

Original article

Work–life balance as a significant element of corporate social responsibility – perspectives of banks in Poland

Maria-Magdalena Gulewicz 匝

Faculty of Management, Computer Studies and Finance, Wroclaw University of Economics, Poland, e-mail: maria.gulewicz@ue.wroc.pl

INFORMATIONS

ABSTRACT

Article history:The article presents issues of reconciliation of professional and fami-
ly life as well as activities that organizations take to maintain bal-
ance. The considerations are based on literature studies and own
research results. It has been pointed out that this is a significant
problem, and activities in this area undertaken by organizations
within the framework of corporate social responsibility (CSR) have
been assessed.KEYWORDS

corporate social responsibility, CSR strategy



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work-life balance (WLB), work and life reconciliation programs,

Introduction

The modern work ethos has led to a situation where the growth and financial result of the organization are the sole criteria for assessing the success of a business. At the same time, in the current conditions of the functioning of enterprises, the image of a very active person is desirable [1, p. 184]. However, permanent hurry – characteristic of most of contemporary organizations – harmed concentration, creativity, and quality of work, and finally led to the crisis of employee involvement¹ [2]. Such a situation increases absenteeism caused by stress at work and depression associated with occupational burnout, while losses of companies and the economy in this respect count in billions of zlotys.

The whole picture of the situation on the labor market is complemented by the fact that currently the level of unemployment in Poland has reached the lowest figures for 25 years, and a new generation of employees representing the next stage of employees' evolution corresponding to the need for self-fulfillment is entering the labor mar-

¹ The study by the Willis Towers Watson consultancy company conducted in 2014 on 32,000 employees from 18 countries showed that only 40% of employees feel fully involved in their work.

keting. These circumstances cause that enterprises faced recruitment challenges related to gaining employees valuable for the company, creating conditions conducive to achieving the best results of work and the need to take actions aimed at improving the image in the eyes of their current employees to retain them in the organization.

Every year, more and more enterprises in Poland adopt the principles of corporate social responsibility as the basis for their activities. However, combining business and social issues is not straightforward. That may be since the challenges related to sustainable development lead to changes in business models and put companies and its leaders in a new role [3, p. 16]. With the emergence of subsequent voices in the discussion on corporate social responsibility, more ambiguities arise about the importance of this concept for determining future directions of economic development and legal regulations.

Among various definitions of social responsibility, the most universal seems to be treating it as a set of norms and values conducive to enterprises undertaking commitments to include social interests and activities positively affecting the social environment and the natural environment in management processes [3, p. 34]. It is a responsibility towards many stakeholders; however, this is the employees who are the most important group. They are liable for the company's success, its results and reputation. The Report Responsible Business in Poland 2016 – Good practices showed the activities of Polish enterprises towards employees undertaken within the framework of CSR. They mainly concern education and development, safety and health as well as employment and remuneration conditions. Actions for work–life balance are undertaken sporadically by enterprises and, in the author's opinion, they are not sufficient.

From the report *What is the work at banks like*? it follows that bank employees constitute a special group exposed to imbalance between work and personal life [4]. The authors of the report show that this sector has been subject to significant staff adjustments for a long time, while intensifying the tasks carried out by employees who remained in the organization. 82% of the surveyed bank employees admit that expectations regarding work results have become huge, and with the requirements, the time devoted to the performance of these duties has increased. Almost two-thirds of the respondents' state that the time they spend on work-related tasks has been longer.

The article aims to answer the question of whether employees of international banks operating in Poland maintain the balance between professional work and personal life as well as to define corporate responsibility in this context. The presented research can be used to verify the hypothesis about the specific situation of bank employees regarding maintaining the work–life balance, as well as expand the existing knowledge in this area with trends specific to banking. It should be noted that all the surveyed pursue corporate social responsibility policies, but none of them includes elements oriented, if not on developing the balance, at least on the deepening of imbalance and the emergence of its causes.

1. Balance between work and non-working life

The quality of work is part of the overall quality of life, and at the same time, a means to improve the quality of life. Between the two components there is feedback of dif-

ferent strength in the individual cross-section (due to personality traits, upbringing, family conditions, etc.), groups of employees (due to the type of work performed, demographic characteristics, etc.) as well as regions and countries (due to socio-economic system, religion, culture, etc.). It is also subject to evolutionary changes in stable and radical conditions in the event of sudden changes in the life of an individual or in the environment [5, p. 5].

Work is the foundation of the individual, family and society existence, both its excess and a lack may have disastrous effects at many levels. The situation in the family translates into the quality of work performed, and work on the quality of family life [6, p. 59-61]. Achieving a balance between professional and family life by employees brings tangible economic benefits to the company, such as increasing the number of highly qualified employees, lower staff turnover, increased employee loyalty and engagement as well as increased work productivity [7, p. 25].

The issue of work–life balance (WBL)² has been gaining more and more importance for some time, both at the level of legal regulations, as well as enterprises and employees. WLB is a time management concept that aims to find a balance between professional and private life and respond to emerging social problems such as burnout or depression. The attention was for the first time paid to employees' moods, and an attempt to correlate them with the excess of work took place at the turn of the 1970s and 1980s in the USA. Negative consequences of this phenomenon were growing along with spending more and more time at work. Besides, there was an increase in the number of absences due to psychosomatic diseases and neurotic disorders, as well as an increase in employees' family problems, including the break-up of marriages. This phenomenon, as a factor with a high potential of threat to the economy and society, began to be of interest to the scientific community, then the management boards of companies, and finally the state authorities³ [8]. The growing trend of unwillingness to work is the result of the disturbed balance between personal life and work. It is not only about time, but also about getting lost in priorities, life values and goals. After closer examination, the processes that lead to such disastrous consequences were identified. Therefore, organizations initiated various types of repair programs, allowing or facilitating employees to get out of the impasse of imbalance and return to the right level of efficiency at work [9].

Bearing in mind the research problem and objectives set, the concept recognizing WLB as an opportunity to achieve goals in various spheres of life has been adopted. Employees must reconcile the requirements of work and private life, because when they experience a conflict between different roles, their satisfaction in these fields and the sense of well-being at work and family life decreases. Conflict between these spheres manifests itself in difficulties with performing household duties, fulfilling family obligations and developing personal interests. Family responsibilities can also have a nega-

² Work Life Balance.

³ One of the most dynamically developing economies in the world – Japan – has thousands of victims of its system. The phenomenon of karoshi, or death by overwork, consumes from 10 to 30 thousand people annually in the Country of Cherry Blossom.

tive impact on the effectiveness of the work performed. The main reason for the workprivate life conflict is the lack of time for both forms of activity. This is due to the extending working time, the longer time spent on commuting to work and the need for lifelong learning. Employees, especially working parents, feel chronic lack of time and work under constant pressure. Moreover, the existing culture of after-hour work deprives them of the opportunity to maintain the balance [10, p. 237-40]. The basis of the WLB imbalance is the combination of factors that are presented in Table 1.

Extension of working hours	Working time is extended (often informal and unpaid) ⁴ [After: 1, p. 185]. Factors that induce overtime work include the orientation towards a career and the desire to earn extra money, but mainly the fear of losing the job ⁵ [After: 5, p. 13]. The time spent on commuting to work is also important.
Decrease in the em- ployment rate	The development of technology and orientation on the reduction of labor costs causes a decrease in the percentage of employees and an increase in the proportion of self-employed. At the same time, globalization and the development of the knowledge-based economy leads to growth in the demand for highly qualified employees.
Demographic change	 A falling birth rate and an increase in employment of older people lead to an aging labor resource⁶ [11]. The population aging processes lead to an increase in expenditure on social security and, consequently, to higher labor costs, which reduces the competitiveness of companies. Cultural changes caused by an increased inflow of people from poorer to richer countries contribute to the deepening of labor market segmentation.
Feminization of work and gender equality	The percentage of working women is increasing, and with it the need to adjust their work time to family responsibilities. Families begin to operate on a partnership basis, which in the European Union results in the organization of working time taking account of both parents' family responsibilities, parental leave, etc.
Raising quali- fications by employees	The dynamics of work causes raising employees' qualifications, and increases the expectations of these employees towards work, as well as, above all, personal development opportunities, autonomy, decision-making and balance between work and non-professional life.

Source: Own elaboration based on [5, p. 13-6].

The work–life imbalance most often affects managers, especially the highest level⁷ [After: 10, p. 239] and high-class, difficult to replace, frequently career-oriented spe-

⁴ Among all EOCD countries in 2009, Poland was ranked third in terms of annual average working time per one employee. The average working time per one employee was 2015 hours.

⁵ Research conducted by The Economic and Social Research Council in a group of 2,500 British employees showed the following percentage distribution of factors determining work in extended working hours: 14% – career, 30% – additional earnings, 58% – fear of losing a job (S. Conran, The Guide to the Work–life Balance Sector 2001/2, www.W–LB.org.uk).

⁶ The birth rate is record low in Europe. In 2015, it reached the level of 1.58. This level is strongly differentiated geographically – the lowest birth rates occur in Portugal, then in Cyprus and Poland, where in 2015 it was only 1.32.

⁷ Over 77% of managers worked longer than their contracts predicted, 54% always worked in the evenings, and 34% declared that they worked every weekend.

cialists⁸ [After: 5, p. 16]. The group of people most affected by imbalances include women, people at risk of losing their jobs and poor chances of finding comparable work, as well as low-skilled and self-employed persons covered by the self-employment in conditions of fierce competition on the market. These groups usually do not understand or underestimate the importance of the WLB problem and do not undertake the necessary preventive actions [After: 5, p. 15-7]. In the subject literature, the possible negative consequences of work–life imbalance are indicated in the three perspectives presented in the table below.

For societies	decreasing number of births, delaying the decision on having the first child, growing number of divorces, growing number of single-parent families, rising incidence of heart disease, cancer and neurological diseases, insufficient care for children and the elderly
For organizations	absenteeism at work, increase in fluctuations, loss of investment in human capital, less involvement at work, stress, lower concentration of employees, poorer quality of work and lower productivity, worse customer relations and their more frequent loss, less creativity and innovation
For employees and their families	stress, family conflicts, worse care for children, divorces, alcoholism, drug ad- diction, nicotine addiction, sleep disorders, appetite disorders, lack of feeling of family and/or work security

Table 2. Some negative consequences of work–life imbalance

Source: [7, p. 26; After: 5, p. 17].

2. Corporate social responsibility and WLB programs⁹

A coherent CSR model assumes three areas of responsible management: 1) fundamental internal responsibility for generating profit enabling development, but also creating jobs and high-quality products, 2) indirect liability regarding minimizing the negative consequences of economic activity, which is a response to social expectations, 3) external responsibility regarding taking initiatives related to improving the quality of the social environment, in which the given entity functions [3, p. 34].

Peter Drucker emphasized the need for companies and managers to analyze the impact of business strategies and activities on society. He claimed that management should act "in the best-balanced interest of the whole group of representatives: stockholders, employees, suppliers, the company community" [12, p. 53-63]. Although it has been more than 60 years since Drucker's first publications in this area, corporate social responsibility is still a controversial issue for many companies.

This issue continues to polarize the scientific community and business representatives, although the number of propagators of the CSR idea in Poland is growing each year.

⁸ According to the research conducted by the Institute of Management in 2000, 59% of managers recognize that work in the extended period reduces their productivity, and 65% – that it impairs the quality of their work, 72% – that it affects their relationship with staff, and 75% – that it does not leave room for private issues, 52% – suffer from information overload.

⁹ The Polish equivalent: Work–life Programs.

The interest in the corporate social responsibility is conducive to the emergence of uncertain and vague concepts, and in practice – to undertake sham activities to camouflage offensive business practices [13]. Therefore, the postulate put forth by H. Wells that only new, precise legal regulations could enable the realization of social responsibility in such a way that it would not pose a threat to the development of corporations seems to be appropriate. Without such regulations, expecting managers to fulfill conflicting interests could be dangerous to everyone [14, p. 77-140].

In this perspective, one should also refer to the situation of employees who constitute a significant group of the so-called consubstantial stakeholders, that is, people who are necessary for the enterprise's operation. They use their knowledge and skills to ensure the proper functioning of the company. In CSR terms, the goal of employees is primarily to achieve a high quality of life and professional fulfillment. They expect fair remuneration, ensuring equal opportunities and safe working conditions, and then providing full and reliable information and self-development opportunities [15, p. 88], as well as participation in management, undertaking employee volunteering initiatives and ensuring a balance between work and private life [16, p. 83].

In the light of the above, it can be successfully concluded that WLB programs implemented in companies should become an indispensable element of socially responsible activities. At the stage of defining CSR strategy in a company, the needs and expectations of employees in the area of WLB programs should be analyzed. Employee's expectations should be pooled with the company's capabilities the in the field of supporting their employees in achieving balance on the line of professional and family life, as well as defining its organizational and financial limitations. It should be emphasized that the work-family balance point is an individual matter for each employee and it is variable over time. The employees specify their WLB point, taking into account their abilities and employee obligations concerning the achieved work results. Different expectations towards WLB programs will be reported by people just entering the labor market, and others – by those who will withdraw from it. The work–life balance will be determined differently by people who are childless compared to parents of small or growing children [7, p. 35; 5, p. 8].

The principal activities supporting the work–life balance carried out by enterprises in Poland focus on solutions in the field of flexible employment, including, above all, telework and support for parents of young children. Often, depending on the nature of the business, companies allow work outside the company's headquarters (e.g., up to three days a week). As part of the parents' support activities, additional paid parental leave, co-financing the child's stay in the nursery/kindergarten, or even provision of childcare services on the premises of the company are applied. Parents can also count in many cases on additional financial support or facilities related to the mothers' return to work after childbirth [17]. In the light of his practice, the author is convicted about the need to conduct training in the field of life–work balance importance for employees, especially those born before 1980. The aim of education should be to improve awareness of the problem and the significant consequences of not keeping the balance between professional and family.

3. Research results and analysis

The exploratory research was carried out in March 2017 on a sample of 50 employees of three international banks. A questionnaire was used as a research tool. The survey consisted of 15 closed questions and concerned mainly problems in the balance between personal life and professional work. It focused on the following areas: questions about the subjective sense of work–life, questions about the real state of work, questions related to the quality of life, as well as those indicating employees' expectations towards WLB programs.

The organization of the empirical research process was preceded by the preparation of a questionnaire in electronic form. Then the author sent a request to participate in an anonymous survey to employees of three international banks operating in Poland. The sample selection method can be characterized as random. After conducting the research, the author analyzed the data obtained and then drew conclusions that enriched the theoretical layer of the work with the research results. The adopted research method consisted in the empirical examination of the WLB concept elements by generalizations and summaries.

When referring to the limitation resulting from a relatively small research sample and its diversity, it should be pointed out that the author sought to objectify the opinions obtained in the form of marking trends appropriate for the sector of international banks operating in Poland. It is a relatively tight group, which has received little recognition in the literature so far. The obtained results will be used for further research to broaden the knowledge about collectives (employers or employees) or narrower – concerning individual professional groups (managers, specialists, board members) or demographic ones (women, parents of small children).

The structure of groups according to individual features was as follows: both women and men were represented almost equally, at the same time half of the respondents were between 36 and 45 years of age, the next significant age group was employees aged up to 35 (34%). Almost every second respondent held the position of "a specialist" (48%), every fifth was a manager (24%), while the remaining part of them were representatives of the so-called top management and management board (28%). More than half of the respondents had school-age children (54%), less than every sixth had adult children, while 28% did not have any children.

The respondents declared overtime work. A significant part of them, as many as 66% regularly work after hours, with 20% declaring work well above the time provided for in the employment contract (more than 10 hours per month). This problem affects almost equally women (48%) and men (52%). Most of the respondents work even when they are ill (86%) and during holidays (80%).

When asked about the reason for work at an additional time, they most frequently indicate overloading with duties. A large part of the respondents appreciates the work after hours that it is time without interruption (38%), and every third respondent does it for his satisfaction, often helping colleagues or clients (28%). It is rarely related to the fact that they do not cope with tasks or must fix their mistakes. Interestingly, every fifth respondent stays at work after hours, because the boss expects it, but only a small percentage (8%) is afraid of losing a job.

Reason	% of respondents	Reason	% of respondents
Excess of work	68	For money	12
It is an uninterrupted time	38	Lack of assertiveness	10
For job satisfaction	32	Not to lose work	8
To help colleagues or clients	28	To fix errors	4
Because the boss expects it	22	Way to career prospects	2
To supervise subordinates	16	I do not cope	0

Source: Own elaboration based on the survey results.

Over half of the respondents work longer of their own will (58%), which may be surprising. The research results show no difference in approach due to the position held – both specialists and management equally demonstrate the lack of a problem in terms of staying longer at work (Table 4). However, work in the feeling of coercion concerns mainly the professional group of specialists (75%) and managers (25%).

	l work over- time of my own will	Sometimes I work overtime of my own will, sometimes I am compelled	In most cases I am compelled to work overtime	l always feel compelled to work after hours
% of respondents	58	34	8	0

Source: Own elaboration based on the survey results.

Although most respondents work after hours, it does not necessarily have to lead to a conflict between work and personal life. Almost every second person (46%) thinks that he/she manages to maintain balance in life, although this view strongly polarizes the respondents and as many as 36% feel a conflict in this subject. The sense of imbalance resulting from the excessive amount of work increases with the amount of time they devote to it. The group of people who spend at work significantly more time than specified in the contract, indicates imbalance (70%), while the same percentage of those declaring work according to the contract, indicates the balance of work-home relations. What is symptomatic, almost one in five people (16%) cannot determine their feelings (Fig. 1).

It is essential in this situation to deepen the analysis of the reasons for the feeling of both balance and imbalance. Therefore, it should be checked whether the conflict does not occur in people for whom work is the most important and appears only in those for whom the family is the most important. The majority of respondents (70%) are of the opinion that work and family are equally important, almost every third

¹⁰ The respondents were asked to indicate 3 most important reasons for overtime work.

(27%) feels the most connected with family, and only 4% say that the most vital thing in his life is work. As might be expected, people connected with work are satisfied with the amount of time devoted to work and private life. In the case of people for whom the family is the most crucial, the situation is not so obvious: although a large part of the respondents (69%) manage to keep balance, although 66% of them spend at work more time than specified in the contract (Fig. 2).

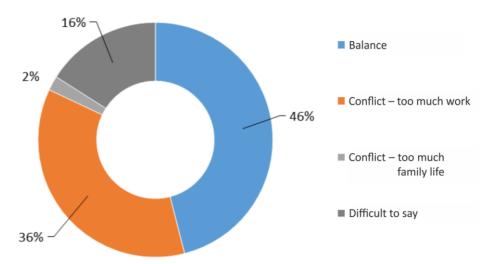
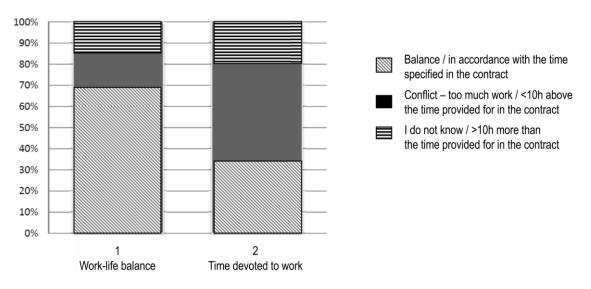
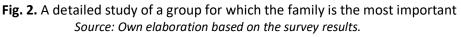


Fig. 1. Work–life balance *Source: Own elaboration based on the survey results.*





This part of the analysis has a specific cognitive value. It leads to the conclusion that bonding with family does not necessarily lead to work–life conflict, and does not mean working according to the time specified in the contract. It indicates that the decisive factor in the conflict is the conviction of respondents that work and life are equally important (89%), combined with dissatisfaction with the amount of time devoted to work (83%), and related to work over the time provided for in the contract (89%) and the

excess of work (83%). The reasons for this can be seen in the observed for several years the tendency of employers to reduce employment while increasing tasks and responsibilities of employees, work dynamics and the complexity of challenges. A comparison of groups of people declaring a conflict due to excessive workload showed that the problem mainly affects women (72%), but with no significant difference as regards the age of the respondents or the family situation: both without children and having children of school-age and of the age of majority.

To measure the feeling of well-being, the surveyed rated satisfaction with various aspects of their lives, as presented in the table below. All respondents declared their satisfaction with life, while the high level of satisfaction most often with relationships with friends and work, but the lack of satisfaction with the state of financial resources and relations with children.

	Satisfaction	Lack of satisfaction
Life as a whole	100%	0%
Relations with the partner	78%	22%
Relations with children	74%	26%
Relations with friends	90%	10%
Health	78%	22%
Financial resources	62%	38%
Work	80%	20%

Table 5. Satisfaction with particular aspects of life

Source: Own elaboration based on the survey results.

When analyzing the situation of people working longer than the time provided for in the contract in the context of satisfaction with particular aspects of life, it should be noted that this group feels a lack of satisfaction with regard to the level of its financial resources – the longer the respondents work, the less satisfied with finances he/she is (as stated by people who work up to 10 hours a month more than the time indicated in the contract). Similarly, people who spend over 10 hours more at work than the time specified in the contract are not satisfied with the time spent with children and health. Women are significantly dissatisfied with financial resources, which may prove the current problem of this sex discrimination. In contrast, men are least satisfied with relations with children.

The results of the presented study indicate several essential dependencies. Firstly, they show that after-hour work does not have to lead to a conflict between important areas of life. Almost half of the respondents estimate that their lives are in balance, with as much as 64% satisfied with their work. Shorter working hours favor maintaining the balance while overloading employees with excessive work results in employees' tiredness and exhaustion (88%), irritability (76%) and feeling under pressure of obligations (79%). Employees who perform work beyond the time specified in the contract also notice more and more headaches (67%) and sleep problems (55%).

The findings of the research prove that long-hour work decides about the sense of imbalance and is a heavy burden for the respondents. In people working after hours, the quality of life decreases, health problems appear, and this conflict usually affects the family. A large part of them do not have full control over whether they will work after hours, but rarely feel compelled to do so. It often happens that the respondents work during illness, less often during holidays, however as much as 66% do not work at all or rarely during weekends.

Employees expect from employers above all flexible working hours and opportunities to work from home (this preference has an average of 10.8 points out of 11 possible), followed by providing (paid) healthy meals at the workplace (7.8 points out of 11) as well as financing education and the opportunity to study during working hours (6.2 out of 11 points). The kindergarten at the workplace and financial support for kindergartens and crèches arouse the least interest of employees (2.6 out of 11 points).

Conclusion

As it was shown, activities falling within the scope of work–life balance programs should constitute an essential element of the CSR strategy in the company. However, regulatory restrictions are still the primary motivation for change. Nevertheless, it should be noted that the scope of responsibility is increasingly the result of redefining business and philosophical goals. The change in employers' approach, resulting primarily from the crisis of employee involvement, forced to start a discussion going beyond ad hoc, short-term topics, and directed at the analysis of corporate responsibility for this state of affairs.

Action taken for ensuring the work–life balance in a company contribute to improving its effectiveness and may increase the motivation of employees – they are therefore beneficial for companies, and at the same time constitute a potentially important instrument for improving the quality of life. However, the research carried out confirms the hypothesis that bank employees constitute a group that is particularly vulnerable to "excessive haste", and a significant part of them experience negative effects of work overload. In view of the results obtained during the study, it should be emphasized the need to continue research work on a large group of employees who cannot determine their status in relation to WLB, and deepen knowledge of the sense of compulsion to stay at work beyond the time provided for in the contract.

At this point, it should be highlighted that the lack of interest of banking organizations in WLB programs may be matched by their long-term nature, where positive effects are postponed in time. Probably the situation on the competitive, regulated and changing market in Poland also enforces exceptional care for operating costs. Programs concerning the reconciliation of work and personal life give rise to various dilemmas and pose a considerable challenge for an organization, however, it is worth taking the effort to make an in-depth analysis and undertake action.

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Conflict of interests

The author declared no conflict of interests.

Author contributions

The author contributed to the interpretation of results and writing of the paper. The author read and approved the final manuscript.

Ethical statement

The research complies with all national and international ethical requirements.

ORCID

Maria-Magdalena Gulewicz 🔟 https://orcid.org/0000-002-5271-2451

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Biographical note

Maria-Magdalena Gulewicz – Ph.D., student at the Faculty of Management, Computer Science and Finance at the University of Economics in Wroclaw. A graduate of the Faculty of Law, Administration and Economics at the University of Wroclaw. She has completed the Executive MBA program organized by the Wroclaw University of Technology in cooperation with Central Connecticut State University (USA) and the Academy of Leadership Psychology at the Warsaw Polytechnic as well as the Master Class of Management at the SWPS University. The areas of her scientific interest include leadership, corporate social responsibility, work–life balance issues and programs. She is a practitioner with over 13 years of management experience in large international corporations.

	Równowaga praca–życie, jako istotny element społecznej odpowiedzialności biznesu – perspektywa banków w Polsce
STRESZCZENIE	W artykule, na bazie studiów literaturowych i badań własnych, przedstawiono problematykę dotyczącą godzenia życia zawodowego z rodzinnym, jak też dzia- łania, które podejmują organizacje w celu zachowania równowagi. Wskazano, że jest to problem istotny, a także dokonano oceny działań w przedmiotowym za- kresie, podejmowanych przez organizacje w ramach społecznej odpowiedzialno- ści biznesu.
SŁOWA KLUCZOWE	równowaga praca–życie (WLB), programy godzenia pracy i życia prywatnego, społeczna odpowiedzialność biznesu, strategia CSR

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