



## Employee Perceptions of Work-Life Balance and Its Relationship to Job Satisfaction in Indian Public Sector Banks

Ruchi Khandelwal, Research Scholar (Management) The Glocal University Saharanpur, Uttar Pradesh  
Dr. Shikha Bansal (Professor), Research Supervisor Glocal School of Business and Commerce, The Glocal University, Saharanpur, Uttar Pradesh

### ABSTRACT

The expression "balance between serious and fun activities" alludes to the craft of successfully organizing one's private and expert lives to accomplish a condition of harmony. Right now, an individual is where they are open to dealing with the obligations that are attached to their profession and their loved ones. It is crucial for find some kind of harmony between one's very own time, paid work, and neglected work to guarantee such one's reality and profession capability easily along with each other. The power, that might be utilized as far as efficiency and productivity in all parts of work and life to make good decisions is what we mean when we discuss balance between serious and fun activities (WLB). The ongoing work is an endeavor to look at the connection between different parts of occupation preferring and how much balance between serious and fun activities that one accomplishes. This study's goal is to figure out how representatives in open area banks feel about the principles and methodology that assist them with keeping a good overall arrangement between their expert and individual lives. There was a quantity inspecting approach that was utilized. An overview was done, and the information was investigated in light of the answers that were provided by 300 and fifty respondents. Factor examination, illustrative measurements, the mean, the t-test, and Karl Pearson's relationship were the factual strategies that were used in the assessment of the information. The discoveries of the review featured the way that every one of the WLB components all alone is a significant indicator of work joy. As per the discoveries, there is an impressive error between the degrees of occupation fulfillment experienced by male and female respondents as to the different WLB parts considered. Because of the positive affiliation, it very well may be concluded that work fulfillment is a huge sign of balance between fun and serious activities. It is conceivable that the discoveries of this study could have pragmatic ramifications for human asset supervisors, especially those functioning in banks, in regards to the upgrade of staff responsibility and efficiency, as well as the improvement of strategies on enlistment and maintenance.

**Keywords:** Work-Life Balance (WLB), Job Satisfaction, Employee Perceptions, Public Sector Banks, Gender Differences, Retention Policies, Staff Commitment.

### 1. INTRODUCTION

In the present steadily requesting work climate, countless individuals battle with the test of adjusting their expert and individual lives. Regardless of the way that individuals all around the world are searching for work-life balance, which is alluded to as work-life balance (WLB) in this unique situation, not very many individuals have found an importance and expression that is reasonable. Working propensities should be adjusted to make it feasible for representatives to join their expert obligations with different obligations, like dealing with their kids or older family members. At the point when we discuss WLB, we are not alluding to an equivalent balance. The work-life balance (WLB) incorporates various communications between various parts of a singular's life; the benefits and impediments that are associated with that harmony or imbalance might affect a few degrees of society. Both the representative and the business will be affected by the horrible viewpoints related with WLB. It is conceivable that the effects will impact the representative's work and life satisfaction, mental and actual wellbeing, as well as their work execution and their general presentation inside the association. According to the viewpoint of organizations, an absence of work-life balance would bring about low results, non-attendance, debilitated leave, and higher staff turnover, as well as expanded costs related with selecting and preparing new representatives (Branch of Exchange and Industry, 2001). In contrast with how



much time you enjoy with your friends and family and participating in exercises that you appreciate, work-life balance (WLB) alludes to how much time you spend directing your expert exercises. An association should have the option to draw in and keep people who are regarded to prevail in labor showcases that are very aggressive. It is a significant main impetus for improved hierarchical information and execution, especially as far as the turn of events and organization of undertakings relating to work-life balance at work. In the domain of human asset the board, WLB is a critical field that is collecting a rising measure of interest from the public authority, researchers, authority, and workers from varying backgrounds.

### 1.1. Work Life Balance

In the present consistently requesting work climate, countless individuals battle with the test of adjusting their expert and individual lives. Despite the way that individuals all around the world are searching for work-life balance, which is alluded to as work-life balance (WLB) in this specific situation, not very many individuals have found a significance and expression that is reasonable. Working propensities should be adjusted to make it feasible for representatives to join their expert obligations with different obligations, like dealing with their youngsters or old family members. At the point when we discuss WLB, we are not alluding to an equivalent balance. The work-life balance (WLB) incorporates various cooperations between various parts of a singular's life; the benefits and burdens that are associated with that harmony or imbalance might affect a few degrees of society. Both the representative and the business will be affected by the negative viewpoints related with WLB. It is conceivable that the effects will affect the worker's work and life bliss, mental and actual wellbeing, as well as their work execution and their general exhibition inside the association. According to the point of view of organizations, an absence of work-life balance would bring about low results, non-appearance, wiped out leave, and higher staff turnover, as well as expanded costs related with enlisting and preparing new representatives (Division of Exchange and Industry, 2001). In contrast with how much time you enjoy with your friends and family and participating in exercises that you appreciate, work-life balance (WLB) alludes to how much time you spend directing your expert exercises. An association should have the option to draw in and keep people who are regarded to prevail in labor showcases that are very serious. It is a significant main impetus for improved hierarchical information and execution, especially as far as the turn of events and organization of undertakings relating to work-life balance at work. In the domain of human asset the board, WLB is a critical field that is earning a rising measure of revenue from the public authority, researchers, initiative, and workers from varying backgrounds.

### 1.2. Employee Performance

Each and every individual who works for the organization is responsible for the achievement of the association's targets. The commitments of workers are the key that opens the way to the progress of an association. People are propelled to perform productively when they are important for an ideal work climate. Execution with respect to representatives is a fundamental part that impacts the advancement of both the individual and the organization, and it is invaluable for the two players. It is feasible to lay out an association between the exhibition of a representative and the exercises and errands that the worker effectively finishes at work. Furthermore, it puts an accentuation on the commitment that the singular makes to the organization, as well as the joint effort that exists among representatives of the business, which researches creation, work participation, and demeanor. The presentation of representatives is a quantifiable component that might be accomplished through the utilization of different techniques. An individual's powerlessness to keep up with definite balance and better control will bring about an absence of energy and an extreme measure of work, as indicated by their review, which expresses that the disturbing issue is the way an individual can deal with a palatable individual life and useful exhibitions at work. The inquiry emerges on the way that both the elements, whether they



supplement or struggle with one another, affirm that on the off chance that an individual isn't able to do, that situation will make them have an exorbitant measure of work to do. On account of the imbalance, exhaustion and lacklustre showing are bound to happen, which further decreases the personal satisfaction.

## 2. LITERATURE REVIEW

**Pandey, D. L. (2020)** the relationship between a healthy work-life balance and the level of dedication shown by employees was investigated within the context of the banking industry in Nepal. In this study, the situation of work-life balance among Nepalese bankers is investigated, the perspective of bankers towards employee commitment is measured, and an attempt is made to investigate the link between work-life balance and employee commitment. For the purpose of this study, the variables that were chosen to be examined were the perceived work-life balance and employee commitment of 113 workers who were employed at twenty various branches of commercial banks located in the Kathmandu valley. The research was conducted using primary data that was gathered via the use of a questionnaire survey that had a number of questions based on a Likert Scale with seven points. In the course of the research, it was discovered that the individuals who participated in the survey held a favourable attitude regarding the environment of work-life balance in the Nepalese banking sector. The bankers did not provide their entire commitment to the assignment, and they believe that their personal lives are impacted by their official work, whilst others believe that their personal lives do not greatly impact their official work.

**JS, V., NAIR, A. S., & SARACHANDRAN, M. (2022)** By enabling an economy to remain competitive and robust enough to withstand any financial difficulties, the banking system plays a crucial role in the growth of an economy. As a result, the banking system comprises the heart of the money market in a developed nation. The structure of the financial system in every economy will change as a result of the changing climate. There is a correlation between the growth and performance of a whole economy and the well-organized management of human resources and the maintenance of higher levels of job satisfaction. This is because financial institutions are the foundation of a nation's economy. In order to reduce the amount of friction that exists between one's personal life and professional life, it is necessary to strike a balance between one's professional and personal work. It is the performance of an organization's personnel, which is affected by a number of different aspects, that ultimately determines the organization's overall performance. These factors could be connected to the satisfaction of one's profession, one's family life, or both. Research that compares and contrasts the experiences of staff working in public and private sector banks in Kerala is currently being conducted. The purpose of this study was to investigate the ways in which various characteristics of work-life balance influence the level of job satisfaction experienced by employees. Within the context of the banking sector, the purpose of this research is to get a deeper comprehension of the connection that exists between job satisfaction and characteristics of work-life balance.

**Rathi, S. R., & Islam, A. (2024)** made to concentrate on the connection between investors' work-life balance, work joy, and occupation execution all through their business. Due to the serious degree of rivalry in the globe, the outcome of the organization is dependent upon the exhibition of its HR. There is no exemption for this standard in the financial business. A representative that is content, cheerful, and committed to their work is the most important resource that any organization can possess. 100 people from various public and confidential banks in the city of Dhaka were decided deliberately to participate in the examination. There were a sum of fifty guys and fifty females among them. The data was assembled using four polls. Utilizing SPSS rendition 25, distinct and inferential measurements were utilized to the information that was gained to lead the examination. The discoveries demonstrated that there is major areas of strength for a positive association between work-life balance, work fulfillment,





and occupation execution. Furthermore, the discoveries showed that work-life balance and occupation bliss are both equipped for anticipating position execution all alone and related to each other, with work fulfillment being the most remarkable indicator of occupation execution. As well as giving a superior handle of those factors that might be helpful for specialists, scholastics, scientists, human asset supervisors, understudies, and general individuals in our general public, the discoveries of this study give a superior comprehension of those qualities. The thoughts of work-life balance, work joy, and occupation execution are completely integrated into this concentrate at the same time. Subsequently, the exploration contributes something of significant worth to the current assortment of writing on individuals the executives.

**Abhinandan, N. (2021)** included workers at every level of the organizational hierarchy of the branches, including branch managers, officers from a variety of departments, clerks, and sub staff members who were hired. Participants in the current study on work-life balance in the banking sector included employees from public, commercial, and cooperative banks that had branches in the Bangalore district. For the purpose of determining the level of life happiness and job satisfaction among bank employees, a comprehensive study is being conducted. An attempt is being made here to investigate work-life balance and other topics linked to it. Both essential and auxiliary sources were used to gather the important information for the review. The examination of the information was completed with IBM SPSS Measurements 20.0, and the factual methods that were used for the investigation of essential information were examination of fluctuation (ANOVA). The information input comprised of 440 bank workers, and the factors that were being examined were assorted. The consequences of this study show that there is a relationship between's occupation fulfillment and work life balance, as well as an association between life fulfillment and work life balance. A commonsense utilization of the proposition, for example, working with mentorship, yoga, workshops, and other comparable exercises, might be sent off, and the results can be surveyed, as indicated by the proposals that are given all through this review.

**Naidu, N. G., et.al., (2022)** found that there is an association between work pressure and the capacity to keep a solid work-life balance among working ladies in various banks. In the 21st 100 years, perhaps of the most troublesome test that ladies' workers face is tracking down a balance between their expert and individual lives liabilities. The expression "work-life balance" alludes to how much a representative is happy with their degree of fulfillment and how much their necessities are met in both the expert and individual parts of life. Taking into account that a singular's very own life and expert life might give requests that are contrary to each other, the subject of work-life balance has turned into an undeniably significant concern lately. This is attributable to the way that the requests that come from the two circles are similarly imperative. Work-life balance and work bliss are two of the most well-known research studies, and most of organizations are giving their time and assets to deciding the many elements that add to work fulfillment. This study tries to research the pressure that ladies' representatives in open area banks insight at work as well as the work-life balance that they experience. The exploration was led utilizing essential information got from the State Bank of India, the Indian Abroad Bank, and the Punjab Public Bank, with an example size of 212 people. A few factual methods and systems are used to do the investigation on the information utilizing SPSS 28.

### 3. RESEARCH METHODOLOGY

#### 3.1. Data Collection

The research was carried out at public sector banks located in the Malwa area of Punjab, which is located in India. In order to collect responses from the respondents, the researcher went to the branches of several types of banks and individually handed out the questionnaire to each of them. The researcher has distributed the questionnaire to about 399 employees; however, only 349 of



those employees have replied to the survey. To put it into perspective, only 349 survey questionnaires were returned in total, which resulted in an 87.4 percent response rate.

**3.2. Research Instrument**

by reviewing the work-life studies conducted by a variety of organizations, the items that were included in the questionnaire were modeled by those studies. The majority of the scales that were implemented in this study have been applied in other studies in the past and have been verified according to previous research. All of the questions in the questionnaire are based on a Likert scale of five points, with a rating of below two indicating disagreement, three indicating neither agreement nor disagreement, four indicating agreement, and a rating of over five indicating extremely strong agreement as a sign of WLB. Having a mean number close to 5 implies that one firmly agrees, whereas having a mean value close to 1 indicates that one strongly disagrees.

**4. DATA ANALYSIS AND RESULT**

**4.1. Demographic Analysis**

Participating in the study were a total of three hundred and fifty individuals working for public sector banks. The responses were predominantly female employees, making about 51% of the total. Twenty-five to thirty-year-olds made up 52.1% of the younger age sector. For example, executives (29%) and non-executives (19%) made up the second biggest groupings of respondents, while managers made up 49% of the total respondents. A Bachelor's degree was held by 49% of the respondents, while 25% had a Master's degree, and 22% held a Diploma (the lowest level of education). 2% of the minority consisted of individuals who held a doctoral degree. Among the responders, 48.1% had a total tenure employment of less than nine percent, followed by 34.7 (12-21 years), 15.4 (20-30 years), and 1.4% (more than thirty years). About 59% of them were married or living with a spouse, and 44% of them had children who were dependent on them.

**4.2. Measurement of Items**

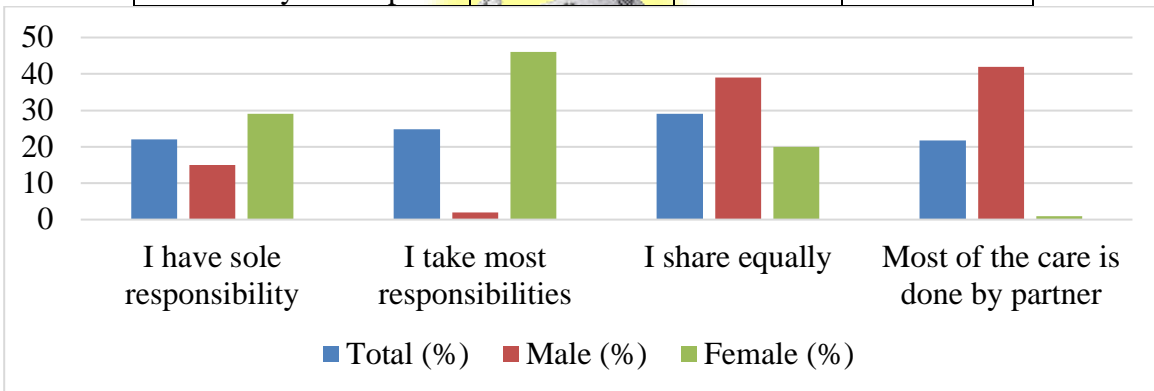
When it comes to the current investigation, the first section is divided into two parts. Initial steps consisted of coding and tabulating the data in order to determine the influence of a variety of socioeconomic factors on the opinions of the respondents. Calculations of percentages and frequencies were used to do an additional analysis that was appropriate. For the purpose of providing a concise summary of the structure of the sets of variables, a factor analysis was carried out in portion two. Utilizing the free t test, a factual examination was performed to decide if there was a huge distinction in the degrees of work fulfillment experienced by male and female respondents. A lower mean score shows conflict rather than a higher mean score, still up in the air by guaranteeing that (1) unequivocally differ and (5) firmly concur were both remembered for the computation of the mean score. To additional intricate, in this specific review, the degree of not set in stone by utilizing a default worth of  $\alpha = 0.04$ . The t-test was used to decide if there is a measurably huge distinction between the impression of representatives about WLB and work fulfillment, paying little mind to orientation. A ten-point scale was used, with the most reduced conceivable WLB and work fulfillment rating being one, and the most elevated conceivable rating being ten; this outcomes in a scope of nine. A Karl Pearson connection ( $p < 0.01$ ) was used to survey the relationship between work fulfillment and different work-life balance (WLB) factors, as well as the connection among WLB and work fulfillment among representatives. Through the aggregate of the examination project, the information was investigated utilizing SPSS variant 11.5 for window.

**Table 1.** - percentage of respondents who were responsible for childcare

Items	Total (%)	Male (%)	Female (%)



I have sole liability	22	15	29
I take most liabilities	24.84	2	46
I share similarly	29	39	20
A large portion of the consideration is finished by accomplice	21.71	42	1

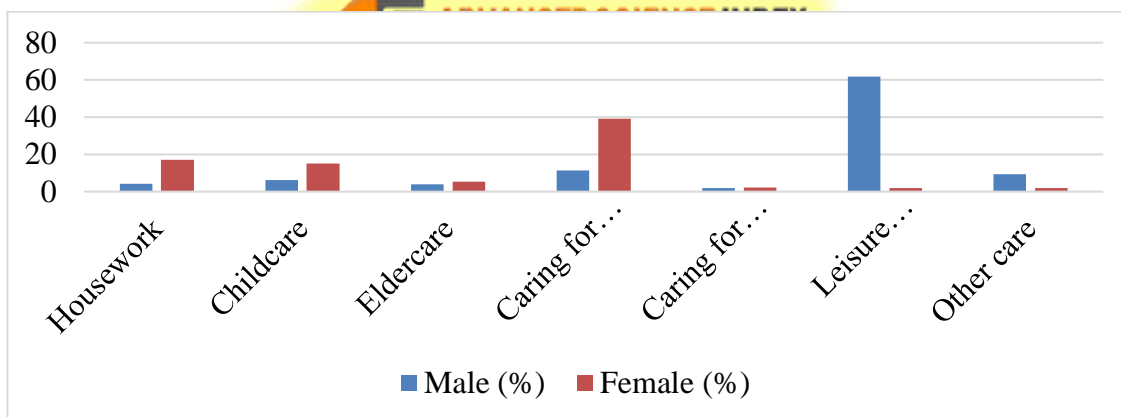


**Figure 1:** percentage of respondents who were responsible for childcare

When it comes to main care obligations, just 22 percent of those individuals have sole responsibility for their kid (table: 1). 29% of females stated that they are solely responsible for one thing, while 46% of females felt that they are responsible for the majority of things.

**Table 2.-** percentage of primary caregiver's age

Items	Male (%)	Female (%)
Housework	4.2	17
Childcare	6.3	15.0
Eldercare	4.0	5.4
Really focusing on wiped out Kid/Grown-up	11.5	39.2
Really focusing on impaired Youngster/Grown-up	2.0	2.2
Recreation and driving	61.8	2.0
Other consideration	9.5	2



**Figure 2:** percentage of primary caregiver's age





There was a consensus among the female respondents that 39.2% of them accept the duty of caring for sick children or adults as well as handicapped children or adults. (The sort of caring obligation that involves caring for children and elderly people is given less weight as compared to caring for sick or handicapped adults or children). There was a consensus among females that they devote more time to housekeeping (14%), as well as to parenting (39.5%). In addition, as compared to men, females were three times more likely to say that they had offered medical attention to children who were having health problems. Note: Table 2).

## 5. DISCUSSION

A big part of those overviewed said they expect most of or the undertakings in general. When contrasted with really focusing on an evil or impaired grown-up or kid, over 49% of respondents said they put less worth on eldercare and childcare obligations. The reason could be that an ever increasing number of small kids are being raised by childcare suppliers or others other than their folks; more seasoned kids are bound to get back to an unfilled house nowadays and invest their energy on computer games, the web, and TV without oversight to check or deal with the messages they are engrossing from these media. It suggests that the people who get help with non-work related undertakings could invest less energy dealing with their families and could possess more energy for work. Contrasted with guys, ladies detailed investing recognizably more energy in childcare and housekeeping, and they were multiple times as liable to concur that they dealt with sick youngsters. A higher proportion of respondents (81%) in the 20–25 and 20–35 age groups are pursuing training or a course of study while holding a full-time job. Compared to other age groups, they may have stronger job identities and financial requirements, which might be one explanation for it. Another explanation would be that they have higher aspirations and more things they want to do in life. They believe that working in a different industry may safeguard their future. They believe there may be more opportunities in a better sector for them. Therefore, the responders who are this age are committed to their careers. More over 49% of those surveyed said they are happy in their current position. More than half of the respondents said that bank policies cater to individual requirements and think it's critically to strike a balance between work and home life since it makes them more productive. The majority of respondents concurred that employers and employees share responsibility for accomplishing this. The majority of respondents concurred that the public sector operates efficiently and effectively, and they said that this might be due in part to the sector's lack of time constraints, job security, and income stability. More than 89% of female participants concurred that bank policies had significance for them. The reason for this might be that other groups feel marginalized or disadvantaged by the process and find little value in work-life balance because it has historically been associated with parents, particularly working moms. More than 89% of participants who had kids concurred that bank policies are crucial for them. This result indicates that those with newborns or small children are likely to have the highest demands. Past studies have found a connection between parental expectations and higher rates of tardiness and absence from school, as well as higher levels of stress and time-based conflict. Over 84% of all respondents—married or cohabiting, separated or divorced, widowed or single—agreed that bank policies matter to them. The explanation might be because people are less inclined to spend as much time at work the more non-work-related duties they have (such as housecleaning, child care, and elder care). The majority of respondents—more than 79%—agreed that bank practices matter to them. Over 80% of respondents, both executives and non-executives, believed that their coworkers' need to strike a balance between work and home life had a good impact on them, as did 2/2% of managers. However, a sizable portion felt that their coworkers' demands to manage their personal and professional lives negatively impacted them. This could be because young respondents and single respondents without children felt that their career identities were highly salient and that there was an expectation placed on them.



## 6. CONCLUSION

Obviously, every individual has remarkable necessities at different places in their lives, and accordingly, "work life" takes on unmistakable implications relying upon where you are in life. The free factors that we use to determine how bank representatives see WLB generally speaking have been demonstrated to be associated with work fulfillment in different examinations. These outcomes line up with prior examinations that showed the effect of work-life factors on work fulfillment, like mental pain, hierarchical changes, working hours, administrative style, non-work liabilities, work over-burden, work-life struggle, and individual monetary troubles, among others. The information likewise recommends that there is major areas of strength for a between work fulfillment and WLB strategies in general. The discoveries showed that ladies' perspectives on work fulfillment and work-life balance have changed. Because of the clashing liabilities at work and at home, ladies used to much of the time battle to keep up with balance. In the Malwa region of Punjab, there is an orientation divergence in work fulfillment in open area banks. This finding is in accordance with past UK studies.

## REFERENCES

1. Sindhuja, K., & Subramanian, S. S. (2020). *Impact of work-life balance on employee retention-a study on banking sector. Shanlax International Journal of Management*, 7(3), 78-81.
2. Dharmawansa, A. D., & Madhuwanthi, R. A. M. (2020). *Perceived Work-life Balance for the Job Satisfaction of Banking Employees in Sri Lanka*.
3. Aruldoss, A., Kowalski, K. B., & Parayitam, S. (2021). *The relationship between quality of work life and work-life-balance mediating role of job stress, job satisfaction and job commitment: evidence from India. Journal of Advances in Management Research*, 18(1), 36-62.
4. Rashmi, K., & Kataria, A. (2023). *The mediating role of work-life balance on the relationship between job resources and job satisfaction: perspectives from Indian nursing professionals. International Journal of Organizational Analysis*, 31(5), 1316-1342.
5. Devi, P. P., Rani, R. S., Renukadevi, M., Hema, M. G., Chenniappan, L., & Wajeed, M. A. (2022). *A Study Of Work-Life Balance And Job Satisfaction Among Female Employees In The Private Banking Sectors. Journal of Pharmaceutical Negative Results*, 4648-4653.
6. Pavithra, A. C., & Sivakumar, V. J. (2020). *Impact of eustress on work-life balance: an analysis on public sector bank employees in South India. Asia-Pacific Journal of Management Research and Innovation*, 16(3), 196-209.
7. Gaur, A., Gupta, R. C., & Jaiswal, G. (2021). *Impact of occupational stress: Work-life balance and job satisfaction in female banking employees. Amity Journal of Management*, 9(2), 33-38.
8. Pandey, D. L. (2020). *Work life balance and employee commitment: Perceptions of banking employees. International Research Journal of Management and Commerce*, 7(4), 7-18.
9. JS, V., NAIR, A. S., & SARACHANDRAN, M. (2022). *A REPORT ON COMPARATIVE STUDY BETWEEN WORKLIFE BALANCE AND JOB SATISFACTION AMONG EMPLOYEES IN PUBLIC SECTOR AND PRIVATE SECTOR BANKS IN KERALA. Special Education*, 1(43).
10. Rathi, S. R., & Islam, A. (2024). *Work-Life Balance and Job Satisfaction as Predictors of Job Performance among Bankers: A Cross-Sectional Study. International Journal of Indian Psychology*, 12(1).
11. Abhinandan, N. (2021). *Impact Of Work Life Balance On Employee Job Satisfaction Among Bank Employees In Bangalore District. The journal of contemporary issues in business and government*, 27(1), 3525-3534.





12. Naidu, N. G., Chakravarthy, P. K., & Touhid, P. (2022). *Work Life Balance and Job Satisfaction among the Working Women in Banking Sector: An Empirical Study with Reference to Bangalore City. The journal of contemporary issues in business and government*, 28(4), 1189-1200.
13. Chandel, S., Chanda, K., & Chandel, K. (2023). *Factors influencing organizational commitment, job involvement, and work-life balance among employees of banks: An analysis. Prabandhan: Indian Journal of Management*, 16(7), 43-58.
14. Fuadiputra, I. R., & Novianti, K. R. (2020). *The effect of work autonomy and workload on job satisfaction of female workers in the banking sector: mediating the role of work life balance. The Winners*, 21(2), 85-91.
15. Novianti, K. R., & Fuadiputra, I. R. (2021). *The effect of job autonomy on turnover intention: Mediation role of work-life balance, and job sqtisfaction in the banking sector. International Journal of Social Science and Business*, 5(4), 490-497.

