WORLD COMET RESEARCH GROUP

International Journal of Applied Data Science & Modern Computing
Vol. 9, No. 1, 2026
Doi: 10.67228/30713498/IJADSMC-V9I1P106
PP. 66-75

*Original Article*

# A Study on Work life Balance of Employees in Banking Sectors

**S. Ajayrathna[1], S. Kavya Saravanakumar[2]**

[1]Professor, Department of management studies, EGS Pillay Engineering College, Nagapattinam, India.

[2]Student, Department of management studies, EGS Pillay Engineering College, Nagapattinam, India.

Received: 04-06-2026 Revised: 04-25-20206 Accepted: 05-02-2026 Published: 05-04-2026

**ABSTRACT**

*This study investigates the critical challenges and determinants of work-life balance among employees within the banking sector. In the contemporary financial services industry, escalating operational targets, extended working hours, and the digitization of banking services have significantly intensified professional demands, often at the cost of personal well-being. Recognizing the limitations in existing literature regarding specific institutional stressors, this paper establishes a robust framework to evaluate the correlation between organizational support mechanisms and employee retention. Utilizing a systematic methodology comprising a quantitative survey design, primary data was gathered from public and private sector bank employees and analyzed using statistical tools to ensure high reproducibility and validity. The key findings reveal that workload pressure and rigid schedules are primary drivers of work-life conflict, whereas flexible timing and strong managerial support significantly enhance job satisfaction and reduce burnout. Ultimately, this research offers crucial theoretical and practical implications by providing actionable frameworks for HR policymakers in banking institutions to foster a healthier work environment. By addressing these distinct structural gaps, this study advances current knowledge, offering a clear roadmap for future investigations and practical implementations within the relevant domain.*

**KEYWORDS**

*Work-Life Balance, Banking Sector, Employee Burnout, Organizational Support, Job Satisfaction.*

## 1. INTRODUCTION

In the modern corporate landscape, the concept of work-life balance has emerged as a pivotal determinant of organizational efficacy and employee well-being. Work-life balance is broadly defined as the equilibrium state where an individual effectively prioritizes the demands of their professional career and the requirements of their personal life. Within the service sector, the banking industry stands out as one of the most high-pressure environments, characterized by rigid operational schedules, intense financial targets, and continuous customer-facing interactions. In recent years, the rapid digitization of financial services and the introduction of 24/7 banking applications have further blurred the lines between professional duties and domestic life, forcing employees to remain constantly accessible. Consequently, managing work-life balance has become a critical challenge for banking staff, often leading to psychological strain, declining job satisfaction, and high turnover rates.

While extensive research has historically focused on work-life balance within the information technology and healthcare sectors, the specific structural stressors unique to the contemporary banking sector require deeper empirical investigation. Recent literature highlights generalized workplace stress but frequently overlooks how aggressive retail banking targets, institutional performance metrics, and post-pandemic digital shifts uniquely compound the conflict between work and family roles among bank employees. This evident gap in the existing literature underscores the necessity of a sector-specific analysis that directly links institutional pressures to individual coping mechanisms.

The primary objective of this study is to evaluate the current state of work-life balance among employees in both public and private sector banks and to identify the primary organizational factors contributing to work-life conflict. Furthermore, this research aims to investigate the relationship between available institutional support systems—such as flexible working arrangements and counseling programs—and overall employee job satisfaction. By examining these variables, this paper explicitly highlights the novelty and significance of analyzing the distinct operational climate of financial institutions, ultimately offering a structured framework for human resource practitioners to design targeted interventions.

To provide a comprehensive overview of the research findings, the manuscript is structured into four primary sections. Following this introduction, Section 2 outlines the research methodology, describing the quantitative design, data collection instruments, and statistical tools utilized for data analysis. Section 3 presents the empirical results and discussion, detailing the core findings through structured tables and figures while evaluating their practical implications. Finally, Section 4 summarizes the main conclusions of the study, addresses its limitations, and suggests viable pathways for future research in this domain.

## 2. METHODS OF RESEARCH

### 2.1. Research Methodology

Research methodology refers to the systematic procedure adopted by the researcher for collecting, analyzing, and interpreting data to achieve the objectives of the study. It provides a

ISSN: 3071-3498
PP: 66-75.

structured framework that ensures the reliability and validity of research findings. The present study focuses on examining the work-life balance of employees in the banking sector and identifying the factors influencing employee well-being, job satisfaction, and organizational effectiveness.

**2.2. Research Design**

The study adopts a descriptive research design. Descriptive research is appropriate because it helps in understanding the existing conditions, attitudes, opinions, and experiences of employees regarding work-life balance in the banking sector. The design enables the researcher to analyze employee perceptions related to workload, stress, organizational support, and work-life balance.

**2.3. Sources of Data**

The study is based on both primary and secondary data.

- Primary Data: Primary data were collected directly from employees working in selected banks through a structured questionnaire. The questionnaire consisted of demographic questions and statements related to work-life balance, workload, stress, job satisfaction, and organizational support.
- Secondary Data: Secondary data were collected from journals, books, research articles, websites, reports, and other published sources related to work-life balance and employee well-being in the banking sector.
- Study Area: The study was conducted among employees working in selected banks, namely HDFC Bank, Canara Bank, and Indian Bank.
- Sample Size: A total of 150 respondents were selected for the study. The respondents consisted of employees working in different positions within the selected banking institutions.
- Sampling Technique: Convenience sampling technique was adopted for selecting respondents. This method was chosen because it allowed easy access to employees who were willing to participate in the study.
- Research Instrument: A structured questionnaire was used as the primary research instrument. The questionnaire was designed using a five-point Likert scale ranging from Strongly Agree to Strongly Disagree.

**2.4. Statistical Tools Used**

The collected data were analyze using Statistical Package for Social Sciences (SPSS). The following statistical tools were employed:

- Percentage Analysis: Percentage analysis was used to analyze demographic characteristics such as gender, age, educational qualification, work experience, and bank affiliation of respondents.
- Descriptive Statistics: Descriptive statistics such as mean and standard deviation were used to summarize employee opinions regarding work-life balance and workplace conditions.
- One-Way ANOVA: One-Way Analysis of Variance (ANOVA) was used to determine whether significant differences existed among employees working in different banks regarding work-life balance and related factors.

ISSN: 3071-3498
PP: 66-75.

### 2.5. Objectives of the Study

- To study the work-life balance of employees working in the banking sector.
- To identify the factors affecting employee work-life balance.
- To examine the impact of workload and stress on employee well-being.
- To evaluate the role of organizational support in improving work-life balance.
- To compare employee perceptions regarding work-life balance among selected banks.

### 2.6. Hypothesis of the Study

- Null Hypothesis ($H_0$): There is no significant difference in work-life balance among employees working in different banks.
- Alternative Hypothesis ($H_1$): There is a significant difference in work-life balance among employees working in different banks.

### 2.7. Limitations of the Study

- The study was limited to selected banks only.
- The sample size was restricted to 150 respondents.
- The study relied primarily on questionnaire responses.
- Time and resource constraints limited the scope of the research.
- The findings may not be generalized to all banking employees.

## *3. RESULT AND DISCUSSION*

The data collected from 150 employees working in HDFC Bank, Canara Bank, and Indian Bank were analyzed using IBM SPSS Statistics software. Descriptive statistics and One-Way ANOVA were employed to examine employee perceptions regarding work-life balance, workload, stress, job satisfaction, and organizational support.

The descriptive analysis revealed that employees in the banking sector experience moderate levels of workload and workplace stress. The findings indicate that employees are required to manage multiple responsibilities, including customer service, administrative duties, financial transactions, and performance-related targets. These responsibilities create pressure that influences employees' ability to maintain a healthy balance between professional and personal life.

The study further revealed that organizational support plays an important role in improving employee well-being. Employees who perceived greater support from management reported better levels of job satisfaction and work-life balance. Supportive workplace policies, effective communication, and employee welfare initiatives were identified as important contributors to employee satisfaction.

The comparative analysis among HDFC Bank, Canara Bank, and Indian Bank showed only minor variations in employee responses. The mean scores obtained from descriptive statistics indicated that employees across the selected banks experienced similar workplace conditions and work-life balance challenges. The findings suggest that workload, workplace stress, and organizational expectations are common issues faced by employees irrespective of the banking institution in which they work.

### 3.1. Hypothesis Testing Using One-Way ANOVA

To examine whether significant differences existed among employees working in different banks, a One-Way ANOVA test was conducted.

- Null Hypothesis ($H_0$): There is no significant difference in work-life balance among employees working in different banks.
- Alternative Hypothesis ($H_1$): There is a significant difference in work-life balance among employees working in different banks.

The ANOVA results indicated that the significance value obtained was greater than the accepted level of significance (0.05). Therefore, the null hypothesis was accepted and the alternative hypothesis was rejected. The findings indicate that there is no statistically significant difference in work-life balance among employees working in HDFC Bank, Canara Bank, and Indian Bank. Employees in all three banks experience comparable levels of workload, workplace stress, organizational support, and job satisfaction.

The results suggest that work-life balance has become a common organizational concern across the banking sector. Despite differences in ownership structure and management practices, employees face similar challenges related to balancing professional responsibilities and personal life. Therefore, banking institutions should focus on employee-centered policies, stress management initiatives, flexible work practices, and welfare programs to improve employee well-being and organizational effectiveness.

### 3.2. Result and Discussion

The data collected from 150 employees working in HDFC Bank, Canara Bank, and Indian Bank were analyzed using IBM SPSS Statistics. The analysis was carried out using percentage analysis, descriptive statistics, and One-Way ANOVA to examine the work-life balance of employees in the banking sector. The results obtained from the statistical analysis are presented and discussed in the following tables**.**

**Table 1: Gender-wise Distribution of Respondents**

| | N | MINI | MAX | MEAN | Std. Deviation |
|---|---|---|---|---|---|
| Gender of the response | 149 | 1.00 | 2.00 | 1.5168 | .50140 |
| N | 149 | | | | |

*Source: Computerized Data*

*3.2.1. Result and Discussion*

The above table shows the gender-wise distribution of respondents. It indicates that both male and female employees participated in the study, providing diverse perspectives regarding work-life balance in the banking sector.

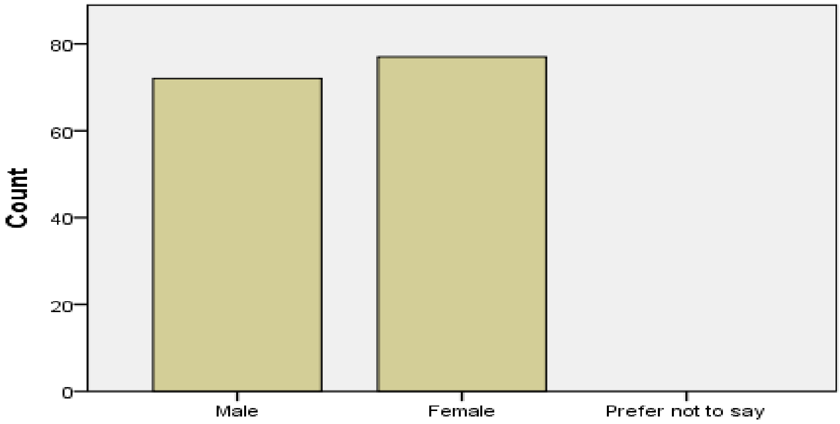


**Fig 1 - Gender-wise Distribution of Respondents**

Source: *Computerized Data*

**Table 2: Age-wise Distribution of Respondents**

| | N | MINI | MAX | MEAN | Std, Dev |
|---|---|---|---|---|---|
| Age | 150 | 1 | 5 | 2.55 | 1.402 |
| N | 150 | | | | |

*Source: Computerized Data*

*3.2.2. Result and Discussion*

The above table presents the age-wise distribution of respondents. The findings indicate that employees from different age groups participated in the study, enabling a comprehensive understanding of work-life balance across various stages of employment**.**

**Table 3: Bank-wise Distribution of Respondents**

| | N | MINI | MAX | MEAN | Std. Dev |
|---|---|---|---|---|---|
| Banks | 150 | 1.00 | 3.00 | 1.9867 | .79416 |
| N | 150 | | | | |

*Source: Computerized Data*

ISSN: 3071-3498
PP: 66-75.

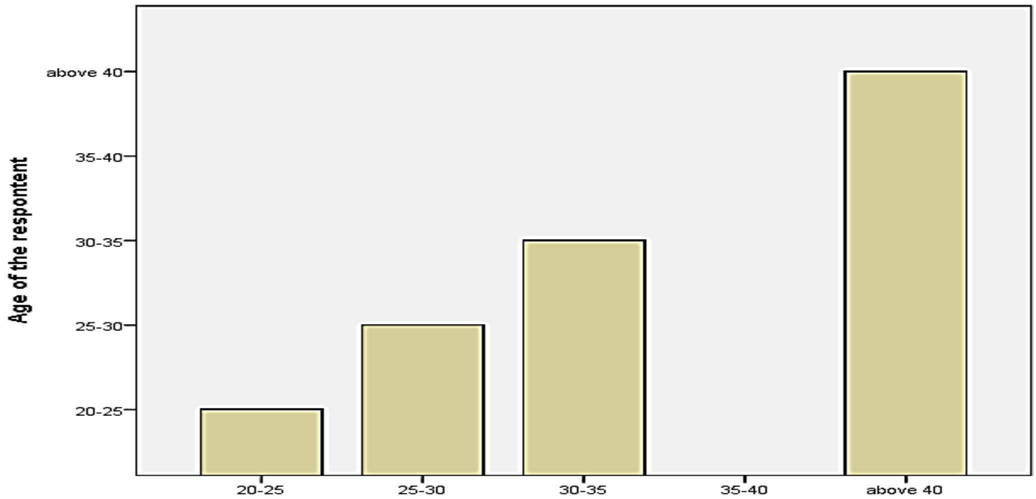


**Fig 2 - Age-wise Distribution of Respondents**

Source: *Computerized Data*

*3.2.3. Result and Discussion*

The above table shows the distribution of respondents among the selected banks. Employees from HDFC Bank, Canara Bank, and Indian Bank participated in the study, facilitating a comparative analysis of work-life balance practices in different banking institutions.

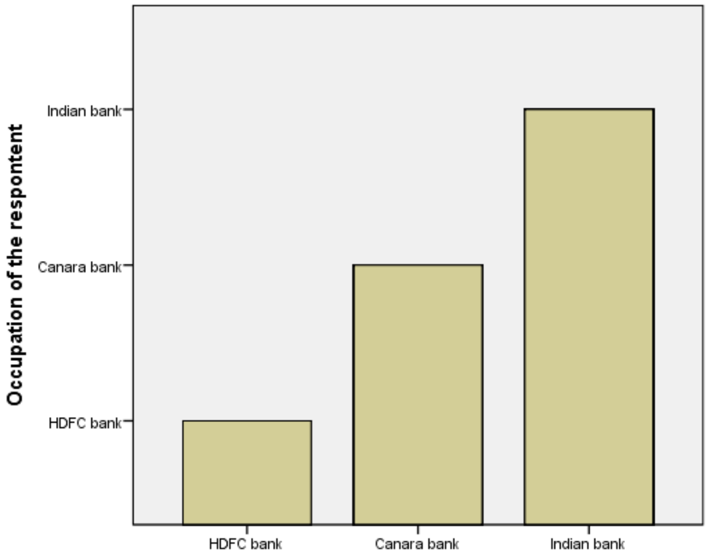


**Fig 3 - Bank-wise Distribution of Respondents**

*Source*: *Computerized Data*

**Table 4: Descriptive Statistics**

| | N | Minimum | Maximum | Mean | Std deviation | Variance |
|---|---|---|---|---|---|---|
| Work experience of the responds | 150 | 1.00 | 5.00 | 2.7000 | 1.47803 | 2.185 |
| Valid N (listwise) | 150 | | | | | |

*Source: Computerized Data*

ISSN: 3071-3498
PP: 66-75.

*3.2.4. Total score*

**Table 5: Descriptive Statistics of Work-Life Balance Scores among Employees of Selected Banks**

| | N | Mean | Std deviation | Std error | 95% confidence interval For mean | | Minimum | Maximum |
|---|---|---|---|---|---|---|---|---|
| | | | | | Lower Bound | Upper Bound | | |
| Hdfc Bank | 48 | 57.6875 | 14.90703 | 2.15164 | 53.3590 | 62.0160 | 30.00 | 87.00 |
| Canara Bank | 56 | 59.8929 | 13.74796 | 1.83715 | 56.2111 | 62.0160 | 33.00 | 95.00 |
| Indian Bank | 46 | 61.0000 | 15.88011 | 2.34139 | 56.2842 | 63.5746 | 31.00 | 99.00 |
| Total | 150 | 59.5267 | 14.75923 | 1.20509 | 57.1454 | 61.9079 | 30.00 | 99.00 |

*Source: Computerized Data*

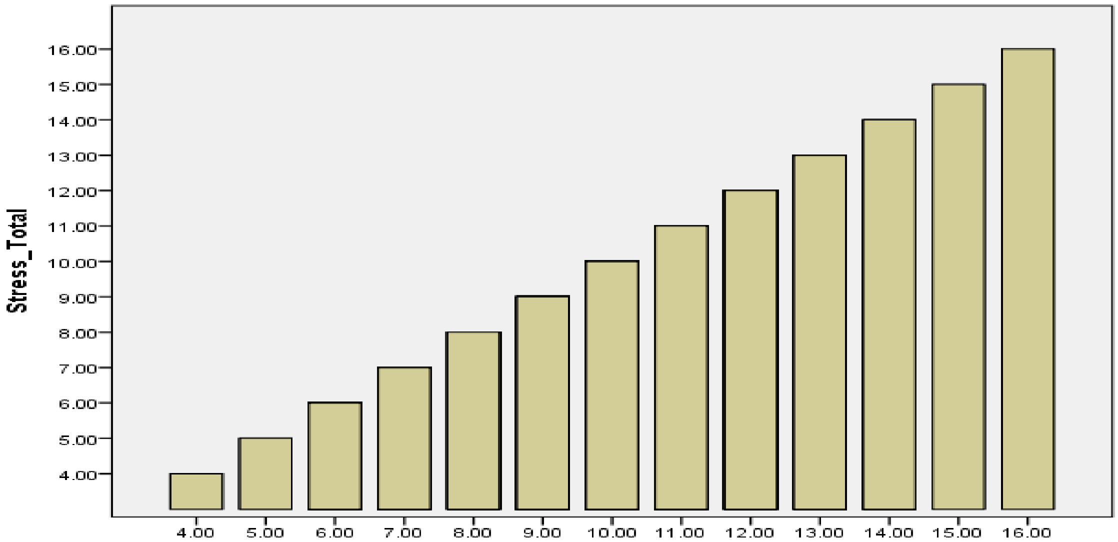


**Fig 4 - Descriptive Statistics**

*Source: Computerized Data*

**Table 6: One-Way ANOVA Analysis of Work-Life Balance among Employees in Selected Banks**

| | Sum of squares | df | Mean square | F | Sig. |
|---|---|---|---|---|---|
| Between groups | 269.724 | 2 | 134.862 | .616 | .542 |
| Within groups | 32187.670 | 147 | 218.964 | | |
| Total | 32457.393 | 149 | | | |

*Source: Computerized Data*

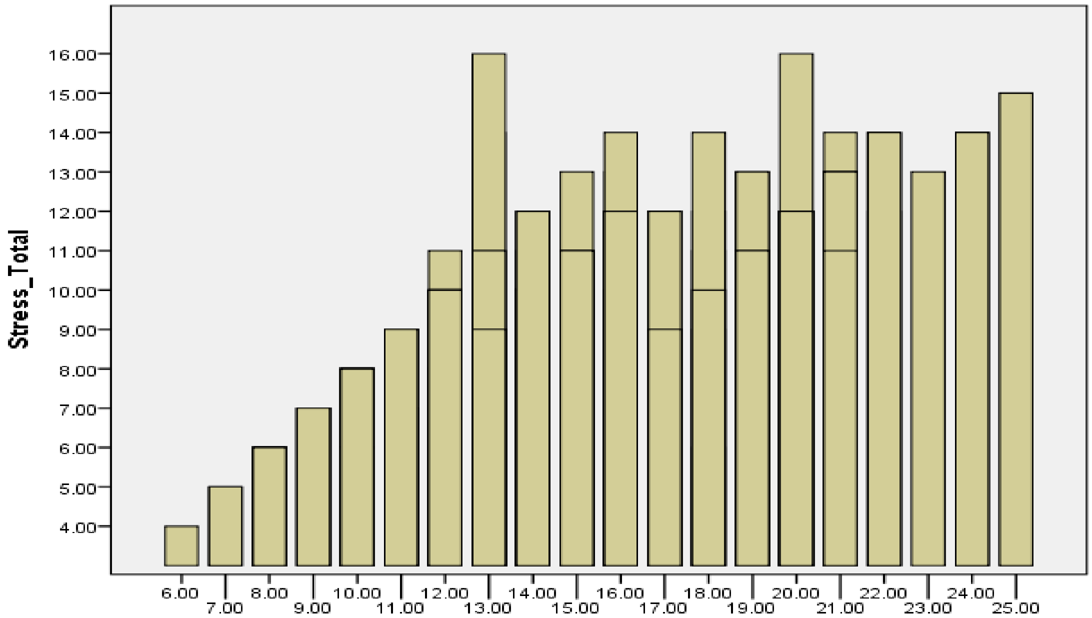


**Fig 5 - One-Way ANOVA Analysis of Work-Life Balance among Employees in Selected Banks**

## *4. CONCLUSION*

Work-life balance has become a crucial factor influencing employee well-being, job satisfaction, and organizational effectiveness in the banking sector. The present study examined the work-life balance of employees working in HDFC Bank, Canara Bank, and Indian Bank. The findings revealed that employees experience challenges in balancing their professional and personal responsibilities due to workload, workplace stress, and performance expectations.

The study found that organizational support plays a significant role in improving employee satisfaction and helping employees maintain a healthy work-life balance. Employees who receive support from management and benefit from employee-friendly workplace practices tend to experience greater job satisfaction and well-being.

The One-Way ANOVA analysis indicated that there is no significant difference in work-life balance among employees working in the selected banks. The acceptance of the null hypothesis suggests that employees across different banking institutions face similar work-life balance challenges and experiences.

The study concludes that effective work-life balance is essential for improving employee productivity, motivation, commitment, and organizational performance. Banking institutions should continue to strengthen employee welfare initiatives, flexible work practices, and stress management programs to create a supportive work environment. By promoting work-life balance, organizations can enhance employee well-being while achieving long-term organizational success.

ISSN: 3071-3498
PP: 66-75.

## REFERENCES

[1] Agarwal, S., & Lenka, U. (2015). Study on work-life balance among employees. International Journal of Research in Management and Business Studies, 2(3), 45–50.
[2] Clark, S. C. (2000). Work-family border theory: A new theory of work-life balance. Human Relations, 53(6), 747–770.
[3] Greenhaus, J. H., & Beutell, N. J. (1985). Sources of conflict between work and family roles. Academy of Management Review, 10(1), 76–88.
[4] Greenhaus, J. H., Collins, K. M., & Shaw, J. D. (2003). The relation between work-family balance and quality of life. Journal of Vocational Behavior, 63(3), 510–531.
[5] Guest, D. E. (2002). Perspectives on the study of work-life balance. Social Science Information, 41(2), 255–279.
[6] Kalliath, T., & Brough, P. (2008). Work-life balance: A review of the meaning of the balance construct. Journal of Management and Organization, 14(3), 323–327.
[7] Lockwood, N. R. (2003). Work-life balance: Challenges and solutions. HR Magazine, 48(6), 81–90.
[8] Noon, M., & Blyton, P. (2007). The realities of work. Palgrave Macmillan.
[9] Robbins, S. P., & Judge, T. A. (2019). Organizational Behavior (18th ed.). Pearson Education.
[10] Singh, P., & Khanna, P. (2011). Work-life balance among employees. International Journal of Multidisciplinary Research, 1(7), 90–98.
[11] Sundaresan, S. (2014). Work-life balance – Implications for working professionals. OIDA International Journal of Sustainable Development, 7(7), 93–102.
[12] Uddin, M. J., Ali, M. H., & Khan, M. A. (2020). Impact of work-life balance on employee performance. International Journal of Business and Management, 15(4), 65–74.
[13] Valcour, M. (2007). Work-based resources as moderators of work-family conflict. Journal of Applied Psychology, 92(6), 1512–1523.
[14] Voydanoff, P. (2005). Toward a conceptualization of perceived work-family fit and balance. Journal of Marriage and Family, 67(4), 822–836.
[15] Wayne, J. H., Grzywacz, J. G., Carlson, D. S., & Kacmar, K. M. (2007). Work-family facilitation and employee well-being. Journal of Vocational Behavior, 71(1), 63–76.
[16] Gajula, S. (2025). Architectural transformation of legacy financial systems: a framework for microservices, cloud, and API integration. Int. J. Inform. Technol. Manag. Inform. Syst, 16(2), 1201-1218.