the employer and the worker act in their own interests and at the same time for the interests of the group, resulting in a situation that is beneficial for both the employer and the employee. Win-win situations are characterized by five distinct but interrelated subthemes: (i) performance, (ii) trust, (iii) being your own manager, (iv) organizational commitment and (v) compensation and recognition. All respondents said that this condition was certainly a win-win situation. The majority answered that the company benefited from the reduction in office rent and electricity costs, while employees benefited from the flexibility and convenience of not having to go to the office every day.

According to respondents, being able to plan one's schedule and decide whether to feel good and be able to work harder today and have time off then participate in encouraging feelings to work harder. Flexible working hours do not have a negative effect on respondents' performance because respondents can do the job desk under any conditions as well as possible, in addition, flexible work arrangements offer the opportunity for respondents to exert the effort and energy needed in their work when it is most needed. This allows them to work according to their circadian rhythm, which is considered an important factor for their work-life balance. Bloom, N (2014) explained that 1/3 of the increase in productivity is because employees who work from home have a more calm environment. This is because according to Bloom, the office is actually a place full of distractions. Meanwhile two-thirds of the increase in productivity was due to people working from home working longer hours where they started work earlier, took a short break and then continued to work until the end of the day.

## D. Proposition 4: The Effectiveness of Implementing Flexible Work Arrangements in Improving Work-Life Balance

This point will illustrate whether the respondents' views on the effectiveness of flexible work arrangements in balancing work life and personal life. What was stated by the respondents was that for groups of employees who already have family responsibilities such as couples with children or couples without children, they feel that flexible work arrangements are effective in balancing work and personal life, respondents explained that with flexible work arrangements they do not need to go to the office and on time. the morning can be used to take care of family and partner. For respondents in the unmarried category, they feel that flexible work arrangements are effective as long as they do not experience obstacles in balancing work and personal life. Almost all respondents explained that the flexible work arrangements applied in their companies had a positive effect on the

balance of work and personal life, with the respondent not needing to go to the office the more time they had could be used for personal life, in addition, despite the obstacles experienced, the respondents feel that the benefits of flexible work arrangements outweigh the barriers they experience and they feel the effectiveness of flexible work arrangements in balancing work and personal life.

#### V. Conclusion

Based on the results of research on Flexible Work Arrangements to Improve Work-Life Balance for Insurance Company Employees, it can be concluded as follows:

- 1. In general, the experience of employees with flexible working hours is in the positive category, the respondents who undergo flexible work arrangements mostly experience additional working hours that can reach 10 until their company cares about their welfare and safety, and this makes them feel more satisfied at work.
- 2. The main obstacle experienced is an unbalanced work factor that can cause stress to workers. He stated that the obstacles experienced by the respondents were different, but all of these were still related to work and technical problems caused by distance or the increase in their workload. This technical issue is unprecedented with office work arrangements
- 3. With good time management and the ability to adapt quickly, problems and obstacles experienced can be overcome and no longer a problem that destroys the balance of life
- 4. What was stated by the respondents was that for groups of employees who already have family responsibilities such as couples with children or couples without children, they feel that flexible work arrangements have been effective in balancing work and personal life, respondents explained that with flexible work arrangements they do not need to go to the office and on time. the morning can be used to take care of family and partner. For respondents in the unmarried category, feel that flexible work arrangements are effective as long as they do not experience obstacles in balancing work and personal life, flexible work arrangements are also considered a win-win situation for them and for their company/organization, as flexibility gives employees the ability to control when, where, and how much time they work, flexibility inevitably contributes to increased work allocation and life responsibilities

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