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How do Vietnamese managers in the banking sector manage the balance between their professional and private life?

Duc Dam

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THÈSE DE DOCTORAT
DE L'UNIVERSITÉ PSL

Préparée à l'Université Paris-Dauphine

Comment les managers vietnamiens du secteur bancaire gèrent-ils l'équilibre entre leur vie professionnelle et leur vie privée?

Soutenu par

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ABBREVIATIONS

ACB: Asia Commercial Bank

BIDV: Vietnam Bank for Investment and Development

BOD: Board of Director

BOM: Board of Management

CEO: Chief Executive Officer

COR: Conservation of Resources

CSR: Corporate Social Responsibility

GDP: Gross Domestic Product

FTA: Free Trade Agreements

HR: Human Resource

HSBC: HongKong Shanghai Banking Corporation

IFC: International Financial Corporation

IPA: Interpretative Phenomenon Analysis

JSCB: Joint-Stock Commercial Bank

MBB: Military Commercial Joint-Stock Bank

MNC: Multi-national Company

SBV: State Bank of Vietnam

SCB: Standard Chartered Bank

SOCB: State-owned Commercial Bank

TCB: Technological Commercial Joint-Stock Bank

Techcombank: Technological Commercial Joint-Stock Bank

VCB: Vietnam Foreign Trade Joint-Stock Commercial Bank

Vietinbank: Vietnam Industrial Joint-Stock Commercial Bank

VPB: Vietnam Property Bank

WB: World Bank

WLB: Work-life balance

WLC: Work-life conflict

WLI: Work-life integration

WLF: Work-life facilitation

WFP: Work-family policy

RESUME EN FRANÇAIS DE LA THESE

INTRODUCTION

L'équilibre travail-hors-travail (en anglais, *Work Life Balance*, WLB dans la suite du texte) intéresse de plus en plus les chercheurs en gestion. La littérature montre que l'établissement d'un bon équilibre travail-hors-travail influence fortement la performance, l'engagement professionnel et la satisfaction au travail des salariés (par exemple, Beauregard, T. A. et Henry, L. C., 2009; Allen et al., 2000). A l'inverse, un déséquilibre est étroitement lié à une plus grande intention de départ (Allen et al., 2000) et un plus fort absentéisme (Jansen et al., 2006). L'équilibre travail-vie personnelle est donc un levier puissant d'efficacité individuelle et organisationnelle.

Pour autant, la majorité des recherches WLB s'intéressent surtout aux raisons qui conduisent au déséquilibre entre travail et vie personnelle et aux conséquences de ce déséquilibre. Elles examinent moins souvent les stratégies d'entreprise propres à aider les salariés à trouver un meilleur WLB (Linehan et Walsh, 2000). Par ailleurs, la plupart des travaux existants ont été conduits dans le monde occidental laissant largement inexploré les autres continents. Le sujet est pour l'heure peu ou pas étudié au Vietnam en sciences de gestion en dépit de son actualité croissante. La démographie et les structures sociales au Vietnam évoluent, en effet, rapidement avec l'entrée de plus en plus importante des femmes hautement qualifiées sur le marché du travail. Celles-ci cumulent des responsabilités croissantes dans le monde du travail avec leur rôle traditionnel dans la famille. Leurs conjoints sont de plus en plus souvent engagés à partager les tâches familiales avec elles. La recherche d'un meilleur équilibre travail-hors travail concernent donc de façon croissante aussi bien les femmes que les hommes. C'est la raison pour laquelle l'auteur, cadre masculin du secteur financier, a choisi ce sujet de recherche en se penchant sur la situation des gestionnaires, hommes ou femmes, du secteur bancaire vietnamien dans lequel il travaille.

Plusieurs raisons ont présidé au choix de ce secteur bancaire. Outre le fait qu'il est considéré comme le sang de l'économie, ce secteur subit des changements drastiques avec un niveau de concurrence élevé. Ce secteur préfigure à certain titre le futur d'un Vietnam dynamique et moderne. L'apparition de plus en plus d'acteurs étrangers crée des pressions professionnelles croissantes comparables à celles décrites dans le contexte occidental. Dans le but général de comprendre pleinement les enjeux associés au WLB et afin de contribuer à l'amélioration des politiques et initiatives gestionnaires en la matière, nous entendons orienter notre recherche en vue de répondre aux trois questions suivantes.

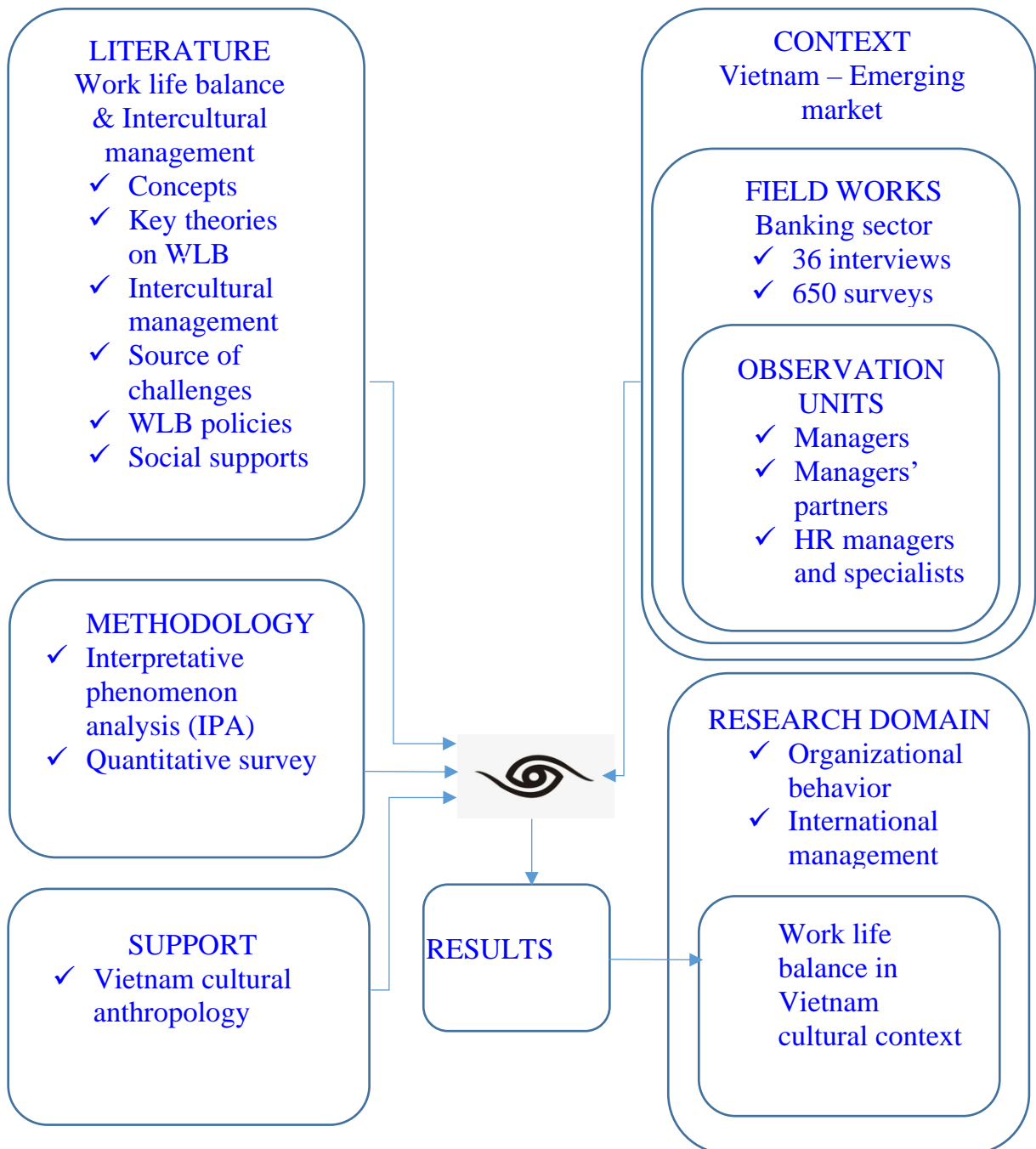
- (i) A quels enjeux en matière de WLB les gestionnaires du secteur bancaire vietnamien sont-ils aujourd'hui confrontés ?
- (ii) Comment ces managers s'adaptent-ils pour s'adapter à ces enjeux ?
- (iii) Comment les organisations peuvent-elles ajuster leurs politiques WLB pour aider leur personnel à atteindre un meilleur équilibre entre vie professionnelle et personnelle ?

Structure de la thèse et approche de la recherche

Cette thèse s'organise en trois parties.

Dans la première partie, nous traitons des littératures sur lesquelles nous nous appuyons et présentons la méthodologie que nous avons choisi d'utiliser.

Dans la deuxième partie, nous analysons les données collectées et présentons nos résultats en 4 chapitres. Nous consacrons la troisième et dernière partie à discuter de la littérature existante à partir de nos résultats. Les contributions managériales de notre recherche sont également incluses dans cette partie. Les détails de notre approche de recherche sont résumés dans le schéma suivant:



Première partie

Première partie: cadrage théorique

Dans cette première partie, nous traitons des littératures sur lesquelles nous nous appuyons et de la méthodologie que nous avons décidé d'utiliser.

Chapitre 1 : Revue de littérature

Le chapitre 1 se concentre sur le cadre théorique, dans lequel nous revisitons les concepts WLB, les sources des enjeux WLB, les principales théories expliquant les enjeux WLB, les politiques WLB dans les organisations, et enfin, les stratégies mises en œuvre pour gérer les enjeux WLB. Sur cette base, nous reformulons et reconfirmons nos questions de recherche auxquelles il sera répondu dans les chapitres suivants.

Définitions

Notre revue de littérature montre que l'équilibre travail-hors-travail est une question à multiples facettes qui est étudiée par plusieurs disciplines, notamment l'économie, les études familiales, les études de genre, les relations industrielles, les systèmes d'information, la gestion, la psychologie sociale et la sociologie (Mamin Ullah, 2016). Par conséquent, il n'existe pas de définition faisant partout référence (Lewis, S. & Beauregard, A., 2018). La revue de la littérature montre que de 1998 à 2020, 62 théories ont été appliquées dans l'étude des problèmes de WLB, cependant, 36 d'entre elles sont appliquées dans une seule recherche, 7 théories sont appliquées deux fois et 6 théories sont appliquées trois fois et principalement dans des

recherches empiriques. Les chercheurs adoptent différentes perspectives, depuis l'analyse des comportements organisationnels jusqu'à l'analyse des conflits de rôle en passant par une évaluation critique des mesures mises en œuvre par les entreprises.

Pour explorer la façon dont les gestionnaires du secteur financier vietnamien perçoivent, vivent et gèrent les enjeux WLB nous utiliserons la définition proposée par Kirchmeyer (2000) définissant le WLB comme « la réalisation d'expériences satisfaisantes dans tous les domaines de la vie et pour ce faire nécessite des ressources personnelles telles que l'énergie, le temps et l'engagement à bien répartir entre les domaines ».

Une diversité de perspectives

Les 5 principales théories les plus appliquées sont la théorie de la conservation des ressources (COR), la théorie institutionnelle, la théorie des frontières, la théorie des échanges sociaux et la théorie des rôles. Après avoir passé en revue les 5 principales théories, nous reconnaissons que la théorie des rôles et la théorie de la conservation des ressources (COR) correspondent le mieux aux objectifs de notre recherche.

Politiques WLB dans les organisations

La littérature actuelle sur le WLB reconnaît les défis du WLB dans deux domaines : le travail et la vie familiale.

Les enjeux psycho-sociaux associés à la sphère du travail incluent notamment la surcharge de travail, les longues heures de travail, les superviseurs peu favorables, les horaires de travail rigides, les horaires de travail irréguliers, les récompenses organisationnelles médiocres, la mauvaise ambiance de travail. Les enjeux associés à la sphère familiale incluent notamment le partage du travail domestique, la responsabilité des soins aux enfants et aux personnes âgées. La littérature montre comment les caractéristiques personnelles, telles que le sexe, l'âge, l'état

matrimonial, le revenu, le niveau d'éducation, la personnalité et la nature de l'emploi occupé impactent les équilibres travail-hors-travail des salariés.

Nous avons identifié 126 articles traitant des politiques d'entreprise et des pratiques d'équilibre travail-vie personnelle publiées de 1998 à 2020 réparties entre quatre thématiques principales: (i) les horaires de travail aménagés ; (ii) les politiques d'intervention; (iii) les mesures d'aide à la vie familiale; (iv) des programmes visant à prendre en compte les demandes personnelles des employés.

La revue de la littérature conclut que les politiques WLB apportent un grand nombre d'avantages tels que des impacts positifs sur les résultats organisationnels, la réduction des conflits travail-famille, la génération de comportements de citoyenneté organisationnelle élevés, conduisant à un engagement organisationnel élevé et à une satisfaction professionnelle accrue (Kelliher et al., 2019).

Cette littérature n'est pas exempte de tout reproche.

Premièrement, il y a un manque de recherches pour explorer l'effectivité des politiques et des programmes travail-famille au niveau de l'organisation (Poelmans et Sahibzada, 2004).

Deuxièmement, malgré le rôle important que jouent les managers pour faciliter un meilleur équilibre travail-hors-travail, très peu de recherches sont effectuées pour explorer cette dimension majeure du sujet (McCarthy et al, 2010).

Troisièmement, la revue de la littérature anglophone fait apparaître sans réelle surprise découvrir que 80% de la littérature existante traite des formes prises par le WLB au sein des pays développés, plus particulièrement de pays anglophones comme les États-Unis, le Royaume-Uni et l'Australie. Il existe par conséquent au niveau élargi de la planète un manque criant de données traitant du même sujet. Ceci s'observe au sein du monde asiatique et notamment du Vietnam, justifiant notre intérêt pour traiter de ce sujet dans ce contexte.

Variété des formes de soutiens sociaux

Le soutien social est né de la théorie de l'échange social qui le définit comme une information qui amène l'individu à croire qu'il est aimé, soigné, estimé et membre d'un réseau de relations partagées (Cobb, 1976). Les soutiens peuvent être décrits comme une forme d'empathie, une aide instrumentale et informationnelle fournie par des personnes telles que des membres de la famille, des superviseurs ou des collègues (Thoits, 2011). Ces soutiens sont des atouts importants pour limiter les impacts négatifs du stress au travail et atténuer les conflits entre le travail et la vie personnelle (Md-Sidin et al., 2008).

Les soutiens sociaux peuvent être approchés de plusieurs façons :

- (i) en distinguant entre les soutiens sociaux liés au travail et non liés au travail (Carlson & Perrewé, 1999);
- (ii) en se basant sur la nature des sources : le soutien vient-il du patron de la famille
- (iii) en se basant sur le contenu du soutien : émotionnel, estime, relations, substantiel ou informationnel (Xu & Burleson, 2001)
- (iv) dans sa dimension instrumentale ou amicale et solidaire (Wills & Shiner, 2000).

La littérature existante reconnaît que les effets des soutiens sociaux sur les individus sont différents selon les caractéristiques personnelles du bénéficiaire telles que le sexe, l'âge, la race, les antécédents et les qualités interpersonnelles (Jang, 2012).

Influence du genre

La littérature actuelle sur l'équilibre travail-vie personnelle insiste sur le fait que l'équilibre entre le travail et la vie familiale est généralement plus difficile pour le personnel féminin que pour le personnel masculin, les femmes assumant le plus souvent la majeure partie des responsabilités familiales (par exemple, Bird, 2016; Frone et al., 2012; Cross et Linhan, 2006).

Au Vietnam, les conditions d'emploi des femmes ont été améliorées, mais divers facteurs, en particulier les normes sociales liées au genre, freinent l'accès des

femmes à certains emplois et pèsent sur leur rémunération comme l'a souligné en 2018 une étude de la Banque mondiale.

Prise en compte du contexte culturel

Le management, comme forme de gouvernement des hommes et d'administration des choses, est par nature culturellement ancré. Les résistances et les réinterprétations auxquelles fréquemment se heurtent la diffusion des pratiques de gestion importée d'autres contextes l'illustrent clairement (D'Iribarne, Chevrier, Henry, Segal, Treguer-Felten, 2020).

Concernant le WLB, la littérature actuelle a montré que le contexte culturel a un impact sur la perception et la manière dont chaque individu gère son rôle au travail et dans la vie et les exigences de l'organisation (Beauregard, 2018). Il existe hélas très peu de littérature sur les questions d'équilibre entre vie professionnelle et vie privée en contexte vietnamien.

La littérature indique qu'il existe deux approches de la recherche en gestion relative à la culture. L'approche quantitative s'appuyant sur des échelles d'attitude qui a été développée notamment par Hofstede et l'approche interprétative s'appuyant sur des enquêtes qualitatives développée notamment par D'Iribarne. Hofstede décrit la culture comme une programmation mentale formulée très tôt dans la vie et partagée par les membres d'une même nation, D'Iribarne et d'autres partageant son école de pensée définissent la culture comme partage de sens et montrent comment un cadre de références culturelles partagé peut produire une grande diversité d'attitudes et de comportements (d'Iribarne et Henry, 2003). C'est dans cette approche dite interprétative de la culture que nous avons choisi de positionner notre approche.

La plupart des publications académiques en langue anglaise appliquent l'approche des échelles de valeurs développée par Hofstede. Bien que cette approche présente certains avantages tels que la facilité d'application et la facilité de comparaison par des dimensions et des chiffres entre différentes cultures, elle a suscité de nombreuses critiques de la part d'autres chercheurs. Il lui est reproché à la fois d'être trop éloignée de ce qui se passe au niveau organisationnel (Mc Sweeney 2002; Chapman

1997). Pour ce courant issu de l'anthropologie la culture ne se laisse pas enfermer dans quelques dimensions mesurables, fussent-elles renouvelées et affinées en permanence par les auteurs (Mc Sweeney, 2002 ; Chapman, 1997 ; Dupuis, 2013).

Chapitre 2 : Méthodologie

La plupart des recherches en management portant sur les aspects culturels au Vietnam utilisent le modèle de Hofstede. Cependant, traitant d'un sujet qu'il importe de replacer dans un contexte organisationnel, nous sommes conduits à positionner notre recherche différemment. Nous mobiliserons l'analyse qualitative interprétative qui permet d'explorer de nouveaux phénomènes en management et d'analyser les logiques locales à l'œuvre dans la construction des équilibres entre travail et vie personnelle dans le contexte culturel vietnamien.

Plutôt que de prendre l'individu comme unité d'analyse comme le font souvent les recherches portant sur le WLB, cette recherche retient comme unité de recherche les couples constitués par les managers hommes et femmes et leur partenaire. S'agissant de prendre en compte les équilibres entre vie professionnelle et vie familiale, ce choix nous paraît pertinent. En outre, la recherche fait le choix d'interroger aussi les responsables RH et les consultants qui les appuient pour éclairer les écarts qui pourraient exister entre les objectifs WLB de l'entreprise et les attentes des employés, ceci dans la perspective d'identifier des pistes d'amélioration de l'efficacité des politiques actuelles en cette matière.

Au cours de notre processus d'analyse, nous nous concentrons sur la comparaison et le contraste entre les cas pour découvrir les similitudes et les différences entre les cas (D'Iribarne, 2011; Chevrier, 2012; Segal, 2014).

Dans le but d'enrichir et de tester nos résultats, nous entreprenons une étude quantitative supplémentaire pour tester les principaux résultats de l'analyse qualitative auprès d'un échantillon plus large de 650 managers travaillant dans le

secteur bancaire afin de valider les résultats. Nous utilisons une échelle de Likert pour mesurer le niveau d'adhésion de nos enquêtés aux opinions recueillies dans le cadre de notre enquête qualitative. Ceci nous permet de confronter les résultats obtenus au travers de l'enquête qualitative à des données reposant sur un plus vaste échantillon. Nous conjugons ainsi la technique pour obtenir des informations plus approfondies et plus précises dans les entretiens qualitatifs et l'approche pour collecter des données quantitatives avec un échantillon plus large en un temps plus court dans le contexte vietnamien.

Deuxième partie : Présentation du contexte et des résultats d'enquête

Dans cette seconde partie, nous analysons les données collectées et présentons nos conclusions en quatre chapitres.

Chapitre 3: Le contexte d'analyse

Le chapitre 3 présente d'abord une synthèse descriptive du contexte culturel vietnamien suivi d'un tableau des changements sociaux traversant aujourd'hui la société vietnamienne.

Nous présentons ensuite le secteur bancaire vietnamien, la structure de la main-d'œuvre de la mise en œuvre qu'il emploie et les mesures prises aujourd'hui par les employeurs du secteur en matière de WLB. Il s'agit à chaque fois de replacer l'objet de notre recherche dans son contexte culturel, économique, social et culturel.

Présentation du contexte culturel de la recherche

Le contexte culturel vietnamien

La culture vietnamienne contemporaine a été influencée par trois facteurs principaux : les valeurs culturelles issues d'une tradition encore vivace, l'influence non négligeable des valeurs occidentales et celles des religions bouddhiste et taoïste, chacun de ces facteurs ayant formulé des singularités et des identités distinctives.

La culture traditionnelle vietnamienne a été façonnée par trois ensembles de traits fondamentaux, à savoir :

- L'harmonie et la solidarité (hoà thuận, đoàn kết);
- La piété filiale (hiếu thảo),
- La hiérarchie des genres (trọng nam).

Ces valeurs distinctives ont été développées et intégrées à partir de la « culture villageoise » intégrée à la manière de réagir à l'environnement dans une approche de « raison du cœur et de l'esprit » (hợp tình, hợp lý) (Tran, 1998 et Le, 2012).

Ces valeurs culturelles traditionnelles vietnamiennes ont été cependant bousculées et remises en question par les récents changements sociaux, la modernisation et le processus de mondialisation. Pour autant, il est fermement établi que les valeurs traditionnelles fondamentales relatives à la hiérarchie des sexes, la piété filiale des enfants envers leurs parents ainsi que l'harmonie et la solidarité entre les membres de la famille et les proches persistent clairement dans la société vietnamienne contemporaine. Ce qui n'empêche en rien les Vietnamiens de faire preuve d'une grande flexibilité et adaptabilité.

L'autre découverte intéressante de notre analyse culturelle est la culture de la boisson (*drinking culture*). Les réseaux sociaux et la consommation d'alcool sont très importants dans la conduite des affaires au Vietnam, ce qui ajoute au temps de travail ordinaire un autre moment loin de la famille. Bien que l'on pense que la consommation d'alcool facilite les transactions commerciales et la socialité quotidienne (Vu, 2013), une consommation excessive d'alcool peut entraîner des problèmes de WLB pour les individus et les familles.

Les changements sociaux en cours

Les changements sociaux au Vietnam se produisent très rapidement conformément au processus de développement et à l'intégration internationale, tant au niveau micro (comportements individuels) qu'au niveau macro (structure). Certaines caractéristiques des sociétés occidentales-modernes s'observent dans les conduites de la vie personnelle, le développement de la famille nucléaire (Le, 2020). Pour autant, les femmes sont toujours responsables de la plupart des tâches ménagères et les jeunes familles vietnamiennes reposent encore principalement sur le soutien de leurs grands-parents pour les questions domestiques et le suivi des enfants. (Rukmalie et al, 2005). Les liens familiaux sont toujours très étroits, mais en liaison avec l'augmentation des familles nucléaires, ils s'affaiblissent par rapport au passé. Les différences de vue entre les générations sont croissantes et peuvent même devenir à l'occasion conflictuelles (Hoang, 2008).

L'anthropologie culturelle montre cependant qu'en dépit des indéniables changements sociétaux, les valeurs traditionnelles fondamentales et les normes sociales sont toujours préservées, mais sont complétées et enrichies par de nouvelles caractéristiques. Par exemple, les valeurs traditionnelles qui sont profondément enracinées dans la culture villageoise telles que le travail acharné, la bienveillance, l'harmonisation communautaire, l'humanité, la raison du cœur et de l'esprit dans la gestion des problèmes sont maintenues, cependant, certaines nouvelles caractéristiques telles que l'orientation pragmatique, matérielle et individuelle se développent. (Hoang, 2008).

Le contexte organisationnel de la recherche

Le secteur bancaire au Vietnam

Le secteur bancaire du Vietnam connaît un fort processus de transformation avec davantage de fusions et acquisitions, qui entraînent une réduction des banques locales et une plus grande participation d'acteurs étrangers. Dans un contexte où l'économie vietnamienne s'intègre de plus en plus dans l'économie mondiale, les banques vietnamiennes font face à une concurrence accrue pour rattraper les acteurs

régionaux. La main-d'œuvre du secteur bancaire doit subir de nombreuses pressions professionnelles et c'est la principale source de stress du personnel bancaire (Nguyen, 2018).

Selon l'enquête RH (2021), la main-d'œuvre du secteur bancaire est composée de 60% de personnel féminin et de 40% de personnel masculin. Bien que les femmes représentent la plus grande partie de la population active, elles n'occupent que 26 % des postes de direction, 33 % des postes de direction. Cette structure de la main-d'œuvre montre de manière intéressante que si les femmes représentent une part relativement plus élevée que les hommes pour les postes de cadres subalternes et intermédiaires, elles manquent de représentation aux postes de direction.

L'enquête RH (2021) montre également de manière importante que la femme occupe une place plus importante dans certaines fonctions telles que les rôles de première ligne tels que caissiers, chargé de clientèle, banquiers universels (85%) et dans les fonctions opérationnelles (75%), mais sous-représentées dans d'autres domaines, tels que l'informatique et la banque numérique (24%).

Mise en œuvre des politiques WLB dans le secteur bancaire

Toutes les banques au Vietnam mettent en œuvre les politiques favorables à la famille requises par le gouvernement, par exemple le congé de maternité, le congé de maladie ou le congé personnel. Récemment, de plus en plus de banques mettent en place des dispositifs WLB avancés, tels que des horaires de travail flexibles, des solutions de garde d'enfants, des congés parentaux, des soins aux personnes âgées et des soins de santé, ainsi que des installations telles qu'une salle de sport et un centre de fitness. Nous divisons la mise en œuvre de l'arrangement WLB en trois groupes : élevé, moyen et minimum.

Chapitre 4 : Analyse des données qualitatives

Des objectifs élevés difficiles à atteindre

L'équilibre entre travail et vie personnelle est une question complexe et multidisciplinaire qui reste controversée dans la littérature.

La définition de l'équilibre travail-vie personnelle la mieux partagée entre nos enquêtés l'assimile à une vie significative et heureuse où les gens réussissent au travail, ont assez d'argent à dépenser, sont capables de suivre leurs passe-temps, de maintenir leur relation comme des partenaires, famille et amis tout en maintenant leur santé physique et spirituelle. Rares sont ceux naturellement qui parviennent à cette complétude. Cette définition accordent la même importance aux enjeux associés au travail et aux enjeux extra-professionnels. Elle se refuse à prioriser.

Le travail de terrain montre également que la capacité à réussir des objectifs aussi élevés diffère considérablement d'un individu à l'autre et varie même pour les mêmes personnes aux différentes périodes de sa vie en fonction de leurs antécédents personnels, de leurs perspectives du moment et des contextes professionnels et familiaux dans lesquels ils sont immergés.

Les obstacles rencontrés dans la sphère professionnelle

Les difficultés les plus souvent mentionnées par les managers interrogés sont les suivantes :

- (i) la pression inhérente au travail ou les objectifs commerciaux, la concurrence, le maintien de la passion du travail pour les membres de l'équipe ;
- (ii) la gestion de bonnes relations avec les clients tout en harmonisant les relations avec les différents départements de l'organisation ;
- (iii) le dépassement de fonction
- (iv) l'exigence continue d'innovation dans un environnement commercial en développement rapide avec de nouveaux produits, de nouvelles réglementations, en particulier lorsque les entreprises avancées fixent la norme plus haut que les autres.

D'autres thèmes ont été également évoqués :

- (vi) les conflits de priorité
- (vii) la gestion simultanée des problèmes internes et externes : les managers doivent gérer tous les problèmes verticaux et horizontaux au sein de l'organisation. Dans le même temps, ils doivent consacrer du temps à visiter les clients et à gérer d'autres problèmes hors des organisations, par exemple les relations avec les autorités, tout en s'occupant d'événements personnels et en entretenant leur réseau de relations.
- (viii) les relations avec le patron
- (ix) les discriminations mentionnées par certaines femmes managers.

Les méfaits de la drinking culture

Les managers doivent aussi faire face à un grand nombre de défis en dehors de la sphère professionnelle. La source de défi la plus intéressante et la plus nouvelle que nous découvrons est la pression exercée à consommer de l'alcool pour construire et entretenir les relations sociales et professionnelles. En fait, boire est devenu une compétence sociale essentielle pour la plupart des adultes vietnamiens. Le rôle de la consommation d'alcool pour faciliter les relations sociales est également notée par (Nguyen, 2008; Hoang, 2014). Les gens boivent souvent pour se détendre avec des amis ou pour des relations d'affaires. Nos résultats indiquent que l'habitude de boire pose des problèmes non seulement aux femmes mais aussi aux hommes. Et dans le pire des cas, comme le partagent certaines personnes interrogées, des formes de harcèlement sexuel peuvent exister.

Certains autres défis non liés au travail, qui sont enracinés dans les normes sociales et qui arrivent plus souvent aux femmes cadres, sont le culte et la rumeur au bureau et dans la culture vietnamienne, les gens ont peur de perdre la face, ou enracinés dans les conditions économiques font d'autres emplois tels que diriger une entreprise extérieure ou donner des conférences dans des universités ou faire des services de conseil, etc.

Les questions liées au genre

De nos jours, de plus en plus de femmes vietnamiennes vont travailler. En conséquence, elles attendent des hommes un meilleur partage des tâches domestiques. Nos recherches révèlent que ce partage reste encore inégal aggravant pour les femmes managers – quand elles ne bénéficient pas d’une aide familiale – le déficit de temps personnel.

Notre analyse de la structure de la main-d’œuvre à l’échelle du secteur bancaire indique que le personnel féminin représente plus de 60 % à l’entrant et que plus de 55 % de femmes se trouvent dans les postes d’encadrement subalterne et intermédiaire, mais moins de 35 % d’entre eux se trouvent aux niveaux de la haute direction et de la haute direction. Peut-être que leur garde d’enfants et leurs responsabilités familiales leur posent des défis au travail, tant en termes de performance que d’apprentissage et de développement, pour passer à un niveau supérieur.

Nos données de terrain montrent qu’en raison de la pression du travail, des objectifs financiers et de la structure de la main-d’œuvre, les directeurs d’agence demandent normalement à leur personnel féminin de préparer le plan d’accouchement pour le soutenir dans la gestion et le déploiement de la ressource. Cette exigence est principalement exprimée oralement plutôt que dans des instructions écrites. Cependant, ces comportements, d’une manière ou d’une autre, viole le code du travail du Vietnam et aggrave la discrimination entre les sexes.

Différence de génération

Nos recherches montrent que l’équilibre travail-vie présentent aujourd’hui des différences significatives avec le passé Dans ce nouveau contexte de développement rapide et d’intégration plus profonde dans l’économie mondiale, les gens doivent travailler plus dur pour mieux subvenir aux besoins de leur famille et pour répondre à une variété d’exigences de la vie moderne. Par conséquent, ce contexte a entraîné des changements importants dans les comportements et les perceptions des individus.

La génération précédente partage les mêmes valeurs familiales basées sur l'idéologie de la culture villageoise alors que la plupart d'entre eux vivent et travaillent dans des contextes stables et vivent souvent depuis longtemps, sinon toujours, dans la même maison ou le même village. De nos jours, les jeunes gens vivent dans un contexte très différent dotés d'une forte volatilité, chargés d'incertitudes, de complexité et d'ambiguïté. Ce facteur contextuel pourrait être une bonne explication de cette différence intergénérationnelle.

Nos données de terrain montrent de manière intéressante que si les managers plus âgés préfèrent la paix intérieure et un meilleur équilibre au sein de chaque domaine, les jeunes managers aspirent à disposer de plus de temps pour des activités personnelles.

Les mesures prises par les entreprises

Toutes les entreprises étudiées mettent en œuvre des politiques visant à une meilleure conciliation travail-vie personnelle. Il peut s'agir d'initiatives très basiques définies par le gouvernement vietnamien, telles que les congés de maladie, les congés personnels et les congés de maternité, ou de politiques plus avancées telles que les horaires de travail flexibles, les congés d'anniversaire, les congés en bloc. Notre recherche révèle que le niveau de mise en œuvre des politiques WLB dépend de la taille et du type d'entreprise.

Nos recherches soulignent que certains programmes WLB, en particulier les programmes de garde d'enfants et de congé, sont très bénéfiques. Cependant, nos résultats soulèvent le débat autour de l'efficacité réelle de certains programmes WLB tels que les congés en bloc et les horaires de travail flexibles. Employeurs et employés n'ont pas les mêmes lectures de ces programmes les uns les voyant servant les intérêts des salariés, les autres ceux des patrons. E plus, nos résultats montrent également que les données démographiques personnelles telles que le sexe, l'âge, le statut matrimonial et les caractéristiques de l'organisation telles que la taille et le type d'entreprise sont des variables ayant une incidence sur l'efficacité des politiques WLB.

Le rôle des soutiens sociaux

Nos résultats confirment tout d'abord l'importance du rôle des managers pour aider le personnel à trouver un meilleur équilibre entre le travail et la vie, en particulier dans le contexte culturel vietnamien où les gens aiment l'harmonisation et valorisent les relations et les esprits communautaires.

Les soutiens sociaux sur le lieu de travail peuvent simplement être la perception qu'un individu perçoit des ressources de son environnement de travail, telles que les gestionnaires, les collègues ou les superviseurs. Les organisations ont beaucoup à gagner à accorder une attention particulière à l'entretien, la reconnaissance et l'amélioration de ces soutiens. Les résultats de nos recherches montrent comment un style de management humain et axé sur les résultats peut être une approche efficace que les managers peuvent mobiliser pour soutenir leur personnel.

Nos résultats montrent, ensuite, que les données démographiques personnelles telles que l'âge, le sexe et le statut matrimonial sont des variables importantes affectant la perception de l'efficacité des soutiens sociaux sur la question WLB des employés.

Nos résultats indiquent, enfin, que les soutiens familiaux, y compris les soutiens physiques tels que le partage des tâches ménagères ou les soutiens de compagnie, aident les individus à se détendre, à s'intéresser aux temps sociaux, tels que les vacances, les exercices récréatifs et les activités culturelles. Les soutiens spirituels tels que l'encouragement, le partage d'informations des conjoints sont des sources importantes de soutien social pour aider les gestionnaires à trouver un meilleur équilibre entre le travail et la vie.

Diversité des stratégies WLB mises en œuvre par les managers

Nous avons identifié et documenté dix stratégies que les managers vietnamiens appliquent pour obtenir un équilibre plus satisfaisant entre leur travail et leur vie personnelle :

- (i) Fixer des limites;

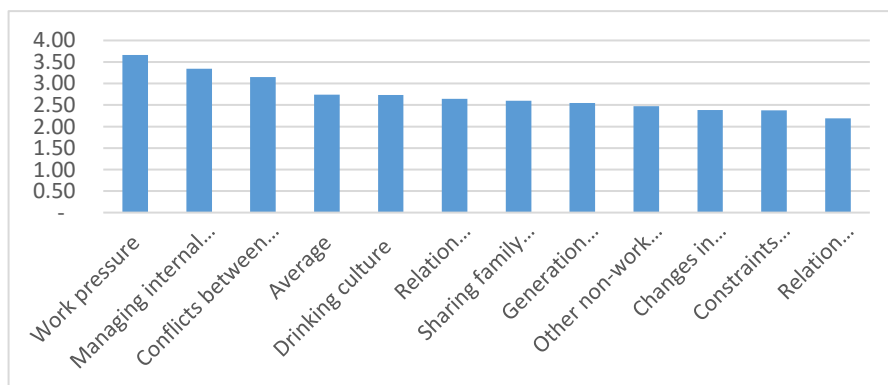
- (ii) Priorisation;
- (iii) Stratégies cognitives;
- (iv) Faire des choix et des compromis;
- (v) Stratégie comportementale;
- (vi) Ajustement et adaptation;
- (vii) Trouver des soutiens;
- (viii) Technologie et médias sociaux;
- (ix) Partage des stratégies;
- (x) Activités sportives et de loisirs.

Chapitre 5 – Analyse des données quantitatives

Aux origines du déséquilibre travail / Hors-travail

En plus de reconfirmer le résultat de la recherche qualitative, nos résultats quantitatifs reconnaissent que la pression au travail a le plus fort impact négatif sur le WLB des managers avec un score moyen de 3,66 sur une échelle de Likert. Suivent par ordre décroissant d'importance la gestion simultanée des problèmes internes et externes, le conflit entre les objectifs reçus et la culture de la boisson avec respectivement des scores de 3,34, 3,15 et 2,73 toujours sur une échelle de Likert.

Figure 1 – Source des défis WLB

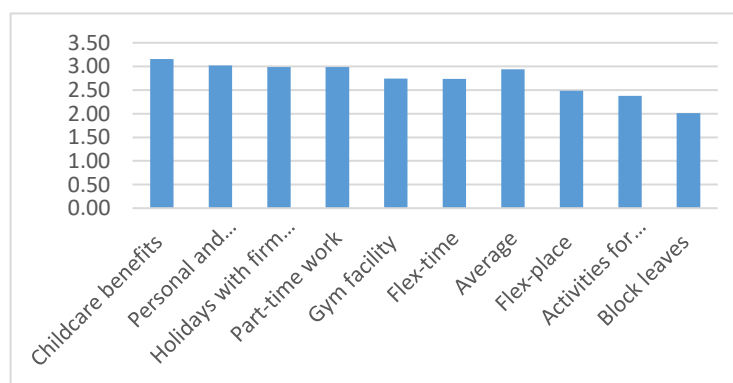


Les données quantitatives montrent également de manière intéressante que les données démographiques personnelles telles que le sexe, l'âge, l'état matrimonial, la dimension géographique ainsi que la taille et le type d'organisation impactent significativement la perception du WLB sur la plupart des obstacles testés seule la pression au travail faisant largement consensus. Nos résultats ne montrent pas de différence sur ce dernier item selon le sexe en ce qui concerne la pression au travail.

Impact des politiques WLB

Nos résultats quantitatifs fournissent un éclairage intéressant lorsqu'ils montrent que parmi les politiques WLB que les banques au Vietnam mettent en œuvre, la politique de prestations de garde d'enfants a le plus grand impact sur le WLB des managers avec un score moyen de 3,16, suivi par les congés personnels et familiaux, le travail à temps partiel et les vacances avec personnel de l'entreprise avec un score moyen de 3,02, 2,99, 2,99 respectivement.

Figure 2 – Impact positif accordé aux politiques WLB



Les congés en bloc, les activités pour les membres de la famille et le gymnase sont les trois politiques les moins appréciées par les managers avec un score de 2,01, 2,38 et 2,74 respectivement.

Nos résultats montrent de manière intéressante que les données démographiques telles que le sexe, l'âge et l'état matrimonial ont des liens étroits avec la perception de l'équilibre travail-vie personnelle des managers vietnamiens. Cependant, le résultat montre très peu de différence des variables telles que la géographie et les

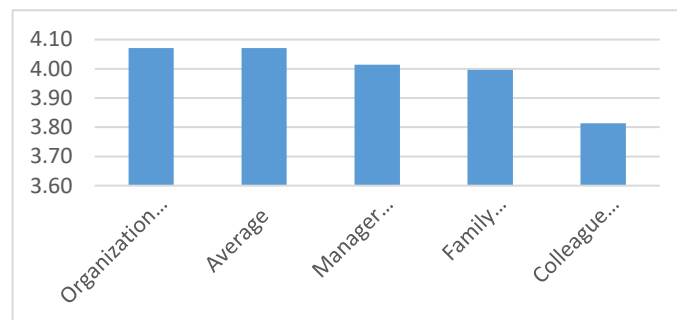
caractéristiques de l'organisation dans la perception du défi de l'équilibre travail-vie personnelle provenant de l'équilibre entre les problèmes internes et externes

Les données quantitatives indiquent également que les données démographiques personnelles telles que le sexe, l'âge, l'état matrimonial, la dimension géographique ainsi que la taille et le type d'organisation ont des impacts sur l'efficacité des politiques WLB.

Soutiens attendus pour faire face aux problèmes WLB

En ce qui concerne l'impact des soutiens de l'organisation, du manager, des collègues et de la famille pour aider les managers à atteindre un meilleur équilibre entre le travail et la vie personnelle, c'est le soutien de l'organisation qui apparaît comme la plus apprécié par les managers qui lui attribuent le score le plus élevé de 4,07, suivi du soutien du manager avec le score de 4,01 et soutien familial avec un score moyen de 4,00.

Figure 3 – WLB et soutiens sociaux



Le soutien des collègues a le moins de sens pour l'équilibre travail-vie personnelle des managers; Il garde cependant un rôle à jouer pour aider les managers à trouver un meilleur équilibre entre le travail et la vie lorsque le soutien des collègues reçoit le score moyen de 3,81, supérieur au point médian de l'échelle de Likert à 2,5.

Les données quantitatives indiquent également que les données démographiques personnelles telles que le sexe, l'âge, l'état matrimonial, la dimension géographique ainsi que la taille et le type d'organisation ont des impacts sur les soutiens WLB.

Chapitre 6 – Une analyse mixte de données qualitatives et quantitatives

Dans ce chapitre, nous combinons les résultats de la recherche qualitative et de l'enquête quantitative avec une explication plus approfondie basée sur les conclusions de notre anthropologie et de notre contexte culturel et mobilisons davantage de verbatim pour approfondir nos conclusions.

Des résultats largement convergents

Les recherches qualitatives et quantitatives montrent que si la plupart des défis proviennent de la sphère du travail, tels que la pression du travail, les délais urgents, les priorités, mais un grand nombre de défis proviennent également de la sphère non professionnelle, tel que la gestion des problèmes internes et externes, la gestion des relations avec les internes.

La pression de travail

Nos recherches montrent que la pression au travail est reconnue comme le principal défi auquel sont confrontés les managers. Cependant, les résultats quantitatifs ne montrent pas de grande différence dans les défis WLB auxquels sont confrontés les managers masculins et féminins, quand bien même les normes sociales vietnamiennes et la littérature existante établissent clairement l'existence d'un partage inégal des tâches domestiques entre les femmes et les hommes.

Équilibrer les enjeux internes et externes

L'équilibre entre les problèmes internes et externes apparaît comme le deuxième plus grand défi auquel sont confrontés les gestionnaires du secteur bancaire vietnamien. Équilibrer les problèmes internes et externes signifie que les managers doivent réussir à allouer leur temps aux opérations quotidiennes, maintenir les relations internes telles que les relations avec les niveaux supérieurs et inférieurs et les autres départements et en même temps, gérer les relations avec les clients et gérer les autres non -des questions de travail telles que la participation à des fêtes de mariage, l'anniversaire de clients, des parents du patron ou des représentants du gouvernement, et de nombreux autres événements, etc.

En plus de montrer le lien entre les données démographiques personnelles telles que l'âge, le sexe et l'état matrimonial et les défis WLB, l'enquête quantitative souligne de manière intéressante que les managers masculins sont confrontés à plus de difficultés pour équilibrer les problèmes internes et externes que les femmes. Cela peut s'expliquer du point de vue culturel vietnamien que les femmes vietnamiennes sont plus axées sur la famille que les hommes et qu'elles sont donc responsables de plus de tâches ménagères que les hommes. En revanche, les hommes sont plus tournés vers l'extérieur et se soucient davantage des relations et des problèmes extérieurs que les femmes.

La localisation géographique, la taille et le type d'organisation influencent peu les résultats sur cette dimension.

Conflits entre les objectifs

Le troisième plus grand défi reconnu à la fois par la recherche qualitative et quantitative est celui des conflits entre les objectifs reçus de la hiérarchie. Fait intéressant, l'enquête quantitative montre que les caractéristiques organisationnelles jouent sur cet item un rôle plus important que les caractéristiques personnelles.

Culture de la boisson

Les résultats des recherches qualitatives et quantitatives prouvent de manière convaincante que cette habitude pose des défis dans la vie professionnelle des managers hommes et femmes.

En plus de confirmer que la culture de la consommation d'alcool est l'un des principaux défis auxquels sont confrontés les managers, les résultats quantitatifs montrent de manière intéressante que ce sont les hommes, et non les femmes managers, qui sont le plus confrontés à cette contrainte.

Politiques WLB : dans quelle mesure sont-elles appréciées par les managers?

La recherche qualitative démontre que la plupart des organisations mettent en œuvre des politiques d'équilibre entre vie professionnelle et vie privée, allant de politiques très basiques telles que le congé de maternité et les congés de maladie tels que définis par le gouvernement à des politiques plus avancées telles que des horaires de travail flexibles, des congés en bloc, afin d'aider leur personnel à être en mesure pour trouver un meilleur équilibre entre le travail et la vie. Elle souligne également que le niveau de mise en œuvre des politiques d'équilibre entre vie professionnelle et vie privée dépend du stade de développement de l'organisation et du type d'organisation.

Les résultats quantitatifs confirment que l'effet bénéfique attribué à la plupart des programmes WLB. Cependant, il montre que l'efficacité de ces politiques WLB est différemment perçue. En plus de confirmer les différents impacts des variables de sexe, d'âge et d'état matrimonial sur la perception de l'efficacité des politiques WLB, les études quantitatives montrent de manière intéressante que les cadres masculins apprécient davantage presque toutes les politiques WLB que leurs homologues féminins, à l'exception des installations et des avantages pour la garde d'enfants.

Le rôle des soutiens sociaux

Notre recherche reconnaît le rôle important des soutiens du patron au travail et des soutiens familiaux à la maison pour aider les gestionnaires à trouver un meilleur équilibre entre le travail et la vie.

Cependant, à partir des recherches qualitatives et quantitatives, nous ne trouvons pas de grande différence entre l'importance accordée au soutien familial par rapport au soutien du hiérarchique. Ceux qui peuvent vraiment aider à résoudre les problèmes de travail sont bien les managers tandis que ce sont les membres de la famille qui peuvent rendre la vie hors-travail plus facile.

Troisième partie : Discussion et Synthèse

Chapitre 7 – Discussion et implications managériales

Retour sur la littérature existante

En plus de reconfirmer les sources de défis WLB qui ont été reconnues dans les recherches précédentes telles que la pression de travail élevée ou le conflit entre les objectifs, etc., notre recherche reconnaît de nouvelles sources de défis WLB qui n'ont pas été mentionnées dans les littératures WLB actuelles.

Pressions subies au travail

Nos résultats confirment que la pression au travail est l'une des principales sources de défi WLB dans le contexte vietnamien. La littérature WLB existante classe la demande de travail en quatre catégories telles que les demandes basées sur le temps, les demandes cognitives, les demandes émotionnelles ou les demandes physiques (Brough & Biggs, 2015). Elle montre que les exigences du travail en général ont des impacts négatifs sur l'équilibre travail-vie personnelle. Par exemple, Brough et al. (2014b) et Haar et al. (2018) prouvent que les exigences cognitives du travail réduisent la perception de l'équilibre travail-vie personnelle des employés. Dans une autre recherche, Syrek et al. (2013) indique que les contraintes de temps entraînent une réduction de l'équilibre travail-vie personnelle.

Bien que les employés du secteur bancaire en général et les cadres en particulier soient confrontés à une exigence physique moindre par rapport aux autres puisqu'ils sont considérés comme des « cols blancs », ils sont cependant confrontés à un grand nombre de défis provenant d'un niveau cognitif supérieur et basé sur le temps en raison de la nature de leur travail, ce que confirment les résultats de notre recherche.

Nos résultats de recherche confirment également les résultats de Chiang et Cohen (1973) et Eby et al. (2005) lorsque les deux recherches prouvent que l'âge est une variable démographique importante pour la perception des défis WLB. Nos propres résultats établissent que les managers juniors subissent plus de pression au travail que les seniors dans le contexte du secteur bancaire vietnamien.

DiRenzo et al. (2011) avaient trouvé que les employées ont tendance à faire face à plus de défis WLB au travail que leurs homologues masculins. Nos résultats montrent que les cadres masculins et féminins du secteur bancaire sont confrontés, à travail égal, aux mêmes défis en matière de pression au travail. Cependant une analyse de la structure de la main-d'œuvre du secteur bancaire montre de manière intéressante que le personnel féminin occupe des postes moins flexibles tels que les services à la clientèle et les opérations. Par conséquent, la pression et la nature du travail pourraient avoir des influences plus négatives sur le WLB du personnel féminin ce que la littérature avait déjà signalé.

Les résultats de notre recherche montrent que d'autres données démographiques personnelles telles que le statut matrimonial, les caractéristiques de l'entreprise et la localisation régionale affectent elles-aussi la perception de la pression au travail en tant que source de défis WLB.

Gestion simultanée des problèmes internes et externes

Les résultats de nos recherches montrent que la gestion des problèmes internes et externes est le deuxième plus grand défi auquel sont confrontés les gestionnaires du secteur bancaire vietnamien. Étonnamment, ce phénomène n'a pas été discuté dans

la littérature actuelle de WLB sans doute construite à partir des données d'un monde occidental où la gestion des enjeux externes occupe beaucoup moins qu'au Vietnam les managers. La plupart des managers vietnamiens participent activement à la remontée des informations du terrain vers le top management pour façonner l'agenda stratégique de l'entreprise (Huy, 2001). De plus, les gestionnaires de première ligne sont lourdement chargés de maintenir les relations avec les clients et les autres parties prenantes.

La littérature anthropologique sur la culture vietnamienne montre que les caractéristiques culturelles distinctives des Vietnamiens telles que «*tinh vậ lý*» (raison du cœur et de l'esprit) et l'idéologie de la culture villageoise, qui signifient solidarité, esprit communautaire et harmonisation, sont des éléments fondamentaux qui guident les comportements au travail. Cela signifie que lorsqu'ils traitent des affaires et des problèmes sociaux, les Vietnamiens se soucient davantage des relations et de la raison du cœur et de l'esprit. A l'instar de Quanxi en Chine (Lou, 1997 & Lu, 2012), le relationnel est une compétence essentielle pour aider à construire du lien social pour les affaires au Vietnam.

Conflits entre les objectifs assignés

Le troisième plus grand défi WLB, que notre recherche reconnaît, est les conflits entre les cibles. La plupart des managers occupent une position sandwich, servant de lien entre leurs managers et leurs employés (Brotheridge & Lee, 2008) avec une fonction principale pour mettre en œuvre la stratégie et réaliser les objectifs et plans d'affaires développés par ceux de la haute direction (Mantere, 2008). Cela signifie qu'ils sont chargés d'objectifs à long terme (exécution de la stratégie de développement), à moyen terme (plans d'action annuels ou objectifs commerciaux annuels) et à court terme (fonctionnement quotidien et hebdomadaire). En conséquence, les managers ont toujours des priorités et des objectifs différents et, par conséquent, des conflits se produisent généralement.

Les résultats de notre recherche montrent que les caractéristiques organisationnelles sont des variables importantes mais n'accordent pas un poids significatif aux variables démographiques dans la perception des conflits entre objectifs comme

source de défis WLB. Ceci est presque opposé au résultat de Chiang et Cohen (1973), Eby et al. (2005) et Di Renzo et al. (2011).

Culture de la boisson

Un autre point intéressant de notre recherche est que l'obligation sociale de participer aux rituels sociaux alcoolisés est l'une des principales sources de défis de l'équilibre travail-vie personnelle pour les gestionnaires, ce qui n'a pas été trouvé ailleurs dans la littérature existante sur le WLB. Ici encore apparaît l'importance du contexte culturel dans lequel se construit la littérature existante. L'approche interprétative des phénomènes permet de donner sens dans les repères culturels locaux à ces pratiques sociales et permettent de l'éclairer. Au Vietnam, les réseaux sociaux et la consommation d'alcool sont très importants pour les entreprises, ce qui ajoute au temps de travail ordinaire un autre temps pour les managers. Il existe un dicton vietnamien pour décrire cette habitude «Un homme sans esprit est comme un drapeau sans vent» (nam vô tửu như kỳ vô phong). Boire agit comme un catalyseur pour le partage et l'établissement de bonnes relations avec les autres. La littérature vietnamienne en sciences sociales avait déjà identifié et décrit ce phénomène. Vu (2013) souligne que « la consommation excessive d'alcool reflète les tactiques locales visant à maintenir des relations harmonieuses ainsi que des sources de soutien » entre les groupes de personnes. Par conséquent, dans les affaires, les soirées à boire sont l'atmosphère idéale pour partager des informations et échanger des idéaux, ce qui est difficile à réaliser sur le lieu de travail. Les résultats de nos recherches montrent comment ces pratiques sociales sont à l'origine de déséquilibres entre travail et hors travail pour les hommes comme pour les femmes managers du secteur professionnel étudié. De plus, les résultats de nos recherches montrent que les données démographiques telles que le sexe, l'âge et l'état matrimonial ainsi que les caractéristiques et l'emplacement de l'entreprise sont des variables qui affectent la perception de la culture de la consommation d'alcool en tant que source de problèmes d'équilibre entre vie professionnelle et vie privée.

Politiques d'entreprise en faveur d'un meilleur WLB

Notre recherche, premièrement, montre que toutes les organisations mettent en œuvre des politiques WLB définies par le gouvernement vietnamien, telles que les congés de maladie, les congés personnels et les congés de maternité. De plus, nos recherches indiquent que le niveau de mise en œuvre est différent selon les organisations qui développent leur type et leur taille.

Deuxièmement, nos recherches montrent que certains programmes WLB sont bénéfiques. Cette constatation reconferme le résultat des littératures WLB existantes. Par exemple, Kopelman, Ptottas, Thompson et White Jahn (2006) soulignent que plus une organisation met en œuvre de programme WLB, meilleurs sont les résultats sur l'engagement et le soutien perçu de la famille organisationnelle que les gestionnaires et les employés perçoivent. Cependant, nos résultats montrent que les managers ont des doutes sur certaines politiques WLB telles que les congés en bloc. Ceci est conforme à la suggestion de Poelmans et Sahibzada (2004) lorsqu'ils soulignent qu'il y a un manque de recherches pour explorer la mise en œuvre réelle de certaines politiques et programmes travail-famille au niveau de l'organisation pour évaluer l'efficacité de ces programmes WLB. Davantage de recherches dans des pays ayant le même contexte comme le Vietnam sont nécessaires pour examiner l'efficacité des politiques WLB, comme Kumari & Malaviya (2021) soulignent dans leur analyse bibliométrique WLB que la plupart des littératures WLB existantes proviennent de pays développés.

Troisièmement, nous constatons que les données démographiques personnelles telles que le sexe, l'âge, le statut matrimonial, la taille et le type d'entreprise sont des variables importantes qui influent sur l'efficacité des politiques WLB. Cela implique que les organisations doivent analyser attentivement les données démographiques de leur personnel lors de la conception des politiques WLB pour assurer son efficacité.

Soutiens sociaux

Notre recherche confirme que les soutiens du patron et de la famille sont des sources importantes de soutien social pour aider les gestionnaires à trouver un meilleur équilibre entre le travail et la vie. Cette découverte est en accord avec Md-Sidin et al. (2008); McCarthy et al. (2010) et Kossek et al. (2011) lorsqu'ils ont montré que les soutiens sociaux sont des atouts importants pour aider à limiter les impacts négatifs du stress au travail et des conflits entre le travail et la vie personnelle des employés.

De plus, nos résultats de recherche démontrent que les caractéristiques démographiques personnelles sont des variables importantes affectant la perception de l'efficacité des soutiens sociaux. Cette constatation est conforme à la littérature existante de WLB. Bell (1981) avait souligné que les hommes et les femmes valorisent les soutiens sociaux très différemment et différemment tout au long du cycle de vie; Belle (1989) indique que les hommes ont tendance à avoir moins de compagnons que les femmes ou Gallagher (1994), Liebler & Sandefur (2002) et Thoits (1995) prouvent que les femmes ont tendance à fournir et à recevoir plus de soutien émotionnel avec leurs collègues, connaissances et voisins que masculin.

Quelle incidence sur les politiques managériales?

La famille est toujours au cœur du cœur et de l'esprit des Vietnamiens et les individus travaillent dur pour le bien de leur famille. C'est un sacrifice d'efforts à court terme pour le bénéfice à long terme de leur famille. Les organisations devraient concevoir des programmes de coaching sur les programmes WLB pour les managers de différents niveaux. Par exemple, des cours de formation sur la gestion émotionnelle, la gestion de l'énergie, l'auto-leadership, pour les sensibiliser aux questions WLB afin qu'ils puissent influencer leurs propres subordonnés et inspirer la conception et la mise en œuvre de programmes familiaux pour les managers.

Notre première recommandation est que les banques vietnamiennes conçoivent et promeuvent des pratiques modernes et efficaces de WLB. Les résultats de nos recherches montrent que, dans l'ensemble, les employés du secteur bancaire apprécient fortement les initiatives WLB telles que les horaires de travail flexibles ou les programmes de congés. Cependant, certaines banques, en particulier les

banques commerciales par actions appartenant à l'État, qui accueillent la majorité de la main-d'œuvre du secteur bancaire, se contentent de mettre en œuvre les politiques de base du WLB, comme l'exige le gouvernement.

Deuxièmement, nos recherches montrent que le personnel n'est pas toujours convaincu de l'efficacité des politiques WLB que les entreprises mettent en œuvre théoriquement pour eux. S'ils apprécient grandement les horaires flexibles et les autres initiatives de congé, ils ont cependant des doutes sur l'efficacité de certains programmes tels que les congés en bloc. Notre recherche met en évidence que les données démographiques personnelles telles que le sexe, l'âge, le statut matrimonial et les caractéristiques de l'organisation telles que la taille et le type d'entreprise sont des variables importantes qui ont une incidence sur l'efficacité des politiques WLB. Cela engage les organisations à analyser plus finement les caractéristiques démographiques de leur main-d'œuvre ainsi que les caractéristiques de leur entreprise pour concevoir des politiques WLB mieux adaptées aux besoins plus élevés de leur personnel.

En plus des recommandations générales, nous aimerions proposer les recommandations spécifiques suivantes basées sur nos résultats de recherche et le contexte culturel vietnamien. Spécifiquement:

- ✓ Introduction du congé parental pour les nouveaux pères. La Banque peut utiliser les dirigeants masculins utilisant ces congés pour démontrer l'importance et l'acceptabilité des hommes qui les prennent. En réalité, certaines banques de progrès comme Techcombank et MB Bank ont lancé cette initiative.
- ✓ Introduire une catégorie de congé familial complète et moderne, que le personnel peut utiliser pour gérer tout problème familial inattendu, comme s'occuper d'un enfant malade ou d'un autre membre de la famille ou se présenter lorsque la garde d'enfants régulière n'est pas disponible.
- ✓ Concevoir une politique pour augmenter les congés annuels en fonction du temps du personnel travaillant pour l'organisation. D'une part, cette initiative contribue à encourager les séjours prolongés au sein de l'organisation. D'autre part, cela aide le personnel à avoir plus de flexibilité pour gérer leurs

responsabilités non professionnelles et familiales, comme cela est confirmé dans nos recherches qualitatives et quantitatives.

- ✓ Offrir des options de travail flexibles dirigées par les employés. Cela pourrait inclure l'ajustement des heures de début et de fin pour permettre aux parents de gérer les heures de début et de fin de l'école ou permettre une flexibilité dans le lieu de travail des employés afin d'équilibrer le travail avec leurs responsabilités familiales.
- ✓ Fournir ou soutenir l'accès à la garde d'enfants. Cela peut prendre de nombreuses formes et pourrait inclure l'accès à une garderie sur place ou un soutien financier au personnel pour accéder à son service de garde d'enfants préféré.

De plus, les banques devraient promouvoir un environnement de travail respectueux et moderne. Nos recherches montrent que certains cas de harcèlement au travail se produisent lors de fêtes après les heures de travail et montrent de manière convaincante que la culture de l'alcool est un défi majeur pour l'équilibre entre vie professionnelle et vie privée, non seulement pour les femmes mais aussi pour les hommes managers. L'habitude de boire trop devrait être limitée.

Notre recherche suggère qu'il peut y avoir des difficultés culturelles et pratiques qui empêchent les employés de profiter pleinement de ces programmes de travail flexibles. Par exemple, il existe encore souvent une stigmatisation associée à l'utilisation d'horaires flexibles ou au travail à domicile, considérant que l'employé qui utilise cette initiative est moins ambitieux. Dans ce domaine, les banques devraient mettre en place des cours de formation et des séances de partage d'informations pour sensibiliser le personnel des banques aux avantages de ces politiques.

Notre recherche met en évidence le rôle important des soutiens sociaux mais ne trouve pas de grande différence entre l'importance accordée aux soutiens familiaux par rapport aux soutiens patronaux. Par conséquent, nous suggérons aux organisations de porter une attention particulière à la conception et à la mise en œuvre d'initiatives visant à créer un environnement de travail encourageant et favorable, significatif pour le domaine familial des employés. Plus que cela, les managers devraient être formés pour accroître leur sensibilisation ainsi que leurs

compétences et leur compréhension dans ce domaine puisque nos résultats montrent que les managers jouent un rôle important en aidant leur personnel à trouver un meilleur point d'équilibre au travail.

En ce qui concerne les questions de genre, les banques doivent appliquer une perspective de genre pour développer leur stratégie de diversité et d'inclusion des genres ou inclure une perspective de genre dans leur processus d'élaboration de politiques. La stratégie doit décrire les objectifs généraux et la manière de les atteindre. Les objectifs doivent être le pourcentage de femmes et d'hommes à différents niveaux et différentes fonctions avec un délai précis dans lequel les objectifs doivent être atteints. Notre analyse de la structure de la main-d'œuvre montre que la majorité des femmes occupent des emplois moins flexibles tels que les services et les opérations, tandis que leur rôle à la maison nécessite plus de flexibilité.

De plus, les banques devraient accorder plus d'attention à la diversité des genres lors de la formation et du développement ainsi que de la planification de la succession. Des actions telles que demander au personnel d'élaborer un plan d'accouchement devraient être interdites et la performance du personnel féminin devrait être pleinement appréciée pendant sa grossesse et sa période d'accouchement. Les banques devraient envisager de rémunérer intégralement le personnel féminin pendant leur période d'accouchement.

Notre dernière recommandation est que les multinationales, en particulier les banques mondiales, qui font des affaires en vietnamien, remarquent qu'il existe une différence de perception et de comportement des dirigeants vietnamiens envers WLB. Nos recherches montrent que les managers vietnamiens sont prêts à travailler dur pour le bénéfice de leur famille à long terme, cependant, afin de les rendre, en particulier le personnel féminin, pleinement fonctionnels, leurs affaires familiales doivent être assurées car la famille est toujours au cœur de Peuple vietnamien.

Conclusion : apports et limites

Apports théoriques

Notre première contribution est à la littérature WLB. Notre recherche reconnaît de nouvelles sources de défis WLB dans le contexte vietnamien, y compris la culture de la consommation d'alcool, l'équilibre entre les problèmes internes et externes, que nous n'avons pas trouvés dans la littérature WLB existante.

Ces singularités mettent en évidence le rôle important du contexte d'observation aussi bien sectoriel que culturel. Il apporte une contribution à la théorie des systèmes socio-écologiques (Urie, 1979), lorsque les résultats montrent que les défis WLB ne proviennent pas seulement des sphères professionnelles et familiales, mais qu'ils proviennent aussi des normes culturelles et sociales.

Deuxièmement, la recherche apporte également une contribution aux littératures WLB en incorporant des études de cas de travaux de terrain pour montrer que les changements sociaux et le contexte culturel affectent de manière critique l'équilibre travail-vie des individus qui appartient aux chrono-systèmes décrits par Urie (1979).

Troisièmement, notre recherche révèle que les managers, du moins dans le secteur financier vietnamien, ont plus de rôles non professionnels, en particulier la gestion des relations en dehors des organisations, l'adhésion à des groupes d'affaires après les travaux, la gestion des problèmes externes, le second emploi, etc. Cette partie de leur rôle, essentielle au Vietnam et probablement plus largement en Asie, semblent moins présentes dans les descriptions de postes équivalents au sein des organisations multinationales.

Notre recherche met en évidence et reconfirme le rôle important des soutiens sociaux pour aider les managers en particulier et les individus en général à gérer les défis WLB en mettant en évidence le rôle du patron pour aider les employés à trouver un meilleur point d'équilibre au travail et le rôle du conjoint. D'autres travaux sur le terrain aideraient à mieux comprendre la dynamique des microsystèmes tels que définis par Urie (1979). Nous espérons avoir ainsi apporté une modeste contribution à la théorie des rôles et aux systèmes socio-écologiques théorie de Bronfenbrenner (1986) et Voydanoff (2008). Notre conclusion est conforme aux conclusions de Md-Sidin et al., (2008), McCarthy et al., (2010), Kossek et al., (2011) lorsqu'ils confirment que les soutiens sociaux sont des atouts importants pour aider à limiter

les effets négatifs effets du stress au travail et des conflits entre le travail et la vie personnelle des employés.

Enfin, la mise en évidence des idiosyncrasies vietnamiennes engage à considérer que les théories et pratiques s'affichant à vocation universelle doivent, pour prendre sens et être plus efficiente, être ajustées au contexte en particulier s'agissant d'entreprises occidentales internationales, lors de leur processus de transfert.

Apport méthodologique

Avec une approche différente, plus contextualisée et que nous estimons plus pertinente que l'approche par questionnaire de Hofstede, nous avons apporté une contribution à la méthodologie de la recherche. En mobilisant une perspective, qui définit la culture comme un contexte partagé de sens, nous inscrivons notre travail dans une perspective de recherche en gestion dûment contextualisée.

En ce qui concerne les unités de recherche, plutôt que de traiter les individus comme des unités de recherche, nous traitons les managers hommes et femmes et leurs partenaires comme des unités d'observation. Notre recherche étudie également les responsables RH et les consultants pour reconnaître l'écart entre les politiques d'entreprise WLB et les attentes des employés pour reconnaître l'écart et trouver des opportunités pour aider les organisations à concevoir des politiques et des initiatives efficaces d'équilibre travail-vie personnelle pour aider leur personnel à atteindre un meilleur point dans leur travail et la vie. C'est notre contribution à la méthodologie de recherche, en particulier la recherche WLB, pour produire des résultats plus précis, ajustés au contexte vietnamien.

Limites

Bien que nous ayons anticipé les difficultés auxquelles nous nous exposons dans le recueil des données que nous souhaitons réunir, nous avons pleinement conscience des limites de notre recherche qui est, à bien des égards, de nature exploratoire sur un sujet encore peu investigué.

Premièrement, il reste très difficile d'évaluer l'impact des politiques WLB mises en œuvre par les organisations sur la vie quotidienne des employés. La raison en est qu'il s'agit d'un espace privé et que les personnes interrogées hésitent à parler ouvertement de sujets aussi intimes. Bien que nous ayons appliqué différentes techniques au cours du processus de recherche, nous reconnaissons les limites de notre méthode dans ce domaine.

Deuxièmement, nous rencontrons les mêmes difficultés que toute recherche en sciences de gestion lorsque nous mettons en œuvre des recherches de terrain au sein des entreprises pour un certain nombre de raisons. Par exemple, la crainte des entreprises visitées que les résultats de la recherche puissent être négatifs pour l'image de l'entreprise et le manque de disponibilité du personnel. Cependant, le fait d'être, en tant qu'étant moi-même manager du secteur bancaire, un initié dans au moins deux organisations et d'avoir des liens étroits avec d'autres organisations m'a considérablement aidé à surmonter cet obstacle.

Enfin, nous ne sommes pas en mesure de comparer nos résultats avec les résultats d'autres recherches ou d'autres secteurs pour produire des résultats représentatifs pour tous les secteurs. WLB est encore un concept très nouveau au Vietnam et peu ou pas de recherches peuvent être trouvées dans ce domaine au Vietnam. Nous ne sommes donc pas en mesure d'évaluer la validité plus large à l'échelle du Vietnam de nos résultats, obtenus au sein du secteur bancaire, faute de disposer de points de comparaison avec des enquêtes menées dans d'autres secteurs.

Prolongation souhaitable de notre recherche

Notre recherche est parmi les premières recherches approfondies sur la question de l'équilibre travail-vie personnelle au Vietnam. De ce fait, il existe un grand nombre de perspectives de recherches futures.

Premièrement, cette recherche s'adresse uniquement aux cadres du secteur bancaire. Par conséquent, les mêmes recherches peuvent être menées dans d'autres secteurs. Nous recommandons que les recherches suivantes dans d'autres secteurs utilisent les résultats de cette recherche pour comparer et contraster les points de vue des

gestionnaires du secteur bancaire, analyser les similitudes et les différences avec les perspectives des gestionnaires d'autres secteurs afin de contribuer à la construction de politiques améliorant les équilibres de vie des salariés vietnamiens.

Deuxièmement, il serait très utile d'approfondir les recherches sur certains des traits originaux identifiés par nos travaux. Nous recommandons en particulier que les futurs chercheurs étudient en profondeur la culture de la consommation d'alcool et l'équilibre travail-vie personnelle, les changements sociaux et l'équilibre travail-vie personnelle et l'équilibre entre les sexes et la vie professionnelle afin de contribuer à la littérature WLB dans le contexte vietnamien.

Troisièmement, nos conclusions signalent la nécessité d'effectuer un examen de l'efficacité et de l'efficacité des politiques WLB au niveau de l'organisation. Ce constat issu du terrain pose une question importante et intéressante pour les sciences de gestion qui est de savoir comment mieux mesurer l'efficacité de ces politiques au niveau organisationnel.

INTRODUCTION

General problems

In line with economic development and integration, demographics and social structures are changing rapidly. The role of men as a bread winner of the family seems to be weakened while more and more women enter the workforce. When women go to work, it is hard for men to put all the family duties on the shoulders of women.

The economic conditions also explain difference in work motivation and responsibility for work and other things outside of the work. Vietnam is getting more and more developed and people are getting more and more better-off. When they are more better-off, their behaviors changes. For example, people in general and managers in particular care more for the family, their children than in the past. That leads to increase of responsibility to their family and also non-work domain.

In business in general and in financial sector in particular, fiercer competition is requiring managers in the financial sector to be more responsible for work-related issues. Vietnamese staff are influenced by well-trained managers from the West with advanced management approaches and tools. They are also affected by MNCs and innovative corporates due to globalization process. As a result, how to find a way to balance between work and non-work life is getting more and more attention by business organizations and the managers themselves.

The reality shows that when facing with work and life unbalance, some managers may choose to exit from the work, change the work and some still stay at the same place with these challenges. This affects performance of

firms. In real life, at lower level, employee may easily change or quit the job but at higher level, it is difficult to do so.

A larger number of researches show that WLB can help improve performance of organizations and wellbeing of employees, for example, Beauregard, T. A. and Henry, L. C., 2009; Standen, P., Daniels, K., & Lamond, D., 1999.

Having said that, exploring WLB challenges and effective approaches to adapt to these challenges life is a valuable attempt as well as exploring how organizations could improve their WLB policies and initiatives in order to help their staff achieve better balance point in work.

Work-life balance being influenced by cultural factors

Work life balance is affected by cultural context (Powell, 2009; Lewis, S., & Beauregard, T. A., 2018). Vietnamese managers are believed to be tasked with different roles and responsibilities outside of office, compared with managers in Western countries which are described in existing literatures that are mostly produced in the Western context. Mian et al., (2014) points out in their research that employees in Asian context, specifically in China, tend to have stronger endurance capacity of work-family conflict (WFC) than their Western counterparts. The reason for such tolerance is strongly linked with the expectation of long-term returns to their families. That leads to the reality that some existing theories produced in the Western world may not help to explain the work life balance phenomenon in Vietnamese context.

Academic arena

In academic arena, because of its important role to work effectiveness, work - life balance is increasingly attracting interests of management researchers.

Work-life balance is strongly associated with performance, employee commitment, job satisfaction (Beauregard, T. A. and Henry, L. C., 2009; Allen et al., 2000), and organizational behavior (Bragger, 2005). Unbalance of work and non-work life is closely linked with greater turnover intention (Allen et al., 2000) and greater sickness absence (Jansen, et al., 2006). This evidence indicates that work - life balance is a powerful leverage point to promoting individual and organizational effectiveness.

The literature review shows that the majority of researches focus on conflicting roles, reasons which lead to work-life balance, and what is the consequence of unbalance between work and life but neglecting the mean to or strategies to help individual find a better balance point (Linehan and Walsh, 2000). Moreover, most of the theories are developed in the Western world, where the context is mostly different with Eastern countries including Vietnam. Additionally, it is mostly related to female (managers), however, it is believed men also face work - life unbalance issues as much as women, but possibly not the same issues.

Against these reasons, the author attempts to launch a comprehensive research on work life balance of managers in Vietnam financial sector. One of the reasons which the researcher chooses the financial sector is that it helps to bring the personal experience and network of colleagues of the researcher into full play. More importantly, the banking sector, which is considered as the blood of the economy, is undergone drastic changes with high level of competition and shares more similarities with Western context. The appearance of more foreign players in the sector might represent for a dynamic and modern Vietnam in the future.

Research method

Most of management researches relating to cultural aspects in Vietnam use Hofstede's model (Segal, 2014; Nguyen, 2015). However, this approach is

unable to show what are happening at organizational level and is blamed with important methodological weakness (Chapman, 1997) because culture is framed within some pre-defined measurable dimensions (McSweeney, 2002; Dupuis, 2013; Nguyen, 2015). Therefore, we position our research differently, integrate the D'Iribarne's theoretical approach to cultural diversity and mobilize the interpretative qualitative analysis by Jonathan Smith with an aim to discover new phenomenon in management logics in general and work life balance in particular in Vietnam cultural context.

Fully aware of the shortcoming in management researches which D'Iribarne, Chevrier, Henry, Segal and Treguer-Felten (2020) points out in their recent work in intercultural management that understanding the cultural context is crucial to successful dissemination of the best management practices but has been ignored in management sciences, we design in this research an cultural anthropology with special focus on Vietnamese village culture because village culture is believed to be the fundamental element to understand the Vietnamese characters (Tran, 2000; Nguyen, 2015) to support our main study on work life balance.

Regarding research unit, rather than treating individual as research unit as previous WLB researches, this research treats both male and female managers and their partner as research unit to ensure the reliability of the results. Additionally, the research also explores HR managers and consultants to recognize the gap between corporate work life balance policies and expectation of employees to find opportunity for improvement.

The above arguments from Vietnamese contemporary cultural and social economic context and from academic aspects strongly show that it is a valuable attempt to conduct this comprehensive research in work - life balance issues in Vietnam context. It is also valuable to use a different research approach to discover new phenomenon and to verify the applicability of universal theories in a local context with different cultural singularity.

Research subject and research questions

To fill these research gaps, this exploratory research in work - life balance of managers in Vietnam financial sector attempts to find an answer to the following main research question “How do managers in Vietnam financial sector handle their work - life balance challenges?” In order to find the answer to that big question, this research is designed to step-by-step find the answer to three following specific questions:

- (i) What are the work life challenges which managers in Vietnam banking sector facing?
- (ii) How do managers adjust to adapt with these challenges?
- (iii) How can organizations adjust their WLB policies to help their staff to attain better WLB?

Research method and steps to realize

The aim of the research is firstly to understand, describe and analyze how Vietnamese managers from the banking sector perceive, manage and harmonize their work - life balance within Vietnam cultural singularities. Secondly, it is designed to produce findings to contribute to the understanding of management logics in Vietnam cultural context. And finally, it aims at finding opportunities in which companies could help their staff to achieve a better balance point between work and life.

To achieve that goal, we will apply the interpretative approach to conduct the research in following steps:

In the first part, we will conduct a literature review on the concepts and theories as well as policies relating the research subject to guide the research.

In this part, we will review what have been done in Asian countries and especially in Vietnam in this regard and try to recognize limitation and the missing from the existing WLB literatures relating to our subject.

In this part, we will also describe the methodology which we are going to apply. We would specifically explain the reasons why we mobilize the interpretative approach (IPA) into the research. We also describe the sample demographics as well as the techniques that we have applied to receive better data for the analysis.

The main part of this research is an exploration to find out and understand the constraints and challenges, which managers in Vietnam banking sector are facing. We also analyze how these managers make adjustments to adapt or to manage these challenges in order to balance their work and social life. The research also attempts to analyze and find out how companies could help their staff to reach a better balance point between work and social life.

Before that, we will conduct a brief study to make an introduction of Vietnamese socio-economic and cultural context to set the background of the research. Secondly, we will examine the Vietnamese cultural anthropology literature to facilitate our analysis at later phase since we believe that most of the current management researches relating to culture, including in Vietnam, mobilize Hofstede's approach and shows some weaknesses as shown by (Chapman, 1997; McSweeney, 2002 and Dupuis, 2013).

The synthesis part is organized in two chapters. In Chapter 7, we would discuss and compare our findings with the existing literature to produce new knowledge in the area. In Chapter 8, we demonstrate our conclusion as well as show the research limitations as well as perspectives for further researches.

Before launching the official research, we have designed a questionnaire to run some semi-structured interviews to test the feasibility of the research and the suitability and clarity of the questions. The final questionnaire and the

research are decided after discussion with my supervisor as well as receiving comments and feedbacks from his related research teams.

In addition to the qualitative research, we also conduct a quantitative study to testify the results from our qualitative research with a larger sample to increase the credibility and confirm the accuracy of our research findings.

PART 1
THEORETICAL PART

This research is aimed at (i) firstly studying the work life balance challenges faced by managers in Vietnam banking sector; ii) how managers adjust to adapt to and handle these challenges in Vietnamese cultural context; and (iii) what organization can do to support their staff to find a better balance point in work and life.

This theoretical part helps the thesis to determine our subject's position in the current literature, and to specify the target of the research. Therefore, this part focuses on finding the answers to two following questions:

- (1) What have been published on WLB issues and can we find any research gap in the existing literature?
- (2) What methodology does this research mobilize?

To answer these two questions, we divide this first part into two chapters. Chapter 1 concentrates on the theoretical framework, in which we would revisit:

- the WLB concepts,
- the sources of WLB challenges,
- the main theories explain WLB issues,
- the WLB policies in organizations, discussing their effectiveness as well as cost and benefits of WLB policy implementation, and finally, the strategies to adapt to handle WLB issues. Basing on that, we reformulate and reconfirm our research questions which will be answered in the following chapters.

Chapter 2 discusses the methodology which we apply to achieve our research goal. The main methodology is interpretative phenomenon analysis by Smith and Osborn (2008) with special focusing on comparing and contrasting to find out the similarities and differences among cases as emphasized by D'Iribarne with his interpretative approach. Additionally, an additional quantitative survey with larger sample is also mobilized to testify the results from the qualitative research to confirm our research findings.

CHAPTER 1 – THEORETICAL FRAMEWORK

1.1. The concept of work-life balance

The concept of work-life balance is getting more and more popular in Vietnam and in the region, especially in busy cities such as Hong Kong and Singapore, both in social life and academic world. In real life, more and more Vietnamese organizations are inviting speakers to share about the approaches to help staff to find a balance point in their work and life. Advanced organizations have put in place a large number of WLB programs to support their employees. For example, Vietcombank, a state-owned commercial joint-stock bank with the largest market capitalization of 17 billion USD¹, just organized a seminar on work life balance in March 2022². Military Commercial Joint-stock Bank (MB), a top 5 largest bank and top 1 in term of return on equity (ROE) in Vietnam, invited speakers to share techniques to find a better balance point in work and life some month ago; Vietnam Prosperity Bank (VPB), a commercial joint-stock bank with largest equity of around 4,2³ billion USD, even officially hire work life balance expert as full-time staff to help their staff finding a better balance point in work and life.

The popularity of the term “work-life balance” in the current busy world is undeniable. However, people understand this concept differently in real life and in academic world. There exist a large number of different definitions of this concept (WLB) as Kurami and Aakanksha (2021) points out in their literature review and bibliometric analysis on work life balance, mentioning

¹ Roughly calculated based on stock price of Vietcombank and USD/VND exchange rate on September 6th 2022

² <https://tamlyvietphap.vn/tin-tuc/quan-ly-cang-thang-can-bang-cuoc-song-vietcombank-2407-38672-therapy.html>

³ Roughly calculated based on USD/VND exchange rate on September 6th 2022

that the literature in the WLB corpus is dispersed because of lacking a strong knowledge structure.

Moreover, it is a multi-facet issue and researchers from different disciplines use or conceptualize different definitions. Mamin Ullah (2016) points out that work life balance issues are studied from economics, family studies, gender studies, industrial relations, information systems, management, social psychology and sociology.

Lewis, S. & Beauregard, A. (2018) believes that it lacks an established definition in the research literature when arguing that WLB can be both a social construct which can be defined as an individual experience or aspiration, with particular focus on time-squeezed white collar workers, which means a notion which is developed through social practices, or a discourse to describe workplace policies or practices, for example, flexible work programs or public policies such as maternal leave, which are developed to enhance individual experiences in the society.

Researchers are taking different perspectives including behavior, organizational, role or boundary management perspective to define or conceptualize WLB concept.

1.1.1 WLB from behavior perspective

From behavior perspective, work life balance is defined as “achieving satisfying experiences in all life domains and to do so requires personal resources such as energy, time, and commitment to be well distributed across domains” (Kirchmeyer, 2000). It could be “the individual perception that work and non-work activities are compatible and promote growth in accordance with an individual’s current life priorities” (Kalliath & Brough, 2008) and “the degree to which an individual is able to simultaneously balance

the temporal, emotional and behavioral demands of both paid work and family responsibilities” (Visser & Williams, 2006).

1.1.2. WLB from organizational perspective

According to Lackwood (2003), WLB can be defined as “the dilemma of managing work obligations and personal/family responsibilities” from view point of employee and “the challenge creating a supportive company culture where employees can focus on their jobs while at work” from employer’s perspective.

WLB is the term used to “describe those practices at workplace that acknowledge and aim to support the needs of employees in achieving a balance between the demands of their family lives and work lives” (Purohit, 2013), in which there is “absence of unacceptable levels of conflict between work and non-work demands” (Greenhaus, 2003).

1.1.3. WLB from view point of role perspective

The third perspective on WLB is role perspective, including role conflict, role enrichment and role facilitation. Under this perspective, WLB is defined as “satisfaction and good functioning at work and at home with a minimum of role conflict” (Clark, 2000) and it is “about people having a measure of control over when, where and how they work” (Fleetwood, 2007). Greenhaus and Allen (2006) define WLB as “the extent to which an individual’s effectiveness and satisfaction in work and family roles are compatible with the individual’s life priorities”.

Also based upon role models, Grzywacz & Carlson (2007) defines WLB as “accomplishment of role related expectations that are negotiated and shared between an individual and his/her role related partner in the work and family domains”. Other authors insist on the individual ability “to meet both their work and family commitments, as well as other non-work responsibilities and activities” such as “hobbies, and community involvement” (Smith & Brower, 2011).

1.1.4. Boundary management perspective

Based upon boundary theories, work life balance can also be defined as the “interface of work and family and the consequences of these two variables on commitment to work, job satisfaction, family roles and social related themes (Nwagbara & Akanji, 2012). It is “the ability of individuals to pursue successfully their work and non-work lives, without undue pressures from one domain undermining the satisfactory experience of the other” (Noon & Morrell, 2013).

Work life balance happens when individual can create a boundary to help them find the balance point between domains as Abdulrahman & Ali (2018) defines WLB as “a wide concept which includes appropriate equilibrium between career and aspiration on one hand, compared with pleasure, vacation, and family life on the other.”

From whatever perspectives, most researchers position WLB as a matter of individual choice and responsibility with regard to establishing priorities and organizing schedules. According to Lewis, Gambles and Rapoport (2007), the structural, cultural and practical constraint of individuals which have impacts on sense of entitlement and capacity to find the better balance point in some forms for individuals is mostly neglected.

The nature of this research is to explore how managers in Vietnam banking sector perceive, experience and handle their work life challenges. We would mobilize the definition by Kirchmeyer (2000) defining WLB as “achieving satisfying experiences in all life domains and to do so requires personal resources such as energy, time, and commitment to be well distributed across domains”.

The reason we decide to choose this definition for our research is four folds:

Firstly, this research is mainly aimed at discovering challenges which managers in banking sector face and their experiences and strategies to find a better balance point. Therefore, the definition by Kirchmeyer is better fit with this research as he defines WLB as a satisfying experience.

Secondly, WLB concept is clearly more complex than just simple conventional conflict, enrichment, enhancement or facilitation between domains but it is experience and satisfaction (Casper et al., 2018). General public’s life in this contemporary society, including Vietnam, is turning more on entertainment. We have a lot of works in the daily life outside of work and family domains.

Thirdly, not like other definitions, which mainly focus on work and personal life domains, Kirchmeyer’s definition emphasizes on finding a satisfying experiences on all life domains, which include social life and leisure time (Chan et al., 2020). This is on the right trend of literature development as the concept of work life balance has taken place of work family balance (Adisa et al., 2017) as life refer to a larger number of domains beside family including everything taking place outside of work (Bello and Tanko, 2020).

Fourthly, Kirchmeyer also explains the tools and resources which are the mobilization of resource such as energy, time and commitment to support individuals to achieve better balance points in work and life.

1.2. Prominent theories explain WLB issues

Kurami and Aakanksha (2021) in their systematic literature review on WLB, points out that from 1998 to 2020, 62 theories have been applied in studying WLB issues, however, 36 of which are applied in just only one research, 7 theories are applied twice and 6 theories are applied three time and mostly in empirical researches. Top 5 theories are mostly applied are conservation of resource (COR) theory, institutional theory, border theory, social exchange theory and role theory, of which COR is mostly applied in 36 researches, institutional and border are applied in 26 researches; role theory is applied in 15 researches.

Therefore, in the following part, we focus on reviewing these top main theories which are COR theory, border and social exchange theory, role theory and ecological system to create the foundation for our later analysis.

The reason why we need to review these 5 main theories is a lacking of an overall theoretical framework for WLB studies (Grzywacz & Marks, 2000). Researchers are advocated adopting different forms of system theories to guild WLB researches (Parasuraman & Greenhaus, 2002; Grzywacz & Marks, 2000; Voydanoff, 2002; Shellenberger & Hoffman, 1995). Moreover, it is our purpose to address dynamic interaction of individuals with social environment context with theoretical extension to work life balance research, therefore, these theories mostly fit with our research.

1.2.1. COR theory

COR theory, which was firstly developed by Hobfoll (1989) and improved by Hobfoll et al. (2018), conceptualizes the interaction between work and life

experiences of individuals with their surrounding environment via the process of resource investment and return. Resources are defined as the valuable things which are meaningful to individuals including objectives, states and conditions. According to COR theory, when resources are lost, individuals will face these work life challenges with psychological stress.

COR theory covers two fundamental principles regarding the protection of resources from getting lost: Primacy of Resource Loss and Resource Investment. The Primacy of Resource Loss states that it is more negatively harmful for individuals to lose resources comparing to gain of resources. For example, a reduction in salary will be more harmful than the same increase in salary would have been helpful.

The Resource Investment principle states that individuals tend to invest resources with an aim to protect against resource loss, to recover from losses, and to gain resources.

From these two principles, the COR theory has proposed four corollaries which can be applied to resource changes, including:

- ✓ Individuals with higher resources will set up to gain more resources. And vice versa, individuals with fewer resources are more exposed to experience resource losses.
- ✓ Initial resource loss will lead to losing more resource in the future.
- ✓ Initial resource gains will lead to gaining more resource in the future.
- ✓ A lack of resources will lead to attempts to defensively conserve the remaining resources.

Individuals need to invest into personal resources such as time and money to fulfil work and non-work demands and achieve better balance point in work and life. Other social systems, such as families, entities, communities and the government, can also invest to produce resources, for example work life balance supporting programs or policies to improve WLB of individuals, create positive resource returns at family, organizational or societal level.

COR theory (Hobfoll et al., 2018) also suggests that individuals with more personal resources and external supports are more likely to experience positive work and life outcomes and accumulate more resources in a virtuous cycle of resource accumulation.

1.2.2. Social exchange theories

The social exchange theories were firstly developed by the American sociologist George C. Homans (1910–1989). Homans (1961) defines social exchange as the exchange of tangible or intangible activities involving the interaction of at least two parties.

Homans centers his work on dyadic exchange and bases his theory on concepts of equilibration, expectancy and distributive justice and puts emphasis on behavior of individuals in interaction with one another. He tries to clarify and explain social interactions among small groups and the rewards received in exchange of their costs and investments. According to social exchange theory, in every romantic, friendship, and professional relationships, individuals execute the cost and benefit calculations and if the costs of the relationship are higher than the rewards, such as if a great deal of efforts or money were put into a relationship and not reciprocated, then the relationship may be terminated or abandoned.

In his work, Homans summarizes the system in three propositions: success, stimulus, and deprivation - satiation proposition.

- ✓ Success proposition: When one finds they are rewarded for their actions, they tend to repeat the action.
- ✓ Stimulus proposition: The more frequently a stimulus has resulted in a reward in the past, the more likely it is that a person will respond to it.

- ✓ Deprivation - satiation proposition: The more frequently in the past a person has received a particular reward, the less becomes valuable any further unit of that reward.

After Homans formulated the theory, other theorists, particularly Peter M. Blau and Richard M. Emerson, continue to develop it.

Blau's theory is closely linked to Homans' work. Blau analyzes the development of exchange theory in economics without emphasis on the psychological assumptions. He distinguishes between social and economic exchanges and exchange of power.

Participating in those exchange relationships is not compulsory and bring about advantages for both involved parties (Blau,1964). He points out that participation into social exchange relationships involves social interactions guided by social norms. The most dominant of these social norms in exchange theory is the reciprocity, which means that people will help the people who help them and people will not injure people who have helped them (Gouldner, 1960).

Blau's work encourages other theorists to develop forward-looking perspective, in which the reward would be anticipated by individuals with regard to their next social interactions. Blau argues that if individuals put too much focus on psychological assumptions in the theory, they will restrict themselves from developing other important aspects of social exchange. While Blau puts more emphasis on technical economic analysis, Homans focuses more on the behavioral psychology.

Molm (1997) further elaborates the social exchange concept and he defines it as a repetitive process in which people gain valued resources through interaction with others. It is not necessary that people receive the resource right at the time they give the resource, but they can receive it at another point in time.

Actors participating in social exchange could be individuals such as bosses, supervisors or employees or groups of people such as organization, union when it acts as a single entity (Molm, 1997). Resources can be valuable and tangible outcomes such as capacities, possessions and vary in value for different actors, for different interactions and to the same actor at different point in time (Molm, 1997).

Foa & Foa (1980) proposes two main dimensions of resources including concrete, symbolic and particular, universal. They classify exchange resources in six groups, including love, information, money, status, goods and services.

In organizational context, social exchange theory describes and explains the relationship between employees and employers, who are main actors engaging in exchange transactions (Armeli et al., 1998). Such exchange relationships happen between the employees and the entity as a whole, when that organization acts as a single entity offering work life benefits or work life program to its staff.

The relationship occurs when actors realize commitment, in which staff are committed to working with great efforts and loyal to the entity and vice versa, the employers are committed to implementing tasks to support employees such as paying salary and benefits (Armeli et al., 1998).

The exchange relationship also occurs between staff and supervisors when staff are committed to complete assigned tasks and supervisors are committed to supporting staff in term of working conditions, guidance and spiritually. Moreover, exchange relationship also happens between colleagues as any other interpersonal relationship.

1.2.3. Socio-ecological systems theory

Ecological systems theory was developed by a Russian-born American psychologist Urie Bronfenbrenner (1979). It provides a framework to testify the relationship of individuals within their communities and the broader society. The theory is also called human ecology theory or development in context and defines five environmental systems, in which individuals interact.

According to Bronfenbrenner (1986) and Voydanoff (2008), the socio-ecological systems theory demonstrates that a person belongs to multiple social systems interacting at multiple levels: (1) microsystems, in which a person has direct and interpersonal contact, for example family and organization which they belong to; (2) mesosystems consist of interconnections between the microsystems, for example between family members or between the children's peers and; (3) ecosystems involve links between social settings that indirectly influence individuals. For example, experience of children at home is likely be influenced by the experiences of their parent at work; (4) macrosystems describe the overarching cultural and social contexts that influences the individuals; and (5) chronosystems consist of the environmental changes and transitions over the time. A good example of this is the increasing percentage of women participating in the labor force (Santrock, 2007).

Socio-ecological systems theory studies work-life balance by investigating the ecological relationships in the ecosystem of workers (Pocock, Skinner & Ichii, 2009). The ecosystems of workers are microsystems located in larger ecosystems. Based on their assumptions on the ecological theory, Beaujot (2007) elaborates the relationships between families and economic environment by demonstrating caring and earning as the two most important activities of the family. Pitt Catsouphe & Swanberg (2006) improvise this theory into the Person-in-environment theory, which confirms that individuals have a dynamic relationship with the physical, social and natural environment which they are living in.

1.2.4. Border and Boundary Theory

The boundary theory was originated from the sociological work by Nippert-Eng (1996) and it focuses on explaining the complex interaction between border-crossers and their work and family lives, to predict when conflicts are more likely to occur, and propose a framework for achieving balance (Nippert-Eng, 1996). When roles are separated, the boundaries are clearer and when roles are integrated, the transitions are easier (Ashforth et al., 2000).

Boundary theory proves that there are psychological, physical and behavioral boundaries between work and non-work life of individuals which separate the two domains as distinct and different from each other (Allen, Cho & Meier, 2014). It describes the ways that individuals create, manage and alter boundaries so that they can simplify the world that they are experiencing (Ashforth, Kreiner & Fugate, 2000).

Based upon the foundation of boundary theory, Clark (2000) initiates the idea of work life border theory which demonstrates that the individual manages and negotiates the work and life/non-work domains in a way to find a better work life balance point between them. Basing upon the assumption that work and non-work aspects are two separate domains but affecting each other, the border theory describes the relationship between the two domains on the basis of continuum ranging from segmentation to integration (Voydanoff, 2005a). That means individuals are possible to treat the two domains separately, moving back and forth between the two domains or can choose integrate the two domains to find a better balance in work and life.

The work life balance policies like flextime, job-sharing, part-time work and telecommuting are good examples to describe the flexibility of the border (Cowan & Hoffman, 2007). Having described the boundaries based upon its permeability and flexibility characteristics, Clark (2000) confirms that the boundary can be strong to weak, and suggests that individuals can be “border

keepers” and “border crossers” when they make daily transition between the two domains of work and life.

Individuals shape their worlds, establish the borders around them, and determine the border crossing level to that world and its members. The border theory posits that an individual with more role concentration will enjoy greater work-family balance than individuals with less role concentration (Donald & Linington, 2008).

1.2.5. Role theory

The current WLB literature indicates that role theory is considered as one of key theory to explain for the relationship between work and family. The role theory is discussed with two different perspectives including conflict perspective and enrichment perspective.

With conflict perspective, Greenhaus and Beutell (1985) define work life conflict as a “form of inter-role conflict” when demand from family role domain creates difficulties in fulfillment of roles in work domain. Basing on assumption that work and life domains are incompatible with one another, Greenhaus and Beutell (1985) posits that achievement in one aspect will sacrifice in the other aspect. According to them, conflicts are divided into three types: (i) Time-based conflict occurring due to limited time cause difficulties in fulfillment of responsibilities of different roles; (ii) Behavior-based conflict occurring when behavior in family role domain is dysfunctional in work domain, and (iii) Strain-based conflict happening when psychologic symptoms created in one domain spill over into another domain. For example, a manager will easily loose the focus on his family role when he is preparing for important meeting in his firm.

Another aspect of relationship between work and family is enrichment perspective. Directly contrasting with work life conflict, work life enrichment is a process which experience in the family domain can help to enrich activities in the work domain and vice versa (Powell & Greenhaus, 2006). Enrichment consists of different constructs including enhancement, facilitation and spill over. Although these terms are used interchangeably, however, they vary in term of experiences and received benefits. For example, work family facilitation represents that resources such as self-esteem and skills from this role domain facilitate participation in the other role domain (Wayne, Musica and Flenson, 2004). Spill over describes the positive transfer of experiences, behaviors, moods or skills from one role domain to the other role domain (Carlson et al., 2006). Enhancement indicates that performance in one role domain depend on gaining resources in the other domain.

1.3. WLB policies in organizations

In this part, we firstly review the sources of WLB challenges faced by managers and employees in the existing literature, then we would conduct a literature review on WLB policies implemented by organizations and its impacts. After that we would synthesize and discuss the pros and cons to create the basis for our analysis at the later phase.

1.3.1. Sources of challenges

Work life balance requires an equilibrium between work and life of employee. Having said that, if there is an imbalance occurring in one domain will affect the dynamic within that domain and affect the other domain. In their starting

stone research, Greenhaus and Beutell (1985) points out that WLB conflicts or WLB challenges are generated when a person cannot coordinate stress from work and family in some aspects. Researches in the existing WLB literature show a large number of factors from working or family environment or from the characteristics of employees which cause imbalance in work and life such as work pressure, long working hours, poor organizational rewards, unsupportive environment, lack of supervision or organizational supports, etc. There are a large number of researches examining the causes, which lead to work life balance challenges of employees. The following table summarize key source of challenges with supporting researches. The table is prepared in three block structure of the same nature including work, family and personality characteristics of employees.

Table 1- Sources of WLB challenges

Source of challenges		Supporting researches
Main themes	Causes	
Work-related	Work pressure/overload	Kubzansky and Kawachi, 2000; Yildirim & Aycan, 2008
	Long working hours	Hughes and Parkes, 2007; Laxmi & Gopinath, 2012; Fu & Shaffer, 2001
	Unsupportive supervisors	Thomas and Ganster, 1995; Thompson and Prottas,

		2005; Frone, 1996; Yildirim and Aycan, 2007; Thompson and Prottas, 2005
	Inflexible work schedule	Greenhaus, 2001
	Irregular work schedule	Yildirim and Aycan, 2007
	Poor organizational rewards	Major, et al., 2002
	Poor work culture	Guest, 2002; Thompson and Prottas, 2005
Family- related	Family demand and stress	Grzywacz & Marks, 2000; Frone et al., 1997
	Child and elder care responsibility	Granley et al., 1999; Chen, 2012
	Unsupportive family member	Greenhaus, 2012; Grzywacz & Marks, 2000
Personal characteristics	Gender	Guest, 2002; Wallace, 1999; Duxbury & Higgins, 1991
	Age	Guest, 2002

	Marital status	Jones & McKenna, 2002; Dex and Scheibl, 1999; Laxmi & Gopinath, 2013
	Income	Frone, 1997; Voydnoff and Kelly, 1984
	Level of education	Sanik, 1993;
	Personality (self-efficacy)	Bandura, 1997; Cinamon, 2007
	Workaholism	Zhang & Liu, 2011; Russo & Walers, 2006

Source: Compiled by the researcher

1.3.2. Implemented policies

In their systematic literature review and bibliometric analysis, Kurami & Aakanksha (2021) point out that there are 126 articles discussing work life balance policies and practices published during the period from 1998 to 2020 with total citations of 2359.

Work life balance policies in the literature can be categorized into four main themes. The first themes can be named as flexible work arrangements to help staff adjust work demand such as flexible working hour policy (Fang et al., 2019).

The second group is intervention policies to help their staff achieve their career development goals such as training programs on career development (Batt & Valcour, 2003).

The third group is family-friendly policies to help their employee response to family demand such as maternal leave, marital leave (Moon & Roth, 2010).

The fourth group is organizational sponsor programs for personal demands of employees such as health and/or medical insurance, gym facilities, travel services and allowances, recreational activities, cafeteria in the office (Rajan-Rankin & Tomlinson, 2013).

Policies on work life balance are summarized in the following table:

Table 2 – Policies on work-life balance

No	Policies	Supporting Studies
1	Part-time work	Fast and Frederick, 1996
2	Flex-time	Doherty, 2004
3	Flex-place	Hill et al., 2001
4	Work from home	Felstead et al., 2002
5	Personal leaves	Bourhis and Mekkaoui, 2010
6	Family leaves	Bilal et al., 2010
7	Job sharing	Deery and Jago, 2009

8	Gym facility	Deery and Jago, 2009;
9	Childcare benefits	Deery and Jago, 2009
10	Sabbaticals	Mulvaney et al., 2006
11	Organizational policies	Lobel, 1999
12	Organization support programs	Bilal et al., 2010
13	Moving to position that gives less work-family stress	Felmlee, 1995
14	Telecommuting	Raghuram and Wiesenfeld, 2004

Source: Compiled by the researcher

1.3.3. Summary of policies and impacts

From viewpoints of organizations, these policies are meaningful and beneficial to the staff. Advanced organizations in developed countries design a large number of WLB programs to help their personnel to have sharing and allocate resource suitably. For example, staff must take block leave annually and they are not permitted to access to email or answer telephone to help them focus on refreshing themselves, thinking and making up plans for themselves or their team so that they can work more effectively when they come back after vacation.

Most organizations in the US, in Europe and in developed Asia countries have built up a professional and flexible working environment so that staff can share and arrange their own time. Staff are evaluated basing on their performance rather than basing on time they are in the office. Short training courses to develop soft skills or improve professional knowledge, or other programs such as mentoring, coaching, people management conducted by senior management for young staff or extra activities such as sporting, team building, community activities also help to create more team bonding and build up relations with the company.

Work life balance policies have been recognized as one among effective strategies to improve the quality of human capital, employee retention and managing talent (Qu and Zhao, 2012). A large number of benefits associating with sound work life balance policies such as work life balance policies having positive impacts on organizational outcomes such as reducing work-family conflict, generating high organizational citizenship behaviors, leading to high organizational commitment and increasing job satisfaction can be frequently found in the existing literature in work life balance (Kelliher et al., 2019).

Kelliher et al. (2019) discusses employer concerns and advocates the positive impact of work life balance policies on motivation and retention of employees. According to Kelliher (2019), balancing work and family lives is highly vital for institutions in creating inclusive working environment for effective business and humility organization.

Perceived benefits of work life balance policies and supporting studies are summarized in the following table:

Table 3 – Perceived benefits of work-life balance

No	Perceived Benefits	Supporting Studies	
1	Reduce work-family conflict	Thomas and Ganster, 1995	For employer
2	Increase job satisfaction	Thompson and Prottas, 2005	
3	Organizational commitment	Kopelman et al., 2006	
4	Organizational citizenship behavior	Lambert, 2000	
5	Positive attitudes towards the organization	Lambert, 2000	
6	Less absenteeism and greater job satisfaction	Baltes et al., 1999	
7	Improve productivity	Konard and Mangel, 2000	
8	Attract new talent	Grover and Crooker, 1995	
9	Retain valued employees	Karatepe and Uludag, 2008	
10	Improve corporate image, which can lead to greater sales or improved stock price	Evans, 2001	
11	Less loss of knowledge workers to competitors	Dex and Scheibl, 1999	
12	Improve employee loyalty	Lambert, 2000	
13	Life satisfaction	Kim and Ling, 2001	For

14	Improve relations	Kossek and Ozeki, 1998	
14	Reduce tension	Ezra and Deckman, 1996	
16	Psychological well-being	Major et al., 2002	
17	Physical health	Kinnunen and Mauno, 1998	
18	Greater job satisfaction	Hyman et al., 2003	
19	Marital satisfaction	Hughes and Parkes, 2007	

Source: Compiled by the researcher

Existing WLB literature shows a large number of benefits of sound WLB policies, however, as a matter of fact, the benefit level of each individual firm varies based upon the execution and the feature of the firm itself. And of course, in addition to the benefits, the implementation of work life balance policies also creates expenses to companies. The existing literatures indicate that the following costs may occur when organizations implement WLB policies:

- ✓ Direct costs involving with payments, such as subsidies for children or payment to mother when she takes material leave (Dex and Scheibl, 2001)
- ✓ Expenses to rent space and buy facilities such as breastfeeding rooms, fitness room, relaxing space or childcare facilities (Evans, 2001)
- ✓ Expenses to invest in equipment to support work from home policies (Evans, 2001)

- ✓ Expenses for studying and implementing policies to support work-life balance policies in the companies (Evans, 2001)
- ✓ Expenses to temporarily fill the absent posts (Evans, 2001)
- ✓ Expenses due to reduction in productivity of the staff who are not interested in the policies or are not benefiting from the policies (Evans, 2001)

1.3.4. Cost and benefit analysis of WLB policy implementation

While the costs of introducing work-life balance policies are relatively direct and easy to measure, the benefits are often more difficult to identify and measure. Not all the benefits may have been identified or measured. Consequently, the net impact of these policies is still debatable in some cases.

Given the difficulties in evaluating the impact and analyzing the costs and benefits of implementation of work-life policies, companies often make decisions based upon their attitudes or beliefs and their core values. Some companies launch work-life balance policies because they are intuitive to do so. Some companies evaluate the results after implementation of the work life balance policies in order to reevaluate their decision for adjustment (Evans, 2001).

Even in the absence of specific work life balance policies within companies, there are costs associated with balancing work and other commitments in their family life of the staff. These external costs are borne outside the companies, and are covered by the families and the communities, but they are likely to have positive impact for the firms. When implementing work life balance policies, companies are internalizing some of these costs and contributing the the society development and wellbeing of the community.

1.3.5. Discussions

The results of those policies are undeniable, as Kopelman, Ptottas, Thompson, and White Jahn (2006) point out in their research which explores the impact of work-life balance programs on attitudes and behaviors of managers and employees that the more WLB programs which an organization implement, the better results on commitment and perceived organizational and family support the managers and employees perceive.

However, the implementation and results of these WLB policies are quite different across different organizations and business entities or even different among divisions or section within the same organization. One of the reasons might be because of the attitude and the interest of the head or manager. The other reason might be cultural and context factors.

Poelmans and Sahibzada (2004) point out that there is a lack of researches to explore the actual implementation of work-family policies and programs at organization level. McCarthy et al. (2010) claims that despite the importance of supervisors and managers in implementing work-life balance programs is highly recognized, very little research is executed to explore factors relating to supervisor support in implementation of work-life balance programs.

Limitation and lacking of Asian data, including Vietnam, on WLB subject are also important to precisely examine the effectiveness of WLB policies in different contexts while most of existing literature come from developed countries, especially English-speaking countries like USA, the UK and Australia, etc. Kumari and Malaviya (2021) point out that among 945 research papers from 1998 to 2020, 19.2% comes from the United State, 17.9% comes from the United Kingdom and Australia account for 8.6% of the publication.

1.4. Social Supports

The concept of social supports is originated from the social exchange theory, which demonstrates that relationships between individuals are a form of social exchange concerning the reciprocal exchanges of valued resources (Berkowitz et al., 1965 and Ladebo, 2005). Social support is information leading the individual to believe that he or she is loved, cared for, esteemed, and is a member of a network of shared relationships (Cobb, 1976).

1.4.1. Classification of social supports

Juyang & Kristina (2021) conceptualize work–life balance support as a multilevel construct based on the socio-ecological systems theory. However, instead of mobilizing the classification of social systems, they adopt conceptual levels including micro, workplace and societal levels, which are more frequently used in work life balance literature.

The micro level consists of family members and social networks of individual, such as friends or neighbors. The workplace level comprises the working environment and professional contacts, such as team members, supervisors and bosses. The societal level is defined by psychological or geographical boundaries, such as communities, cities and countries.

Juyang & Kristina (2021) challenge the traditional understanding of work life balance as an individual level concern or phenomenon into a societal concern that require system support from a large range of stakeholders such as organization, trade union, families, authorities and communities.

According to Thoits (2011), supports can be described as emotional concern or empathy, instrumental and informational assistance provided by

individuals such as family members, supervisors or co-workers. Social supports at the working place are the perception, which an individual perceives from their working environment, such as managers, colleagues or supervisors and the larger organization as an entity in which they are working for (Kossek et al., 2011). They are important assets to help limiting the negative impacts from work stress and work life conflict (Md-Sidin et al., 2008).

Employers are able to create an encouraging and supporting work environment by implementing family support activities (Omonijo et al., 2015), which are meaningful for the family domain of employees (Boles et al., 1997).

Carlson & Perrewe (1999) classifies social supports into two types including work - related social supports and non - work social supports.

Work-related social supports are defined as the willingness that organization members are providing to help other members to handle work issues at the working place.

Non-work social supports are the willingness to assist members at working place with regard to non-work issues. A good example of this is supervisory or colleague assistance to a team member to handle work life issues.

Social supports can be categorized basing upon the nature of sources. Supports provided by people within an organization such as co-workers, supervisors, bosses, subordinates, or even customers and from policies of the organization are defined in the existing WLB literature as perceived organizational support, perceived supervisor support and perceived co-worker support (Rahnfeld et al., 2013). Other informal supports provided by family members, spouses, close relations are classified as family related supports.

Social supports can be classified as emotional, esteem, relationships, substantial, and information (Xu & Burleson, 2001). Emotional supports

include expressions of concerns and compassion. Esteem supports are encouragement that boosts enthusiasm, increases the level of morale and empowerment. It could be expressions of validation, admiration and encouragement to increase the sense of self of individuals. Informational supports involve provision of necessary information in order to support individuals cope with challenging issues (Cutrona & Russell, 1990). Informational supports can be in the form of advisory and consultancy, giving guidance and instruction to help individuals make the way out of difficult situations.

Social supports can be classified from instrumental and companionship dimensions (Wills & Shinar, 2000). Instrumental supports are described as prompt and necessary helps being provided at the moment it is required, such as helping with task execution, undertaking childcare, offering a ride, etc.

Instrumental supports can be understood as tangible supports with regard to taking responsibilities for someone, who are facing the problem to help them overcome their challenges which they are facing in a specific situation (Scott, 2010).

Examples of tangible supports can be offering services such as taking care of children, looking after the elder, supplying necessary items such as cash, books, clothes (Cutrona & Suhr, 1994). Companionship supports involves with activities helping individuals to relax, achieve interests in social exercises, such as holidays, recreational exercises and cultural activities (Jang, 2012).

1.4.2. Social supports and individual characteristics

The effects of social supports on individuals are different basing on personal characteristics of the recipient such as sex, age, race, background and interpersonal qualities (Jang, 2012). For example, women may appreciate

child care facilities more highly than men since they are the person who use it not the men.

According to the existing literature describing US social habits, male and female value social supports differently. Through the life-cycle, male tend to have less companions than female (Bell, et al., 2012). This develops from young age as women have tendency to develop more personal relationship than men, while young male have tendency to gather in groups (Bell et al., 2012). Gender related literature suggests that female have tendency to provide and receive emotional supports with their colleagues, acquaintances and neighbors than male (Gallagher, 1994; Liebler & Sandefur, 2002; Thoits, 1995).

Individuals maintain social relations with a large number of individuals from different circumstances throughout their life, however, when they are older, they tend to reduce social engagements (Knoll & Schwarzer, 2002). When individuals are more matured and established, the interaction, willingness to cooperate with colleagues and not very important relations decrease. They reduce their focus and interaction with informal networks, and concentrate their time and resources on closed social contacts including family members and very close relations and friends (Siedlecki et al., 2014).

1.5. Work life balance and gender

During the advance of society, more and more women are participating in the labor force, including Vietnam. The current work life balance literature indicates that balancing between work and family life is usually more difficult for female staff than male because women have to bear the most of family responsibility (Bird, 2016). Frone et al. (2012) points out that balancing work and family responsibilities is one of the biggest challenges for women. Cross

and Linehan (2006) demonstrates that the uneven distribution of child bearing and family responsibilities are the major barriers for women to advance in their career.

In Vietnam, according to World Bank (2018) although jobs of women have been improved but various factors relating to gender are causing challenges for women to fully access to and/or benefit from jobs. World Bank (2018) indicates that social norm is the fundamental foundation to explain for this inequality and points out that time use and family responsibilities are major obstacles which are limiting choices and gains of women from the labor market and concludes that gender discrimination and social norms are causing wage gap between genders in Vietnam.

1.6. Social and cultural context

Social and cultural context are important factors to explain management practices and behaviors of managers, however, for some reasons, it has been neglected in researches published in top journals (D'Iribarne, Chevrier, Henry, Segal, Treguer-Felten, 2020; Meyer, 2007).

Crucial elements of the management process show strong continuity over time, but differ from one country to another, as a function of the local culture (Hofstede, 2007). Management is culturally specific and the dissemination of best management practices is confronted with resistance of culture diversity (D'Iribarne, Chevrier, Henry, Segal, Treguer-Felten, 2020). Therefore, it would be a shortcoming if research on management is undertaken without consideration of cultural context.

D' Iribarne (2009) affirms that people always strive and use diverse ways to find forms of organization and representations that help them to cope with their concerns. As a result, the individuals are more likely to give

prioritization to the roles which are most relevant and consistent with their core values, which are partly formulated by their national culture (D'Iribarne, 2009).

It has been documented that culture has strong impacts on management and behaviors of individuals, the way they interpret specific situation (D'Iribarne), therefore, the following part is specially reserved to discuss what have been done in the field of WLB and culture.

1.6.1. Cultural and context factors and work life balance

National culture has considerable impacts on perception and the way each individual manages their role at work and in life and also have impact on the demands of organization on time and energy which employees spend for the organization (Beauregard, 2018). In fact, national culture set the premise for 'social practices' for work life management (Ollier-Malaterre & Foucreault, 2016).

National culture also affects preferences of individuals on how they manage their role (Beauregard, 2018). For example, more workaholic behaviors can be easily found in a culture which highly values achievement and material success than the culture which put more emphasis on life quality (Lewis, 2009).

Lewis, S. & Beauregard, A. (2018) conclude that WLB is a contested term that contains different meanings for different individuals and also points out that in a same national context, the concept of WLB can be understood differently within and across organizations and the work life balance concept is not static and can be changed over time within a given context.

Haar et al. (2004) points out that national culture moderates the value of work life balance, therefore, there is a need to include cultural dimensions in cross national research design.

Recent researchers have attempted to find answers to the question how national cultural dimensions influence work family issues at organizational and individual level (Powell, Francesco & Ling, 2009). Most of them mobilize the literature on national culture recognizing specific cultural dimensions, which are different across the boundary of each nation, including (i) Individualism versus Collectivism; (ii) Power Distance; (iii) Uncertainty Avoidance; (iv) Masculinity versus Femininity (Hofstede, 1980).

One of the key research linking work life balance with cultural context is the work of Power G., Francesco A., and Ling Y., (2009). In their work on culture-sensitive theories of the work-family interface, Powell et al. (2009) defines four national culture dimensions which impact on the perception of individuals towards work and life issues from both enrichment and conflict perspectives, including individualism versus collectivism, gender egalitarianism, humane orientation, and specificity versus diffusion. These dimensions have impacts on organizational culture and policies, and at the end will influence the demand of organization on the role of employees at work and in their life (Lu, L., 2015).

A large number of researches show that in collective cultures, organizational culture is more likely to put stronger emphasis on directly supporting family matter of employees (Powell et al., 2009). Whereas, in individualistic cultures, organizations are more possible to prioritize the values of independent choice and action and prefer to provide supports in the area of personal control over the work so that the employee can combine work and life as they see it fit (Beauregard et al., 2018).

Individuals in collectivism culture prefer to identify themselves as a member of a large group as well as think and act in a more collective way, while

individuals in an individualistic culture are more likely to prioritize the self than other things (Powell et al., 2009); they act as an independent entity in their own way (Markus & Kitayama, 1991). Individuals in a collective culture may perceive long working hours as scarify for the benefit of the family, while people in individualistic culture understand this as sacrificing their family role to pursuit their personal achievement (Powell et al., 2009).

Regarding gender egalitarianism dimension, researches show that in societies, which women have more family role and responsibilities, they are more likely to face with work life unbalance issues (Karimi, 2008).

With regard to specificity versus diffusion dimension, researches demonstrate that in a society with high level of specificity, public and private roles are more likely to be held separately, whereas, in a society with high level of diffusion, public and private roles of individuals tend to be blended together (Powell et al., 2009). For instance, in a diffusion culture as China, personal relations are an important part of business and this is reflected in organizational culture, which expect individuals to spend more time after work to socialize with their clients, partners and government authorities (Powell et al., 2009). This means that individual is blending between work and personal role.

Lastly, in a high humane culture, organizations are more likely to design policy and foster an organizational culture which support their staff to manage both their work and family roles (Powell et al., 2009). This culture is characterized by supportive and kind relationship as well as well-being of group members and the manager in such culture would act in a more understanding and sympathetic manner.

In Asian context, a number of researches point out the influence of culture on the way employees and employers handle their work life issues. For instance, Joplin et al. (2003) identifies four macro factors including economic, social, technological and legal ones which help to explain the differences in

organizational approaches to tackle work and family issues in five countries including China, Hong Kong, Mexico, Singapore and the United States. This research shows that in China, Hong Kong and Singapore, individuals prioritize works and also notes that work intensification and work overload is becoming more and more frequent in these countries.

This conclusion, at first, seems to contradict the research results of Harzing and Hofstede (1996) when they assert that China, Singapore and Hong Kong are still more collectivistic than individualistic and therefore, individuals are more family-oriented than work-oriented. However, in the research comparing the American and Chinese women, Yang et al. (2000) reasons that scarifying family time for work is for the benefit of their families and that it is an exchange of short-term cost for long-term benefits. That means working long hour in a collective context does not necessarily imply that it is work-oriented, rather than it is family-oriented, working for the benefit of the family in the long run.

In an another research on the impact of cultural context on the perception of work life balance by professional women in Singapore and Hong Kong, Thein et al. (2010) confirms that cultural context is a significant factor in formulating the way women perceive and respond to the issue of work life balance.

Based upon findings from studies conducted in Taiwan, Lu. L. (2015) proposes that culture plays an important role in formulating conceptions of work and family issues of individuals. According to Lu (2015), culture affects lived experiences in the work and life domains, and shapes the interacting mechanism between work and family dynamics. Lu (2015) points out that there are similarities and differences in work life balance experiencing between the Western and Taiwan Chinese, he argues that there is a critical need to put work life issues in their cultural context to understand deeply the dynamic mechanism.

In Vietnam, there is very limited literatures on work life balance issues. We find only three quantitative researches recently.

The first one applies internet-based survey to study quality of working life of pharmacists in Vietnam undertaken by Nguyen, H. N. and Vo, T. Q. in 2017. This study shows significant links between quality of work life of Vietnamese pharmacists with working shift, total income and number of working hours.

In another research, Mai T. D., Ibiwani A. H. and Anusuiya S. (2020) also apply quantitative method to examine the challenges in work life balance faced by women working in multinational companies in Vietnam with a sample of 200 women. The research recognizes three most important WLB issues faced by women working in the multinational companies are relating to job stress, role conflict and co-worker supports.

With regard to WLB in the banking sector, Nguyen (2018) studies the effects of stress on the work performance of banking staff and points out that work pressures, pressures from boss, pressures for higher incomes, time pressures, relationships and working conditions are the factors which are causing job stress. Nguyen (2018) also indicates that job stress negatively impacts job performance of employees in the banking sector.

While work life balance is getting more and more attention, but there is very limited research in Vietnam context, therefore, there is a real need to analyze Vietnamese culture dimensions when undertaking research on work life balance issue.

1.6.2. Discussion and research issues

Most of management researches relating to culture applies scales of values approach developed by Hofstede. Although this approach has some

advantages such as easy to be applied and apparently easy to compare by dimensions and figures between different cultures and the previous study results can be easily enriched by following researches, however, the Hofstede's mainstream approach shows some weaknesses, which have been criticized by scholars.

Firstly, the study results are criticized because it relies on measure and scales of values, therefore, it cannot answer precisely what is happening in the organization which is being studied (McSweeney, 2002). This is the mostly used shortcut to justify an analysis without investigating more deeply and using fresh data that allows analyzing the complexity of reality.

Secondly, the statistical approach is largely criticized by a large number of scholars and researchers for using indices, scales and questionnaires to study and define cultures (Chapman, 1997), and most of anthropologists have strongly rejected this approach and scales of values method.

Moreover, the dimensions also receive a great deal of criticism. Dupuis (2013) affirms that the work by Hofstede is interesting but it is not enough to describe dimensions of cultures by just a few closed questions. Thomas (2002) also criticizes the dimension of individualism - collectivism for being too broad and suggests that more dimensions need to be taken into account.

With different approach, D'Iribarne affirms that the meaning of word is different between different countries. He criticizes the power distance dimension in the model proposed by Hofstede. D'Iribarne believes that the notion of power differs from the notion of hierarchy. He proves that even when the distance from one hierarchy to the other level is large, the power concentration is not necessarily superior.

D'Iribarne (2009) defines culture as share of meaning which is used to interpret the social situations and not the meaning itself and believes that dimensions in different context can be interpreted with different meanings. According to him, management research, including work life balance, must

be put in a specific cultural context and a more contextualized approach would be more relevant than the questionnaire approach.

However, when arguing that, we do not imply that questionnaire approach is absolutely unsuitable. A strong point of questionnaire approach is that it can help producing statistical data in short time to provide the awareness of the difference at the first layer and it can reconfirm the finding from qualitative approach with a larger sample size and can easily enrich the previous study results (Dupuis, 2013).

Hofstede's dimension approach and approach mobilized by Powell (2009) are mainly used by authors that share his views on the influence of culture but have no time or introduction to investigate the subject and find it comfortable to rely on references published by the existing literatures (Mc Sweeney, 2002). As a consequence, this behavior reinforces the prestige of this literature through added quotation in spite of its obvious limitation that was proven by another literatures (Mc Sweeney, 2002).

While Hofstede and others in his school of thought like Powell and Lewis describe culture as a mental programming formulated very early in life and shared by members of the same nation, D'Iribarne and others sharing his school of thought define culture as share of meaning and proves that in any society one can find a mix between the two and a huge diversity of attitudes and behaviors in the form of hybrid (D' Iribarne and Henry, 2003). In their practical researches from 50 countries, D'Iribarne, Chevrier, Henry, Segal, Treguer-Felten (2020) demonstrate that individuals can give different meaning to the same situation, the common is only the same language and a shared culture which inspire the sense-making process and the interpretation of reality.

After carefully analyzing the strengths and weaknesses of the two schools of thought and the approaches they apply, we decide to base our research upon perspective of D'Iribarne and scholars sharing the same school of thoughts

such as Chevrier, Henry, Segal, Treguer-Felten to explore work life balance issues in Vietnamese cultural context by finding the answers to following questions:

- (i) What are the work life challenges which managers in Vietnam banking sector facing?
- (ii) How do managers adjust to adapt with these challenges?
- (iii) How can organizations adjust their WLB policies to help their staff to attain better WLB?

CHAPTER 2 - METHODOLOGY

2.1. Research perspectives

Management literatures demonstrate that three research directions consisting of cognitive, systemic and cultural perspective can be applied to understand the nature of managerial works. However, as analyzed in the literature review, the context, that has been under explored in top management researches (D'Iribarne, Chevrier, Henry, Segal, Treguer-Felten, 2020; Meyer, 2006) is a very important element in formulating perception and explaining behaviors of managers.

Management practice is very culturally specific. One management technique or philosophy may work well in one culture but does not work in another, which Segal (2014) describes it as the challenge for management transfer practices in MNCs. In their recent cross-cultural management work, D'Iribarne, Chevrier, Henry, Segal, Treguer-Felten (2020) demonstrate that there is local declination of universal theories because of culture diversity and that leadership, decision-making, interpersonal and corporate communication, ethics and corporate social responsibility, customer relations, are just some management aspects underpinned and influenced by cultural variation. Guided by D'Iribarne's school of thought, this research applies the cultural perspective approach when analyzing WLB challenges faced by managers as well as analyzing how these managers handle these challenges in Vietnamese context.

The following overall research strategy will be applied:

Figure 1 – Research strategy



2.2. Qualitative method

First of all, it must be emphasized at the beginning of the research design that the adequacy and appropriateness of any research method depends on the purpose of the research and the central questions being explored (Locke et al., 1987).

Three key factors influence the research design: (i) the nature of research question, (ii) the type of data needed and (iii) the format of the data (Jha, 2008).

The aim of this research is to (i) explore the challenges which Vietnamese managers in financial sector are facing; (ii) find opportunities in which companies could do to help their staff having a better balance between work and social life; (iii) understand, describe and analyze how Vietnamese managers manage and harmonize their work - life balance, especially the role of social supports, within Vietnam cultural singularities with the hope to make useful contributions to the construction of management logics in general and WLB management in particular in Vietnamese cultural context.

Therefore, the qualitative method meets these requirements and fit with the research purpose as Berg (1989) describes “qualitative research addresses the meanings, concepts, definition, characteristics, metaphors, symbols, and

descriptors of things" (Berg, 1989). Moreover, qualitative method also provides thick, rich description to help define and explain the phenomenon (Creswell, 2007).

Additionally, qualitative research does not bring participants to the lab or have them filled in the research tool such as survey, but it brings the researcher to directly talk with the participants and experience their issues and challenges (Creswell, 2007). Allowing the participant to speak freely in a comfortable environment under the guidance of semi-structured interviews will help to uncover the new issues and phenomenon which the previous researches have not covered.

Another interesting reason for selecting qualitative method for this research is that it allows the researcher to be a key instrument of research. The qualitative researchers collect data by themselves through interviewing participants. They may use a protocol – an instrument for collecting data – but the researcher is the one who actually gathers the information. They do not tend to use or rely on questionnaires or instruments developed by other researchers (Creswell, 2007). Therefore, it would help the researcher to make comprehensive and deeply interpretative inquiry and focus on uncovering the interesting things during the interview. It also provides a chance for the researcher to bring the practical experience in daily management activities into full play during the interview and analysis.

2.3. Interpretative phenomenon analysis method

Creswell (2007) defines case study methodology as a type of design in qualitative research. In the case study method, the researcher investigates and explores a bounded system (a case) or multiple bounded systems (many cases) over time to report a case description. The researcher mostly applies detail

and in-depth data collection tools to collect the inputs from multiple information sources. In this research, the boundary is defined within the financial sector and the focus group of research is the managers and their partners.

The research design for this study is interpretative phenomenological analysis. The reason for selecting the interpretative approach is because interpretative qualitative research “has become much more dominant in the qualitative discourse, and has, in many ways, been integrated into the core of qualitative inquiry” (Creswell, 2007). More importantly, it provides the chance to closely compare and contrast between the cases to uncover similarities and differences between cases (D’Iribarne, 2011; Chevrier, 2012; Segal, 2014).

The ultimate goal of a research is knowledge creation in the form which can contribute to professional practices. According to Creswell (2007); Smith and Osborn (2008), the thick and deep description emerging from phenomenological analysis can provide meaningful insights for managers in helping them deeply understand their roles, challenges and managerial practices to improve it.

Morse & Field (1995) defines the purpose of phenomenon research is "to identify the essence of an experience, and this may provide rich and insightful reflections with which the reader can identify" (p. 7). The IPA is most suitable to explore in detail how participants are perceiving and experiencing their personal and social world. It is the meaning behind the words, particularly the experiences bring the value of the IPA approach (Smith and Osborn, 2008).

This research aims at exploring and understanding WLB challenges that Vietnamese managers are facing in Vietnam banking sector, analyzing the way they adjust and adapt to these challenges to harmonize their work and life from their own experiences and, finally, trying to find out opportunities for organizations in help their staff to achieve a more balanced life in Vietnam cultural context. After careful analysis, we recognize that the IPA is the most

suitable approach because it focuses on the exploration of participants' experiences, understandings, perceptions, and views (Brocki & Wearden, 2006).

2.3.1. Characteristics of interpretative phenomenon analysis

According to Smith (2004), IPA has three characteristics which, are idiographic, inductive, and interrogative.

First of all, IPA is idiographic since it starts with examination of one case deeply before moving on to the other case until all the cases are examined. When all the cases have been examined, it allows the researcher to cross-analyze the meanings and themes of cases. Smith (2004) recommends that the number of cases used for analysis should not be too high but should limit to ten cases to ensure the concentration to deeply see the emerge of the key themes and have fully understanding of the views and perspectives of the participants from their own experiences. In this research, the participants are 36 for three different groups, including the managers, their spouses and HR managers and experts. One of the reasons we decide to conduct 36 interviews is because the research cover three types of organizations including state-owned, private/joint-stock and foreign, therefore, we need enough representation.

Secondly, IPA is inductive since it may uncover unpredicted themes to emerge during the study process. By applying semi-structured interview, the researcher has possibility to uncover the unanticipated themes during the interview as well as have chance to deep dive on the interesting points, which appear during the interviewing process; the participants have opportunity to openly communicate their views and perspectives from their experience. Shaw (2001) concludes that IPA allows the researcher to uncover new

phenomenon which has not been identified by previous researches in the existing theories. The duty of the researcher in an IPA study is to ensure open and frank dialogues without bias and influence on the response of the interviewees.

Lastly, IPA is interrogative since it produces new knowledge which contribute to the literature body. Although the research sample is small but the results pertain to wider population. In IPA, researchers should not confuse between quantity and quality. The value of IPA lies in “in-depth probing of a limited number of individuals... too many subjects can become overwhelming” (Sanders, 1982, p. 366).

2.3.2. IPA Research Design

According to Sanders (1982), the research design for a phenomenon analysis consists of three fundamental elements, which are: (i) determining the limits of the study, which means what and who to be studied; (ii) collection of data; and (iii) phenomenological analysis of the data.

2.3.2.1. Boundary of this IPA study

This research aims at answering three following questions:

- (i) What are the work life challenges which managers in Vietnam banking sector facing?
- (ii) How do managers adjust to adapt with these challenges?
- (iii) How can organizations adjust their WLB policies to help their staff to attain better WLB?

The research attempts to discover new WLB phenomena in Vietnamese cultural context from live experiences and how they adjust to adapt to WLB challenges of managers in Vietnam banking sector. This research is limited within managers working in Vietnam banking sector since it is much modernized and sharing more same features with the Western organizations.

In fact, the Vietnamese banking sector is more competitive with probably more educated and foreign staff than other sectors. Foreign staff at top positions such as members of the Board of Directors, CEO and divisional heads can be easily found in dynamic commercial joint-stock banks such as Techcombank⁴ and Vietnam Prosperity Bank (VPB)⁵. This could be a good sample to understand a modern Vietnam in a very near future.

The other important reason of selecting this sector is that it helps the researcher to mobilize his own experience, network, as well as his deep and comprehensive understanding of the sector, which is an advantage of the IPA method.

According to Sanders (1982), a fundamental rule for phenomenological research is that more subjects do not yield more information. The researcher should not confuse quantity with quality but must learn “how to engage in in-depth probing of a limited number of individuals” (Sanders, 1982, p. 366). In this research, number of interviewees from three groups is 36.

Before the selection, emails were sent to potential participants to see their willingness and openness for the success of the study. This selection is aimed at conveying their understanding of the research problem and central phenomenon (Creswell, 2007). To investigate the regional differences in

⁴ <https://www.techcombank.com.vn/about-us/about-techcombank>

⁵ <https://www.vpbank.com.vn>

management practices from the cultural perspective, participants are selected both from the North, the South and the Center of Vietnam.

2.4. Data collection

Although there are a number of ways to collect data for IPA research such as semi-structure interview, document study and participant observation technique (Sanders, 1982), however, the best and most appropriate way to collect data for an IPA study is through the semi-structured interview (Smith and Osborn, 2007). The semi-structure interview allows the participants to answer more openly. The researcher can deep dive on the interesting points and phenomenon arising in the dialogue.

The semi-structure interview helps to reduce the weakness of the structure interview in limiting the area which the respondents can talk about. With the semi-structure interview, the questions just act as a guideline for the investigator rather than dictating each question. This allows the interviewee spending more time on interesting points and the researcher focuses on interesting points and phenomena which are uncovered by previous researches. It helps the investigator to uncover new aspects which the participants want to talk about and unpredicted by the researcher (Smith and Osborn, 2007).

In summary, the semi-structure interview allows the investigator to go into new areas, and tends to produce richer data. Moreover, this interviewing technique helps to reduce the control of the investigator over the dialogue. It takes longer to carry out, and it is harder to analyze, but finally it helps the researcher to understand the meaning behind the words (Smith and Osborn, 2007).

After prudent researching, we decide to apply the semi-structure interview technique to get inputs from managers, their spouses and HR managers and experts. The interviews are conducted in the most favorable locations to ensure comfortable atmosphere for successful interviews. Each interview lasts for around 45 minutes to one hour and is taken place either at the interviewees' working offices or at a coffee shop, which insures the privacy and open dialogue. Open talks are also mobilized for easy and open exchange to get deeper information.

Before the official interviews taking place, a pilot survey set has been experienced with six participants to see the length, the suitability and the output. After testing, the question set has been revised and sent to the supervisor to validate and approve for the success of the research. The guiding questions are included in the annex of this thesis.

All interviews in Hanoi were conducted either at the office of the interviewees or a coffee house which ensure good conditions for open dialogue. All of them were recorded. Most interviews with participants in the South were conducted in their office and through telephone for deeper information and the investigator recorded and took note carefully during the interview.

2.5. Data analysis

2.5.1 Method

Meaning is central in IPA research and the main purpose of data analysis is trying to understand the content and complexity of those meanings under the words. There are several standard approaches to analyze IPA qualitative data, this research applies the approach developed by Smith (2009), which includes 6 steps. Since the research is multi cases, we start by looking in detail at the transcript of one interview of one participant before moving on to examine

the transcripts. During the analysis process, comparing and contrasting technique developed by D'Iribane for interpretative approach is mobilized to uncover the emerging themes (the similarities) and differences between cases. The process is described as follow:

Step One: Reading and re-reading

The purpose of this step is to “become as familiar as possible with the account” (Smith, 2007, p. 67) and new insights may appear during the reading. This step includes: (a) listening to the audio recording; (b) reading the interview transcripts; (c) re-reading the transcripts; and (d) reviewing notations of key observations during the interview process.

Step Two: Initial noting

The purpose of this step is to find out and note what is interesting and significant from the dialogue (Smith, 2007). The process at this first level of analysis is exploratory in nature and focuses on the content and language utilized by the participant to identify the core of the conversation. This discovery “often reveals a phenomenological focus that can be utilized to further evaluate the information in context and comparison” (Burns, 2016), knowing that some parts of the interview may be richer than others.

Step Three: Looking for emergent themes in the first case

After the first reading and initial noting, the researcher re-reads the transcript and note down the emergent themes. In this stage, the initial notes are transferred into concise phase to convey the key themes of the transcript. This stage is to find expressions to allow theoretical connections within a single case and across multiple cases (Smith, 2007).

Step Four: Connecting the themes

To connect the themes, the researcher has to note down all the themes from the transcript into a separate paper and find out the connection between them, find out which are the main themes and which are the subordinate concepts. The output of this process is to produce a table of themes which are well-ordered and connected, in other words, putting together all the pieces of the puzzle.

Step Five: Continuing with analysis of other cases

For a multi-case research, the researcher can use the themes from the first case to orient the subsequent analysis or can put the themes from case one aside and work on the case two with the same process (Smith, 2007). In this thesis, the researcher applies the second approach and absolutely obey the discipline to discern repeating patterns and acknowledge new issues emerging from the new transcripts.

Step Six: Writing up and patterns across cases

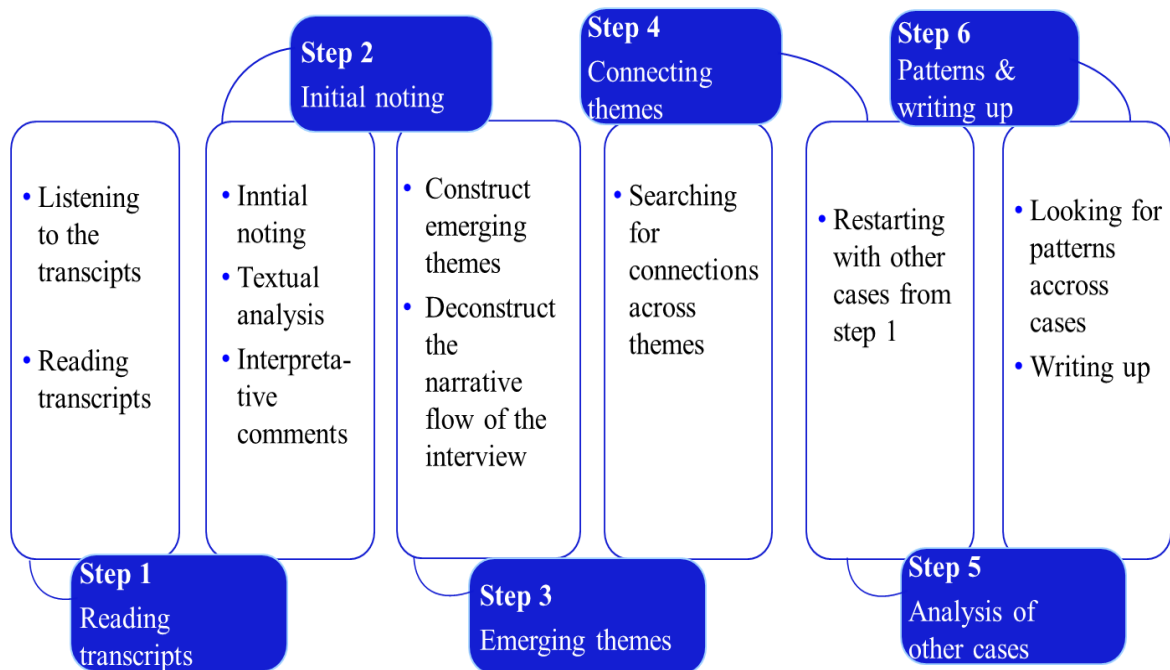
Once all themes are structured and organized, the researcher compares each analysis for trends and patterns across all cases. This stage concerns with translating the themes into a narrative account. In the writing up, the researcher explains and illustrates the themes.

There are two ways to report the research analysis and result. The first way is that the first section discusses the emergent thematic analysis and is followed by the separate section linking that analysis to the existing literature. Another way is to discuss the links to the literature as the researcher presents each theme in only one section (Smith, 2007). In this research, the researcher applies the first approach to ensure clarity as well as independence and integrity of the input data.

2.5.2. A summary of the IPA research design

The IPA research step discussed above is summarized in the following diagram for easy understanding and application.

Figure 2– Summary of the IPA research steps



Source: Smith, 2007

2.6. Demographics of interviewees

2.6.1. Selection of interviewees

Because one of the research goals is to understand the dynamic of social supports in helping managers finding a better balance point in their work and life so the first criteria of selection is that the interviewee must be manager at least at the department level. The second criteria is that their spouse must be working and the priority is given to those having spouses working in the banking sector.

The third criteria is that the interviewees should be employed in different types of organizations including state-owned, joint-stock and foreign-owned firms operating in the banking sector (including commercial and investment banking firms). We have interviewed 36 individuals from 14 organizations of three types.

Location criteria is also applied to ensure the interviewees representing for all regions in Vietnam: The North, the South and the Center.

To match these criteria, the researcher has prepared a list of social relations which he has relations with to implement the interviews.

2.6.2. Description of the sample

Total of the interviewee is 36. All of them are married with children with the age from 39 to 51 years old. We find 7 couples working in the same banking sector. 16 interviewees are female, representing for 44,5% of the samples. We interviewed 7 managers in the South and only 1 in the Central region by telephone because Vietnam applied at this time social distancing for a long period during which it was difficult for the researcher to access to the interviewees living in the Center.

23 interviewees are working for joint-stock banks, 7 interviewees are working for foreign-owned firms, 6 of them are working for state-owned organizations.

18 interviewees, equivalent for 50% of total interviewees are living in nuclear family with their partner and children.

The demographics of the 36 interviewees from 14 organizations are described in detail in the following table.

Table 4- Sample Demographic

Firms	Name	Gender	Age	Position	Child ren	Living conditions	Type of organization	Region
MBB	Vu LX	Male	51	BOM	2	Big family	Joint stock	Hanoi
	Son LH	Male	51	Divisional Head	2	Big family	Joint stock	Hanoi
	Trang NTT	Female	44	Vice Divisional Head	1	Big family	Joint stock	Hanoi
	Ngan NTK	Female	41	Center Director	2	Nuclear family	Joint stock	Hanoi
	Cuong NH	Male	46	Regional Head	1	Big family	Joint stock	HCM
	Cuong TD	Male	44	Branch Director	3	Big family	Joint stock	HCM
	Duc DN	Male	45	Divisional Head	2	Nuclear family	Joint stock	Hanoi
	Nga HTT	Female	46	HR Manager	2	Nuclear family	Joint stock	Hanoi
	Dong NV	Male	44	Branch Director	2	Big family	Joint stock	Central
TCB	Hung ND	Male	46	Branch Director	2	Big family	Joint stock	Hanoi
	Tung NT	Male	42	HR manager	2	Nuclear family	Joint stock	Hanoi
	Van NT	Female	46	Center Director	2	Big family	Joint stock	Hanoi
	Tram NT	Female	42	Center Director	2	Nuclear family	Joint stock	Hanoi

	Nguyen PP	Male	46	Center Director	2	Nuclear family	Joint stock	Hanoi
VIB	Thuy CTT	Female	42	Department manager	2	Nuclear family	Joint stock	Hanoi
	Quyên LTV	Female	46	Department manager	2	Big family	Joint stock	Hanoi
SSB	Kien TT	Male	44	Divisional Head	1	Big family	Joint stock	Hanoi
HSBC	Huong NT	Female	41	HR Manager	2	Nuclear family	Foreign	Hanoi
	Loan NT	Female	41	Official	2	Big family	Foreign	HCM
	Hung PQ	Male	47	Divisional Head	2	Nuclear family	Foreign	Hanoi
Shinhan	Linh NN	Female	42	Department manager	2	Nuclear family	Foreign	Hanoi
SHB	Cuong PV	Male	42	Department manager	2	Nuclear family	Joint stock	Hanoi
	Thang NV	Male	42	Branch Director	2	Big family	Joint stock	Hanoi
MSB	Dung VT	Male	42	HR Manager	2	Big family	Joint stock	Hanoi
	Le NTT	Female	43	Department manager	2	Nuclear family	Joint stock	Hanoi
Central bank	Lan NV	Male	45	General Director	2	Big family	State-owned	Hanoi
	Nam CP	Male	45	HR Manager	3	Big family	State-owned	Hanoi
	Hoa NT	Female	39	Official	2	Nuclear family	State-owned	Hanoi

	Ninh NV	Male	41	Department manager	2	Nuclear family	State-owned	Hanoi
FTU	Nham NQ	Male	45	HR Expert	2	Nuclear family	State-owned	Hanoi
HSC	Thuy NT	Female	39	Department manager	2	Big family	Joint stock	Hanoi
	Dung VT	Female	39	Department manager	2	Big family	Joint stock	HCM
Maybank	Thanh QT	Male	40	Department manager	2	Nuclear family	Foreign	HCM
	Lien NT	Female	42	Department manager	2	Big family	Foreign	HCM
DC	Ngoc NT	Female	39	Department manager	2	Nuclear family	Foreign	HCM
SSC	Trang NN	Male	45	HR Manager	2	Nuclear family	State-owned	Hanoi
	Grand Total							

2.7. An additional quantitative analysis

In order to enrich and test our results, we undertake an additional quantitative study to test key findings from the qualitative analysis with a larger sample (Dupuis 2013).

In this study, it is our purpose to re-examine the findings and phenomena emerging from the previous qualitative study on the same topic with a larger

sample of 650 managers working in the banking sector from the North to the South of Vietnam to validate the results.

2.7.1. Sample and procedure of the quantitative research

Quantitative data was collected from 650 managers from deputy managers at the branch level to C-level at the headquarter, working in Vietnam banking sector from February and March 2022.

The questionnaire was designed using five-point Likert-type. The reason for choosing this tool is that it provides five possible answers to a statement or question. Therefore, it allows individuals to easily express how much they agree or disagree with a particular statement.

The questionnaire was firstly designed in English and sent to my supervisor for guidance. After a large number of email exchanges and skype discussion, the survey in English was agreed by my supervisor, I translated it into Vietnamese, reread it carefully and sent it to a small group of ten respondents to test it and make sure that the questionnaires can be understood easily.

When we had the survey ready, we designed it in electronic format and upload form in Google. I also wrote a short introduction email about what we were doing and the purpose of the research with a hope that the receiver would answer the questionnaire frankly and sent the introduction email and the link to the respondents.

One of the shortcomings is that we don't know exactly the response rate since at the beginning I tried to send to different groups which I had strong relations to see the response rate but it took time to find out and type in the email and wait sometimes for one group to response to measure the rate before sending to another group. So, I changed the strategy to collect the data by sending emails to divisional heads, regional heads and branch directors kindly ask

them to send to managers under their management to fill in. I also made a call to them to explain the purpose of the survey and how to make it happen to make sure that they understand correctly and to mobilize their supports. However, with the feedback we received and the way we implemented in Vietnamese context, we estimated that the response rate must be higher than 65%.

The other short coming is that the study is targeted for married couples but some of the respondents are either single or divorced since the sample is distributed to a large number of respondents and the majority of them the researcher does not have information about their marriage status. Surprisingly, their answers bring about interesting information and highlight new phenomenon. Therefore, although their answers are not included in the main analysis but it is used for comparison purpose in some arguments

2.7.2. Sample demographics

The data is collected from 650 managers in banking sector, consisting of 256 men, accounting for 39% and 394 women accounting for 61%. 398 respondents are from 35-45 years old, accounting for 61.2% of the sample, 34% are below 35 and 5% are above 45 years old.

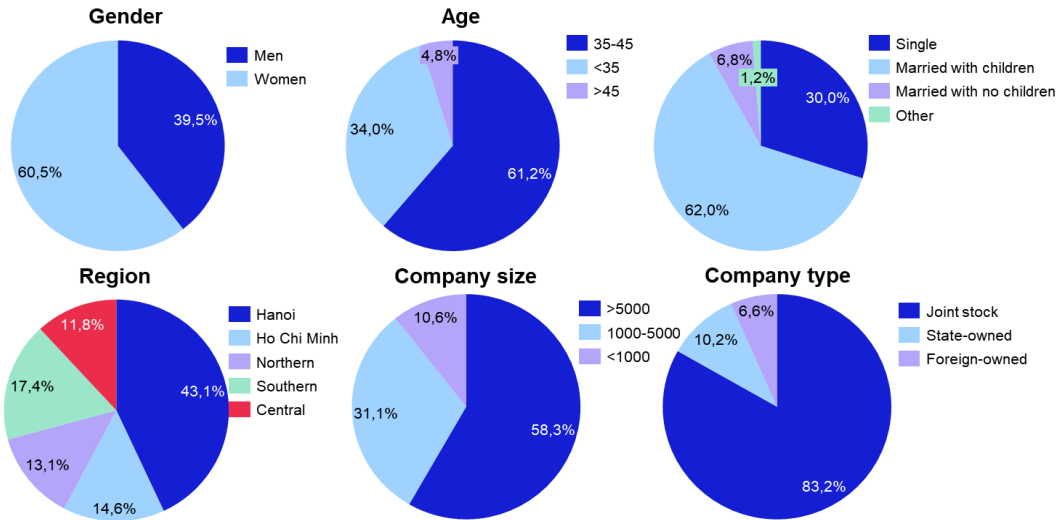
Regarding marital status, 403 respondents get married and have children, accounting for 62% of the samples and 7% get married but do not have children yet and 23% are either single or divorced. More than 43% of the respondents live in Hanoi, 17% live in Southern provinces, and 15% live in Ho Chi Minh City and 25% are from the Central provinces.

541 of the interviewees work for joint-stock banks accounting for 83%, 10% work at state-owned organizations and the rest of 7% working for foreign and joint-venture organizations.

Regarding the size of companies, 359 of the respondents work for large banks with more than 5000 employees, accounting for 58.3%; 31% of respondents work for medium organizations with 1000-5000 staff; 11% work for organizations with less than one thousand staff.

Demographics of the sample is summarized in Figure 3 below.

Figure 3 – Sample demographics



2.8. Techniques to get more insightful information

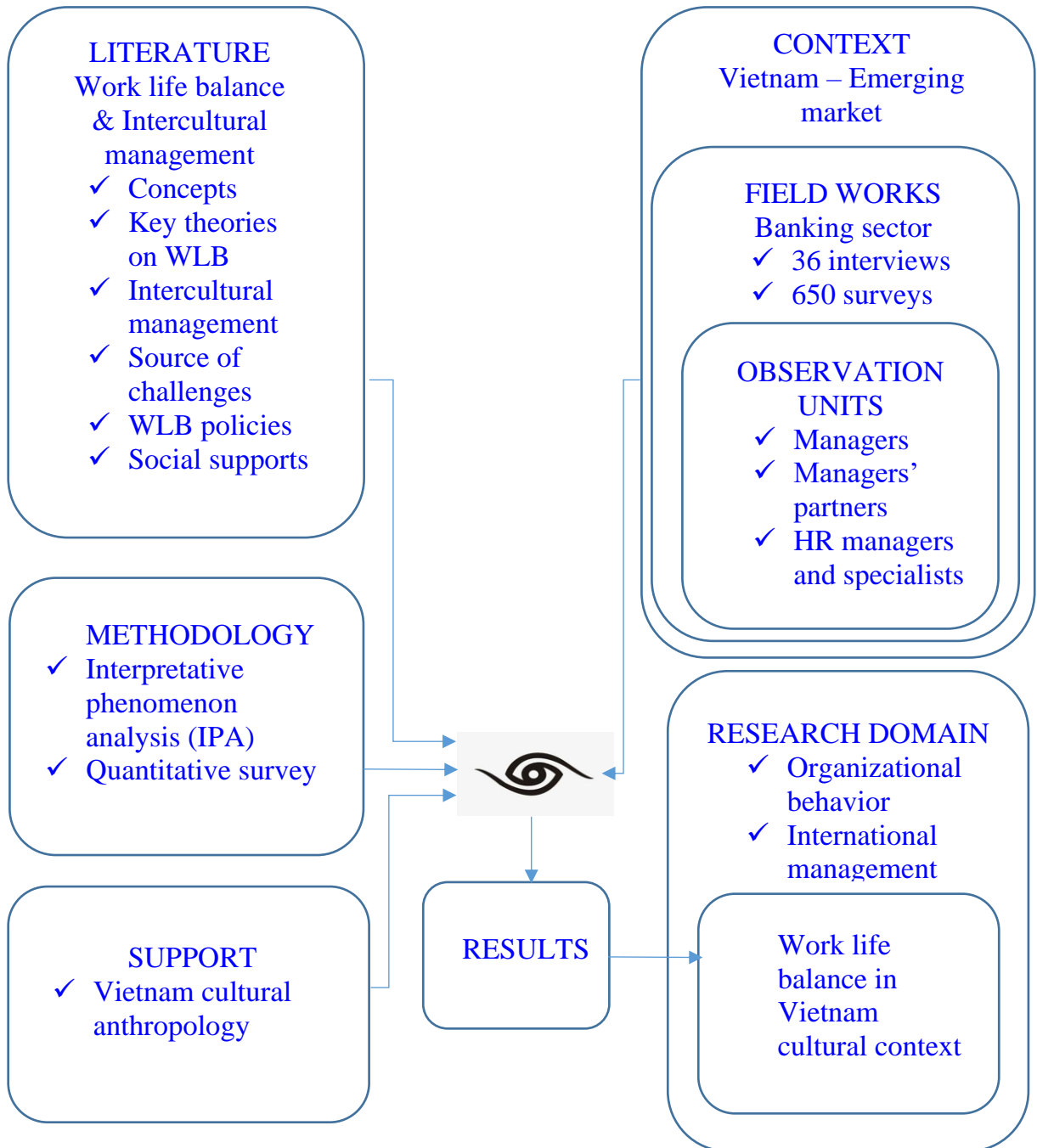
Perhaps because of the culture, people are not willing to share openly and freely about their family matter in previously arranged interviews with formal atmosphere when I come to interview in their office or their home. Therefore, to improve quality of the qualitative interviews, I had to undertake supplement interviews. I organized beer parties with some close relations, which I had undertaken the interviews or have intention to arrange, as we used to organize on Friday evenings and during the party, I raised the question so people can discuss and share their stories and I took notes to have more insightful inputs.

In some other cases, I invited them for lunch to thank them for spending time for the past interviews and then they shared deeper and more interesting information naturally since it was not recorded and the atmosphere was opener.

For the quantitative survey, at the beginning I tried to send to different groups which I had strong relations to see the response rate but it took time to find out and type in the email and wait for one group to response to measure the response rate before sending to another groups. After the first attempt, I adjusted the strategy to collect the data by sending emails to divisional heads, regional heads and branch directors and kindly ask them to send to managers under their management to fill in. After sending the email, I also made a call to them to explain the purpose of the survey again and how to make it happen to make sure that they understand correctly and to mobilize their supports.

With this way of approaching, I managed to have the survey to be quickly filled in. Even I could not measure the response rate since I had not sent directly, however, with the feedback we received and the way we implemented in Vietnamese context, we estimate that the response rate must be higher than 65%.

The following diagram demonstrates the structure of the research:



PART 2
EMPIRICAL PART

In Part I, we have dealt with the literatures we are relying on and with the methodology that we decide to use. In this second part, we will analyze the collected data and present our findings within two chapters.

Chapter 3 summarizes the understanding of Vietnamese context including cultural context, social change and the banking sector. It is essential, in fact, in a cultural analysis to place the object of the research in its context. This is what Chapter 3 does, describing firstly Vietnamese cultural general context and presenting secondly the main characteristics of Vietnamese banking sector.

In Chapter 4, we will firstly present and analyze the data from the qualitative survey, then present and analyze the data from the quantitative research. In the last part, we will merge the results of these two analyses to pin-point and confirm the most important phenomena and findings emerging from our research.

CHAPTER 3 – VIETNAMESE CONTEXT

3.1. Vietnamese traditional culture

In Vietnam, scholars and researchers in the fields such as anthropology, history and cultural studies have launched researches in cultural values since early 19th century. One among first researchers is Dao (1938). In his research, he defines culture as “those activities and actions that occur in the daily life of humans” (Dao, 1938, p. 15). He describes Vietnamese culture in relation to three domains including the economy (kinh tế sinh hoạt), living society (xã hội sinh hoạt) (e.g. family relations, customs, and beliefs), and knowledge and ideology (học thức và tư tưởng). In his view, different nations have distinctive cultural systems due to different actions and activities of the people and society, and therefore, Vietnamese culture need to be seen as fundamentally ‘Asian’ with specific singularity as opposed to the Western world.

3.1.1. Water rice culture

Most researches demonstrate that Vietnam culture is rooted in agriculture, specifically *water rice culture*. Water rice growing practices require a lot of sharing and supporting each other, for example helping each other to plough, to cultivate, etc. To that end, Vietnamese people usually organize to live in group (village), therefore, village and commune culture is seen to play a very important role in Vietnamese social life (Tran, 1999). This cultural singularity is well recognized by a well-known Vietnamese saying “*bán anh em xa, mua láng giềng gần*” (the neighbors are much more important than relatives who are living far away).

3.1.2. Affection by religions

The second factor, which contributes to formulation of Vietnamese cultural singularities is religion. Vietnamese culture is traditionally based on the 'Three Teachings' (Tam giáo): Buddhism, Confucianism and Taoism. The Buddhism guides people to do the good things for society. Buddhism guides people to think that the current fate of a person is caused by the past generation, therefore, people should do good thing to benefit next generations (*Đề đức lại cho con cháu*). The Confucianism strongly affects most aspects of social life of Vietnamese based on five core values “*Nhân - Lễ - Nghĩa - Trí - Tín*” (Kindness, Decorum, Uprightness, Wisdom, Faithfulness).

The Confucianism also teaches people to respect age hierarchy in society and gender hierarchy, in which status of men is regarded higher than women. Taoism guides people to seek happiness in the present, advocating the cultivation of inner strength, selflessness, spontaneity, and harmony with nature and humankind (Nguyen, 1987; Tran, 1998).

3.1.3. Adaption to Western cultural values

The third feature of Vietnamese culture is adaptation or hybridization to Western cultural values. In Vietnamese history, there have been several colonial occupations, therefore, Vietnamese traditional cultural values have been affected by the values from this cultural system including China, France and the United States.

Chinese domination around 1,000 BC had major impact on many aspects of Vietnam including religion, language and model of government (Tran, 1998).

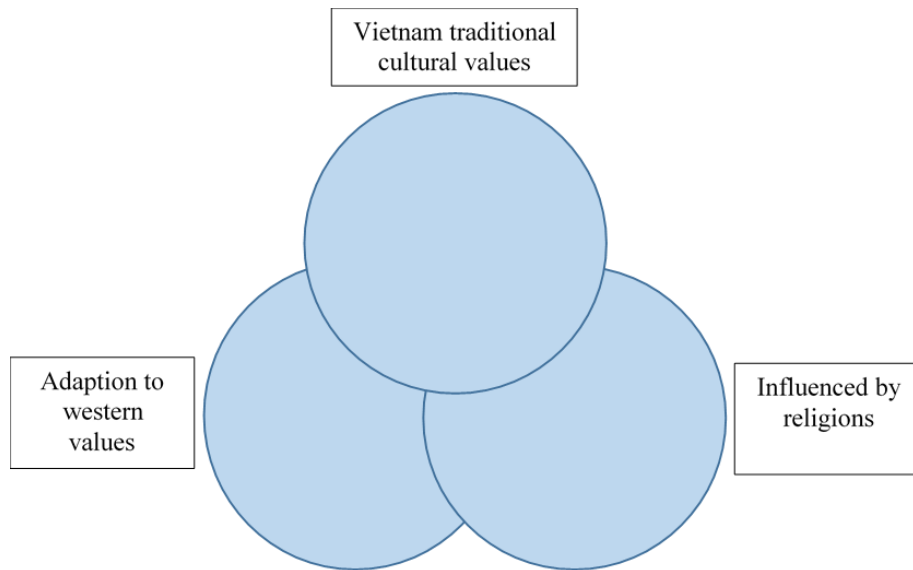
Similarly, the ruling of the French for around 100 years from 1858 to 1954 and ruling of the US later also had strong impacts on Vietnamese cultural values. In the colonial period, there was integration between Western and Vietnamese culture and those changes have enriched Vietnamese culture, and have formulated new Vietnamese identities (Tran, 1998).

Recently, although the core traditional values have remained relatively unchanged, however, the globalization process and deeper integration of Vietnam into the world economy has blended Vietnam culture with Western values and created new blended singularity (Phan, 1998; Tran, 1999).

One significant phenomenon that demonstrates the influence of Western culture on Vietnamese culture is the *beliefs about independent lives of younger generations*. More and more young couples in current modern society want, nowadays, to live separately from their extended families, differently from the past (Le, 2012).

Another aspect of Vietnamese culture which can be evaluated as affected by the Western cultures is the modification of Vietnamese customs and rituals around weddings, the Lunar New Year festivals (*Tết*) and some other traditional events. In the past, family members always gather together in their large family to celebrate the event. It has been transmitted from generation to generation that “*Đi đâu mặc kệ đi đâu. Đến ngày giỗ Tết phải mau mà về*” (Wherever you are working and living, you should come back to your big family during the Tet and the Dead anniversary). However, more and more young couples are taking holidays to resorts and visit foreign countries during the *Tết*. According to Dang (2016), these customs have been simplified in order to suit modern life. It is evident that many aspects of Vietnamese culture have been integrated with foreign culture systems, which has resulted in the modification of some features of Vietnamese cultural values.

Figure 4 - Three main factors formulating Vietnamese cultural values



In summary, contemporary Vietnamese culture has been influenced by three main factors that have formulated distinctive singularities, values and identities (Figure 4). These values have deeply impacted the way of thinking and behaviors at work and in their family of Vietnamese people.

3.1.4. Three set of fundamental inspiring values

As a conclusive remark on this section, Vietnamese traditional culture value has been shaped by three key set of fundamental traits, namely: harmony and solidarity (*hoà thuận, đoàn kết*); filial piety (*hiếu thảo*), gender hierarchy (*trọng nam*). These distinctive values have been developed and integrated from “village culture” or “water rice culture” in connection with teachings of Confucianism and Buddhism (Tran, 1998 and Le, 2012).

Harmony and solidarity (hoà thuận, đoàn kết)

Regarding the first fundamental value of harmony and solidarity (hòa thuận, đoàn kết) between family members, Toan (1960) notes that living together in harmony, sharing emotions and helping each other are common in Vietnamese families. Young and healthy members bring the duties to take care of the sick or old ones (Thomas, 1999). Siblings and (close) relatives are expected to get on well, support and share with each other. A family is regarded as prosperous and happy when most of its members live in peace and in union, gently and happily (Tran, 1991).

From young, all Vietnamese children are taught that they should live in harmony and solidarity with siblings in the nuclear family and relatives in the extended family. People bring the same family name should support each other and treat each other with respect. A large number of expressions can be found to describe these singularities, just namely some as below:

“Giọt máu đào hơn ao nước lã”

(One drop of blood is worth more than a pond of water).

“Chị ngã em nâng”

(If the older sister falls, the younger one should lift her up).

“Anh em như thể tay chân”

(The love between siblings is regarded as close as hand and foot).

For Vietnamese people, family plays an essential role in their lives. This cultural value of harmony and solidarity is based on the idea that family members should devote themselves to their family, siblings and relatives (Lai, 1991; Nguyen, 1987). That means family members should live and work in support of the interest of him/herself and of the family as a whole.

Filial piety (Hiếu thảo)

The second important feature of Vietnamese inspiring cultural values is filial piety. As a central concept of Confucianism, filial piety encompasses the

duties and obligations of the children towards their parents. This is the fundamental pattern that shapes the relationship between children and parents (Cline, 2015) and provides a foundation for socio-cultural beliefs and behaviors in many families not only in Vietnam but also China, Korea and Japan (Ikels, 2004).

The filial piety bound children in an unbreakable parental relationship because of moral debts or gratitude (*lòng biết ơn*) he or she owned to his or her parents that could never be fully repaid. Vietnamese were taught from birth through folktales and popular sayings in this regard. Just namely here the most popular sayings as evidence:

“Công cha như núi thái sơn, nghĩa mẹ như nước trong nguồn chảy ra.”
(Workship of the father is as high as the mountain, affection and gratitude of the mother is as large and long-lasting as water running from the spring).

Additionally, it is generally recognized as filial piety that the adult children should live together with their aged parents to look after them is necessary. It is normally found in reality that in big family with many children, the eldest son should be the one who live with their aged parents and look after the altar (*bàn thờ tổ tiên*) of the big family. Even living with or living far away, providing financial support to parents is understood as a responsibility of children (Phung, 1979 and Tran, 1991).

To sum up, caring for and supporting parents financially and non-financially create the foundation of filial piety values in Vietnamese families.

Gender hierarchy

The last fundamental value in traditional Vietnamese families is gender hierarchy.

The ‘water rice culture’, far in the past, gave women a high status in Vietnamese traditional families. Women not only undertake natural abilities

such as planting trees (*Trồng trọt*) and raising animals (*Chăn nuôi*), but are also responsible for managing finance of the family (*Tay hòm chìa khóa*) (Le, 2012). However, the Confucian value system originated from China has existed in Vietnamese society over a long period of time and has certain impacts on Vietnamese traditional cultural values and lead to changes in gender beliefs and the role of women in Vietnamese families (Lai, 1991; Tran, 1996; Pham, 1999).

In the thought of Confucian, men are typically responsible for most matters of the family including spiritual, material and financial wellbeing of the family. By contrast, the role of women is less important than men. The women are responsible for small things in the family like cooking, washing, gardening, housekeeping, etc., and expected to fully realize three submissions and obedience (*tam tòng*) and four virtues (*tứ đức*).

The concept of the three submissions means that before getting married, girls must comply with their father, and when they get married, they must comply with their husband and when becoming widow, they must comply with the eldest son.

The four virtues include *công, dzung, ngôn, hạnh*. A good woman is expected to be good at housework and at taking care of children (*công*), to be modest in their appearance (*dzung*), to be moderate and gentle in speech (*ngôn*), and to be of good morality, which means to be faithful, and remain virgin until marriage (*hạnh*) (Tran, 1996 and Vu, 2015).

These three sets of cultural values, including harmony and solidarity, filial piety and gender hierarchy, co-exist and support each other to formulate key relationships in Vietnamese families such as relationship between parents and children, between husbands and wives, between brothers and sisters, between and with relatives in expanded families. These values have existed in most Vietnamese families from generation to generation, however, they are also challenged by social changes, urbanization and modernization process.

3.1.5. Changes and continuities of Vietnamese cultural values

One major impact on the traditional Vietnamese cultural values in the modern society is the coming into being of the First Vietnamese Constitution in 1946, which protected the rights of women. In 1945, in the Independence Declaration, Uncle Ho read “people are born with equal rights and no one can deny” (*Tất cả mọi người đều sinh ra có quyền bình đẳng. Tạo hóa cho họ những quyền không ai có thể xâm phạm được*). After the Independence Day, the Vietnamese government has promulgated a large number of policies to promote literacy and education and rights of women. As a result, we can find women in top political position like State Vice President from 2002-2007, Madam Trương Mỹ Hoa or the Chairwoman of Vietnam National Assembly, Madam Nguyễn Thị Kim Ngân.

More recently, urbanization and globalization process also lead to changes in the role of women in Vietnamese families since it creates more economic opportunities for women (Luong, 2003). For example, Vietnamese women in rural areas can travel abroad or go to big cities to work, sending money home. The men in these families stay at home to look after rice field, garden and are responsible for housework and growing children. These facts challenge the traditional ideology on the role of men and women in a family (Vu, 2015).

Not only the role of women but the traditional value of filial piety, harmony and solidarity have also been challenged by social changes and modernization process. Since the economic renewal in 1996, population in the urban areas have expanded strongly. More and more young people are moving from the rural areas to big cities to study and work. This movement has strongly impacted the family model and relationship.

According to Nguyen (2012), nuclear families have become common and in fact they account for 70% of families in cities. Living far away from the family clearly impacts their ability and willingness to show their filial piety since

they cannot take care of their aged parents on daily basis, even when they really want to do it.

Globalization process also exposes to Western cultural values, especially in multinational corporation or big and dynamic private business entities. This trend affects children-parent relationship since the young receive and ask more freedom and autonomy. More and more young ones feel that they have the right to choose their partners and their own careers (Nguyen, 2012).

Yet, it is undeniable that children still play an important role in supporting their parent financially and spiritually in Vietnam society, although the value of filial piety is challenged. In fact, Vietnam Law on Marriage and Family (2000) insists that children and members in the family have primary responsibility for taking care of and looking after aged parents. Moreover, the ideology of filial piety is still recognized as a key element in morality of children, even when their parents are not in need of assistance (Nguyen, 2012).

In summary, review of current Vietnam cultural literatures demonstrate that Vietnamese traditional cultural values have been challenged and impacted by recent social changes, modernization as well as globalization process. They have undergone a transformation and alteration in family relations as well as ideology of individuals. However, it is firmly documented that the core traditional values relating to gender hierarchy, filial piety of children to their parents as well as harmony and solidarity among family members and relatives clearly still persists in contemporary Vietnamese society.

3.1.6. Vietnamese village and village culture

Although village culture is the most important factor in formulating the roots of Vietnamese cultural values, it is under-researched and rarely utilized in

management research. This is why we have devoted the next section to present an anthropology analysis of Vietnamese village culture to support and guide our analysis in later phase.

3.1.6.1. Concept of “Tình” (reasons of heart) và “Lý” (reasons of mind) in Vietnamese culture

Before we discuss about village culture, we would like to firstly discuss about “*tình*” and “*lý*” concept since this is prominent concept in Vietnam traditional and modern society from political to management or social relation arenas. This popular concept formulates a thought which has profound impact on management and organizational functioning, as well as behaviors of individuals.

This concept is deeply embedded in Vietnamese daily and working life. “*Tình và lý*” (Reasons of heart and mind) is named for a very popular Vietnamese film and song.

If we search following phrases in Vietnamese in Google (all have the same meaning of “reasonably and intuitionally correct” or “reason of heart and mind”), we will find hundreds of millions of related links in less than a second.

“*Tình và lý*”

“*Cái lý, cái tình*”

“*Hợp tình, hợp lý*”

“*Có tình, có lý*”

If we search the key word “hợp tình, hợp lý” on official website of Vietnamese government, we will even find this phrase in steering speech of (Deputy) Prime Ministers and cabinet members⁶.

The word “tình” in Vietnamese has a large number of meaning such as love and affection (tình yêu); compassion, feeling, pity, sympathy and empathy (tình thương và sự thông cảm); sexual harmony (tình chăn gối); friendship (tình bạn); brotherhood (tình anh em) and relationship between human being (tình người nói chung) among family, relatives, neighborhood, friendship, collegueship, etc.

In apposite of the word “tình” (reasons of heart) is “lý” (reason of mind). The way of handling an issue or in decision making of Vietnamese are balancing between heart and mind and normally “tình” is received more emphasis than “lý” (Tran, 2011).

Each nation has its own distinguished feature, which are clearly represented in its culture, in the way of thinking of its citizen. Concept “chữ tình” (“reason of heart” or “suitable with the situation”) is a singular feature in the way of thinking of Vietnamese people and it can be considered as a cultural singularity (Nguyen, 2012). Vietnamese prefer to use “tình” in making judgments or making decisions (Edwards and Phan, 2013; Tran, 2000). This can be clearly seen in almost proverbs and sayings in Vietnamese, the word “tình” is always put before the word “lý”.

Nguyen (2012) points out two critical reasons, which help to explain the Vietnamese culture of respecting “tình” higher than “lý” as following:

⁶ Some examples:

http://btgcp.gov.vn/Plus.aspx/vi/News/38/0/248/0/15673/Pho_Thu_tuong_Vu_Duc_Dam_Len_an_viec_loi_dung_tam_linh_ton_giao_tin_nguong_de_truc_loi
<http://baochinhphu.vn/Utilities/PrintView.aspx?distributionid=373282>
<http://vpcp.chinhphu.vn/Home/Giai-quyet-co-ly-co-tinh-kho-khan-cua-doanh-nghiep/20204/27704.vgp>
<http://yenbai.gov.vn/hoc-tap-lam-theo-loi-bac/noidung/tintuc/Pages/chi-tiet-tin-tuc.aspx?ItemID=9&l=TUTUONGDAODUCHOCHIM>

Firstly, Vietnam economy in the past rooted in agriculture, small production within the village and commune boundary. As a result, the way of thinking is more intuitive, and the relation is based more on “trust” and “reason of heart”.

Secondly, Vietnam has gone through thousand years of being dominated and living in poor conditions, this experience still obsesses Vietnamese people. Nguyen (2012) argues that people living in poor conditions make people love and protect each other more than in normal conditions. They use loving and caring behaviors as a mean to treat each other and day by day, it becomes one traditional singularity of Vietnamese.

3.1.6.2 Village and village culture

3.1.6.2.1 Village concept

To understand village culture, it is firstly necessary to understand village in Vietnam. Although there are several ways to name a village in Vietnam, they have the same meaning, which is “a living area of Vietnamese people, who mostly earn their living from agriculture (Nguyen, 2001) and is headed by the village leader and village executive committee. It should be noted that due to urbanization process, more and more urban villages are appearing.

According to Nguyen (2001), there are two ways to recognize a village. Firstly, each village has a certain area as a survival space consisting of living zones, growing fields, hills, rivers, ponds, lagoons, etc. which are owned by village members. Secondly, villagers are members of a community, which are bonded by many relationships such as neighborhood, bloodline, professional relationship, credit relationship, mutual help relationship.

Most researches confirm three fundamental characteristics of Vietnamese traditional village: political-self autonomy, economic self-sufficiency, social homogeneity community (Phan, 2006).

3.1.6.2 Village culture

The formation of villages and communes associated with the development of agricultural production, especially wet rice agriculture. Because when people were nomadic, villages could not be born. In terms of society, people change from blood relations to neighborhood and regional relations, this is the basic principle that forms Vietnamese villages. Tran (1999) affirms that in the past and even recently, Vietnamese civilization still belongs to the category of wet rice civilization, Vietnamese culture is village culture.

Community and self-autonomy

The two fundamental characteristics that cover throughout Vietnamese traditional village culture are: ‘community and autonomy’.

Traditional symbols of community are communal courtyards, water wharf, banyan tree. Any village has a village house and plays the role as an administrative center where all important tasks take place, such as meetings, village affairs, and tax collection. The village communal house (đình làng) is a cultural center, where festivals, performances, eating and drinking events happen. More importantly, village communal house plays as the center of religion and spirituality. It is also the emotional center, when talking about the village, people immediately think of the village communal house with the dearest feelings.

“Qua đình ngả nón trông đình

Đình bao nhiêu ngói thương mình bấy nhiêu”

("Going through the communal house, we will take the hat off to look at the communal house and we think of ourselves as much as the number of tiles of the communal house").

However, due to the influence of Chinese culture (Confucian ideology), the communal house changes from the place where everyone gather to gradually become a place to visit for men (Le, 2012). After being pushed out of the communal house, women often gather in the village wells or the water wharf (for the village with no wells), where they often meet each other to talk and do laundry. There is also an old banyan tree (cây đa) located at the gate of the village, under the root of the banyan there is normally a shrine (miếu thờ), which is believed as the gathering place of gods. Banyan tree is associated with the place to sell cheap water and small things and is a resting place of farmers and passersby. Thus, the old banyan tree becomes the door connecting the village with the outside world.

Another traditional symbol of autonomy is the bamboo rampart. The bamboo groves surrounding the village become a solid, impenetrable rampart.

It is the village culture that has created the cultural characteristics of the Vietnamese people. From the relationship with neighbors, Vietnamese people have a tradition of solidarity and attachment to their neighbors.

“Bán anh em xa, mua láng giềng gần.”

("People tend to love and have good relationship with near neighbors more than the relatives who are living far away.")

The love of the village and the homeland is scaled up as the love for the country. Love towards village and country are concepts which are always in Vietnamese heart and mind. The fight against foreign invaders requires a strong spirit of national unity and patriotism. These two conditions are the built-in product of community and village autonomy. Originating from the

agricultural life, the community spirit of everyone in the village has transformed into a sense of community spirit within the country.

“Nhiều điều phủ lấy giá gương.

Người trong một nước phải thương nhau cùng”.

(“People in a country must love each other”)

Community spirit within the village is the basis for homogeneity in a large number of fields such as relatives, group of same ages, fellow countrymen, co-workers and this leads to homogeneity within the whole country. The uniformity (belonging to the same association or the same situation) has helped Vietnamese people to have a very high solidarity and strong bonding, always love and help each other, consider people in the community as brothers and sisters in the family.

The tradition of agricultural culture is sentiment-oriented, virtuous and respecting the well-educated persons so in the society, the intellectual persons always received high respect and always rank at the top of the list of occupations.

“sĩ, nông, công, thương”

(“scholar, agriculture, industry, and business”)

Village convention and its cultural reflections

Village culture takes village convention and social opinion to adjust human ethical behaviors. Therefore, violence among family members, relatives and villages are rare and strictly criticized.

Although there are a number of names for the village convention in Vietnamese such as “hương ước, hương biên, khoán ước, hương lệnh, hương khoán”. But no matter what the name is, its contents are regulations and rules relating to all aspects of the village that all members of the village must adhere to. Thus, the village convention is a direct tool for regulating village

community relations and also a direct tool for village management. It helps to control behaviors of village members to help the village management apparatus to grasp individuals, stipulate responsibility, and provide rewards and penalties for individuals in implementation of community works.

The convention is a concrete expression of the village culture to make an important contribution to strengthening the village community and its members with many precious virtues and traditions. The village conventions often set out clear institutional objectives such as: everyone must live in harmony, maintain filial piety, preserve gratitude to the village and community; execute relief and assistance measures, and make contribution to build the commune fund.

With the sense of responsibility towards the community, villagers have a sense of village democracy. All members of the village have the same rights (materials, public land and spirit), so they must have responsibilities and obligations towards the village. When violating the prohibitions, people must compensate for the damage. If the village executives violate seriously, they will be punished and dismissed. This helps to prevent the harassment of the village officials, maintaining the stability.

3.1.6.2.2. Discussions on limitations of village culture

It is affirmed that village culture is the root core of Vietnamese national culture (Tran, 1999) and it is this cultural characteristic which creates spiritual value as well as good and close relation within the community, however, it also shows some shortcomings, especially when Vietnam is integrating deeply into global economy.

These limitations stem from the characteristics of village culture. For example, community spirit puts more emphasis on homogeneity, so the will

of individuals are negatively affected or destroyed. People are afraid of losing face and care too much on relations when making decision or handling an issue, which lead to the orientation of resolving conflicts in the direction of "all parties are right" ("hòa cả làng"). The uniformity and homogeneity lead to the thought and habit of relying on others and on the fate.

"Floating water, floating duck"

("Nước nổi, bè nổi")

The autonomy puts emphasis on the difference thereby giving birth to selfishness to some extends. This is so popular in a large number of sayings.

"Bè nhà ai người ấy chống; ai có thân thì lo"

(People must care for themselves)

"Của mình thì giữ bo bo, của người thì để cho bò nó ăn"

(While people keep their materials for themselves, they use other materials to feed their bull')

"Trai làng ở quá còn đông, có sao em lại lấy chồng ngụ cư"

("There are many young of the village, so why should you marry to immigrant people to the village")

The living environment defines the way of thinking and lifestyle. The institutive way of thinking and sentiment-based decision-making style leads to an "agreeing with all" attitude and behaviors (thái độ ba phải). The Vietnamese people have both solidarity, mutual assistance but also selfishness and privately-owned thinking. People live well in harmony with the environment and people surrounding them but they also have localism (Dang, 2016). Localism means that people tend to prioritize local people at works and protect each other when they live far way from their birth place.

Vietnamese people are of high flexibility and adaptability. Different characteristics will appear and develop depending on different situations and environment (Dang, 2016).

3.1.7 Drinking culture

In Vietnam (and possibly other Asian countries), social networking and drinking is very important for business, which add to the ordinary working time another time far from family. Drinking is believed to facilitate business transactions and daily sociality. There exists a saying in Vietnamese to describe this habit “A man without spirits is like a flag without wind” (*nam vô tửu như kỳ vô phong*).

Drinking culture in Vietnam can be evidenced by the reality that beer restaurants or pubs can be easily found side by side in busy street in Hanoi, HCM and dynamic cities. Vietnam is among top three countries in Asia with highest beer consumption of 3 billion liters per year.

In his doctoral dissertation, the sociologist Vu (2013) finds out that “heavy drinking reflects local tactics to maintain harmonious relationships as well as sources of supports” among group of people. The use of alcohol to facilitate social relations between men is also noted by Nguyen (2008) and Kimberly (2014), with researches focusing on the rise of commercial sex in the post-reform period.

Drinking become an essential skill of most Vietnamese adults. Drinking in Vietnam is for business purpose. It acts as catalyst for sharing and building good relationship with others. Therefore, drinking party is perfect atmosphere to share information and exchange ideals which is difficult to happen at working place.

3.1.8. Social changes in Vietnam

According to Jan, S. (2010) social changes in general can be described as important changes in term of social structure and culture of a society, community or context. Social changes can be evaluated basing on different perspectives such as space, which means at micro or macro level; or time base, which means short or long term; speed which means fast or slow or content which mean socio-cultural, economic, organizational, and so forth.

Jayakody, Thornton & Axinn (2008) demonstrates that socioeconomic and demographic as well as historical contexts have strong influences on the social life. During past several decades, structural social changes is the most drastic transition in Vietnam society (Hoang, 2008)

Some of major developments can easily be named such as transformation from the centrally planning economy to a market-oriented economy and extensive integration into the outside world as Le (2020) points out in his research on social changes from micro perspective that Vietnam society has undergone drastic social changes after launching national economic renewal program in 1986. Vietnam has achieved strong economic growth at the average economic growth rate of 6-7% since the implementation of open-door policy in 1986, and drastic improvements in the living standard of the people. Income per capital of Vietnamese people increases 16 times after 36 years from 231 USD/ person in 1985 to 3743 USD/person in 2021 (World Bank, 2022).

Table 5 – Social demographics: Labor force and GDP per capita

Year	Percentage of working population (*)	Percentage of male working population (*)	Percentage of female working population (*)	Percentage of urban working population (*)	Percentage of rural working population (*)	GDP/capita (USD)**
2005	51.9	51.3	48.7	25.0	75.0	688
2006	52.8	53.1	46.9	26.0	74.0	784
2007	53.7	50.7	49.3	25.9	74.1	906
2008	54.6	51.4	48.6	26.9	73.1	1149
2009	55.5	51.9	48.1	26.4	73.6	1217
2010	56.4	51.6	48.4	27.9	72.1	1318
2011	57.3	51.7	48.3	28.9	71.1	1525
2012	58.0	51.6	48.4	29.3	70.7	1735
2013	58.2	51.4	48.6	29.4	70.6	1887
2014	58.1	51.5	48.5	30.4	69.6	2030
2015	57.6	51.8	48.2	30.8	69.2	2085
2016	57.2	51.8	48.2	31.1	68.9	2192

2017	57.0	51.9	48.1	31.5	68.5	2366
2018	56.9	52.3	47.7	31.9	68.1	2566
2019	56.7	52.7	47.3	32.1	67.9	2715
2020	54.9	52.8	47.2	32.7	67.3	2786
2021	52.9	52.2	47.8	32.4	67.6	3743

Source: (*) Vietnam General Statistics Office, (**) World Bank

Thanks to the multi-sector economic development orientation by the government and the implementation of industrialization and modernization process, there are big changes in social classes from two classes of farmers and intellectuals into more diversified society with a large number of classes including farmers, workers, intellectuals, small businesses, private business owners (Pham, 2005).

The statistical data of Vietnam Statistic Office shows that more and more women are joining the labor force and there is a shift of labor force from rural areas to urban areas due to the urbanization process (Table 6). The percentage of Vietnamese labor force in foreign-owned entities has also increased strongly from 1% in 2000 to 8.8% in 2020.

Table 6 – Structure of labor force

Year	Working population (Thousand)	Percentage of state- owned (%)	Percentage of non- state (%)	Percentage of foreign (%)
2000	37,075	11.7	87.3	1.0
2001	38,180	11.7	87.4	0.9
2002	39,276	11.8	87.1	1.1
2003	40,404	12.1	86.0	1.9
2004	41,579	12.1	85.7	2.2
2005	42,775	11.6	85.8	2.6
2006	43,980	11.2	85.8	3.0
2007	45,208	11.0	85.5	3.5
2008	46,461	10.9	85.5	3.6
2009	47,744	10.6	86.2	3.2
2010	49,124	10.2	86.3	3.5
2011	50,547	9.9	85.9	4.2
2012	51,691	9.7	85.9	4.4

2013	52,508	9.5	85.7	4.8
2014	53,031	9.2	85.4	5.4
2015	53,111	9.0	85.0	6.0
2016	53,346	8.8	84.5	6.7
2017	53,709	8.6	83.6	7.8
2018	54,283	8.3	83.3	8.4
2019	54,659	7.7	83.6	8.7
2020	53,610	7.6	83.6	8.8

Source: Vietnam General Statistics Office

Hoang (2008) points out that the majority of labor force is born after 1975 (which means after the war) and they represent for a modern, dynamic Vietnam with high capacity to adapt to market economy, technology and social trends.

At the micro level, social change is analyzed through changes in the way of life and in the behaviors of individuals in a society. In Vietnam, during past decades, there have been drastic changes with regard to social norms and attitudes towards living of individuals in the society (Le, 2020). For example, Le (2020) shows that some traditional social norms are gradually replaced by personal values when he demonstrates single mom and homosexual are appearing with higher frequently and accepted by the community.

In the past, if a woman is pregnant without marriage, that woman and the family will be denigrated by the surrounding community and punished basing upon the behavior seriousness like being dragged around the village, having

her hair cut to become skinhead or being floated on a raft on the river. However, in his research, Le (2020) demonstrates that getting pregnant before marriage is happening more and more often and it can easily be seen from the increasing cases of single mom and it is accepted by the community and even welcomed by some groups.

In another research on the impact of Vietnam social changes on family behaviors, Rukmalie, Vu, John and Vu (2005) point out that drastic social changes such as reduction in arranged marriage, patriarchal family structure has happened in Vietnam. However, they also conclude that women are still tasked with the majority of household and they show that there is very little evidence that men are taking more house work despite government have implemented substantial and rhetoric policies on gender equality. Rukmalie and Pham (2013) also points out that father roles in daily child care tasks remain very low with 3.5% in families with full-time working mothers.

In a research to examine the role of father and his involvement in housework, Rukmalie and Pham (2013) shows that the primary sources of childcare for preschool children when the mother is working full-time, are grandparents and relatives with a very high percentage of 25%. They also argue that attitudes toward unequal role of women in families remain strong is a good evidence for the strength and enduring affection of Confucian doctrine on Vietnamese culture.

Social changes in Vietnam are happening very quickly in line with development process and international integration both at micro (behavior) level and macro (structural) level and one of the most important leading to behavior changes is the drastic structural changes (Hoang, 2008). Some modern characteristics are supplemented for example attitudes towards personal life, development of nuclear family (Le 2020 & Rukmalie et al., 2005), however, women are still responsible for most of housework and

Vietnamese young family still mostly base on their grandparent's supports on family matters like looking after children (Rukmalie et al., 2005).

According to Hoang (2008), social changes in behaviors and thinking are happening widely and complicatedly towards modern life due to economic development and changes in institutional and social context. Yet core traditional values and social norms are still preserved, and in some cases, they are either negatively affected, or supplemented with new features to guide behaviors in new context.

Hoang (2008) also shows that relations are still very important in family, however, with the increase of nuclear families, the linkage between family members is weaker comparing with the past. The thinking difference between generations are increasing and even conflicting (Hoang, 2008). Traditional values which are deeply rooted from village culture such as hard working, caring, community harmonization, humanity, reason of heart and mind in handling issues are maintained, however, some new features such as pragmatic, material and individual oriented values are developing (Hoang, 2008).

3.2 Vietnam banking sector

Over the past decades, Vietnam banking system has transformed critically from a monopoly into a two-layer system allowing all market players to compete fairly and effectively (Chang et al., 2015). During these years, Vietnamese banking system developed rapidly in terms of number and size of banks (total asset, loans, deposits and branch network), profitability and efficiency.

In 1991, there were only four SOCBs and one joint-venture bank in the whole system. According to the Central Bank of Vietnam, by June 2022, the banking

sector consists of 8 SOCBs, one policy bank; one development bank, 25 joint-stock commercial banks; 06 joint-venture banks; 08 wholly foreign-owned banks; 48 branches of foreign banks; 50 representative offices of foreign banks; 17 finance companies; and 11 leasing companies. The total loan of the banking sector is about 1,290,000 billion VND, about 141% GDP and total deposit is around 1,309,000 billion VND, equivalent to 160% of the Gross Domestic Product (GDP). This has made critical contribution to the economy development.

Table 7 – Banks and financial institutions in Vietnam 2011-2021

Type of institutions	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Financial leasing companies	12	12	12	12	11	11	11	11	11	11	11
Finance companies	18	18	17	17	17	17	17	17	17	17	17
Foreign branches	53	50	49	49	49	49	49	48	48	48	48
100% foreign capital banks	5	5	5	5	6	6	6	6	8	8	8

Joint ventured banks	5	5	5	5	6	6	6	6	6	6	6
Joint-stock banks	37	37	33	32	25	25	25	25	25	25	25
State-owned banks	5	5	5	5	8	8	8	8	8	8	8

Source: Vietnam Central Bank

Currently, the State Bank of Vietnam is implementing the second stage of restructuring process from 2022-2026 with following objectives: (i) creating transparency and increasing risk management with application of Basel standard; (ii) continually reducing weak and problem banks; (iii) building up one to two banks at regional standard in term of scale and management; (iv) strengthening corporate management practices.

With a large number of Free Trade Agreements (FTAs) newly signed during 2020-2022, Vietnam economy will integrate more deeply into the world economy, Vietnam banks will face with more competition and challenges to catch up with regional players. Labor force in the banking sector have to work under a lot of work pressures and Nguyen (2018) points out that this is the main source of stress of banking staff.

In this new context, it is necessary to conduct a comprehensive study on how employees in the banking sector experience the pressure, their work life balance issues and how they adjust and adapt to these challenges. In addition to understand how do Vietnamese manager perceive and handle their work life balance challenges, this study is especially aimed at helping banks and

financial institutions to find out opportunities to help their staff achieve better balance points in work and life.

3.3. Labor force structure in the banking sector

According to HR survey (2021), the labor force of the banking sector consists of 60% female staff and 40% male staff. Although female accounts for larger part of the labor force but they hold only 26% of top management position including Chief Executive Officer (CEO), members of the Board of Management (BOM) or divisional heads at commercial banks reporting directly to CEO. 33% are senior managers including head/vice head of division at HO, director/ vice director of provincial branch, manager/ vice manager of department at commercial banks and head/vice head of department or director/ vice director of provincial branches at the Central Bank.

The HR survey (2021) also interestingly show that female account for relatively higher percentage than male at middle management positions such as department managers at commercial banks and junior management positions such as supervisors and team leaders (Table 8).

Table 8 - Banking labor force structure based on positions

Year	2018		2019		2020	
Gender	Female	Male	Female	Male	Female	Male
Top management	32%	68%	24%	76%	26%	74%

Senior management	29%	71%	32%	68%	33%	67%
Middle management	54%	46%	54%	46%	54%	46%
Junior management	61%	39%	59%	41%	60%	40%
Entry level	60%	40%	60%	40%	60%	40%

Source: HR Survey 2021

The HR survey (2021) also show that female account higher stake in certain functions of the banks such as front-line roles such as bank tellers at counters, customer service officer, universal bankers (85%) and in operational functions (75%), and underrepresented in other areas, such as IT and digital banking (24%).

Table 9 - Banking labor force structure based on functions

Year	2020	
Gender	Female	Male
Customer services	73%	27%
Operations	69%	31%
Business divisions at HO	66%	34%
Legal, Risk, Compliance, Internal Audit	59%	41%
Treasury, FI, Investment	58%	42%

Admin, Finance, PR& Marketing, HR	57%	43%
Credit appraisal and approval	49%	51%
IT and digital banking	27%	73%

Source: HR Survey 2021

3.4. Implementation of work life balance policies

According to IFC (2022), high workload is the most dominant feature of the banking sector and this negatively influences work-life balance of all staff. Our study clearly identifies challenges for both male and female managers, and staff in general in the banking sector in finding a better balance point in work and family life, with more pronounced challenges for women.

Managers in our survey, especially female, reflect their current workload at the bank is an obstacle to their family life, making them feel guilty for not providing sufficient care to their children. For example, a 38-year-old female middle manager at a branch of a top 10 commercial joint stock bank says:

“My task usually requires me to often stay very late at the office after working hour to improve my skill sets, participate in product and process training seminar to update policy from HO, review and manage the daily tasks as well as review to serve and develop target customer groups in the following day. This has prevented me from taking good care of my family, making me irresponsible to my children and my own health.”

Or another example from 36-year-old female manager at the branch of a state-owned commercial bank run:

“Because I am a daughter, a wife and a mother, so almost housework are on my shoulders, especially bearing children... I wish my bank could provide flexible working arrangement to support female staff like me, for example arranging working shift for female staff to select to suit with their personal needs for example from 7.30 am- 5 pm or 9 am to 6.30 pm so that we can fulfill my works and handle family responsibilities.”

Recognizing this issue, recently more and more banks are designing and implementing family friendly policies to help employees maintain a more balanced working life, including initiatives for flexible working hours, childcare solutions, parental leave, and elder care and health care as well as facilities such as Gym and fitness center. Of course, like any other entities in Vietnam territory, all banks have to implement family friendly polices required by the Government, for example maternal leave, sick leave or personal leave.

According to the Vietnam State Bank’s report, the necessity of flexible working arrangements has been widely recognized and promoted in Vietnam under the impact of the COVID-19 pandemic and the regulation on lockdown and quarantine requirements of the Government. As a result, almost all banks have started to implement flexible working arrangements to help employees manage work and personal responsibilities.

IFC (2022) pronounces that 16 out of the 18 banks participating in their research implement at least one self-initiated flexible working arrangement for their employees. Five of the 18 banks implement modern flexible working schemes, including flexible working hours, part-time work, job sharing, work from home and flexible workstation.

Working from home is the most common flexibility offered, while working part-time is the least common. Joint-stock commercial banks are more likely have an official flexible work policy than banks with larger stakes owned by

the Government. The uptake of flexible work arrangements is high for both women and men. Over 90 percent of male and female staff are utilizing some form of flexibility (IFC, 2022).

Based on our interviews with HR representatives from banks and studying desk documents such as annual reports, websites of banks, the implementation of work life balance policies and initiatives in banks can be classified into three groups:

- ✓ **High:** implementing all required programs by Government and almost modern policies like MNCs. Foreign banks and dynamic private joint-stocks banks belong to this group.
- ✓ **Medium:** implementing all required programs by Government and some modern policies like MNCs. Almost private joint-stocks banks belong to this group.
- ✓ **Minimum:** implementing all required programs by Government. The Central Bank and some State-Owned bank such as Social Policy Bank and Vietnam Development Bank belong to this group.

Pioneer banks in implementation of WLB initiatives are top dynamic commercial joint stock banks such as Techcombank and MBBank. Techcombank is the first bank which started to launch We Care Program allowing senior staff to enjoy block leave and birthday leave and organize Family Day since and 2011 to create team bonding and understanding of family members about the work and relations at work of their partner and parents.

Image 1 – Family Day

FAMILY DAY 2011

CHẤP CÁNH ƯỚC MƠ



Địa điểm: Hà Nội, Huế, HCM

Thời gian: Tháng 9/2011

Đơn vị tổ chức: **TECHCOMBANK** 

Source: Techcombank internal communication document

Implementation of work life balance initiatives are summarized in the following tables:

Table 10 – Implementation of WLB policies in banks

No	Policies	SBV	VCB	BIDV	CTG	HSBC	SCB	MBB	TCB	VPB	ACB	TPB	VIB
1	Annual leaves	X	X	X	X	X	X	X	X	X	X	X	X
2	Sick leaves	X	X	X	X	X	X	X	X	X	X	X	X
3	Maternal leaves	X	X	X	X	X	X	X	X	X	X	X	X
4	Wedding leaves	X	X	X	X	X	X	X	X	X	X	X	X
5	Leaves when parents die	X	X	X	X	X	X	X	X	X	X	X	X
7	Birthday leaves					X	X	X	X	X	X	X	X

8	Paternity leave for new fathers					X	X	X	X				
9	Block leave					X	X		X	X			
11	Flex-time	X*	X*	X*	X*	X	X	X	X	X	X	X	X
12	Flex-place	X*	X*	X*	X*	X*	X*	X*	X*	X*	X*	X*	X*
13	Part-time work					X	X	X	X	X			
14	Job rotation ⁷	X	X	X	X	X	X	X	X	X	X	X	X
15	Gym facility					X**	X**	X	X				
16	Cafeteria					X	X	X	X				
17	Childcare facilities					X	X	X	X	X			
18	Holidays with organizational staff	X	X	X	X	X	X	X	X	X	X	X	X
19	Family day or event					X	X	X	X	X			

Note: * During Covid-19 period

** Facility outside of the office

Source: Compiled by the researcher from interviews and desk documents

⁷ Moving to position that gives less work-family stress

CHAPTER 4 - ANALYSIS OF QUALITATIVE DATA

Work life balance depends on expectations and realities of two domains: work and life. The expectation of a person changes over time, for example, when managers are single, have family, and children. These changes are drivers to make decision on work selection and to help them achieve the balance point or not.

In this chapter, we will firstly present the perception of work life balance and discuss the challenges which Vietnamese managers in banking sector face using data from our qualitative interviews. We will describe and analyze how they manage, adjust and harmonize their work - life balance within Vietnam cultural singularities.

In the second part, we will analyze what organizations do to help their employees to find a better WLB and how employees perceive their organization's policies. Our final objective is to produce findings that could suggest new opportunities for Vietnamese companies to improve their staff's WLB.

4.1. Perception of work life balance

As shown in the literature review, work life balance is a complicated and multi-discipline issue. Therefore, the concept is still controversial in the literature. The field work also shows that the perception of work life balance differs from individual to individual. Individuals coming from different backgrounds and even the same individual at different periods in life may have different view and perception on work life balance issues.

4.1.1. Work is part of life

Some people prefer working and they think that they need to be successful at work to be happy in life. For them, work is part of their happy life as a 46-year-old male manager who is living with his big family, currently working as a branch director of a top 5 commercial joint stock bank in Hanoi says:

“I think success in work is part of a successful life. Success in work include doing something meaningful and valuable, recognition shown via promotion, remuneration, social reputation and respect.”

Work life balance is a changing concept and is different at different period in life as a male manager who is living with his big family, having 30-year experience in the banking sector and currently being head of planning division at the head quarter of a top 5 commercial joint-stock bank based in Hanoi says:

“Some may consider success in work is very important to make them feel happy in life. For example, the guys in start-ups at first time, they would spend more time for work and that make them happy. Or in my case, when I was young, I didn’t mind working late and in fact, I had to work a lot to support my living, but now I prefer a more balanced life, which means I have time for family and entertainment activities.”

4.1.2. Beliefs and perspectives

Individuals in a society normally set goals for their work and life depending on their beliefs and perspectives. People have a successful work and life when they achieve these goals.

For some people and in some periods of life, they try to work hard to earn money, and in such a case, work life balance depends on how much money or how high position they achieve from their work. They try their best to get as much as possible in exchange of their efforts and sacrifice of themselves and their family members. As a 46-year-old male manager who is living in Hanoi with his big family, currently working as a branch director of a top 5 commercial joint stock bank says:

“Bringing home more money can help to explain for spending less time with family. It would be difficult for those who don’t bring home a lot of money and cannot manage to spend much time with family.”

Those style of managers can spend majority of their time to work, work under a lot of pressure, sacrifice their time for family or their hobbies and weekends. They will be fulfilled and feel happy if they get the results they want in exchange of their efforts. Even if many people many would say that they do not have a balance life because they spend too much time at work, but their feeling may be different.

In other cases, some managers want to find a better balance between work and life. They spare time for family, hobbies like travelling, sports, friends. They obviously separate time for work and life. They set career goals that they feel comfortable enough to enjoy other activities in their daily life. As a 39-year-old female manager, working as head of research and advisory services department in an investment bank describes:

“I think, a successful work and life happen when people love their job and have an enjoyable life and it depends on their belief and perspectives”.

Her husband, who is also working as a branch director at a top ten commercial joint-stock bank, also shares almost same view with her:

“I think that in order to achieve work life balance, we need to have balance in work and in life first. It seems my partner has found balance in her work in recent years. Now she is on the route to seek balance in her life when she has understood better herself, her demand, and she has recognized what can help her to have joy.”

In their views, work and life need to be two separate spheres and work life balance means that they spend enough time for work and enough time for the family and social activities. They achieve balance point when they love what they are doing while enjoying activities outside of work.

4.1.3. Expectations

Work life balance depends on expectation of individuals in the two domains of work and life. They are drivers to help them making decision on work selection and to whether or not they achieve the balance point. As a 46-year-old man working as a branch director in a top 10 commercial banks describes:

“To me, such factors are strong drivers for decision on selection of work. But still at the end, I realize that you need to select the work that inspires you to work, while keeping in mind that family is the core and back you up.”

The expectation of a person changes overtime, for example, when managers are single, have family, and children. As a male manager, who has 22 years working experiences, firstly working in the Central bank, then moving to work as manager in the largest commercial state-owned bank and later moving to a top 5 commercial joint-stock bank until working today for an international financial corporation, living in his nuclear family with his wife and their three children, expresses:

“My view has changed overtime. The expectation was different when I was at younger age, for example 2X, 3X. However, I do realize that in terms of work, if I love what I do and I can do what I love. So, it means that you have to find an organization where its culture and environment support you to do so.”

What he means is that the expectation changes over time and the most important thing to make a person happy at work is finding the job you love in a supporting working culture. That might be the reason why he has changed a lot of jobs in different organizations before coming to the current organization. From experiences of finding suitable works, he recommends a framework as follow:

“You can find a balance point when few followings are reached at an acceptable level:

- Do I like my work?
- Does it give you a good package so you could feed your kids?
- Does it inspire you and support your core value of work and life?
- Does it still allow you to spend adequate time with kids, family?
- Does the work environment and company culture respect the spirit of work life balance?”

That said, managers in particular and individuals in general can find a balance point when their expectation are reached at an acceptable level, in an environment which support them, both at work and at home, to pursuit their core values of work life balance. Finding the suitable balance depends on expectation and realities of the two domains: work and life as a 51-year-old manager, working as head of planning division of a top 5 commercial joint-stock bank in Hanoi describes:

“Work life balance depends on expectation and realities of two sides of a coin: work and life and it is different between stages of life but family is always the core.”

4.1.4. Different meanings with different people

In work and life border theory, Clark (2000) demonstrates that the individual manages and negotiates the work and life domains in a way to find a better balance point between the two. However, some interviews explain that finding a balance point may not necessarily mean that you find the right balance between the two sides but simply that you find the balance point in each domain: either work or life, or both. Work life balance has also different meaning with different people. As a male manager who is living with his big family, having 30-year experience in the banking sector and currently being head of planning division at the head quarter of a top 5 joint-stock bank based in Hanoi says:

“People may think balancing between A and B but I think balancing means people meet their expectation at each domain either at work and at life or both. And it is different between individuals. For example, my Chairman wants to be a four-star General, someone else wants to bring their children abroad to study. For me, being the Director of Planning Division might be enough.”

Life is a process of experience of each individual and the above quotation clearly shows that work-life balance concept is different for different people. Reaching a balance point does not mean that you spend 50% of your time for work and 50% of your time for life. If you can do what you like and what is suitable with your ability, if you manage to fulfil your priorities, then it means, some of our interviewees said, that you are living a work-life balance life.

In reality, there might be no absolute balance. As a 43-year-old female manager, used to work as a research director in an investment banking firm in Ho Chi Minh city, currently working as manager of investor relations in a top 5 commercial joint-stock bank in Hanoi describes:

“I think there is no absolute balance between work and life. If you have it, if any, it is just a temporary and a point-in-time moment, like a clock pendulum reaching a balance point in a very short moment. In reality, in every specific moment in life, we have to make choice what our priorities are.”

Balance of work and life is a moving target and may fluctuates over time. Changes in work will make changes in life and vice versa. People can fluctuate in each domain to find their balance point. As a 51-year-old male manager who has long experiences working in a large state-owned commercial bank and currently working as a division head of a top 5 joint-stock bank based in Hanoi says:

“Balancing fluctuates in a framework. Normally, at the end of life people prioritize family and social life since when you are young, you are poor and you have no position, you will put your efforts on working and it will reduce when you are older. Why do I say this? Because it affects expectation of each people.”

4.1.5. A trade-off

Some interviewees express that to achieve work life balance, people need to make a trade off. As it is explained by a 43-year-old female manager working in a top 5 commercial joint-stock bank in Hanoi:

“In every stage of our life, we have to make choice what is the most important, what is the second important, and what is the third and we allocate resource for it suitably.”

In some other cases, it is sacrifice and compromise to achieve what an individual wants. As a 41-year-old female manager working in an investment banking firm describes:

“For many it is still a sacrifice to be successful as to be recognized and rewarded, in both monetary and non-monetary terms, at work including compromising time for selves, for family and even your health as drinking is still part of the culture here.”

In their views, balancing work and life is a trade-off between work and family or a trade-off between different work opportunities. In most cases, this is a steering direction for every decision which are made and for every undertaken action.

“Success should be evaluated by what people spend on it, but not only what people gain.

In reality, we face with the limit of resources. We just have 24 hours a day and our physical body is like a wheel, which also need service and maintenance periodically, it cannot go continuously throughout the month or through the year.”

The above quotation from a female manager working in a top 5 commercial joint stock bank in Hanoi implies that no one can be fully happy if too much time, which could be spent for their social and family life, is traded off for work.

The shortage of time and resources, is causing work life challenges to managers in banking sector in particular because they have to pursue a large number of duties and objectives. Different backgrounds and different contexts might be also good reasons to explain the diversity of perception of the same

issue from different individuals or even from the same individual at each step of one's life. For example, a male 45-year-old manager who has worked in public, private and foreign organizations describes:

“...Balance of work and life is a moving target, changes in one side reflect changes in other side. Changes in work will make changes in life and vice versa.

During time with Central Bank of Vietnam, I see that it is a good environment for my career development. I have chances to do what I like, except for some small things which I have to do although I don't like. Anyway, financial difficulties, low wages in public sector becomes more challenging, especially when both I and my wife work in public sector, and have kid. It is not easy if you want to have some travels with family during holidays or buying stuff for family due to financial constraints.

Unbalance when I worked in the Central Bank in my case also can be seen in another dimension, you sometimes feel bored because you don't have much work to do and what you do might not be recognized as what it should be. This is similar issue when I work in a state-owned commercial bank.

Then I decided to move to the private sector, and in this sector the unbalance is different. Although I have better financial package, but either you have to do too much of works, or you don't really do things that you like or appreciate.

And it has impact on your life.

How to overcome it, changing several times teach me a good lesson, should go for the work you like, the value that you are inspired to go

for. Then other difficulties like financial issues, working overtime... will be managed and controlled.

Lastly, we need to communicate, sharing with your partner and family so they can know and understand your challenges and concerns then they can help you make better decision.

Family comes first, job second!”

4.1.6. WLB perception in Vietnamese context

Perception of work life balance is influenced by cultural difference for instance between Western and Asian countries. Vietnamese culture, which is partly affected by Chinese culture as explained in chapter 3, is more spiritual and collective (Tran, 1999). Studying work life balance of an individual might need be put in this local context where much importance is given to reaching harmony with one’s family or a community.

It means that we need to define clearly in each cultural context what is meant by balance. Even within the same context, people from different background may have different view. For example, Western world as seen by Vietnamese might be different compared with Western world as seen by Westerners. A male manager who is living with his big family, having 30-year experience in the banking sector and currently being head of planning division at the head quarter of a top 5 joint-stock bank based in Hanoi, shares his view:

“For work life balance, it may depend of cultural between Western and Asian culture. Western managers might be more quantitative. Under Vietnam culture, which is affected by Chinese culture, it might be more spiritual. Balancing of an individual might bind with balance of a group or a community. So, work life balance for Vietnam is different from

the Western, and it is hard to formalize because it is more spiritual, it is more bias.”

Work life balance is perceived differently between managers from public and private sector and even different for the same person working in different sector. For example, interviewees from state-owned sector mostly imply that they would be happier if when have better working conditions, better paid while interviewees from private sector imply that they would be happier if they have more free time. The case of a 45-year-old male manager who has extensive working experience for both public and private bank and currently working as a manager in a global financial firm living in Hanoi with his wife and three children is a good example for this point:

“Since the moment I got married and had children, I have tried to spend time as much as possible with my family. Meaning that you need to have a clear work plan then you could adjust and make your family plan.

All holiday time, spend with your family. Spend time for talking with your children, family. Discuss with my children to understand them and understand their expectation then go for it.

Try not to work during weekend and spend time with family. If possible, don't work in the evening and having dinners with family.”

The fieldwork shows that work life balance is a broader concept including both work and personal life. Life might be work and work might be life and work and life might be integrated. People will feel balance when they can arrange enough time for their work and life activities and when their expectation is met. For example, a 44-year-old male divisional head in a top 15 commercial joint stock bank in Hanoi expresses:

“I think I have a satisfactory balance. For example, I have time to care and visit and update information for my parents often. I have financial strength to support them when they are in need.

At work, challenges always exist, but you need to find the balance point to make you happy. Unbalance happens when the expectation is not met so I have to manage my own expectation.”

Data from field work shows that work life balance means that people are leading a meaningful and happy life where people achieve succeed at work, be able to follow their hobbies, maintain their relationship such as partners, family and friends, and maintain their physical and spiritual health.

The concept is slightly different for different people or even for the same people at different period of life based upon their prioritization at that point in time, personal background, perspectives and contexts. For example, a 44-year-old male divisional head in a top 15 commercial joint stock bank in Hanoi says:

“It [work life balance] depends on each period in life. I face with most unbalance at the age of before 35. After 35 you have more experience and you are more balanced. Secondly, organization also affects your work life balance.”

Or another example from a 40-year-old female working as training manager in a top 4 commercial joint stock banking in Hanoi and currently living with her husband and one son expresses:

“Everyone has different views on success. For me success is a journey. People say that success is not having to work 40 hours a week but still have a good income. Others say that the key to success is to earn as much money as possible. Success in my work and life is simply peace of mind, happiness and sharing. That does not mean I don’t need money. To me, it is not top priority in life, but saving a certain amount to cover your minimum need in daily life might be enough.

Success is the convergence of 4 pillars of energy that always accompany me: health, intellect, emotions and spirit. The spiritual

pillar is the most important determinant of thinking and behavior to produce results. Therefore, on the journey towards work success and happy life, I frequently study and exercise to improve all four pillars of energy... and I think I achieve work life balance.”

4.2. Work life balance situation in banking sector

According to the World Bank, Vietnam is one of fastest growing countries in the world for decades in which the financial system plays a central role in the economy. In the period from 1990 up to now, financial institutions have been witnessed with a huge development in quality and quantity. According to Vietnam Central Bank, by June 2022, Vietnam banking sector consists of 8 SOCBs, one policy bank; one development bank, 25 joint-stock commercial banks; 06 joint-venture banks; 08 wholly foreign-owned banks; 48 branches of foreign banks; 50 representative offices of foreign banks; 17 finance companies; and 11 leasing companies. The total loan of the banking sector is about 1,290,000 billion VND, about 141% GDP and total deposit is around 1,309,000 billion VND, equivalent to 160% of the Gross Domestic Product (GDP).

Accordingly, workforce joining the banking sector is becoming bigger and bigger and the competition of jobs also increases sharply. This situation leads to stresses and strains at work that affect WLB of labor force working in the banking sector (Nguyen, 2018). A 40-year-old male manager working as head of research in an investment banking firm describes:

“Financial sector is high-speed and stressful, indeed. Some have seasonal unbalanced work and life, like bankers, investment bankers, but some has constant unbalance between work and life, like traders

and brokers. Their life appears on high-speed with high emotional swing, as far as I can see.”

Work and life balance is becoming a serious issue of the modern society and organizations. In the banking sector, long working hours is frequent for front line staff (Nguyen, 2018) and there are a lot of arrestments, even at the commercial bank’s top level as we can easily find on the newspapers. Some examples can be named as the arrestment of Mr. Nguyen Duc Kien, Vice Chairman of Asia Commercial Bank (ACB) in 2012⁸, arrestment of Mr. Ha Van Tham⁹, Chairman of OCEAN Bank in 2014 or the arrestment of Mr. Tran Bac Ha, Chairman of Vietnam Bank for Investment and Development (BIDV) in 2018 and a large number of arrestments of lower levels from credit officers to branch directors and vice CEOs can easily be found on newspapers.

Against this high pressure and competitive working environment, banking firms implement work life balance policies to help their staff finding better balance points in work and life. The situation is as serious as a 40-year-old male manager working as head of research in an investment banking firm describes:

“The situation [of work life balance] in Vietnam's financial sector is deteriorating. Just simply looking at my female friends in financial sector, they have less time for family and social relationship, including dating. They resort to online platform like Tinder for simple and quick chat and hope that they may be lucky to get some good guys there.”

The pressure comes not only from long hour working or high-demanding type of job, but perhaps also from a common social concept that a banker is believed to be an advanced person, and must be rich. The reality is in one way

⁸[https://vi.wikipedia.org/wiki/Nguy%E1%BB%85n_%C4%90%E1%BB%A9c_Ki%C3%AAn_\(b%E1%BA%A7u_Ki%C3%AAn\)](https://vi.wikipedia.org/wiki/Nguy%E1%BB%85n_%C4%90%E1%BB%A9c_Ki%C3%AAn_(b%E1%BA%A7u_Ki%C3%AAn))

⁹https://vi.wikipedia.org/wiki/H%C3%A0_V%C4%83n_Th%E1%BA%AFm

or another the same as a 43-year-old female manager of investment relation department in a top 5 commercial joint-stock bank in Hanoi describes:

“While the truth is, similarly to any other sectors, most of staff would be considered as "financial workers". Nothing wrong being a worker, but it is just hard to get as rich as people from outside or even inside the organization would brand you.”

Or another 45-year-old female manager, having long experience with foreign bank and currently working as manager of product in a top 5 commercial joint-stock bank in Hanoi says:

“My life seems to be boring. My friends say I am working and living as a robot and I share this view with them.”

The average salary of the banking sector is truly higher than other sectors a bit as calculated by Vietnam Career Builder Organization but personnel in this sector have to work really hard¹⁰, especially managers at front line. Because they stand in a “sandwich” position – serving as the linking between their managers and their employees” (Brotheridge & Lee, 2008). As middle managers they have to implement the strategy as developed by the top management (Mantere, 2008).

As a result, they have to organize the team, find new customers, process their documents, provide products and services, communicate with higher level, encourage their subordinates in innovation process and experiment efforts. At the same time, they have to undertake a large number of non- work activities.

“I find I don’t have balance because I always have too many deadlines to reach or urgent requests from my boss and I don’t have time for my parents, my children and my close relations.”

¹⁰ <https://careerbuilder.vn/vi/talentcommunity/5-nhom-nganh-gay-to-mo-nhat-ve-thu-nhap.35A514AD.html>

The higher a staff is promoted, the harder it is to maintain the balance, because more responsibilities would require extra works, exceeding 8 hours in the office. For example, managers, especially at branch level, normally have to spend time after work to meet with clients, drink with authorities and/or customers to develop relations, and even with colleagues for team bonding. That means managers have to undertake a large number of activities, which are not mentioned in their job description.

Difference in different type of organizations

The field work shows that challenges always exist but they are different in different type of organizations such as state, private or foreign owned. A 45-year-old male manager who has extensive working experience for both public and private bank living in Hanoi with his wife and two children describes his experience as follow:

“When I work in Techcombank, my work life challenges are quite different comparing with the moment. In Techcombank, I worked as a regional business director and I faced with demanding financial targets and performance of the overall region, the question of how to make the region to become the best performer in the system and the challenges to handle internal issues of branches and transaction offices in the region and at the same time I have to maintain relations with important customers. But that ends when you end the day. But in my current organization, it is operating according to the old style, which means you have to care more about internal issues and relations within other departments within your own organizations and with outside parties.”

Another good example of this is the quotation from the a 45-year-old female manager, having long experience with foreign bank and and currently working as manager of product in a top 5 commercial bank in Hanoi.

“Currently, I am working for a large bank, which is transforming strongly and therefore in my work, the biggest challenge I face is to

make sure that everyone in my team correctly and fully understand the objectives in order to produce right actions towards the general objectives of the bank.

And in fact, during my work, even myself, as a manager, I sometimes meet some difficulties to define specific objects of our department, what my team can add value to the bank and how the department should function to align with the general objectives of organization.

In the past, I work for a branch of a foreign bank in Vietnam, therefore the priority for developing in Vietnamese market or not would depend on the strategy of the headquarter for each specific period. Therefore, the challenge is the limitation of development in Vietnam market for the branch as a whole and for each individual in that branch.”

4.3. Challenges and constrains at work

As in any other businesses, managers in the banking sector face with a large number of challenges at work. The mostly-mentioned challenges are: (i) work pressure or business targets, competition, maintaining passion with the job for team members; (ii) having to manage good relationship with customers and at the same time have to harmonize relations with different departments in the organization; (iii) undertaking activities exceeding the job description; (iv) nurturing innovation in a fast-developing business environment with new products, new regulation especially when advanced companies set the standard higher than others.

A 44-year-old female deputy divisional head of capital market in a top 5 commercial bank, expresses in the interview that she had to change the job to find a better balance point in work and life:

“The most challenge comes from market and competition. Finding new initiatives to have more revenue. Secondly, requirement from the bank with higher targets...I feel more pressure on improving qualification, capability of myself and staff, knowing what other competitors are doing, benchmarking with competitors; pressure from productivity increasing at least 20% per year; pressure also comes from recruiting and keeping good staff; pressure from managing bad employee (they are recruited because of relations); pressure from requirements of higher bosses.”

4.3.1. Conflicts among targets

At management level, managers are always assigned with a large number of urgent tasks and targets, and as a result, conflicts among targets and assignment happens very frequently. A 44-year-old male manager has experiences with three commercial banks and currently working as head of corporate banking division of a top 10 commercial joint stock banks in Hanoi says:

“As head of corporate banking division, I am responsible for all operation of the division concerning profit and loss, total operating income, fee, non-performing loans, loan and deposit growth, ... That is one-year financial target.

In five-year plan, I am also responsible for supporting the bank in development of retail banking by exploiting ecosystem of large customers under management of corporate banking division, developing human resource as well as the infrastructure to realize that.

That is my key responsibilities and because I am a newcomer in the bank, everything is new for me and the system and level of

organizational development seem to be under-developed so it takes a lot of my time to build up from people, customers and infrastructure.

Because the understanding is different between people so we have to develop strategy and communicate to people. At the same time, we have to run the daily business to produce financial results. So, the challenges are there, which means you have to balance between short-term financial targets of each month, quarter and year at the same time you have to build up your infrastructure. So, the conflict may happen when you spend too much time to visit customers, you will have to cut down time for system development.”

4.3.2. Task and urgent priority conflicts

Managers have to know spending how much time for what activity including meeting, customer, process, operation and training... Meetings and internal issues waste too much of their time. Managers find it difficult to spend more time with customers. This is why conflicts and stress frequently happen. As one female manager, who is head of business development department in a top 15 joint stock commercial bank, living with her husband and two children in Hanoi, explains:

“In my view, we need to spend certain time with customers to learn their needs so that we can improve our system to meet their needs but I am involved in a lot of operation and administrative works in the office. So, the unbalance happens between what you want to do and what you really do.”

Managers in business organizations always have a large number of priority targets and most of them are urgent and then they will face with unbalance since they cannot manage to achieve all important targets at the same time.

4.3.3. Balancing internal and external issues

The other challenge is balancing internal and external issues. Since the financial sector is growing so fast so banks and financial institutions have to recruit unexperienced staff from new graduates. Most of them are young and lack of expertise and skills. So, on the one hand, managers have to conduct training and coaching to help them understand to implement the things which the organization wants. On the other hand, managers have to handle all internal issues, for example, relations and working with functional departments within the organization. Moreover, they have to spend time to visit customers and handle other issues out of the organizations, for example, relations with authorities, taking care of personal events and important relations. So, the challenge appears in finding the way to manage and balance internal and external issues. A 44-year-old male manager has experiences with three commercial banks and currently working as head of corporate banking division of a top 10 commercial joint stock bank describes his situation:

“Secondly, that is pressure with and from relations with staff, boss, partnership and other functional departments and pressure on maintaining relations with customers and achieving the target and innovation in your daily works.

How to get the people from different levels to change the mindset and buy in organizational initiative is another internal challenge. And you will waste a lot of time on that. Like in marathons, you cannot make a full run of 42 km. You have to do 5, 10 km at first and step by step you can do a 42 km running. It may take you two to three years to practice to be able to run 42 km. And making the lower level and same level to change the mindset, it would take time like a marathon.”

Or another example from a 40-year-old female training manager who has just changed her job from a front-line manager at a large branch to become a

training manager and a senior lecturer at the head quarter of a top 5 commercial joint stock bank says:

“When I move to this position, it is quite different comparing with the pass job. I have to handle a lot of internal issues with concern parties from procedures to launch the training programs, meeting, preparing lecturer, inviting the trainers,... In the past, I just focus on guiding the team to find and serve the customers and to meet the financial target. And we know what we achieve to cheer ourself. In the current role, I cannot quantify the results. We have feedback sheets and I can feel from the atmosphere but it is very difficult to evaluate and sometimes, people give unfair comments. In short, it is very complicated.”

Data from field work shows that interviewees from state-owned organizations and interviewees working in the headquarters are more often complaining about the internal issues while managers at the front line always highlight financial targets and KPIs (key performance indicators) as their challenges.

4.3.4. Cultural fit and relations with boss

In Vietnamese context, in which relations are highly appreciated, good performance at work might not be enough. People need cultural fit with the organization, and the representative of the organizational culture is the direct boss. It mostly happens that if managers are not in line with the organizational culture or leadership style of the direct boss, in some cases, good performance at work have little meaning.

Following quotation is the situation which a branch director of a top 5 commercial joint-stock bank in Hanoi faces. He had to quit the job when there is a change of regional head with different leadership style.

“I have worked for current organization for 18 years and I have faced with a large number of challenges at different periods, however, I think it is better I just share with you my recent difficulties which lead to my exit from the organization.

At the beginning of this year, I proposed to promote 2 of my staff to a higher level before the annual salary increase because they rank no 3 and 4 in term of performance among their peers but their salary is lower than their peers in the region. We [I and the area director] submitted the proposal to the regional head but he denied with the explanation that our branches did not achieve excellent business targets.... I understand that the higher level is bias with me because I am old, and not in line with his style...For some other reasons, I decided to get off after 18 years with my bank.”

In this area, I also have the same experience and that is the main reason why I moved from Techcombank to the current bank. And my experience is as follow:

“During the annual evaluation period in 2012, my new boss at that time, who had just been promoted to lead the strategy division for the last 10 day of 2012. He used to be at the same level with me before being promoted. He was in charge of project implementation and I am in charge of bank performance analysis, market watch, macro dynamic and strategic long-term directions. Two of us report to the Chief Strategy Office. He gave me grade B in the final performance evaluation that year. It is not the lowest grade but it is the lowest in my working life.”

Even after frankly discussion and firmly argument that he had to consult with the ex-boss since I reported to him for almost 12 months but not him to have a fair evaluation, he made opinion consulting from my ex-boss and upgraded me to A2 but I decided to change the job after this scenario because I did not

appreciate his bias. Survey of Vietnam HR consultancy firms show that more than 80% of the staff are due to direct boss. This implies the important role of direct boss and middle managers to set up right targets and give right supports, and motivation to help lower staff achieve better balance point in work and life since lower staff work under direction and requirement of boss.

4.3.5. Challenges by relations

In a diffuse and collective culture, personal relation is an important part of business and this is reflected in organizational culture, which expects individuals to spend more time after work to socialize with their clients, partners and government authorities (Powell et al., 2009). Vietnam is classified among the collective culture group (Tran, 1999).

In government agencies and state-related organizations, relations are even more important for a person to get promoted and develop in his career. A 43-year-old male branch director, having two children and living in a big family with their parent in Hanoi, having just moved from a private bank to a state-owned commercial bank describes:

“I met with a lot of difficulties at the beginning because of the culture here is so different. In addition to good performance, you have to spend a lot of time on other non-work issues like taking care of and participating in important events of boss’s family such as death anniversary or birthday of boss’s relatives.

Relation is important during periodic performance evaluation, and I think career development would be difficult here because the qualitative factor still accounts for a large portion in the evaluation system in this organization.”

Challenges caused by relations also happen in private banks as a 44-year-old male manager working as head of the corporate banking division, who has more than 15-year experiences working in an another top 5 joint-stock bank demonstrates:

“And cooperation here is not good because people are thinking to protect their own benefit and therefore, we waste a lot of time on internal fighting.”

4.3.6. Challenges by gender discrimination

Even gender hierarchy is reducing when more and more women are joining labor force, however, gender issues and gender discrimination are still popular in the working place as our labor force structure analysis has shown out. While women account for 60% when joining the bank but the percentage of women reduces gradually when moving to the top position. One of good reason to explain for this as our cultural anthropology points out that Vietnamese women are still mainly responsible for child baring and house work. A 35-year-old female manager in a top 15 commercial banks expresses:

“I want to be evaluated precisely by my performance at work but not because I am pregnant or I am having small child, which affect my work. It is not because I work one hour less than other which affect my work productivity or quality. I want to have opportunity to take part in training course to improve my competence and leadership capacity to move up to higher position.”

The above female manager implies that because she is having a small child and she is not evaluated fairly. He is not totally agreed with the reason which her boss mobilizes when making evaluation that because she works less than others one hour, which may affect her work quality. The WLB policy on

maternal leave allows her to either come to the office later or leave the office sooner one hour than normal working time.

The gender issue is causing huge challenge for female staff and in some cases, it is too extreme, close to gender discrimination as another example from a 34-year-old female manager at the branch of a top 15 commercial joint stock bank shows:

“I am the manager of service department so 100% of my staff are female and all of them are at the young age and when we develop annual plan, my director always asks me about the giving birth plan of my staff so that we can ensure and allocate the resource. The problem is I have to commit with that plan and this is really difficult for me since that is their personal and family issue and I cannot handle it. Even they commit but pregnancy might happen and consequently I don't complete the commitment.”

4.4. Non-work challenges

4.4.1. Drinking to build relations

Drinking culture (văn hóa nhậu) is very popular in Vietnam and drinking become an essential social skill of most Vietnamese adults and the use of alcohol to facilitate social relations between men is also noted by Nguyen (2008) and Hoang (2014).

People drink to relax with friends, people drink for business relations as a 39-year-old female manager currently working as head of research in an investment banking firm describes her situation during the interview:

“I had to drink a lot in my previous job, to maintain relationship with sales team. I was so tired of being hang over every week, for months. I had to sleep during weekend instead of playing with my kids, or helping them with homework.... Eventually, I had to leave the job after 1 year and a half, because I knew this kind of job is not for me in the long run.”

Drinking, which is part of professional networking and career advancement in Vietnam, might entail sexual harassment targeting women and this issue has received attention in the literature on alcohol (Tran et al., 2012). This culture is unwittingly a source of stress and WLB challenges, not only for female but male managers also. A 40-year-old female manager working in a commercial bank in Hanoi demonstrates:

“Building and maintaining network heavily base on alcohol and therefore drinking culture is also a big challenge. I’m indeed far from easy to get drunk, but there are times when I or my husband have to go out to drink 3-4 times a week. My female ex-colleagues even got abused during or after the meal.”

Another reason for drinking is to relax among groups, gather friends and share about life. For this purpose, people normally go to street beer restaurants or pubs to drink after work (quán nhậu means popular drinking place). In her ethnographic research on drinking habit of Vietnamese people, Nguyen (2008) demonstrates that since liberalization, after-working-hour drinking in bars and restaurants is a virtual job requirement for cadres in the public sector as well as private-sector professionals. This phenomenon is in line with the ‘embeddedness’ concept which was firstly coined by Hungarian scholar Karl Polanyi (1944), who suggested that economic actions and social relationships are deeply intertwined and further developed later by Gouldner (1954), Selznick (1957), and Stinchcombe (1965) starting that the idea of economic action being intertwined and interdependent with the broader social context

and thus “embedded”. The current Vietnamese literatures shows that embeddedness is key to success in business and social relation and our data on WLB further shows that when the embeddedness is over mobilized, it may cause negative impact when it is overused.

The interviews show that not only female but male managers are also facing with WLB challenges from over drinking habit and to find a balance point, they have to set up their own rule to adapt with the situation. As a 44-year-old male manager, currently living in his large family with one son, working as head of the corporate banking division describes:

“I set up the rule to spend three nights at the maximum to be out either with my colleagues or customers, important relations and one full day for my family at the weekend.”

4.4.2. Challenges caused by social norms

In the research on the impact of Vietnam social changes on family behaviors, Rukmalie, Vu, John and Vu (2005) point out that women are still tasked with the majority of house work despite drastic social changes. This means that in addition to work at the office, women are responsible for works at home. Therefore, they will face with more workload than men. If they don’t do the housework, it would be a contradiction with social norms. As a 45-year-old female manager, working as product manager in a top 5 commercial bank, having two children and living with her grandparent in Hanoi, says:

“When we go to work and focus on works, assigning house works for family members will be regarded as abnormal. And if we spend more time for house works and family, we will not have enough time for works and self-development.

So instead of blaming working people like us, is there any way, which people, both family member and people from society, can support us

spiritually and sharing family and society responsibilities as well as responsibilities at work with us?”

Or another example from a 44-year-old female deputy divisional head of capital markets in a top 5 commercial bank:

“I feel, in Vietnam culture and society, people don’t dare to do what they want or in accordance with what they think but people work in accordance with cultural norms and family tradition.”

Being affected by Confucian ideology, in Vietnam society, men are typically responsible for most matters of the family including spiritual, material and financial wellbeing of the family. Behind him - a typical successful man - we always find a sacrificing woman, who is in good capacity to organize and handle family matters. This sacrifice does not necessarily mean endurance in bad mode, but they are playing good role in Vietnamese traditional way of thinking so that her husband can fully focus on works

The above quotations from interviewees show that these social norms on function of women in society to some extent is creating more pressure for both working and non-working women.

4.4.3. Other responsibilities

A large part of labor force working in private banks are too busy to participate in social activities. They even have to use their lunch time to meet their close friends and close relations. A 42-year-old female manager working in a private commercial bank, describes her situation as follow:

“I am too busy to participate in social activities.... I just have time to participate in activities of some small groups including university friends, secondary friends, colleagues, and group of fathers and

mothers of my children's classmate. I always arrange the meeting with these group members at lunch time and at the weekend, we make appointment with some other families to bring our children to a new place so that they have chance to play with each other and we have time to chat, update information and enjoy."

While the labor force in private sector is too busy at work, those who are working in government agencies normally have to do other jobs to earn extra money like giving lectures, doing researches, conducting advisory services or running personal business. The director of an important department at the Central Bank demonstrates his situation:

"I am too busy because I have to give lectures to MBA classes in the evening. This is also my first work before joining the Central bank."

Or a 46-year-old branch director, having his wife working in a large state-owned hospital, describes his wife situation:

"My wife just has enough time to take care of my younger son and do some housework at weekend only because in addition to working as a doctor in Bach Mai Hospital, she run a private ear, nose and throat check-up saloon from 5.30 to 8 pm every day."

4.5. Family responsibilities

In addition to work, both male and female managers still have to undertake their responsibilities with their families. Nowadays, more and more women go to work and they even have high position in companies or political arena. As a result, they require more sharing from men. However, literature shows that most of house work are still on the shoulder of women (Rukmalie, et al., 2005).

The interviews show that when living in large families, most of couples working in the banking sector rely on grand parents or servants for the house works like cooking and washing. Yet, they still take the responsibility to teach their children, take care of their parents or their partner emotionally.

The following example describes the way a couple, of which the wife works as business development manager in a top 10 commercial joint-stock bank and her husband works as a lecturer in finance at university divides their family responsibilities:

“My husband and I share the work to take kids to school and pick them up. I help them with their studying and playing while he is in charge of the sport and art work.”

Another example is the situation of a 51-year-old male manager, having 30-year experience in the banking sector. He graduated in Vietnam and took his master in a well-recognized university in Japan. He used to work for a large Vietnamese state-owned bank before moving to a joint-stock bank. He has been in charge of many roles with the current bank. He is currently working as head of the planning division at the bank’s head quarter. He is living with his grandparents and two children in his big family:

“Most people think that family work is of the woman but for me it is a hobby to share works at home. It may start from my family tradition. Helping others is my hobby like helping to clean the house, play with children. Importantly, it is my joy. Even at weekend, I can do cooking for my wife with joy as you may know when we were student, most of us can do this kind of job.”

Following is another example from a 44-year-old male manager, currently living in his large family with one son, working as head of the corporate banking division:

“To exactly clarify the role, you need to position yourself in the family. In my small family, I am a father and a husband. In a big family, I am a son and a brother. So, I have many roles in a family. As a husband and a father in my family, I have to take care of my wife and my children, I have to do the jobs which men must do like repairing things. Secondly, I have to care since women need caring. If you lack caring, it will lead to many other issues, so I have to arrange time to bring her out for shopping, coffee, travelling, ... At the same time, I have to insure financial strength of family. For children, I have to understand them and set examples to make sure my son develops physically and spiritually well. I have to recognize his strengths and interests to promote his development. In the role of a son, I have to take care of my parents, help them financially and spiritually when they are in need and I have to ensure warm relations.”

Traditionally, male is regarded as the bread winner and female as the house keeper. However, more and more Vietnamese males are nowadays willing to share house work because sharing house work with their wife is their hobby or because their wife is too busy with work at the office. A 46-year-old male manager, employed as a small branch director in a large private commercial bank, explains:

“I have to keep my bedroom clean, bath my youngest child, and clean the disks three times a week, my elder son does three times. My most frequent housework is to bring our children to school in the morning and do the washing.”

This is another example of sharing house works from a male manager working in the Central bank:

“...doing these works is meaningful to me since it would help my family members feel comfortable and happy because I am responsible to share the housework. If you spend too much time outside, you will

have to reduce your time at home and reduce your housework sharing. This may lead to uncomfortable feeling of my family members.”

When children get older, parents can reduce workload at home by sharing with their children. As a result, they have more time for themselves and are able to achieve better balance point. As a 45-year-old female product manager in a top five private bank describes her situation:

“Now my two children can do simple things like getting up, cleaning their teeth, having breakfast, putting clothes, and going to the bus stop to wait for the school bus to pick up by themselves. As a result, I have more time for myself.”

4.6. Gender issues and discrimination

As we point out in the section 4.5 that because of Vietnam social norm, most of female have to take care of children and handle most of the housework. This reality and gender discrimination at work are causing them a lot of challenges to female. For example, a 35-year-old female manager in a top 15 commercial bank in Hanoi says:

“The most challenge happened to me when joining this bank is balancing between my giving child plan and commitment at work. My bank does not allow female staff to give birth after two years working for the bank. We have one 4-year-old daughter and it was high time we should have the second one but because at that time I just moved to this bank and it caused me a lot of depress. If I violated the rule, I would face with salary decrease, no chance for further promotion. I had to talk with my husband and my family, especially parents in law for their understanding and sympathy.”

This challenge is a reality, not only happening in one bank but it happens in most commercial joint stock banks because of very fierce competition. It happened to my wife also when we just got married and my wife started working for a top 20 commercial joint stock bank. I was so frustrated at that moment but because of the happiness of my family, I had to support her to realize the policy of the bank.

Our sector-wide labor force structure analysis in Chapter 3 points out what the female staff account for more than 60% at the entrant and more than 55% of female can be found in the junior and middle management positions but less than 35% of them are found in the senior and top management levels. Perhaps their childcare and family responsibility cause challenges for them at work both in performance and learning and development. When we ask about the reason why the percentage of the female managers at the top level is very low comparing a HR manager in a top 10 commercial joint stock bank explains:

“Even female staff and managers in my bank handle their job effectively because they are, knowledgeable, flexible and skillful but very few at the top level because being at the top leadership position requires building a large network and it takes time, resource and energy. The nature of female is more family oriented so they might not be well positioned for this. And we should understand that is their sacrifice.”

4.7. Generation difference

Hoang (2008) demonstrates in his study on social changes in Vietnam after 20 years of implementing renewal policy that the economy has been developing quickly during this period. In this new context, people have to

work harder in a market-oriented economy to afford their family and to meet a variety of demands in the modern life. Consequently, as Hoang (2008) points out, this context has led to important social changes from both structure at macro level and behaviors and perceptions at micro level.

Therefore, work life balance in the past and the modern life might have some significant differences due to the rapid development of Vietnam economy. For example, a 39-year-old female manager having work experience in different organizations and currently working as head of research in a top 5 investment banking firm describes:

“Work was not that intense for older generation as the society was more family-oriented. But social prejudice and female discrimination was far worse in the past. It's hard to have your own life, you have to follow the crowd.”

The reason for difference in WLB perception might be because the older generation share the same family values when most of them work in the same field and living in the same village as a 41-year-old male manager in a top 5 investment banking firm says:

“Old generation share the same family values and approach. The younger is more different since country development.”

A 45-year-old manager with working experience in both public, private and foreign sector argues that current generation might have less work life balance because technology might cause interruption in their daily life. He says:

“To be honest, older generation could have better balance than our generation. Although they live in lower financial living condition but less innovation and internet connection make their stress experience different from what make us stressful, today.”

The interview shows that the present generation wants to be able to spend less hours for work or to have less stressful job in order to have more time and less

concerns for their private life and family. This appears in the interviews' transcript: the elder managers are more on looking after the inner peace and a balance within each domain. Young managers are trying to balance the two domains as they want more time for personal activities.

For previous generations, the imbalance and stress happen when people wanted to work more in order to better support their family financially. The current generation is indeed working for longer hours and seemingly harder than older generations.

The case from a 39-year-old male manager, having two children and living with a 7-year-old younger wife, might be a good example for the above argument. Both of them have graduated from universities in developed countries and currently working for two foreign investment banks in Ho Chi Minh City. He describes his situation as follow:

“The first thing to adapt is the amount of time spending on work and on life including relationship with family members, friends, health and hobbies. Before 32, I spent more time, let say around 70% on works, because at that time, I started building up my career. Nowadays, I wish I could spend more time for health. After getting married and having kids, I spent more time for family. Time allocation for family might be higher than 50%. There are several reasons for this:

Firstly, it starts from my perspective that Asian family values are good and need to uphold; hence I want to let our kids grow up in a traditional Asian family environment.

Secondly, learning lessons from many parents, who were born in the years of 1950s or 1960s. They were too busy to make a living that they didn't spend enough time on their kids, causing distance in relationship and thinking between parents and children or failing to fully develop children's potentials both mentally and physically.

Thirdly, my wife is too busy with works. She is 7 years younger than me and she wants to build up her career as well, just like me before and she was also brought up in a popular Vietnam traditional family environment as I have just described. So, I see that I need to spend more time on family in order to share the housework and share the burden with my wife in bringing up the kids.

Adapting is a bit painful. But it is okay in terms of time allocating. I just need to work more effectively, organizing work more properly. It is more painful in adjusting your thinking, ideology and values, harmonizing the approach that we want to bring up our kids. I went through a period of stress and need consultation from my friends to think through. Fortunately, I had some good and experience friends to help. Then I decided which is the core values, which need to be maintained, the rest we can adjust to accommodate other family members' thinking and approaches.

Long to short, the biggest change that I think I made to adapt with work life balance issues is open-mind to adversities. This helped me to balance relationship not only at family but also at work.”

Another example from a 40-year-old female manager with working experience in two banks as business manager at branch level and currently working as a training manager at the head quarter of a top 5 commercial bank might be a good summary of the challenges which current and older generations face:

“In my opinion, generations always have certain differences in thinking, and reacting to problems they face in their work and life. The older generation lived in difficult periods and received different impacts than the current generation due to different contexts. They went through difficult times of war, turmoil, poverty, livelihood, lacking of food and clothes,...

Perhaps the biggest difference I feel is the patriotism, love of humanity, and resilient spirit, which mean not being afraid of difficulties, not afraid

of suffering, not afraid of moving up to the front line. Despite of difficulties in material life, but they lead a very happy life. That's what I cherish the older generations.

The younger generations seem to have lower capacity of resilience. They are more materialized, are more individual, and prefer entertaining more than working comparing with the older generations.”

4.8. Social supports

4.8.1. Organizational policies

Management in banks and financial institutions now are becoming aware of these problems and have started to apply varieties of WLB policies. Their aim is to help their staff finding a better balance point in work and life to achieve the ultimate goal of better performance and decreased turnover rate (Ioan, 2010). Some of WLB initiatives can be named as increasing the number of off days, organizing events for staff's families, issuing better health care policies, building corporate culture.

Despite their organizations are making increasing efforts to create a better working environment, some of these policies seem to have a limited meaning, especially in managers' eyes. One female manager in charge of product development at department level in a top 10 commercial bank explains:

“Policies of government and my company like holidays cannot help solving the unbalance. The only thing they can help is providing income and incentives.”

A 46-year-old manager, working as branch director in a top 10 commercial joint stock bank in Da Nang, describes his situation as follow:

“Our bank has some policies relating to work-life balance such as birthday leave for all and flexible working hour for some groups of staff, etc. But that policy does not have much meaning to me.”

Some interviewees don't highly appreciate WLB policies like flexible working hour policy and team building events. In their view, these policies are just for the benefit of the organization. One female manager at the age of 39-year-old living with her husband and two daughters, in charge of business department of a top ten commercial joint stock bank, says:

“My bank has some policies for work-life balance such as maternal leave, birthday leave, flexible working hours... but they do not help anything. Once a year, the bank organizes one team building event, and one mid-year and one end-year event, but they always include meetings, so it is not so entertaining. Even they are organized at the beach sometimes, but in fact we are in the meeting room from early morning till late at night.”

Another example is provided by a 45-year-old female manager living with her husband and two children and having worked for both foreign bank and joint stock bank in Hanoi:

“Although, companies like Techcombank now or my previous bank, Citibank branch, have work-life balance programs like flexible working hours or birthday leave, however, I rarely use work life balance policies of companies. The program might be of good human nature when you firstly hear about it, but what does it mean with one day off while I have 20 to 25 days of annual leave.

Flexible working hours don't have much meaning to me too. I am always the earliest person coming to my company. I always manage to get up early in the morning, going for exercise such as yoga, washing, having breakfast and going to work. So, if you know how to manage your time, I don't think flexi working hours are necessary.”

4.8.2. Boss supports

Normally, Vietnamese managers support and create conditions for staff to achieve a more balanced working life. However, their supports are more of spiritual, personal and emotional concerns and their approaches to support are different. The interviews demonstrate that these supports are more meaningful (compared with the firm policies) to staff to achieve a better balance point in their work and life comparing with company policies.

A 43-year-old female manager, in charge of research department in a large investment bank in Ho Chi Minh City, says:

“My bosses in the corporation support me a lot, especially spiritually. I can frankly share difficulties in works or in life with them and I always receive meaningful feedback and sharing from my direct boss or HR Director of the group. The HR director is the person who I like very much since she is soft enough to be a lady and tough enough to be a boss of a top 4 or 5 financial conglomerate in ASEAN region.”

A 45-year-old male branch director living in a big family with his grandparent, his wife and two children in Da Nang says:

“I think my direct boss creates a comfortable working environment for me. To my staff, I always encourage them spiritually and I make sure that male staff can gather for football match one a week.”

Management in his view is an art more than a science. As a manager he knows when he needs undertaking the task by himself, and when he should give the active position to his staff and know how to show his caring. That is also a good mean to motivate and create balance at work for the staff.

In light of the art of leadership, managers say they give supports to their staff in different ways based on different circumstances. As a 51-year-old male, director of the planning division of a top 5 commercial joint stock bank, explains:

“To help my staff balancing between work and life, I create policy for my own department, for example, women can leave earlier on Friday, or can come a bit late if they stay late. My leadership style is to create opportunities for my staff to balance between their work and life. I know when to put pressure on them and when to help them to feel relax.

...I apply different strategies for different cases when assigning the task. If I can help my staff feel comfortable, my staff will perform more effectively. What I mean is I choose to apply a leadership style with a balance manner.”

Caring and work-result oriented management is also a way, which managers mobilize to give supports to their staff as a female 39-year-old manager, working as business development manager in a top 10 commercial joint stock bank, says:

“My boss is very caring but all he needs to know is work performance and result, which makes me very comfortable to enjoy my own life while still doing a good job.”

However, one or two interviewees express their doubtful concerns on the role of bosses in helping their subordinates to find better balance points in work and life. They explain that helping staff to find a better balance point in work and life is more influenced by the existence of a personal relation rather than by the bosses' sense of duty. They believe that boss can mainly help to cope with work challenges rather than life challenges. A female, deputy head of capital market division of a top 5 commercial joint stock bank in Hanoi, explains:

“Boss can support in term of time and spiritually. The colleague can help to balance but that is individual relation. For staff, I don’t think managers can help a lot except for time. Boss can help to solve work challenges and it will help to find a balance point in works.”

By saying that, the interview implies that work life balance is mainly a personal issue and direct boss can help a lot in creating a WLB supporting working environment since he is the person who give direction and make requirement to the subordinates.

Another female, product manager of a top 10 commercial joint stock bank, expresses her doubts about the supporting role of bosses with the WLB matter of followers, saying:

“Our direct boss sometimes invites us lunches or café, however, we still have to meet the deadline.”

She implies that the reason behind boss supports in work life balance matter as well as encouragement is to make the followers work more efficiently to meet the deadline, to achieve business target rather than improving their life.

4.8.3. Family supports

Although, more and more Vietnamese young couples prefer to live in a nuclear family, mainly due to their migration from rural to urban areas, some of them still live with their grandparents. These ones have invited their grandparent to come to stay with them after leaving their hometown. They believe that family members, including parents, spouse, brothers or sisters, can support managers in a large number of ways either by being responsible for the housework or spiritually towards a better life of their children, brothers or sisters.

4.8.3.1. Grandparent supports

People need to learn mobilizing their family resources when they are in need. When a person knows how to mobilize one's family resource, they can free up time for other priorities while making themselves and other family's members happier.

A female manager at a top 3 investment banking firm says:

“I have to rely on them to take care of my children and housework when I am not at home. They're of great help. My mother-in-law and my husband also help so I have more time to rest at home.”

Or a male branch director of a top 5 commercial banks in Hanoi says:

“Living with my parents, they also give us a lot of supports. They cook breakfast, dinner and bring my children back home from school in the afternoon.”

Managers in the banking sector are more better off than the average. Therefore, they can hire servants to share the housework with their parents so that their parents can take better care of their children or relax.

A female manager, working in a top five largest banks in Hanoi, having two children, staying with her husband and her parent-in-law, says:

“Daily housework is mostly done by my mother-in-law, due to her preference. There was housemaid when kids were small... When my mother-in-law is not at home, housework is shared with my kids, who can do a lot of works including cleaning the floor, laundry, watering the plants... My husband and I share the work to take kids to school and pick them up. I help them with their studying and playing while he's in charge of playing sports with my sons and teach them art works.”

Another female manager, working in Ho Chi Minh City, says:

“I also make full use of supporting resources from my parents. That means I have more time for myself after works. My housework like cooking, cleaning and washing are done by servants so my only duty after work is to check the progress of doing exercise of my two children.”

4.8.3.2. Spouse supports

In the field of social supports in general and family supports in particular, the most meaningful resource for WLB comes from the partner. The spouses, either male or female, support their partner in a large number of ways materially and spiritually in order to help them to find a better balance point between their work and their life.

Family supports have important positive impacts on wellbeing and happiness of managers. When managers receive strong family supports, they are inspired to work towards their core values... and they can manage to spend sufficient time for your family then they achieve better work life balance.

The most frequently mentioned supports from the partner is sharing housework and teaching children. This phenomenon is especially mostly mentioned when the couple is not living with their parents and without supports from servants.

As a 38-year-old male manager, working as manager of business development department at the head office of a top ten commercial joint-stock bank in Hanoi, says:

“My wife is also a banker and a manager, so she is as busy as I am. So, I often help her cook so that she can take care of the children or vice

versa. With the teaching of children, we divide according to the principle that I teach math and natural science subjects while my wife teaches subjects such as literature, drawing...

With relationship, we arrange according to the principle of rotating. That means this weekend we go to my parents' place and then next weekend we go to visit her parents' house”.

A 38-year-old female manager working as sale manager in a Korean foreign bank says:

“We set the rule to share the housework as follow. Regarding house cleaning, we clean house once a week, my husband and I work together. For other daily houseworks, I cook and my husband washes the dishes.”

Another example comes from a 51-year-old male director of planning division at the head quarter of a top 5 joint-stock bank in Hanoi, who says:

“Most people think that family work is of the woman but for me it is a hobby to share works at home. It may start from family traditions. Helping others is my hobby like helping to clean the house, play with children. Importantly, it is my joy. Even at weekend, I can do cooking for my wife with joy. As you may know when we were students, most can do that kind of job.”

In addition to support with housework and teaching children to reduce work load, spouses support their partners spiritually in the way of understanding and encouraging. This kind of spiritual supports is mostly talked about since they live more closely to each other than any other member in a family. As a male manager, living with his wife and two children, working in the Central Bank of Vietnam, says:

“I put myself in the partner's shoes to understand, sympathize and find ways to handle the pressure that my wife is facing”.

Emotional supports like understanding, encouraging, sharing, exchanging information is the approach which wives prefer to apply helping their husbands to find the inner peace after work and find a better balance point in work and life. As the wife of a director who is working in a top five commercial joint stock bank explains:

“Understanding the pressure and passion of my husband, I also limit bothering him. At home, I try to create warm and peaceful atmosphere, sharing social hot news with my husband, talking about family stories, plans, stories of children, commenting family photos to help him find a better balance point between work and home life.”

Or as wife of a divisional head of a top 10 commercial bank says:

“Usually, I rarely inquire about his detail work at home because I don't want to recall the pressures of work after a long tiring day. We often talk a few idle stories about politics, about macroeconomics, share information we understand about social trends, and stories around children.”

The transcripts interestingly show that men prefer to support their wife with housework and help their wife to have more relaxation and recreation exercises. This is the way that a male branch director of a commercial joint stock bank in Hanoi helps his partner, who is also a manager in a large banking institution, to achieve better work life balance:

“I push her to do workout at the weekend and being in company with her in doing some social outdoor activities”.

Another male manager, at the age of 38 having two children and whose wife also works in the same state-owned organization, adds:

“I often motivate her spiritually, create a happy atmosphere for the family. At the weekend, I do the housework for my wife to have time to go shopping, go out with friends one or two times a month...buy my

wife her favorite things to relieve stress... and bring the whole family on vacation when I have the opportunity to re-balance after stressful and tiring working days”.

To put it shortly, the field work shows that spouse plays a very important role in supporting his or her partner to achieve a better balance point in work and life. The way they support might be different based upon conditions of each family and the need of each person. Difference can be found in the way men support women and vice versa. While men prefer to support his partner financially, recreationally, and sharing some housework, women prefer to give emotional and understanding supports.

Family is the core of Vietnamese people and family support plays a significant important role in helping managers achieve important work objectives in life. Among family supports, the support from the spouse is predominant in helping her or his partner to achieve positive mood and satisfaction with family life.

Managers work hard is sacrificing for the long run and for the benefit of their family and family is the main resource to help them achieve work life balance. It is easier with a happy family for managers to achieve their work objectives as a C-level manager in an international financial conglomerate puts it:

“Family comes first, job comes second.”

4.9. Strategies to handle WLB issues

Work life balance is one of the primary social challenges of our era (Halpern, 2005). However, while we know more about factors which help individuals to achieve better WLB (Valcour, 2007) and the effects of work life unbalance, little is known about the strategy to improve it (Jones, Burke & Westman,

2006; Baltes & Heydens-Gahir, 2003). This section is to present the strategies which managers in Vietnam banking sector mobilize to help them find better balance point in their work and life.

4.9.1. Boundary strategy: separating work and personal life

The most frequent strategy which is mentioned by our interviewees is creating a clear boundary to separate work from family affairs as a female, manager of product development department in a top 10 joint-stock bank in Hanoi, says:

“I always plan to complete all the bank work in the office and I don’t work at weekend. To do that, you need to know how to prioritize since work is continuous. I manage to have full concentration when I am in the office without searching internet or handling personal issues. For non-working time, I always put my mobile away from me so that I can fully spend time with my family members and handle most of main housework and I spend the weekend to do the shopping.”

A 45-year-old male director, working in an international financial conglomerate and living in Hanoi with his wife and three children, says:

“All holiday time, spend it with your family. Spend time for talking with your children and family members. Discuss with your children to understand them and understand their expectation then go for it. Try not to work during weekend and spend time with family. If possible, not work in the evening and having dinners with family.”

The border might become as hard as a rule as a 40-year-old female manager, working in the headquarter of a big bank in Hanoi, says:

“I also set the rule for life to make the life balance. From Monday to Friday, I focus on working at day time and play with children in the

evening. Saturday is the day for myself – coffee with friends, shopping, and spa.... Sunday is the day for kids and family. This rule makes me to have relax time every week and have positive energy at the beginning of each new week.”

Not only the manager individually but some companies also recognize the issue and set up the rule to create the border to help their staff achieve better work life balance as a female manager working in a large international financial conglomerate describes:

“Our company fully understand this; therefore, my company designs a lot of programs to help our personnel to have sharing and allocate resource suitably. For example, staff must take block leave annually. They are not permitted to access to email or answer telephone to help them have focus on refreshing themselves, thinking and making up plan for themselves or their team. The objective is that they can work more effectively when they come back after vacation and as a result, they will have more time for themselves, their family as well as social activities.”

4.9.2. Prioritization

Prioritization is another strategy, which is also frequently mentioned by interviewees. A female director, who has worked for both foreign and private banks living in Hanoi with two children, explains:

“I am happy and I think I have work-life balance. I know what and how to prioritize in what situation. I can do what I think are important and valuable, manage the housework well and I still manage to support my children the most and I still have time for exercise to improve and maintain our spiritual and physical health.”

Or another example from a 42-year-old female manager of investor relations in a top 5 joint stock commercial bank in Hanoi:

“At any point in time, we would have to identify priorities and sub-priorities, from which resources are allocated and results could be achieved. If we don’t have priorities and a plan to accomplish them, we shall, most of the times, be unhappy because we do not get multiple things we want in life.

.... The most efficient way to address and to adapt to WLB in each period of life is to understand self, identify priorities, objectives at each period of life and being focused and persistent through. Even if I don’t get what I desire at each period of life, it is important to do the assessment to understand why I have not got them.”

The role of prioritization skills to be successful at work has been proved in the management literature. Our results show it also plays an important role in helping managers to find a better balance point in work and life when the words “prioritize” and “prioritization” are mentioned for 23 times during our interviews.

4.9.3. Cognitive strategies

Challenge in family-related domain is different from work-related domain. While work challenges relate to different issues and different partners within and outside the organization, family challenges are just inside the family scope and relate mainly to family members. To handle these challenges, managers mostly mobilize cognitive strategy to persuade the partner as a 43-year-old male director in Hanoi says:

“What we need to do is to persuade our partner to understand, accept and sympathize when we cannot manage to arrange enough time and resource for the assignment.”

They may change their way of thinking, learning to adapt to the situation to find the balance point in life as a female manager, who is deputy head of treasury and capital market division in a top 5 joint-stock bank, describes:

“I sometimes have unbalance in family life. How to handle is different with handling the challenges at works and the solution, for me and I think for other women, is to try to endure and scarify for the happiness of the family and especially for the children. If Vietnamese people handle issues in Western ways, I think divorce rate will be very high. Life unbalance always happens to me since I am too frank and straight forwards. I think the inward person with high enduring capability may face with less family challenges. I think in most cases in Vietnam, to have a balance family life, the women must scarify.”

4.9.4. Making choice and trade-off

Reaching a balance point might be temporary like a clock pendulum reaching a balance point in a very short moment as a male manager, working as head of the planning division in a top five joint-stock bank in Hanoi, says:

“After you reach a balance point, you may feel unbalance after a period. In my case, I am in this position for several years and now sometimes I feel I am not happy. So, if CEO assigns me other role like leading a business division, I would be happier.”

Or another example from a 40-year-old female manager, working in an international investment banking firm based in Ho Chi Minh:

“...in every stage of our life, we have to make choice what is the most important, what is the second important, and what is the third, etc., and we allocate resource for it suitably.”

To be successful at work or whatever endeavor one person is pursuing requires strong efforts, focus and concentration of energy. Because time and energy of each person is limited, so when they have invested almost all of them for work, it would be difficult for them to spend the same amount for family affairs. In such circumstance, people always have to make decision among choices of what to do, what should be prioritized: family or work.

4.9.5. Behavior strategy: sharing and work division

Our fieldwork shows that a number of managers choose to apply behavior strategy to change their behavior, or set up the rule to help them refresh. For example, a 44-year-old business divisional head of top 15 commercial joint-stock bank, says:

“In my case, my rule is that I don’t work on Sunday, just go out three nights a week for maximum...With studying, my rule is to frequently self-study from reading, exchanging ideals with others. Studying is not only from school but you need to learn from others, right in your environment. I also learn from talking to you. Studying will improve yourself and help you handle issues more quickly and sharply so you will have more time for other issues.”

Another example from a 41-year-old female product manager at the head quarter of a top 10 commercial joint stock bank describes her behavior habits in helping her finding a better balance point in work and life as follow:

“To handle that challenge, I always plan to complete all the bank works in the office only and I don’t work at weekend. To do that, you need to know how to prioritize since works is continuous. I manage to have full concentration when in the office without searching internet or handling personal issues. For non-working time, I always put my mobile away from me so that I can fully spend time with my family members and handle most of main house work and do shopping at weekend only.

I prioritize participating outside activities with other family of small groups which all family members can join. I make up plan not to come home late at least two days a week and I allow my children to have a day off without studying anything. I also don’t let them participate in too many extra classes and don’t go to extra class at weekend so that it could help reduce their tension and we [all family members] have more time for each other.”

4.9.6. Adjustment and adaptation

Social or organizational context is the thing which we almost cannot change, except when we move out to work for a different organization and live in different country. So, in order to find a better balance point in work and life, people always have to make adjustment to adapt to the situation. A 40-year-old female manager working in an investment banking firm says:

“Well, I'm close to 40, and in my career, I have experienced what I call active strategic switching to make the most out of the situation, upon my own judgement. For me it's important to know the key requirements, features of each kind of job, and then, even more

important, firstly to set my mindset to at least not hating those features; and secondly building my new habits to suit them.

For example, one of the jobs, which I had, required a lot of travelling, so I tried to arrange my schedule around it. I worked harder when I was at my duty desk to save some spare time for discovering and sightseeing during that business trip, so I did not feel overwhelmed by work traveling. More importantly, I had to determine what should be your targets in my career in that period of time.”

The adjustment is normally based upon different periods of life, different situations but family is always the key foundation for the adjustment. The adjustment is not only the attitude at work or family but it might be adjustment to adapt to a new context or with new role as a 45-year-old male director, working in an international financial conglomerate, says:

“Balance depends on expectation and realities of two sides: Work and life. When you are single, have family, kids,... To me, such factors are strong drivers for decision of selection of work. But still at the end, I realize that you need to select the work that inspires you to work, while keeping in mind that family is the core and back you up.”

The most efficient way to address and to adapt to work life balance challenges in each period of life is to understand the self, personal needs at each period of life and being focused and persistent. As a 39-year-old female, business development manager at a big bank in Hanoi, expresses:

“From my own experience, when I was young, I tried to love the job that you had the chance to work. And when I have more knowledge and experience, I try to find the job that I love. It will support you to have happier life, balancing work and social life.”

4.9.7. Finding supports

We have allocated a section 4.7 to analyze the important role of social supports in helping managers to find better balance point in work and life. Our data show that all the interviewees mention that they mobilize supports as one of their main strategies to find work life balance, in which the role of family supports in family related matters is more prominent. For example, a 44-year-old female vice director of capital market, working in a top 5 commercial joint stock bank living in Hanoi with her larger family, says:

“Boss can help to solve work challenges and it will help to find a balance point in works.”

In addition to receiving supports, managers also support his or her team to create a WLB supporting environment as a female manager says:

“As a manager, I am trying to help my team gain a WLB by sharing with them problems, supporting them in work and life as much as I can, making a happy working team...”

At home, they mobilize supports from their grandparent or partner. For example, a female 39-year-old manager describes her strategy:

“Regarding housework and taking care of children, we set up principle to share with each other. For example, I clean the house, my husband takes care of electricity, water, internet, and cars. Our son does the cooking and wash dishes in the weekdays. On weekends, I cook complex dishes and my husband does the washing. Every day, I take my children to school and my husband picks him up. However, it is not hard principle. In case one person is busy, the other person needs to arrange time to support the housework and take care of the children.”

Supporting is not only physical such as sharing the housework or taking care of children, but it can be in spiritual format such as sympathy, understanding,

respecting the privacy and encouragement as a 40-year-old training manager expresses:

“I think that because husband and wife are two separate individuals, so in order for a married couple to lead a happy life, both have to know how to share house work and sympathize with each other to overcome difficulties.

First of all, it is the same goal. I and my husband share, discuss and determine what is the common goal towards in life and work. From there, both will think and act together towards achieving the common goal which we set out. Thank to this, both of us always feel satisfied and happy.

The second thing is understanding each other. I and my husband understand hobbies, personality, preferences, interests of each other, from which to help each other improve the interests. We choose suitable words and are flexible when we talk, exchange, and work together to fulfill the common interests.

The third thing is I always encourage and support the things that my husband like and has passionate. We respect each other's privacy, respect each other's work.”

Supporting in family domain might help to enrich the work domain thank to chain effect to make a person to have a happy life as a 45-year-old male director, working in an international financial conglomerate living in Hanoi with his wife and three children, says:

“And as long as you have your family supports, inspiring you to do the work towards your core values... and you can manage to spend sufficient time for your family then work life balance follows you.”

4.9.8. Technology and social media

The fieldwork demonstrates different views on the role of technology and social media.

On the one hand, the field work highlights that technology and social media bring about a number of bright sides that managers can mobilize to balance their work and life. Social media are unavoidable in 4.0 age and affect all walks of life. The most important thing for managers is to find out the way to make full use of the technology support to have a better life. It can be considered as a key factor to work life balance. As a female manager working in a Hanoi-based commercial bank analyzes:

“Taking technology as a typical example, smart phones and electronic devices play an important role in everyday life and work, they help people increase productivity, shorten time of process, connect people so that managers can decrease workload. In addition, technology is also a way to entertain conveniently, you can play game, watch movies anytime, anywhere to relax or to contact your family, friends from distance that help you overcome difficulties at work.”

But on the other hand, the effect could be negative or positive depending on how people react to them.

Those who prefer traditional way of relationship, i.e., meeting in person and having verbal conversation to share thinking and enjoy direct emotions have some doubts on the role of social media. They argue that social media reduces direct meetings and may cause misunderstanding and interruption in some cases as a 38-year-old male manager in a regional investment banking firm working in Ho Chi Minh points out that:

“Social media can also cause serious misunderstanding about certain issues...4 years ago, I did lose one friend, one of my ex-colleagues, just because of our stupid quarrel about a stock on Facebook. From this experience, I now totally avoid all discussion about stocks on social media.”

He even points out further “Since the boom of social media, I feel my relationship with friends become distant”.

Or it may cause unhappy interruption as demonstrated by another example from a male 45-year-old director working in an international corporation as follow:

“Internet connection also give troubles in a sense that issues, business and information of the work comes to you instantly. You have a habit of checking your mail box, and you do it, then you think of work, not life.”

4.9.9. Sharing strategies

Exchanging and sharing information is also a strategy which is frequently mentioned by managers in helping them finding a better balance point in work and life as explains a female manager of priority banking at a top 10 commercial joint-stock bank in Hanoi:

“Besides, you should also set time for outdoor activities to release stress, refresh themselves, share with trusted people your problems and get advice from them.”

4.9.10. Sport and leisure activities

A large number of literatures prove that playing sport and taking leisure activities are effective coping strategies with work life balance issue. Our field work shows that almost all interviewees mention this strategy as a tool to help them refresh and find a better balance point between work and life. As a HR manager in a big bank says:

“I see more and more people in the financial sector arrange time to take part in sport activities such as yoga or running so that they can be more physically and spiritually healthy for better work performance and decision.”

A female director, who has worked for both foreign and private banks, living in Hanoi with two children, also applies:

“I like shopping but it does not waste a lot of time and recently, I normally do shopping online so at the weekend I always lie lazily to read a book and relax.”

Another female, deputy head of treasury and capital market division of a top 5 bank living with one daughter, describes her situation:

“I balance my work and life by travelling every two months. I join group of professional and outside activities like Gym and frequently gathering at the weekend with friends.”

Interviewees describe a large number of strategies which they apply to cope with work life balance issues. Each manager chooses to apply different strategies based on their personal characteristics and their different contexts. They intend to find the inner peace through different ways, hoping that the outside world including work and life would be in balance.

CHAPTER 5 –ANALYSIS OF QUANTITATIVE DATA

Finding a better balance between work, family life and social activities is of increasing interest as living standards improve. Many organizations are well aware of this issue and have developed policies to help their employees achieve a better work-life balance.

The result from qualitative analysis shows that there are still contradicting views on the effectiveness of work life balance policies. The reason might be from the type of organizations they are working in and the interviewees' age and gender. We decide to re-examine the findings from our qualitative study with a larger sample of managers working in the banking sector in order to validate the results. We present the results in four sections.

In the first section we describe the sample demographics. In the second section, we present the WLB's perception. Then in the third section, perception of effectiveness of firms' WLB policies is described. Finally, in section 4, we examine the importance given to the different types of supports to cope with WLB issues.

5.1. Sample demographics

The data is collected from 650 managers in Vietnam banking sector, consisting of 256 men, accounting for 39% and 394 women accounting for 61%. 398 respondents are from 35-45 years old, accounting for 61.2% of the sample, 34% of the sample are below 35 years old and 5% of the group are above 45 years old.

Regarding marital status, 403 respondents get married and have children, accounting for 62% of the sample and 7% get married but don't have children

yet and 23% are either single or divorced. More than 43% of the respondents live in Hanoi; 17% live in Southern provinces; 15% live in Ho Chi Minh City and 15% live in Central provinces.

541 of the interviewees work for joint-stock banks accounting for 83%; 10% work at state-owned organizations and the rest of 7% work for foreign and joint-venture organizations.

Regarding to the size of companies, 359 of the respondents work for large banks with more than 5000 employees, accounting for 58.3%; 31% of respondents work for medium organizations with 1000-5000 staff; 11% work for organizations with less than one thousand staff.

5.2. Perception of WLB challenges

5.2.1. Work life balance challenges

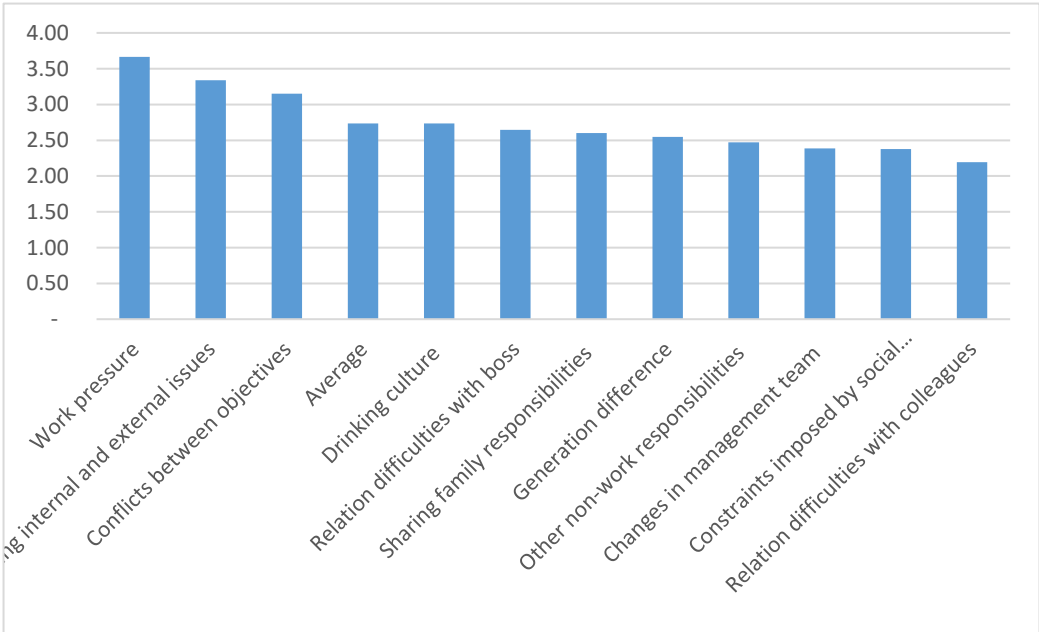
In the qualitative research, we recognize some key challenges which emerge from the interviews including work pressure, conflicts between objectives, managing both internal and external issues. Internally, managers have to allocate time to handle internal affairs such as operation and relations with other departments within the organization. At the same time, managers have to allocate time to meet customers and partners as well as undertake non-work responsibilities such as wedding parties, birthday of customers or of bosses' relatives. Other emerging WLB challenges include relationship difficulties with boss, relationship difficulties with colleagues, constraints imposed by social norms, changes in management team, having to undertake other non-work responsibilities, drinking and parties to build relations, sharing family responsibilities and different thinking between generations. In the quantitative

research, we would firstly reexamine the findings from our qualitative research and secondly identify the factors which have the strongest impact on WLB of managers. It is our purpose to find out if there is any difference on perception of WLB challenges with regards to gender, marital status, living regions as well as company's type.

5.2.2. Major sources of WLB challenges

First of all, the quantitative results show that work pressure has strongest negative impact on WLB of managers with the average score of 3.66. Three next challenges are managing both internal and external issues, conflict among objectives and drinking culture to maintain relations with the score of 3.34, 3.15 and 2.73 respectively.

Figure 5 – Source of WLB challenges



5.2.3. WLB challenges and gender

The data interestingly shows that while women face with more challenges by work pressure with the average score at 3.69, men face with more challenges by managing internal and external issues, conflicts among objectives and drinking culture to develop relations with the average score of 3.40, 3.21 and 2.97.

Table 11 – WLB challenges and gender

Criteria		Work pressure	Conflicts among targets	Managing internal/external issues	Relation difficulty with boss	Relation difficulty with colleagues	Constraints by social norms	Change in management	Non-work responsibilities	Drinking culture	Family responsibilities	Generational difference	Average
Gender	Men	3.63	3.21	3.40	2.60	2.20	2.41	2.42	2.53	2.97	2.58	2.57	2.77
	Women	3.69	3.11	3.30	2.67	2.19	2.36	2.36	2.44	2.58	2.61	2.53	2.71
Average		3.66	3.15	3.34	2.64	2.19	2.38	2.39	2.47	2.73	2.60	2.55	2.74

These phenomena are in line with Vietnamese culture: Vietnamese female are more family oriented and they normally have to complete both responsibilities at work and take the larger part of housework. In contrast, men are generally regarded as bread winner of the family and are more socialized so they have to care more about relationship development, joining social and business parties more often than women. That might be the reason, drinking is causing more challenges to male than female managers.

Both male and female managers don't face a lot of challenges in relation with colleagues, constraints caused by social norms, changes in management team and having to take other non-work responsibilities, although these challenges

are also themed up from the qualitative research. It is surprised to know that male managers are facing as much WLB challenges as female managers do. They even give higher score a bit at 2.77 on average while women give average score at 2.71.

5.2.4. WLB challenges and age

Among top 4 challenges which have the strongest negative impact on work life balance of managers, the junior managers with the age below 35 face more challenges with work pressure; managing both internal and external issues and conflict among objectives than the other two, when they give the average score at 3.86, 3.46, and 3.23, higher than the two remaining groups. The most senior managers with the age above 45 years old face with more challenges in drinking and parties than the two remaining groups when they rank this challenge at 2.84. Senior managers might be elder and they prefer to find inner peace after work than participating in ‘embedded’ events since they may have too much in their life.

Table 12 – WLB challenges and age

Criteria		Work pressure	Conflicts among targets	Managing internal/external issues	Relation with boss	Relation with colleagues	Constraints by social norms	Change in management	Non-work responsibilities	Drinking culture	Family responsibilities	Generational difference	Average
Age	<35	3.86	3.23	3.46	2.68	2.23	2.41	2.41	2.52	2.79	2.56	2.57	2.79
	>45	3.00	3.03	3.32	2.84	2.19	2.48	2.45	2.68	2.84	2.39	2.50	2.70
	35-45	3.39	3.01	3.12	2.55	2.12	2.31	2.34	2.36	2.61	2.71	2.52	2.64
Average		3.66	3.15	3.34	2.64	2.19	2.38	2.39	2.47	2.73	2.60	2.55	2.74

5.2.5. WLB challenges and marital status

In line with age, single managers also face with more challenges by work pressure, managing internal and external issues, conflict among targets when they score these challenges at 3.96, 3.48 and 3.2.

Table 13 – WLB challenges and marital status

Criteria		Work pressure	Conflicts among targets	Managing internal/external issues	Relation difficulty with boss	Relation difficulty with colleagues	Constraints by social norms	Change in management	Non-work responsibilities	Drinking culture	Family responsibilities	Generational difference	Average
Marital status	Single	3.96	3.20	3.48	2.72	2.24	2.49	2.43	2.50	2.75	2.09	2.43	2.75
	Married with no children	3.79	3.05	3.49	2.67	2.21	2.51	2.40	2.44	2.83	2.80	2.84	2.82
	Married with children	3.51	3.14	3.26	2.60	2.16	2.30	2.36	2.46	2.71	2.81	2.57	2.72
	Other	3.13	3.13	3.38	2.63	2.63	3.00	2.63	2.63	3.00	3.14	2.63	2.90
Average		3.66	3.15	3.34	2.64	2.19	2.38	2.39	2.47	2.73	2.60	2.55	2.74

Even the study is not targeted at single mom or divorced managers, however, the researcher cannot define their marital status when we send the invitation to fill in the questionnaire. Because of this unintended action, the research discovers some interesting finding and knowledge when we discover that this group does not face with challenges caused by work pressure, managing

internal and external issues and conflict among objectives as other groups, however, they face with more WLB challenges caused by social norms, drinking culture and sharing family responsibilities when they rank all these three challenges with the score above 3.0.

The reason might be due to social prejudice towards this group and they don't receive as much supports at home as other groups. The overall average score shows that the single mom and divorced managers are facing with more WLB challenges than other groups when they rank all challenges with the score of 2.9. The married managers having no children rank after this group.

5.2.6. WLB challenges and geographical dimension

The result demonstrates that managers in the Central region face with more WLB challenges than managers in other regions when they give the overall score at 2.83. They also give higher score for work pressure, managing internal and external issues and conflict between targets at 3.91, 3.49 and 3.28 respectively.

Table 14 – WLB challenges and location

Criteria		Work pressure	Conflicts among targets	Managing internal/external issues	Relation difficulty with boss	Relation difficulty with colleagues	Constraints by social norms	Change in management	Non-work responsibilities	Drinking culture	Family responsibilities	Generational difference	Average
Location	Hanoi	3.59	3.10	3.29	2.68	2.22	2.38	2.51	2.58	2.89	2.56	2.58	2.76
	Ho Chi Minh	3.72	3.23	3.34	2.69	2.18	2.32	2.33	2.31	2.82	2.54	2.55	2.73
	Northern	3.51	3.20	3.25	2.64	2.06	2.26	2.30	2.44	2.45	2.56	2.42	2.64
	Southern	3.74	3.08	3.42	2.42	2.16	2.39	2.18	2.31	2.56	2.69	2.56	2.68
	Central	3.91	3.28	3.49	2.78	2.30	2.56	2.42	2.55	2.61	2.71	2.53	2.83
Average		3.66	3.15	3.34	2.64	2.19	2.38	2.39	2.47	2.73	2.60	2.55	2.74

It is also interesting to discover that managers in big cities like Hanoi and Ho Chi Minh City face with more WLB challenges caused by drinking culture than managers in provinces when they score this challenge at 2.89 and 2.82 respectively.

5.2.7. WLB challenges and firm size

The result shows managers in small organizations with less than 1000 staff face with more challenges than larger organizations when they give average score at 2.76. They also give highest score to work pressure challenges and managing internal and external issues.

Table 15 – WLB challenges and firm size

Criteria		Work pressure	Conflicts among targets	Managing internal/external issues	Relation difficulty with boss	Relation difficulty with colleagues	Constraints by social norms	Change in management	Non-work responsibilities	Drinking culture	Family responsibilities	Generational difference	Average
Firm size	<1000	3.69	3.16	3.37	2.64	2.24	2.44	2.40	2.51	2.73	2.64	2.59	2.76
	>5000	3.65	3.19	3.32	2.64	2.15	2.30	2.38	2.45	2.80	2.52	2.48	2.72
	1000-5000	3.57	2.99	3.26	2.65	2.04	2.28	2.35	2.32	2.59	2.58	2.54	2.65
Average		3.66	3.15	3.34	2.64	2.19	2.38	2.39	2.47	2.73	2.60	2.55	2.74

Managers in large firms with staff over 5000 faces with more challenges caused by conflicts among targets and drinking culture when they score these challenges at 3.19 and 2.80 respectively. The managers at medium size organizations face with more challenges in relation with boss when they score this challenge higher than other groups at 2.65.

5.2.8. WLB challenges and firm size

Lastly, the data shows that manager in joint-stock banks face with more WLB challenges coming from work pressure than other groups when they score this element at 3.71, highest among all challenges for all groups of all company types. Perhaps because of work nature and competition, managers in this group also face with more challenges in managing internal and external issues and drinking culture than two other groups when they score these challenges at 3.35 and 2.76 respectively.

Table 16 – WLB challenges and type of organizations

Criteria		Work pressure	Conflicts among targets	Managing internal/external issues	Relation difficulty with boss	Relation difficulty with colleagues	Constraints by social norms	Change in management	Non-work responsibilities	Drinking culture	Family responsibilities	Generational difference	Average
Firm type	Joint-stock	3.71	3.14	3.35	2.63	2.16	2.36	2.37	2.44	2.76	2.60	2.53	2.73
	State-owned	3.32	3.30	3.33	2.89	2.53	2.62	2.74	2.73	2.76	2.68	2.80	2.88
	Foreign owned	3.60	3.02	3.21	2.49	2.07	2.23	2.09	2.49	2.33	2.42	2.40	2.58
Average		3.66	3.15	3.34	2.64	2.19	2.38	2.39	2.47	2.73	2.60	2.55	2.74

Interesting to know that managers from State sector face with more challenges in generation difference, sharing responsibilities, taking non-work responsibilities and constraints imposed by social norm, while they face with less challenges from work pressure than other groups. The data shows that managers from foreign sector are leading more happy life when they score all challenges lower than other sector except for work pressure.

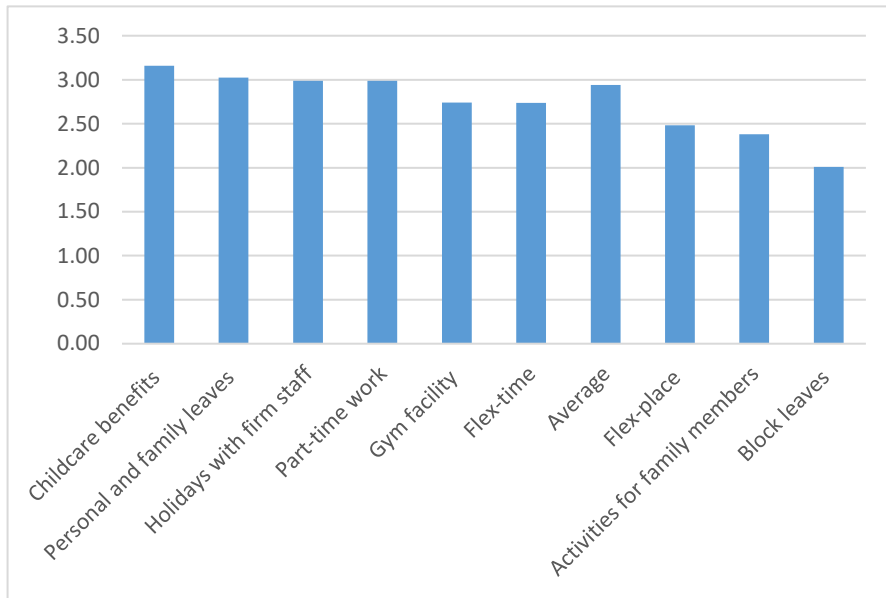
These interesting findings will continue to be discussed deeply and comprehensively in the discussion section of the next chapter.

5.3. Impact of WLB policies

The qualitative research recognizes some key work life balance policies, which most banks and financial institutions in Vietnam are implementing, include flexible time, flexible place, personal and family leaves, gym facility, childcare benefits, block leaves, activities for family members, holidays with firm staff, ... The qualitative research shows some doubts of managers on the effectiveness of some WLB policies such as block leave, flexi time and activities for family members. In this part we would like to reexamine the impact of these policies with a larger sample of managers and want to find out how gender, marital status, living regions and company type affect the effectiveness of these policies.

First of all, among WLB policies which banks in Vietnam are implementing, child care benefit policy has greatest impact on WLB of managers with the average score at 3.16, following by personal and family leaves, part time work and holiday with firm staff with average score at 3.02, 2.99, 2.99 respectively.

Figure 6 – Effectiveness of WLB Policies



The quantitative results demonstrate that block leaves, activities for family member and gym facility are three least impacted policies for managers with score of 2.01, 2.38 and 2.74 respectively.

5.3.1. WLB policy and gender

The results show the different impacts of work life balance policies with gender when men evaluate these supporting policies with the average score of 2.80, while women just evaluate with the average score of 2.67.

Table 17 – WLB policy and gender

Criteria		Part-time work	Flex-time	Flex-place	Personal leaves	Gym facility	Childcare benefits	Block leaves	Activity for family	Holiday with firm	Average
Gend	Men	3.01	2.94	2.63	3.05	2.82	3.15	2.17	2.48	2.99	2.80

	Women	2.98	2.60	2.39	3.01	2.69	3.17	1.91	2.32	2.99	2.67
	Average	2.99	2.74	2.48	3.02	2.74	3.16	2.01	2.38	2.99	2.72

Interestingly, both men and women agree that the child care benefit is the most effective arrangement comparing with other policies with the average score of 3.15 and 3.17. Respondents assess block leave the least important policy with the average score much below the medium point at 2.17 for men and 1.91 for women.

5.3.2. WLB policy and age

Regarding ages, these WLB policies are more meaningful to senior managers than junior managers. The research results highlight that group at the age of above 45 give the average score of 2.85 while the average score of the group at the age below 35 and 35-45 is 2.80 and 2.57 respectively. Interestingly, senior managers at the age higher than 45 evaluate personal and family leaves as the most meaningful policy while groups at age 35 and 35-35 value childcare benefit the most important policy.

Table 18 – WLB policy and age

Criteria		Part-time work	Flex-time	Flex-place	Personal leaves	Gym facility	Childcare benefits	Block leaves	Activity for family	Holiday with firm	Average
Age	<35	3.05	2.87	2.59	2.95	2.80	3.13	2.20	2.50	3.09	2.80
	>45	2.87	2.55	2.35	3.68	2.65	3.68	2.10	2.48	3.29	2.85
	35-45	2.90	2.53	2.31	3.06	2.65	3.14	1.65	2.15	2.76	2.57
	Average	2.99	2.74	2.48	3.02	2.74	3.16	2.01	2.38	2.99	2.72

Regarding flexible time, flexible place, gym facility and block leaves, young managers at age below 35 rate these policies with the average score of 2.87, 2.59, 2.80, 2.20 respectively, higher than the score which other groups give to these policies. The reason for this difference could be the younger group prefers dynamic lifestyle so they enjoy these policies.

5.3.3. WLB policy and marital status

From the perspective of marital status, these policies have more positive meaning with divorced managers and single, when they give the average score of 3.20 and 2.87 respectively, while the married group with children gives the average score of 2.66 and the married group with no children gives the average score of 2.59 respectively. The reason may be when people get married, their daily life seems to be more stable and there is little need to enjoy these policies compared with single or divorced people.

Table 19 – WLB policy and age

Criteria		Part-time work	Flex-time	Flex-place	Personal leaves	Gym facility	Childcare benefits	Block leaves	Activity for family	Holiday with firm	Average
Marital status	Single	3.13	2.92	2.59	3.07	2.87	3.07	2.36	2.63	3.17	2.87
	Married with no children	2.81	2.86	2.75	2.70	2.58	2.88	1.77	2.21	2.77	2.59
	Married with children	2.93	2.63	2.40	3.02	2.69	3.22	1.86	2.27	2.92	2.66

	Single parents	3.50	3.00	3.00	3.75	3.25	3.50	2.71	2.86	3.25	3.20
	Average	2.99	2.74	2.48	3.02	2.74	3.16	2.01	2.38	2.99	2.72

Interestingly, divorced manager rate childcare benefits the highest with score of 3.5, followed by married with children with score of 3.22, and single and married with no children group with the average score of 3.07 and 2.88. Perhaps divorced managers have to take care of children in the absence of their wife or husband so the childcare benefit is more important to them. Regarding block leaves, single and divorced managers highly appreciate this policy than married group with the average score of 2.36 and 2.71 respectively. The reason might be they want to have more day off to find the balance in life to do activities like taking longer holidays.

5.3.4. WLB policy and geographical dimension

With regard to geographical dimension, these policies are more positively graded by managers in the Northern provinces when they give the average score of 2.78, higher than that in the Southern provinces with the average score of 2.55 and managers living in the Central region with the average score of 2.67.

Table 20 – WLB policy and geographical dimension

Criteria		Part-time work	Flex-time	Flex-place	Personal leaves	Gym facility	Childcare benefits	Block leaves	Activity for family	Holiday with firm	Average
Locati	Hanoi	3.03	2.58	2.40	3.09	2.88	3.27	2.01	2.52	3.06	2.76

	Ho Chi Minh	3.11	3.03	2.68	3.11	2.94	3.17	1.87	2.30	3.19	2.82
	Northern	3.00	2.83	2.55	3.04	2.62	3.27	2.24	2.43	3.02	2.78
	Southern	2.86	2.71	2.50	2.74	2.50	2.91	1.85	2.10	2.76	2.55
	Central	2.89	2.86	2.44	3.09	2.47	2.97	2.16	2.34	2.77	2.67
	Average	2.99	2.74	2.48	3.02	2.74	3.16	2.01	2.38	2.99	2.72

Managers in HCM highly appreciate part-time work, flexible time, flexible place and gym facility than other regions with the average score of 3.11, 3.03, 2.68, 2.94 respectively. This might be explained that HCM is the economic center of Vietnam which accommodate modern and dynamic lifestyle. In addition, managers in Northern provinces and Hanoi appreciate block leave, childcare benefit and activities for family members higher than other regions. The reason could be people in Hanoi and Northern provinces prefer traditional way of life more than people in the South.

5.3.5. WLB policy and firm size

The data shows that managers from large size companies highly appreciate organization policies when they give the average score of 2.78, higher than that of managers from small size companies with the average score of 2.72 and the medium size with the average score of 2.59.

Table 21 – WLB policy and firm size

Criteria		Part-time work	Flex-time	Flex-place	Personal leaves	Gym facility	Childcare benefits	Block leaves	Activity for family	Holiday with firm	Average
Firm size	<1000	3.00	2.82	2.51	2.95	2.66	3.12	2.04	2.42	2.91	2.72
	>5000	2.98	2.62	2.41	3.15	2.90	3.25	2.15	2.44	3.15	2.78
	1000-5000	2.97	2.61	2.55	3.03	2.75	3.09	1.43	1.99	2.91	2.59
Average		2.99	2.74	2.48	3.02	2.74	3.16	2.01	2.38	2.99	2.72

All respondents rank childcare benefit with the highest score and block leaves with the lowest among nine policies. Interestingly, part-time work, flexible time and flexible place are graded higher by respondents in small size companies than in medium and large size companies. Respondents in large size companies show that they are more impacted by the WLB policies such as gym facility, block leaves, child care benefit, activities for family members and holiday with firm staff than people from other company types.

5.3.6. WLB policy and firm type

Lastly, the data shows that managers in foreign and joint venture banks value the organization policies more than other groups with average score of 2.83, while average score of joint stock and state-owned group is 2.76 and 2.38 respectively.

Table 22 – WLB policy and firm type

Criteria		Part-time work	Flex-time	Flex-place	Personal leaves	Gym facility	Childcare benefits	Block leaves	Activity for family	Holiday with firm	Average
Firm type	Joint stock	2.99	2.75	2.51	2.97	2.83	3.14	2.10	2.47	3.04	2.76
	State owned	2.92	2.48	1.94	3.26	2.06	3.14	1.20	1.83	2.57	2.38
	Foreign owned	3.02	2.95	3.00	3.30	2.60	3.42	2.12	2.10	2.95	2.83
Average		2.99	2.74	2.48	3.02	2.74	3.16	2.01	2.38	2.99	2.72

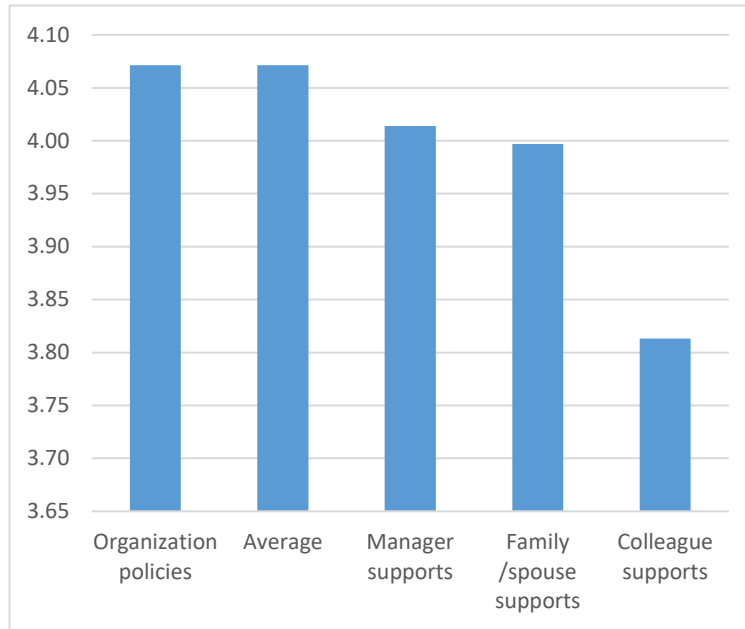
Perhaps because of work nature and more advanced development, managers in foreign and joint venture group enjoy WLB policies more to balance their work and life. On the other hand, managers who work in the state-owned organizations do not highly evaluate the effectiveness of WLB policies. The reason might be they are not familiar with or don't have chance to access to some advanced WLB policies. The other reason could be they do not face with too much work pressure as the research result shows and as a result, their recognition for these work life balance policies is low.

5.4. Supports to cope with WLB issues

Regarding the impact of organization, manager, colleague and family supports on helping managers to achieve better balance point between work and life, organization policy is most highly appreciated by managers when they give

this element the highest score of 4.07, following by manager support with the score of 4.01 and family support with the average score of 4.00.

Figure 7– WLB and Social Supports



Colleague support has the least meaning to work life balance of managers; however, it still has a role in helping managers to find a better balance point in work and life when colleague supports receive the average score of 3.81, higher than the middle point of Linkert scale at 2.5.

5.4.1. WLB supports and gender

The results show the different impacts of work life balance policy with gender when women value these supports with the average score of 4.01, while men just value with the average score of 3.92.

Table 23 – WLB support and gender

Criteria		Organization policies	Manager supports	Colleague supports	Family /spouse supports	Average
Gender	Men	4.05	3.99	3.78	3.85	3.92
	Women	4.08	4.03	3.84	4.09	4.01
Average		4.07	4.01	3.81	4.00	3.97

Interestingly, men rank the organization policy the highest score among these supports with the score of 4.05 while women rank family supports having the most positive impact with the average score of 4.09. Both men and women value the colleague supports the least important factor.

5.4.2. WLB supports and age

Regarding ages, these supports have more meaning to senior managers than junior managers given by the fact that managers at the age of above 45 give the average score of 4.15 while the average score of the manager groups at the age below 35 and 35-45 is 3.98 and 3.95 respectively. Managers at the age above 45 years old rank organization policies and manager supports the highest in comparison with other groups. They also give highest weight on family supports with the score of 4.23, much higher than the young managers at the age of below 35 with the average score of 3.92.

Table 24 – WLB support and age

Criteria		Organization policies	Manager supports	Colleague supports	Family /spouse supports	Average
Age	<35	4.08	4.07	3.83	3.92	3.98
	>45	4.26	4.23	3.90	4.23	4.15
	35-45	4.03	3.89	3.77	4.10	3.95
Average		4.07	4.01	3.81	4.00	3.97

The phenomenon that the senior group gives higher score on organizational policies and family supports can be explained by the fact that senior people understand the life more deeply and widely. After long period of making efforts to grow up in work and life, they come to the age to think more of family, life, and work life balance. At the end of the day, we are human being in nature, there need to be understanding and experience. Colleague support is the factor which has the lowest positive impact on work life balance of managers when they give the average score at 3.81.

5.4.3. WLB supports and marital status

From the perspective of marital status, supporting from organization, manager, colleague and family have more positive meaning with single and divorced managers, when they give the average score of 4.03 and 4.35 respectively, while the married group with children give the average score of 3.95 and the married group with no children give the average score of 3.86 respectively.

Table 25 – WLB support and marital status

Criteria		Organization policies	Manager supports	Colleague supports	Family /spouse supports	Average
Marital status	Single	4.15	4.14	3.95	3.88	4.03
	Married with no children	4.16	3.93	3.63	3.72	3.86
	Married with children	4.02	3.95	3.76	4.08	3.95
	Single parents	4.25	4.63	4.25	4.29	4.35
Average		4.07	4.01	3.81	4.00	3.97

Family supports have the most positive impacts with divorced managers and managers who are married with children when they give the average score at 4.29 and 4.08 respectively, higher than single managers when they give the average score of 3.88. The result shows that the divorced managers value work life balance supports the highest.

The data also shows that the single managers highly value organization and manager support. In opposite, managers who are married with children value family supports the highest.

5.4.4. WLB supports and geographical dimension

With regard to geographical dimension, these supports are more positively welcomed by managers in the Northern provinces when they give the average

score of 4.05, higher than managers in the Southern provinces with the average score of 3.81 and managers living in the Central region with the average score of 3.79. While managers in Northern, Southern and Central provinces all rank family supports the most important factor in helping them achieve better work life balance, managers in Hanoi and Ho Chi Minh rank organization policies the most important factor.

Table 26 – WLB support and geographic dimension

Criteria		Organization policies	Manager supports	Colleague supports	Family /spouse supports	Average
Location	Hanoi	4.17	4.08	3.86	4.00	4.03
	Ho Chi Minh	4.20	4.20	3.93	4.04	4.09
	Northern	4.08	4.07	3.93	4.11	4.05
	Southern	3.85	3.83	3.68	3.89	3.81
	Central	3.88	3.75	3.58	3.96	3.79
Average		4.07	4.01	3.81	4.00	3.97

Perhaps, managers in provinces outside big cities such as Hanoi and Ho Chi Minh City live closely with other family members and they could manage to meet other family members more often because of short distance and easy travelling. More couples could be found to stay with their big family than in Hanoi and Ho Chi Minh City and this is traditional feature of Vietnam family in the past.

5.4.5. WLB supports and firm size

The data shows that managers from large size companies highly appreciate WLB policies when they give the average score of 4.02, much higher than that of managers from small size organizations with the average score of 3.97 and the medium size with the average score of 3.89.

Table 27 – WLB support and firm size

Criteria		Organization policies	Manager supports	Colleague supports	Family /spouse supports	Average
Firm size	<1000	4.06	4.02	3.80	3.98	3.97
	>5000	4.11	4.04	3.85	4.09	4.02
	1000-5000	4.01	3.91	3.76	3.86	3.89
Average		4.07	4.01	3.81	4.00	3.97

All respondents rank organization policies with the highest score and colleague support with the lowest score among four elements.

5.4.6. WLB supports and firm type

The data also shows the slightly different perception on the role of WLB supports of managers working in different types of organizations. While managers from State-owned companies give the highest average score of 4.03, managers from joint stock banks give the average score at 3.97 and managers coming from foreign-owned and joint-venture organizations give the average score at 3.91.

Table 28 – WLB support and firm type

Criteria		Organization policies	Manager supports	Colleague supports	Family /spouse supports	Average
Firm type	Joint stock	4.08	4.01	3.82	3.98	3.97
	State owned	4.12	4.03	3.75	4.22	4.03
	Foreign owned	3.88	4.10	3.79	3.88	3.91
Average		4.07	4.01	3.81	4.00	3.97

Interestingly, managers from different types of organizations evaluate the role of supports differently. While managers coming from state owned organizations rank family support the most positive impact when they give the highest score at 4.22, managers from joint stock group rank organization policies the highest with the average score of 4.08, managers from foreign-owned and joint-venture firms rank manager support the most important with the average score of 4.10. Managers from all groups agree that the colleague support have the lowest positive impact among four kinds of supports.

CHAPTER 6 – A MIX ANALYSIS OF QUALITATIVE AND QUANTITATIVE DATA

In this Chapter, we will combine the result from both qualitative research and quantitative survey with deeper explanation basing on finding from our cultural anthropology and context and mobilize more quotations to precisely deep dive our findings.

6.1. WLB challenges and constraints

Both qualitative and quantitative researches show that while most challenges come from work sphere such as work pressure, urgent deadline, priorities, but a large number of challenges also come from non-working sphere such as managing internal and external issues such as managing relations with internal departments, with staff, with upper and lower levels, with customers, caring about birthday of boss or boss's relatives, and other events such as wedding parties, death anniversaries, and such alike matters, etc., managing social relations and joining drinking parties for different purposes.

In this mix analysis of both qualitative and quantitative data, we will deep dive on top four challenges recognized from both qualitative and quantitative survey including work pressure, conflicts between objectives, balancing internal and external issues and drinking culture.

6.1.1 Work pressures

Firstly, it is obvious that the financial sector in Vietnam is fast moving and so competitive and work pressure is a top challenge of employee in this sector

(Nguyen, 2018). A 39-year-old male manager working in an investment bank based in Ho Chi Minh City describes:

“Financial sector is high-speed and stressful, indeed. Some have seasonal unbalanced work and life, like bankers, investment bankers, but some has constant unbalance work and life, like traders, brokers - their life appears on high-speed with high emotional swing, as I see.”

Our research shows that work pressure is recognized as the top challenge faced by managers. It always appears on top of mind of the interviewees when being asked about what are the WLB challenges which they are facing. One female manager living with her husband and two daughters, working as head of business development department of a top 10 commercial joint-stock bank based in Hanoi describes:

“I find I don’t have balance when I have too many deadlines to reach or my boss requests urgently and I don’t have time for my parents, my children and my close relations.”

The quantitative research shows that work pressure has strongest negative impact on WLB of managers with the highest average score of 3.66 above scale of five. The quantitative results do not show large difference in WLB challenges faced by male and female managers even Vietnamese social norms and the existing literature proves that women have to do more housework than men.

The quantitative results also prove that junior managers have more work pressure than senior ones while junior managers at the age of below 35 years old give the average score of 3.86 above scale of five; managers with the age above 45 years old only give 3.0 on average for work pressure challenges.

The different challenge for different period of life is also highlighted from the qualitative survey, as a 39-year-old male manager who is living with his wife

and two children, at a regional investment bank after three-year experiences with a state-owned bank describes:

“The first thing to adapt is amount of time spent on work and on life including relationship with family-friends, health and hobbies. Before 32, I spent more time, let say around 70% on works, because this was time, I started building up my career. I wished I had spent some more time for health.

After getting married and having kids, I spent more time for family. Time allocation might be higher than 50%. The challenge in each period of life is different.”

It is also surprising to know from quantitative survey that single managers are facing with more work pressure challenge than married one while they give the average score at 3.96 while married with children managers just give the average score for work pressure at 3.51. This reality is in line with a finding of our research that the junior group is facing with more work pressure. The reason might be they are young and therefore they are less experienced in handling issues and they have less resources and supports comparing with senior groups.

The quantitative research also shows the difference in perception of work pressure challenges between region, size and type of companies. Managers in the Central region give work pressure challenge the highest score at 3.91 on average, managers in the Northern provinces give the lowest score comparing with other regions.

Managers in small organizations with less than 1000 staff are facing with more work pressure challenges comparing with the bigger ones. This could be explained by the aspiration to grow up of small companies as in the case with junior managers.

The quantitative results also show that managers in private and joint-stock firms have higher work pressure, with the average score at 3.71, and managers in the public entities have lowest work pressure comparing with others when they give this criterion the average score at 3.32.

It can be concluded from both qualitative and quantitative research that work pressure is recognized as top WLB challenge faced by managers in Vietnam banking sector.

The quantitative result also shows the difference in perception of WLB challenges with regard to age, gender, marital status, type and size of organization and the location context and it is summarized in following table.

Table 29 – WLB challenges recognized by managers

Criteria		Work pressure	Conflicts between objectives	Managing internal and external issues	Relation difficulties with boss	Relation difficulties with colleagues	Constraint by social customs	Changes in management	Non-work responsibilities	Drinking culture	Family responsibilities	Generation difference	Average
Gender	Men	3.63	3.21	3.40	2.60	2.20	2.41	2.42	2.53	2.97	2.58	2.57	2.77
	Women	3.69	3.11	3.30	2.67	2.19	2.36	2.36	2.44	2.58	2.61	2.53	2.71
Age	<35	3.86	3.23	3.46	2.68	2.23	2.41	2.41	2.52	2.79	2.56	2.57	2.79
	>45	3.00	3.03	3.32	2.84	2.19	2.48	2.45	2.68	2.84	2.39	2.50	2.70
	35-45	3.39	3.01	3.12	2.55	2.12	2.31	2.34	2.36	2.61	2.71	2.52	2.64
Marital status	Single	3.96	3.20	3.48	2.72	2.24	2.49	2.43	2.50	2.75	2.09	2.43	2.75
	Married with no children	3.79	3.05	3.49	2.67	2.21	2.51	2.40	2.44	2.83	2.80	2.84	2.82

	Married with children	3.51	3.14	3.26	2.60	2.16	2.30	2.36	2.46	2.71	2.81	2.57	2.72
	Other	3.13	3.13	3.38	2.63	2.63	3.00	2.63	2.63	3.00	3.14	2.63	2.90
Location	Hanoi	3.59	3.10	3.29	2.68	2.22	2.38	2.51	2.58	2.89	2.56	2.58	2.76
	Ho Chi Minh	3.72	3.23	3.34	2.69	2.18	2.32	2.33	2.31	2.82	2.54	2.55	2.73
	Northern	3.51	3.20	3.25	2.64	2.06	2.26	2.30	2.44	2.45	2.56	2.42	2.64
	Southern	3.74	3.08	3.42	2.42	2.16	2.39	2.18	2.31	2.56	2.69	2.56	2.68
	Central	3.91	3.28	3.49	2.78	2.30	2.56	2.42	2.55	2.61	2.71	2.53	2.83
Firm size	<1000	3.69	3.16	3.37	2.64	2.24	2.44	2.40	2.51	2.73	2.64	2.59	2.76
	>5000	3.65	3.19	3.32	2.64	2.15	2.30	2.38	2.45	2.80	2.52	2.48	2.72
	1000-5000	3.57	2.99	3.26	2.65	2.04	2.28	2.35	2.32	2.59	2.58	2.54	2.65
Firm type	Joint-stock	3.71	3.14	3.35	2.63	2.16	2.36	2.37	2.44	2.76	2.60	2.53	2.73
	State-owned	3.32	3.30	3.33	2.89	2.53	2.62	2.74	2.73	2.76	2.68	2.80	2.88
	Foreign owned	3.60	3.02	3.21	2.49	2.07	2.23	2.09	2.49	2.33	2.42	2.40	2.58
	Grand Total	3.66	3.15	3.34	2.64	2.19	2.38	2.39	2.47	2.73	2.60	2.55	2.74

6.1.2. Balancing internal and external issues

Balancing internal and external issues is proved by both qualitative and quantitative research results as the second biggest challenge faced by managers in Vietnam banking sector. Balancing internal and external issues mean that managers have to manage to allocate their time for daily operations, maintaining internal relations such as relations with higher and lower levels and other departments and at the same time, they have to manage relations with customers and handle other non-work matters such as participating in wedding parties, birthday of customers, of boss' relatives or government officials, and many other events, etc. A female manager, who is the head of business development department in a top 15 joint stock commercial bank, living with her husband and two children in Hanoi describes:

“In my view, we need to spend certain time with customers to learn their needs so that we can improve our system to meet their needs but I have to involve with a lot of operation and administrative works in the office. So, the unbalance happens between what you want to do and what you really do.”

Or another example from a male manager living with one son, his wife and his grandparents, working as head of corporate customer division in a top 15 commercial joint-stock bank:

“Secondly, that is pressure with and from relations with staff, boss, partnership and other functional departments and pressure on maintaining relations with customers and achieving the target and renovation in your daily works.”

In addition to confirming that balancing internal and external issues is the second top WLB challenge faced by managers in Vietnam banking sector, the quantitative survey from more than 650 samples shows some deeper and

interesting difference on perception from gender, age and marital status perspective.

Firstly, the qualitative survey shows that the middle age managers (from 35-45) face with slightly little challenges in balancing internal and external issues than the other two groups when they give the score at 3.12, while the average score of below 35-year-old and above 45-year-old manager groups are 3.46 and 3.32. Less experience in life and work of the younger group might be good reason to explain for this phenomenon. Less experience may cause difficulties in handing issues and too much issues may cause more challenges to be handled.

Secondly, the quantitative survey proves that male managers are facing a little more challenge in balancing internal and external issues than their female counterparts. While male managers give the average score of 3.4, female managers give the average score of 3.3. This can be explained from Vietnam traditional cultural perspective that Vietnamese women are more family-oriented than men and therefore they are responsible for more housework than men. In contrast, men are more outside-oriented and they care more about external relations and issues than women.

Thirdly, the quantitative results show single managers are having more challenges in balancing internal and external issues than married-with-children managers. The explanation might be the same as with the case of junior and senior managers. Most of single managers are young and they are less experienced in handing issues than the senior managers.

Finally, there are little difference in perception of WLB challenge from balancing internal and external issues from geography, size and type of organization perspectives.

6.1.3. Conflicts among objectives

The third largest challenge which are recognized from the both qualitative and quantitative research is conflicts among targets. As head of a functional department or business unit, managers always have different priorities and targets and therefore conflicts mostly happen as a male director, who is head of the business division in a top 15 joint stock commercial bank, living with his big family in Hanoi describes:

“As head of corporate banking division, I am responsible for all operation of the division concerning profit and loss, total operating income, fee, non-performing loans, loan and deposit growth, ... That is one-year financial target.

In five-year plan, I am also responsible for supporting the bank in development of retail banking by exploiting ecosystem of large customers under management of corporate banking division, developing human resource as well as the infrastructure to realize that.

That is my key responsibilities and because I am newcomer to the bank, everything is new to me and they seem to be under-developed so it will take a lot of my time to build up from people, customers and infrastructure.

Because the understanding is different between people so we have to develop strategy and communicate to people. At the same time, we have to run the daily business to produce financial results. So, the challenges are there, which mean we have to balance between short-term financial target of each month, quarterly and annually; at the same time, you have to build up your infrastructure. So, the conflict may happen when you spend too much time to visit customers, you will have to cut down time for system development.”

Not like the two above-mentioned challenges, in addition to confirming that conflicts among targets are top three challenges for managers, the quantitative survey shows that organizational characteristics are playing more important role in perception of the impact of these challenges than personal characteristics. Specifically, except for age with the highest difference of 0.12 score from the average score of 3.15, the score difference for gender, marital status and geography is less than 0.1.

In contrast, the quantitative result shows larger difference in perception of conflicts among target challenges with regard to organizational size and type criteria. Managers in larger organizations are facing more target conflicting challenges than other groups while they give the average score of 3.19. In opposite, managers in smaller organizations just give the average score of 2.99 for this criterion.

The results also show managers working in state-owned organizations are facing more challenges with conflicts among targets when they give the average score of 3.3. Managers in foreign sector are facing less challenges with target conflicting than other groups when they give the average score of 3.02. This phenomenon is in line with what is usually said in the market that foreign sector is more professional and therefore they are clearer in their target comparing with state-owned entities.

6.1.4. Drinking culture

Drinking habit is popular in Vietnam especially in big cities. People drink when they are sad, joyful or just for chatting. To some people, it might help relax and it can be regarded as a way to find a balance point between work and life after a busy day, however the results from both qualitative and quantitative research persuasively prove that this habit is causing work life

challenges to both male and female managers. A married female manager working in an investment banking firm in Ho Chi Minh city describes:

“Building and maintaining network heavily base on parties and therefore drinking culture is also a big challenge. I’m indeed far from easy to get drunk, but there are times when I or my husband have to go out to drink 3-4 times a week. My female ex-colleagues even got abused during and after the meal.”

Over drinking not only causes WLB challenges for female managers but also for male managers as a male director talks in the interview:

“I set up the rule to spend three nights a week to be out either with my colleagues or customers, important relations at the maximum and one full day for my family at the weekend.”

In some cases, this habit goes further than the endurance, as a 39-year-old female manager working in an investment banking firm basing in Ho Chi Minh city describes.

“I had to drink a lot in my previous job, to maintain relationship with sales team. I was so tired of being hangover every week, for months. I had to sleep during weekend instead of playing with my kids, or helping them with homework.... Eventually, I had to leave the job after 1 year and a half, because I knew this kind of job is not for me in the long run.”

In addition to confirm that drinking culture is the top four challenge faced by managers, the quantitative results also show interesting conclusion regarding personal characteristics, location and firm features.

Firstly, and very interesting, the quantitative result from more than 650 samples shows that it is male, not female managers, is facing with more challenges caused by drinking culture. Outside-oriented nature of male comparing with family-oriented nature of female might be good explanation

for this phenomenon. While female managers just give the average score of 2.58, male managers give the average score of 2.97 for this challenge.

Secondly, the quantitative result shows that managers in busy cities such as Hanoi and Ho Chi Minh city are facing more challenges than other provinces when they rank this challenge with the average score of 2.89 and 2.82 respectively. This can be understood from the fact that Hanoi and Ho Chi Minh are the two busiest cities of Vietnam, in which most of businesses are located and as a result they should be the place which more people come to work and therefore parties would be more often since it is the central point of relations.

Thirdly, the quantitative results prove that managers working in public and private sectors are facing more challenges with drinking culture than those working in the foreign sector. While managers in public and private sector both rank drinking habit with the average score of 2.76, managers in foreign entities just rank this challenge with the average score of 2.33. Once again, this can be good evidence to explain for cultural factor in work life balance which would be deeply discussed in the next chapter.

Finally, both qualitative and quantitative research show that other challenges coming from work sphere such as relations with boss, relations with colleagues, changes in management team or coming from non-work sphere such as social norm, sharing family responsibilities are causing difficulties for managers in work and life. The quantitative research also shows some difference in perception of work life balance based on personal or organizational characteristics; however, it is our purpose in this mix analysis that we just focus on highlighting the top challenges recognized from both qualitative and quantitative research.

6.2. WLB policies: how far are they appreciated by managers?

It is recognized from the qualitative research that most organizations are implementing work life balance policies, from very basic policies such as maternal leave and sick leave as defined by Government to more advanced policies such as flexible working hours, block leaves, in order to help their staff be able to find a better balance point in work and life.

The qualitative results also highlight that the level of implementation of work-life balance policies depends on the development stage of organization and type of organization. As one female manager currently working in a top five joint-stock bank and having experience in foreign bank describes.

“Although, companies like Techcombank now or my previous bank, Citibank branch, have work-life balance programs like flexible working hours or birthday leave, however, I rarely use work life balance of the company. The program might be of human nature when you firstly hear about it, but what does it mean with one day off while I have 20 to 25 days of annual leave.

Flexible working hour doesn't have much meaning to me too. I am always the earliest person coming to my company. I always manage to get up early in the morning, going for exercise such as yoga, washing, having breakfast and going to work. So, if you know how to manage your time, I don't think flexi working hour is necessary.”

However, a male HR director working in state-owned organization based in Hanoi says:

“Although I fully understand the types and benefits of work life balance programs, but because we are state-owned organization so we are governed by regulations and also because of limited resources, we just implement basic work life balance programs defined by the

government such as maternal leave, sick leave, ... We do not have resources to invest in facilities such as cafeteria or gym facilities as large corporations”.

The qualitative result also highlights a large number of contradicting views, showing doubts on the benefits of some work life balance programs. Some interviewees even argue that some policies are just for the benefit of the organizations. One female manager at the age of 39 living with her husband and two children, in charge of business development department of a top ten commercial joint-stock bank says:

“My bank has some work-life balance policies such as maternal leave, birthday leave, flexible working hours... but they do not help anything. Once a year, the bank organizes one team building event, and one mid-year and one end-year event, but they always include meetings, so it is not entertaining at all. Even they are organized at the beach sometimes, but in fact we are in the meeting room from early morning till late at night.”

Although the quantitative research results reconfirm that work life balance programs are beneficial to managers in particular and employees in general when the result from more than 650 samples ranks the effectiveness of work life balance policies at the average score of 2.72. However, the effectiveness of those work life balance policies is different. The results show that childcare benefits, leaves for personal and family affairs, holiday with firm staff and part-time work are most meaningful programs with the average score of 3.16, 3.02 and 2.99 respectively.

Respondents do not appreciate WLB programs such as gym facilities, activities for family members and especially block leave when they rank block leave with the least average score at 2.01, much lower comparing with the middle point of 2.5. This confirms the doubt on the effectiveness of block leave or flexi working hour program emerging from the qualitative survey as

one female manager working as a male branch director in a top five largest joint stock bank based in Hanoi expresses:

“Our bank has some policies relating to work-life balance such as birthday leave for all and flexible working hour for some groups of staff, etc. But that policy does not have much meaning to me.”

Table 9 below describes the effectiveness of work life balance programs in detail.

Table 30 –Effectiveness of work life balance policies

Criteria		Part-time work	Flex-time	Flex-place	Personal leaves	Gym facility	Childcare benefits	Block leaves	Activity for family	Holiday with firm staff	Average
Gender	Men	3.01	2.94	2.63	3.05	2.82	3.15	2.17	2.48	2.99	2.80
	Women	2.98	2.60	2.39	3.01	2.69	3.17	1.91	2.32	2.99	2.67
Age	<35	3.05	2.87	2.59	2.95	2.80	3.13	2.20	2.50	3.09	2.80
	>45	2.87	2.55	2.35	3.68	2.65	3.68	2.10	2.48	3.29	2.85
	35-45	2.90	2.53	2.31	3.06	2.65	3.14	1.65	2.15	2.76	2.57
Marital status	Single	3.13	2.92	2.59	3.07	2.87	3.07	2.36	2.63	3.17	2.87
	Married with no children	2.81	2.86	2.75	2.70	2.58	2.88	1.77	2.21	2.77	2.59
	Married with children	2.93	2.63	2.40	3.02	2.69	3.22	1.86	2.27	2.92	2.66

	Single parents	3.50	3.00	3.00	3.75	3.25	3.50	2.71	2.86	3.25	3.20
Location	Hanoi	3.03	2.58	2.40	3.09	2.88	3.27	2.01	2.52	3.06	2.76
	Ho Chi Minh	3.11	3.03	2.68	3.11	2.94	3.17	1.87	2.30	3.19	2.82
	Northern	3.00	2.83	2.55	3.04	2.62	3.27	2.24	2.43	3.02	2.78
	Southern	2.86	2.71	2.50	2.74	2.50	2.91	1.85	2.10	2.76	2.55
	Central	2.89	2.86	2.44	3.09	2.47	2.97	2.16	2.34	2.77	2.67
Firm size	<1000	3.00	2.82	2.51	2.95	2.66	3.12	2.04	2.42	2.91	2.72
	>5000	2.98	2.62	2.41	3.15	2.90	3.25	2.15	2.44	3.15	2.78
	1000-5000	2.97	2.61	2.55	3.03	2.75	3.09	1.43	1.99	2.91	2.59
Firm type	Joint stock	2.99	2.75	2.51	2.97	2.83	3.14	2.10	2.47	3.04	2.76
	State owned	2.92	2.48	1.94	3.26	2.06	3.14	1.20	1.83	2.57	2.38
	Foreign owned	3.02	2.95	3.00	3.30	2.60	3.42	2.12	2.10	2.95	2.83
	Grand Total	2.99	2.74	2.48	3.02	2.74	3.16	2.01	2.38	2.99	2.72

The quantitative results in Table 30 also show different impacts from gender, age and marital status variables on perception of effectiveness of work life balance policies. Interesting to know that male managers highly appreciate almost all WLB policies than their female counterparts, except for childcare

facilities and benefits. The reason might be female managers are the people who use these childcare facilities, not the male.

While junior managers at the age below 35 years old appreciate part-time work programs with the highest score at 3.01; the middle age group (35-45 years old) appreciate personal leave with the highest score at 3.68; the most senior group with the age above 45 years old value the personal leave for family matters and childcare facilities and benefits with the highest average score of 3.68. Single parents mostly appreciate that effectiveness of WLB programs than the rest.

These phenomena can be explained that junior managers are more active, more dynamic and therefore they rank part-time as well as flex-time and flex-place with higher score comparing with other groups. The senior groups are more experienced but they are aging compared with the younger group, therefore they highly appreciate the leave for family affairs than other WLB programs. Single parents highly appreciate these policies since they lack supports comparing with other groups. These phenomena have a lot of meaning for firms, especially HR divisions, to design their policy based on the characteristics of the labor force.

Regarding firm features, managers from larger organizations appreciate WLB effectiveness with the highest score for personal leave, childcare benefits and firm staff holidays with the highest average score at 3.15, 3.25 and 3.15 respectively. The reason might be larger organization have more resources to offer better facilities and benefits comparing with other groups.

It can be easily understood that managers from state-owned sector least appreciate the effectiveness of WLB programs comparing with others. All that they need is personal leave and this is the only policy which they give higher score comparing with other groups with the average score of 3.26. A good explanation for this phenomenon could be lacking of access or poor WLB policies of state-owned sector.

The qualitative and quantitative results raise the question of the effectiveness of some existing WLB practices that companies are applying in Vietnamese context. The finding shows that employees are not easy to convince that their WLB situation is really improved and some WLB policies which firms are implementing are meaningful to them.

Either companies implementing these policies to produce a good image of compliance with new expectation such as Corporate Social Responsibility to the public, or for the benefit of the company ownership or for better work life balance of their staff is a question which needs to be discussed and further studied.

6.3. Work life balance policies: The role of social supports

6.3.1. Boss supports

In opposite to the doubtfulness on effectiveness of work life balance policies, most interviewees highly appreciate the role of their bosses in helping them to achieve a better balance point between work and life. A female manager in charge of research in a large investment bank in Ho Chi Minh City describes:

“My bosses in the corporation support me a lot, especially spiritually. I can frankly share difficulties in work or in life with them and I always receive meaningful feedback and sharing from my direct boss or HR Director of the group. The HR director is the person who I like very much since she is soft enough to be a lady and tough enough to be a boss of a top 4 or 5 financial conglomerate in ASEAN region.”

Caring and result-oriented management style is also a way which managers can support their staff as a female manager at a top 5 investment bank says:

“My boss is very caring but all he needs to know is work performance and result, which makes me very comfortable to enjoy my own life while still doing a good job.”

The quantitative result also reconfirms the role of manager supports in helping their staff to find a better balance point between work and life when more than 650 samples give the average score the second highest at 4.01.

Table 31– Meaning of social supports

Criteria		Organization policies	Manager supports	Colleague supports	Family /spouse supports	Average
Gender	Men	4.05	3.99	3.78	3.85	3.92
	Women	4.08	4.03	3.84	4.09	4.01
Age	<35	4.08	4.07	3.83	3.92	3.98
	>45	4.26	4.23	3.90	4.23	4.15
	35-45	4.03	3.89	3.77	4.10	3.95
Marital status	Single	4.15	4.14	3.95	3.88	4.03
	Married with no children	4.16	3.93	3.63	3.72	3.86
	Married with children	4.02	3.95	3.76	4.08	3.95

	Single parents	4.25	4.63	4.25	4.29	4.35
Location	Hanoi	4.17	4.08	3.86	4.00	4.03
	Ho Chi Minh	4.20	4.20	3.93	4.04	4.09
	Northern	4.08	4.07	3.93	4.11	4.05
	Southern	3.85	3.83	3.68	3.89	3.81
	Central	3.88	3.75	3.58	3.96	3.79
Firm size	<1000	4.06	4.02	3.80	3.98	3.97
	>5000	4.11	4.04	3.85	4.09	4.02
	1000-5000	4.01	3.91	3.76	3.86	3.89
Firm type	Joint stock	4.08	4.01	3.82	3.98	3.97
	State owned	4.12	4.03	3.75	4.22	4.03
	Foreign owned	3.88	4.10	3.79	3.88	3.91
	Grand Total	4.07	4.01	3.81	4.00	3.97

The quantitative research proves that women highly appreciate WLB policies and supports than men; the senior group with the age of above 45 years old and single parents mostly appreciate the effectiveness of WLB policies and supports comparing with others.

The quantitative result also demonstrates that managers in large organizations with more than 5000 staff mostly appreciate the effectiveness of WLB policies, managers from the foreign sector mostly value the role of boss supports comparing with others.

6.3.2. Family supports

Supporting among family members, both spiritually and materially, is always the core of Vietnamese families; therefore, it is recognized by female managers, managers with the age from 35-45, married managers with children, managers living in all areas countrywide except for Hanoi and Ho Chi Minh cities and managers from state-owned sector as the most important supports to help them find a better balance point in work and life and they give this support higher score than others.

If they live in a big family, managers normally rely on the supports from their grandparents in helping their children or housework. As a female manager at a top 5 investment banking firm says:

“I have to rely on them to take care of my children and housework when I am not at home. They're of great help. My mother-in-law and my husband also help so I have more time to rest at home.”

The second important source of social supports which are confirmed by both qualitative and quantitative is the support from their partners. As a male manager working as manager of business development department at the head office of a top ten commercial bank in Hanoi says:

“Because my wife is also a banker and a manager, so she is as busy as I am. I often help her cook so that she can take care of the children or vice versa. With the teaching of children, we divide according to the

principle that I teach math and natural science subjects while my wife teaches subjects such as literature, and drawing...”

In addition to support with housework and teaching children to reduce work load, spouses support their partners spiritually in the way of understanding and encouraging. This kind of spiritual supports is mostly talked about since they live more closely to each other than any other member in a family as a male manager working in the central bank expresses:

“I often motivate her spiritually, create a happy atmosphere for the family. At the weekend, I do the housework for my wife to have time to go shopping, go out with friends every one or two times a month.”

In conclusion, “Family comes first, job second!” as a 45-year-old male director having a lot of working experience in both private, public and currently in foreign sector concludes during the interview is a common feeling of Vietnamese people. Family is always the core and an individual work hard is for the benefit of his or her family. That is a sacrifice in the short-run for the long-term benefit.

However, from both qualitative and quantitative researches, we do not find large difference between the importance given to the family support compared with the boss support. Probably because those who can really help to solve work challenges are the boss while family members can help with family related matters and but cannot help much in business matters.

PART 3
SYNTHESIS PART

This final part of the thesis is a discussion of the existing literature based on comparison between our findings and the current WLB literatures. Management implications and contributions of the research are also included in this part.

CHAPTER 7 - DISCUSSION AND MANAGERIAL IMPLICATIONS

This chapter is devoted to synthesize and compare the findings of our research with the current WLB literatures. This part is also targeted at producing managerial implications and contribute to work life balance policies in Vietnam context. Therefore, at the very beginning of this chapter, we would like to repeat our research goal and our research context.

Our research goal is to explore work life balance issues in Vietnamese cultural context with an aim to recognize the work life challenges which managers in Vietnam banking sector are facing and find out effective ways to help managers in particular and employees in general to adjust to adapt with these WLB challenges. The research is also aimed at recognizing what supporting mechanism is most meaningful to handle WLB challenges of managers and finding out opportunities which organizations can adjust their WLB policies to help their staff to find better balance points between work and life, towards the ultimate goal of high performing organization and wellbeing of staff as have been proved by the existing WLB literatures.

The context which we choose to conduct the research is Vietnam banking sector. We select samples for 36 interviews from 12 state-owned, joint-stock, foreign and joint-venture commercial banks, investment banks and the Central Bank of Vietnam. We also conduct a quantitative analysis with a larger sample size of 650 responses from these organizations to examine the results from the qualitative analysis.

The reason we choose the banking sector is because it is more advanced and shares more similarities with advanced countries, which represent for a developed Vietnam in the future. At the same time, it still represents for a Vietnam with specific cultural singularities.

Vietnamese culture has distinguished features which are strongly affected by Confucian, Buddhism, Taoism, and adaptation to Western values due to long domination by the French and the USA. Although these traditional cultural values have been challenged and impacted by recent social changes, modernization as well as technology, globalization process and the pandemic like Covid-19 recently. However, the core traditional values relating to gender hierarchy, filial piety of children to their parents as well as harmony and solidarity among family members and relatives still persists in contemporary Vietnamese society (Hoang, 2008). Our cultural anthropology study supplements important phenomena which could help to explain the behavior of managers and staff at work. They include “tình và lý” (reason of heart and mind) and village culture characters such as harmonization, community spirit and solidarity.

7.1. Discussion of the existing literature: Sources of challenges

Our research finds out a large number of work life balance challenges which managers in the banking sector are facing, either originated from working environment such as work pressure, competition and financial targets or non-work environment such as maintaining relations outside of work, family matters or in the T-junction between work and non-work domain such as parties for business purpose. This activity to some extent could be understood as ‘embedded’ activity, which was firstly coined by Karl Polanyi (1944) when suggesting that economic actions and social relationships are deeply intertwined and very recently in 2022 by Caroline Wigren-Kristoferson, Ethel Brundin, Karin Hellerstedt, Anna Stevenson & Maria Aggestam in their research on Rethinking embeddedness, in which they points out that entrepreneurs are found to be embedded in multiple contexts at the same time,

and embeddedness are different based on different phases of the entrepreneurial process including early, mature and exit stage.

In addition to the confirmation of the different sources of WLB challenges such as high work pressure or conflict among objectives, which have been recognized in the previous researches, our research recognizes new sources of work life balance challenges which have not been mentioned in the current WLB literatures and can only be explained within a specific context and in this case, it is Vietnam.

7.1.1. High work pressure

Our research result firstly reconfirms the challenges which have been recognized and proved by the current existing work life balance literatures such as work pressure, conflicts between objectives.

It is clear that the banking sector in Vietnam is fast moving and so competitive comparing with other sectors. Consequently, work pressure is recognized as the top challenge faced by managers as it always appears on top of mind of the interviewees when being asked about what are the main WLB challenges they are facing.

Our finding confirms that work pressure is one of the main sources of WLB challenge in Vietnam context. The existing WLB literature classifies work demand in four categories such as time-based demands (for example working overtime and non-standard working schedules), cognitive demands (which mean mental workload and task difficulty level), emotional demands (for instance co-worker or leader hostility), or physical demands (which mean works that require intense labor (Brough & Biggs, 2015)).

Although employees in the banking sector in general and managers in particular face with less physical demand comparing with others since they are regarded as ‘white collar’ workers, however, they are facing with a large

number of challenges originated from higher cognitive and time-based demands because of work nature as the research result shows.

The existing WLB literatures show that work demands in general have negative impacts on work–life balance. For example, Brough et al. (2014b) and Haar et al. (2018) proves that cognitive job demands reduces perception of work–life balance of employees. In another research, Syrek et al. (2013) indicates that time pressures lead to reduction in work–life balance.

Our research results also confirm the results by Chiang and Cohen (1973) and Eby et al. (2005) when the two researches prove that age is an important demographic variable to perception of WLB challenges. Our research shows that junior managers have more work pressure than senior ones in Vietnam banking sector context.

However, our findings do not show difference in perception of WLB challenges by gender with regard to work pressure, at least in Vietnam banking sector and Vietnam context. Even the social norm and the existing Vietnamese literature proves that Vietnamese women have to do more housework than men, however, our research results show that male and female managers in banking sector face almost the same work life balance challenges with work pressure. This is, to some extent at least with work pressure, contradict with finding by DiRenzo et al. (2011) when he points out that female employees tend to face more work life balance challenges at work than their male counterparts.

Our research results show that other personal demographics such as marital status and firm features and geographic dimensions are variables which affect perception of work pressure as a source of WLB challenge.

7.1.2. Managing internal and external issues

Most managers are at the middle position, so they have to manage to allocate the time to daily operations, maintaining internal relations with upper and lower level and with other departments; at the same time, they have to manage external relations, such as relations with customers and other partners and handle other non-work matters such as wedding parties, birthday of customers, of bosses' relatives and other important events. Our research results show that managing internal and external issue, which means the managers have to embed in multiple contexts at the same time, is the second biggest challenge faced by managers in Vietnam banking sector.

Surprisingly, this phenomenon has not been discussed in the current WLB literature. However, it can firstly be explained from the functional role of managers that most of them are in the middle position, which actively participate in channeling information from the field upwards to the top management to shape the strategic agenda of the business (Huy, 2001). They play critical role in fostering continuous innovation and strategic implementation including: (i) the role of an entrepreneur; (ii) the role of the translator between abstract strategic vision and practical implementation; (iii) the role of emotion manager of their subordinates and peers; and (iv) balancing change and continuity (Huy, 2001). Additionally, managers at the frontline are heavily tasked with maintaining relations with customers and outside parties to realize their duties.

Secondly, our anthropology research on Vietnamese culture shows that distinguished cultural features of Vietnamese such as “*tình và lý*” (reason of heart and mind) and village culture characters, which mean solidarity, community spirit and harmonization are fundamental elements which guide the behaviors and formulate approaches to handle issues at works. This means that when handling business and social issues, Vietnamese people care more about relations and about reason of heart and mind. Like Quanxi in China (Lou, 1997 & Lu, 2012), relations are essential skills to help build up social ties for business in Vietnam.

Our results interestingly show that demographic data such as gender, age and marital status has close links with work life balance perception of Vietnamese managers. However, the result shows very little difference in perception of work life balance challenge originated from balancing internal and external issues with regard to variables such as geography and organization feature.

7.1.3. Conflicts among objectives

The third biggest work life balance challenge, which our research recognizes, is conflicts among targets. This source of WLB challenge has not been demonstrated in work life balance literatures; however, it can be explained from the role of managers.

Most of managers stand in the sandwich position, serving as the linkage between their managers and their employees (Brotheridge & Lee, 2008) with a primary function to implement the strategy and realize business targets and plans developed by those at the top management (Mantere, 2008). That means they are tasked with long-term objectives (execution of development strategy), medium term targets (annual action plans or annual business targets) and short-term targets (daily and weekly operation). As a result, managers always have different priorities and targets and therefore conflicts mostly happen.

Our research results show that organizational characteristics are important variables influencing perception of conflicts among objectives as a source of WLB challenges. However, our results do not highlight the importance of demographic variables. This is almost opposite to the result by Chiang and Cohen (1973), Eby et al. (2005) and DiRenzo et al. (2011) when they point out that demographic variables such as gender and age have strong impacts on WLB challenges, at least in Vietnam banking sector.

7.1.4. Drinking culture

One other interesting point from our research is that drinking habit is one of the major sources of work life balance challenges for managers. We have not found this phenomenon in the existing WLB literature. As a result, we mobilize the interpretative phenomenon analysis approach and base on our cultural context and social habit of Vietnamese people to explain this interesting phenomenon.

In Vietnam, social networking and drinking is very important for business, which add to the ordinary working time another amount of time for managers. Drinking is believed to facilitate business transactions and everyday sociality. There is a Vietnamese saying to describe this habit “A man without spirits is like a flag without wind” (*nam vô tửu như kỳ vô phong*).

The use of alcohol to facilitate social relations between men is also noted by Nguyen (2008) and Kimberly (2014) with researches focusing on the rise of commercial sex in the post-reform period.

Drinking is an essential skill of most Vietnamese adults. It acts as catalyst for sharing and building good relationship with others. In his doctoral dissertation, the sociologist Vu (2013) points out that “heavy drinking reflects local tactics to maintain harmonious relationships as well as sources of support” among groups of people. Therefore, in business, drinking party is perfect atmosphere to share information and exchange ideals which is difficult to happen at working place.

Vietnamese people drink when they are sad, joyful or just for chatting. To some people and with a certain and comfortable quantity, it might help relax and as a way to find a balance point between work and life after a busy day. However, our research results persuasively prove that over drinking habit is causing work life challenges, not only for female but also for male managers.

Additionally, our research results show that demographic data such as gender, age and marital status as well as firm feature and location are variables which affect the perception of drinking culture as a source of work life balance challenges.

Finally, our research results highlight other sources of work life balance challenges coming from work sphere such as difficulties in relations with boss or coming from non-work sphere such as sharing family responsibilities. The research also shows that demographic data and organizational characteristics are variables which have impacts on perception of work life balance challenges.

7.2. Managerial implications: WLB policies

Our research, firstly, shows that all organizations in our study are implementing work life balance policies. It can be very basic initiatives defined by Vietnamese government such as sick leave, personal leave, and maternal leave to more advanced policies such as flexible working hours, birthday leave, block leaves, in order to help their staff to attain a better balance point in work and life.

Secondly, our research shows that some work life balance programs are beneficial to managers in particular and employees in general. This finding reconfirms the result from existing WLB literatures. For example, Kopelman, Ptottas, Thompson, and White Jahn (2006) point out the more WLB program an organization implement, the better results on commitment and perceived organizational family support the managers and employees perceive.

However, our findings raise issues for debate on the effectiveness of some work life balance programs, for example, block leave and flexible working hour, at least in the banking sector and in the country having the same context

like Vietnam. The meaning of WLB policies such as block leave is either for the benefit of the employer or for employees is controversial at least in Vietnam context. This is in line with suggestion by Poelmans and Sahibzada (2004) when they point out that there is a lacking of researches to explore the actual implementation of some work-family policies and programs at organization level to evaluate efficiency of those WLB programs.

More researches in countries having the same context like Vietnam is needed to examine the effectiveness of WLB policies as Kumari & Malaviya (2021) point out in their WLB bibliometric analysis that most of the existing WLB literatures come from developed countries, especially English-speaking countries like USA, the UK and Australia.

Fourthly, our research results highlight that the level of implementation of work-life balance policies depend on the development stage of organization and type of organization. Our findings show that personal demographics such as gender, age, marriage status and organization features such as firm size and type are variables impacting effectiveness of WLB policies. These findings are very meaningful to organizations when designing WLB policies to increase the effectiveness and efficiency.

Finally, our research findings show that employees are not easy to convince that their WLB situation is really improved and some WLB policies which firms are implementing are meaningful to them. This signals that organizations should analyze demographic features of their labor force as well as their firm feature and based on that to design WLB policies to meet higher needs of their staff.

Either companies implementing these policies to produce a better image of compliance with new expectation such as Corporate Social Responsibility to the public, or the benefit of the company ownership or is it for better work life balance of their staff is a question which need to discussed or further studied.

7.3. Managerial implications: Social supports

Social support can be understood at a broad level as a form of social exchange concerning the reciprocal exchanges of valued resources (Berkowitz et al., 1965; Ladebo, 2005). Social supports can be tangible supports, for example, helping to handle an urgent task at work or taking care of children or elder persons at home, or it can be intangible supports, for example, encouragement or information exchange leading the individual to believe that he or she is loved, cared for and encouraged.

A larger number of literatures have shown that social supports are important assets to help limiting the negative impacts from work stress and work life conflict for employees (For example, Md-Sidin et al., 2008; McCarthy et al., 2010; Kossek et al., 2011).

Our findings, firstly, reconfirm the role of bosses in helping staff to find a better balance point between work and life, especially in Vietnam cultural context which people love harmonization and highly value relations and community spirits. Social supports at the working place can simply be the perception, which an individual perceives from their working environment resources, such as managers, colleagues or supervisors (Kossek et al., 2011) and organizations need to pay special attention to improve social supports, especially targeting at middle managers, to create a WLB supporting environment. The results also highlight humanitarian and result-oriented management style is an effective approach which managers can mobilize to support their staff.

Secondly, our research results demonstrate that personal demographics such as age, gender and marriage status are important variables affecting the perception of effectiveness of social supports on WLB matter of employees. This finding reconfirms the result from previous researches in Vietnamese context that the effects of social supports on individuals are varied basing on

recipients' characteristics such as sex, age, race, background and interpersonal qualities. For example, Bell (1981) points out that male and female value social supports very differently and differently through the life-cycle; Bell (1989) demonstrates that male tend to have less companions than female or Gallagher (1994), Liebler & Sandefur (2002) and Thoits (1995) prove that female have tendency to provide and receive more emotional supports with their colleagues, acquaintances and neighbors than male.

Thirdly, our research confirms that family supports including physical supports such as sharing housework or companionship supports involving with activities helping individuals to relax, achieve interests in social exercises, such as holidays, recreational exercises and cultural activities (Jang, 2012) or spiritual supports such as encouragement, sharing information from spouses are important sources of social supports to help managers finding a better balance point in work and life.

However, our research does not find large difference between the importance given to the family supports compared with the boss supports. Probably because those who can really help to handle work challenges are the boss while the family can help in handling family affairs but cannot help much in business matters. These two types of social supports are meaningful to managers but they are in two different domains: work and home. Therefore, we suggest that organizations should pay attention to design and implement initiatives to create an encouraging and supporting work environment, which are meaningful for the family domain of employees.

Family is always the core in heart and mind of Vietnamese people and individuals work hard is for the benefit of their family. It is a sacrifice of short-term efforts for long-term benefit of their family. Based on this fundamental guiding, and fully understand the role of bosses, supervisors and partners as well as family members in helping their employees to find a better balance point in work and life towards better performance of the organization and

wellbeing of their labor force, organizations should design coaching programs on WLB programs for manager levels. For example, training courses on emotional management, energy management, self-leadership, to raise their awareness on WLB matters so that they can influence downwards to their followers as well as designing and implementing family programs for managers to increase bonding and understanding of the work and relations of their partner to increase their physical and spiritual supports.

7.4. Gender issues

Our research demonstrates that because of social and cultural norms, female face with more discrimination, both overt and unconscious. On one hand, they have to work at the office, on the other hand they play the primary role in caring for children and managing the household. Our labor force structure analysis interestingly shows that female staff are working in less flexible positions such as customer services and operations. Consequently, work pressure and work nature are causing more negative influences on work life balance of female staff. Therefore, we propose that in order to bring their potential into full play towards better performance of organizations, they should be provided with enough flexibility to realize family responsibilities in an understanding, sympathy, family supporting working environment.

Moreover, our field data shows that because of work pressure and financial targets, some branch directors request their female staff to prepare the giving birth plan to support him in managing and deploying the resource. Even this requirement is mostly in words rather than in written documents, however, this act, somehow, violates Vietnam labor code and worsen gender discrimination. Therefore, organizations should develop clear guidelines to restrict this form of actions and prohibit discussion and questioning related to childbearing and family plans during recruitment and working period of staff.

CONCLUSION: CONTRIBUTIONS AND LIMITATIONS

This chapter is preserved to discuss our contributions and limitations of the research by focusing on three following points:

- ✓ What is the contribution of our results to the WLB literature?
- ✓ What recommendations for companies can be drawn from our results?
- ✓ What are, finally, the limitation that we have encountered in our research and how could they be overcome in the future?

8.1. Contributions

8.1.1. Theoretical contributions

Our first contribution is to the literature of work life balance. Our research recognizes new sources of work life balance challenges in Vietnam context, including drinking culture, balancing internal and external issues, conflict among targets, which we have not found in the existing WLB literature.

These singularities highlight the important role of context factor, especially cultural context. It makes critical contribution to socio-ecological systems theory, which was developed by Urie Bronfenbrenner (1979), Bronfenbrenner (1986) and Voydanoff (2005) when the results show that work life balance challenges are not only coming from work and family spheres, but they come from cultural and social norms.

Our research points out that drinking culture is a major source leading to work life balance challenges when it is over-used. The finding shows that balancing internal and external issues, which is rooted from village culture features such as harmonization, solidarity, relation orientation and logic of sentiment “tinh và lý” (reason of heart and mind) is the third major source of WLB.

Secondly, the research also make contribution to WLB literatures by incorporating case studies from field works to show that social changes are critically affecting the work life balance of individuals which belongs to chronosystems as described by Urie Bronfenbenner (1979).

Thirdly, the research result highlights and reconfirms the important role of social supports in helping managers in particular and individuals in general in handling WLB challenges by highlighting the role of boss in helping employees in finding a better balance point at work and the role of spouse at home as well as supplementing case studies from field works to help understand the dynamics in the microsystems as defined by Urie Bronfenbenner (1979), Bronfenbrenner (1986) and Voydanoff (2005). Our research is in line with the findings by Md-Sidin et al., (2008), McCarthy et al., (2010), Kossek et al., (2011) when confirming that social supports are important assets to help limiting the negative impacts from work stress and work life conflict for employees.

Fourthly, our research discovers that managers, at least in Vietnam banking sector, have more non-work roles especially managing relations outside of organizations, joining business parties after works, managing external issues, doing second jobs, etc. Even we do not have data to compare with that of Western countries but some of that role is clearly out of their job descriptions or standard one for that position from multinational organizations and perhaps not directly, but to some extent and by some ways, we have made contribution to role theory when discovering different roles, especially from non-work domain, and highlighting the importance of cultural context in interpreting and defining roles of individuals in organization, or society.

Fifthly, our research makes contribution to the intercultural management literature represented by D'Iribarne and other scholars including Chevrier, Henry, Segal and Treguer-Felten. In their recent work on cross-cultural management (2020), D'Iribarne, Chevrier, Henry, Segal and Treguer-Felten

(2020) presents a new theoretical approach to cultural diversity, in which culture is defined as a filter through which individuals understand the reality and give meaning to it. They identify two layers in a culture. The first layer is the existence of a specific way of giving meaning to situations and events and the second layer comes from the existence of a specific type of concerns in each society (D'Iribarne, Chevrier, Henry, Segal and Treguer-Felten, 2020). Our research has found out new elements (source or challenges) in Vietnam cultural context which we have not found in the existing WLB literature. This finding shows that Vietnamese people, at least managers in the banking sector, have a specific way of giving meaning to specific situation and in this case, it is work life balance challenge. Our research has made critical contribution to their theoretical approach to cultural diversity with supporting data and evidence from the field when showing that work life balance challenges have different meaning to Vietnamese people, at least managers in the banking sector.

Finally, our research also contributes to realization and strengthening the implication by Segal (2014), and Chevrier (2011) that Vietnamese culture dimensions need to be deeply analyzed when undertaking research in management. By showing distinguished feature of Vietnamese culture leads to different behaviors and the different ways to interpret situations and events, our research contributes to the finding by Segal (2014) showing that there is local declination of universal theories and transfer of the best management practices is confronted with the resistance of the culture diversity (D'Iribarne, Chevrier, Henry, Segal and Treguer-Felten, 2020).

8.1.2. Methodological contribution

Most of culture related management research apply scales of values approach by Hofstede. In the research on management transfer of MNCs, Segal (2014)

points out the importance of the local context and challenge the stereotyped image by the mainstream quantitative intercultural management. McSweeney (2002) and Dupuis (2013) prove that with Hofstede approach, culture is framed within some pre-defined measurable dimensions and is unable to show what are happening at organizational level (Chapman, 1997). We are in line with the school of thoughts represented by D'Iribane, Segal, McSweeney, Dupuis, Treguer-Felten, Chapman and strongly believe that it is not enough to describe dimensions of cultures by just a few closed questions, therefore, we apply different approach which is interpretative phenomenon analysis by Smith with special focusing on comparing and contrasting the cases to find the common and different points among cases as emphasized by D'Iribarne with the interpretative approach. With a different approach, which are more contextualized and we believe more relevant than the questionnaire approach by Hofstede, we have made contribution to methodology of research.

We take perspective of D'Iribarne which defines culture as a shared context and meaning (D'Iribarne, 1989; D' Iribarne and Henry, 2003; D' Iribarne et al., 2002; Segal, 2011; Chevrier, 2012; Chanlat, Davel, and Dupuis, 2013) which shows that in any society one can find a mix between the two and a huge diversity of attitudes and behaviors in the form of hybrid (D'Iribarne and Henry, 2003), instead of using perspective which defines culture as a mental programming formulated very early in life and shared by members of the same nation by Hofstede and others in the same school of thought like Powell and Lewis, we bring in fresh perspective in culture related management research in Vietnam context.

We don't measure dimension of cultures by scales, we try to understand what individuals think from their own perspectives, understand the meaning of concepts in specific contexts and how they react to reality. By doing that, we produce contrasts and deduce logics of reaction of individuals in different situations.

Regarding research units, rather than treating individuals as research units, as most existing researches apply, in this research, we treat both male and female managers and their partners as research unit. Our research also studies HR managers and consultants to recognize the gap between corporate WLB policies and expectation of employees to recognize the gap and find opportunities to help organizations design effective work life balance policies and initiatives to help their staff to achieve better point in their work and life. This is our contribution to research methodology, especially WLB research, to produce more precise findings, especially in a context like Vietnam.

We also make contribution to techniques applied in management research by introducing the technique to get deeper and more precise information in qualitative interviews and the approach to mobilize supports from higher levels to collect quantitative data with a larger sample in a shorter time as we described in the methodology section.

8.1.3. Managerial contributions

Our research recognizes that overall, there is a good progress in implementation of work life balance programs by Vietnam banks. In order to further enhance this progress, we would like to base on our research results and on the existing good practices to make following recommendations to address the limitations and opportunities identified in our study and suitable with Vietnam cultural context.

Our first general recommendation is that Vietnamese banks should design and promote modern effective work life balance practices. Our research findings show that overall employees in Vietnam banking sector highly appreciate WLB initiatives such as flexible working hour or leave programs. However, some banks, especially state-owned commercial joint-stock banks which are

accommodating the majority of labor force in the banking sector just implement basic work life policies as required by Vietnam government.

Secondly, our research shows that staff are not easy to convince that some WLB policies which firms are implementing are meaningful to them. While they highly appreciate flexi-time and other leave initiatives, however, they have some doubts on the effectiveness of some programs such as block leave. Our research highlights the personal demographics such as gender, age, marriage status and organization feature such as firm size and type are important variables impacting effectiveness of WLB policies. This signals that organizations need to analyze demographic features of their labor force as well as their firm feature and based on that to design more suitable WLB policies to meet higher needs of their staff.

In addition to the general recommendations, we would like also to propose following specific recommendations based on our research finding and Vietnamese cultural context. Specifically:

- ✓ Introducing parent leave for new fathers. Bank can utilize male leaders using such leave to demonstrate the importance and acceptability of men taking it. In reality, some progress banks like Techcombank and MBBank have introduced this initiative.
- ✓ Introducing a comprehensive and modern family leave category, which staff can use to manage any unexpected family-related issues, such as caring for a sick child or other family member or standing in when regular childcare is unavailable.
- ✓ Designing policy to increase annual leave based upon time of staff working for the organization. On one hand, this initiative helps to encourage longer staying with the organization. On the other hand, it helps staff to have more flexibility to handle their non-work and family responsibilities as it is confirmed both in our qualitative and quantitative researches.

- ✓ Providing employee-led flexible working options. This could include adjusting start and finish times to allow parents to support their children at school or allowing flexibility in the location where employees work from in order to balance work with their caring responsibilities.
- ✓ Providing or supporting access to childcare. This can take many forms and could include providing access to an on-site childcare center or providing financial support for staff to access their preferred childcare support.

Additionally, banks should promote respectful and modern working environment. Our research shows that some workplace harassment occurs at parties after working hours and convincingly shows that drinking culture is a main work life balance challenge not only for female but also male managers. Embeddedness is necessary for business success in Vietnam but over drinking habit should be limited.

Our research suggests that there may be cultural and practical difficulties that prevent employees from taking full advantage of such flexible work programs. For example, there is often still a stigma associated with the use of flexible hours or working from home, with the view that the employee using this initiative is less ambitious. In this area, banks should implement training course and information sharing session to raise awareness of bank staff on the benefits of these policies.

Our research highlights the important role of social supports but does not find large difference between the importance given to the family supports compared with the boss supports. Probably because those who can really help to handle work challenges are the boss, especially direct managers, while the family can help in handling family affairs but cannot help much in business matters. These two types of social supports are meaningful to managers but they are in two different domains: work and home. Therefore, we suggest that

organizations should pay attention to designing and implementing initiatives to create an encouraging and supporting work environment, which are meaningful for the family domain of employees. More than that, managers should be trained to raise their awareness as well as skillset and their understanding in this area since our results show managers are playing important role in helping their staff finding a better balance point at work. Therefore, their role should be brought into full play.

Regarding gender issues, banks should apply a gender lens to either develop their gender diversity and inclusion strategy or include gender perspective in their policy development process. The strategy must outline the overall objectives and they way to achieve them. The objectives should be the percentage of female and male at different levels and different functions with a specific timeframe by which the objectives must be achieved. Our analysis of labor force structure of Vietnam banking sector in Chapter 3 shows that the majority of female are working in less flexible jobs such as service and operations while their role at home requires more flexibility. Therefore, the gender plan should pay special attention to this important feature when deploying work force.

Additionally, banks should pay more attention to gender diversity during the training and development as well as succession planning. Actions such as requiring staff to make giving birth plan should be prohibited and performance of female staff should be fully appreciated during their pregnancy and giving child period. Banks should consider to fully pay for female staff during their giving birth period.

Our last recommendation is for MNCs, especially global banking firms, which are doing business in Vietnamese to notice that there is difference in perception and behavior of managers in Vietnamese banking sector towards work life balance. Our research shows that managers in Vietnamese financial sector are willing to work hard for the benefit of their family in the long run,

however, in order to make them, especially female staff, full functioning, their family affairs must be ensured since family is always the core of Vietnamese people.

8.2. Limitations

Every research has its own fundamental strengths and weaknesses. Although, we have anticipated the difficulties and taken the challenges into serious account during our research design and implementation, but our research still submits some following limitations.

Firstly, it is a very difficult task to evaluate the impact of WLB policies implemented by organizations on the day-to-day employees' life. The reason is that this is a private area and the interviewees hesitate to speak openly on such intimate matters. Recognizing these difficulties, we apply different techniques during the research process, for example, creating comfortable atmosphere, organizing open chat at beer parties on the subject and the researcher record and take note, however, we still recognize the weakness in this area.

Secondly, we face with the same difficulties as any research in management science when we implement field researches within firms for a number of reasons. For example, the fear from the visited firms that the research results might be negative for the company's image and lack of availability from the staff. Being an insider in at least two organizations and having strong connection with other organizations have facilitated our research a lot. Thank to this, we can produce high quality qualitative interviews, mobilizing supports from bosses for quantitative survey as well as reaching to spouses for interview. We recognize and adapt to these challenges, and in exchange, this effort makes critical contribution to methodological improvement in

WLB researches that we have mentioned in the previous section on contribution.

Finally, because work life balance is still a very new concept in Vietnam context and very limited researches can be found in this area in Vietnam. Consequently, we are unable to compare our findings with the findings from other researches or other sectors to produce results representing for all the sectors. And because of the research population is within the banking sector, as a result, the research result is not able to represent for and may not reflect the WLB situation of other sectors in Vietnam.

8.3. Perspectives

Our research is the first comprehensive research in work life balance issue in Vietnam. As a result, there are a large number of perspectives for future researches.

Firstly, this research is just targeted at managers in the banking sector. Therefore, the same researches can be conducted in other sectors. We recommend that following researches in other sectors should use the finding of this research to compare and contrast views of managers in banking sector, analyze similarities and differences with perspectives of managers in other sector to make contribution to construction of policies, initiatives and management approach in work life balance area in Vietnam context.

Secondly, it would be great help to conduct small researches in specific interesting areas recognized from our research. We recommend that future researchers should deeply investigate drinking culture and work life balance, social changes and work life balance and gender and work life balance to make contribution in developing WLB literatures in Vietnam context.

Thirdly, our research findings signal the necessity to conduct review on the effectiveness and efficiency of work life balance policies at organization level. This finding from the field raises an important and interesting question for management science is to measure the efficiency of these policies at organizational level. It is questionable if companies are “rebranding” under the fashionable name WLB the social benefits that often existed before as they do with Corporate Social Responsibility.

Even this topic is common discourse in developing countries but it is quite new in Vietnam, therefore, to realize this research initiative. Firstly, a framework to measure WLB effectiveness needs to be developed within Vietnamese context. It can be implemented for specific sector such as banking sector because as we point out at the beginning that the banking sector is more advanced and share more similarities with developing countries and may represent for a Vietnam in the future. After that, quantitative researches are needed to measure and evaluate the effectiveness of WLB policies in that sector. This should be a critical contribution to both WLB literatures and organizations.

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**ANNEX: INTERVIEW QUESTIONS
AND QUANTITATIVE
QUESTIONNAIRE**

Annex: Interview Questions for Managers

1. Can you share with us your constraints and challenges at work?

2. How far are you engaged in other external activities or business outside of your main job?

3. What do you think of your role in your family? And how do you share your family works?

5. Can you share with us what your company and your boss do to help the staff maintain a balance between work and non-work lives?

6. Can you share your views on the consequence of work/life unbalance? And strategy or adjustments you have made to manage this unbalance?

7. Do you think that you currently have reach a satisfactory balance? If yes, for which reasons? If not, what indicates to you that you don't have a balance?

8. Any important / interesting points which you want to share with us?

Annex: Interview Questions for Spouses

1. What do you think of your partner's work-life balance?
2. Can you share with us what you are doing to help your partner balancing between works, social activities and family life?
3. How could your partner make adjustments in your view to improve work life balance?

Annex: Interview Questions for HR managers / Consultants

1. What is your view on work/life balance situation of your company? What adjustment can your company make to help your staff have a better balance between work and life?
2. If the balance is not well ensured, how far can it be considered as a problem for the company and not only for the employee?
3. Can you share with us what your company has done to help your staff to balance between their work and social life? What is the result?

Annex: Interview Questions for Managers (supplement questions)

1. In your view, what would be a successful work and life? How do you think of work life balance (WLB) issue in Vietnam financial sector?
2. How do you change your self to adapt to WLB issues in each period of your life?
3. How do you see the difference in WLB which you face and your older generation face?
4. How do you see social changes affect WLB of Vietnam managers?

Annex: Quantitative Questionnaire

Dear my colleagues

Finding a better balance between work, family life and social activities has become an increasing concern among the new generations of employees. Organizations are becoming aware of the situation and developing policies to help their staff to achieve a better balance between work and life.

I would like to test the opinions I have gathered on this subject in a pre-survey of managers in the banking sector on a larger sample. By answering the questions below, directly inspired by what I have collected, you are providing me with precious help and I thank you most sincerely.

1. Please kindly tick in the box so we can understand a bit about your organization.

No	Items	Please choose one box and tick on the right					
			Tick		Tick		Tick
1	Organization size	<1000		1000-5000		>5000	
2	Organization type	Public		Joint-stock		Foreign-owned	
3	Gender	Male		Female			
4	Age	<35		34-45		>45	
5	Marriage status	Married		Married with children		Divorced/ single mom	

2. What factors do you think negatively affect the achievement of a satisfactory balance between work, family and social life from your experience? Please kindly tick one box to rate the level of impact to your work life balance. One means least impact, 5 mean highest impact.

No	Items	Tick to rate				
		1	2	3	4	5
1	Work pressure					
2	Conflicts between objectives					
3	Managing internal and external issues					
4	Relationship difficulties with boss					
5	Relationship difficulties with colleagues					
6	Constraints imposed by social customs					
7	Changes in the management team					
8	Other non-work responsibilities					
9	Drinking culture to maintain relations					

10	Sharing family responsibilities					
11	Generational difference					

3. Policies which your organization applied: Please kindly choose one box to answer if your organization implement or not and tick one box to rate the level of impact. One means less impact, 5 means highest impact.

No	Items	Yes or No		Tick to rate				
		Yes	No	1	2	3	4	5
1	Part-time work							
2	Flex-time							
3	Flex-place							
4	Personal and family leaves							
5	Gym facility							
6	Childcare benefits							
7	Block leaves							
8	Job rotation							
9	Activities for family members							

10	Holidays with firm staff							
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4. At the end of the day, how would you rate the importance of these 4 elements in contributing to a better WLB for employees and managers? Please kindly tick one box to rate the level of impact. One means less impact, 5 means highest impact.

No	Items	Tick to rate				
		1	2	3	4	5
1	Organization policies					
2	Manager supports					
3	Colleague supports					
4	Family/spouse supports					

RÉSUMÉ

Cette recherche analyse les enjeux travail-hors-travail auxquels sont confrontés au Vietnam les cadres du secteur bancaire. Elle s'appuie sur une approche phénoménologique s'appuyant principalement sur des données qualitatives complétées par une étude quantitative permettant d'en tester les résultats sur un échantillon plus large. La recherche examine la façon dont ces cadres tentent de s'adapter à ces enjeux. Elle révèle que la charge de travail des cadres vietnamiens du secteur bancaire excède largement le strict contenu de leur description de poste, et ils sont actifs dans le processus d'intégration, ce qui menace l'équilibre entre leur vie au travail et hors travail. Elle montre également comment les questions de genre, la localisation géographique et certaines caractéristiques de l'organisation impactent l'efficacité des politiques visant à aider les cadres à atteindre un meilleur équilibre entre leur travail et leur vie. Elle préconise l'adoption par les entreprises de mesures spécifiquement dédiées à cette question.

MOTS CLÉS

L'équilibre Travail-Vie; Challenge Travail- Vie; Organisationnel Attitude; Interculturel Management; Management International

ABSTRACT

This research analyzes the work-life balance issues faced by executives and managers in the banking sector in Vietnam. It is based on a phenomenological approach basing mainly on qualitative data supplemented by a quantitative study to test the results on a larger sample. The research examines how these managers attempt to adapt to these issues. It reveals that the workload of Vietnamese executives in the banking sector greatly exceeds the strict content of their job description, and they are active in embeddedness process, which threatens the balance between their life at work and outside work. It also shows how gender issues, geographic location and certain organizational characteristics impact the effectiveness of firm policies aimed at helping managers achieve a better work-life balance. The research recommends a number of specific measures that companies could adopt to handle the issue.

KEYWORDS

Work life balance; work life challenges; organizational behaviors; intercultural management; international management.