



A study on the work life balance among private bank employees

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Abstract

Work–life balance has emerged as a critical issue in the modern workplace, particularly in service-intensive sectors such as banking, where employees are required to manage demanding professional responsibilities alongside personal and family commitments. The private banking sector, characterized by intense competition, extended working hours, performance-driven targets, and rapid digitalization, places significant pressure on employees, often leading to stress, job dissatisfaction, and work–life imbalance. In this context, the present study aims to examine the level of work–life balance among employees working in private sector banks and to identify the key factors influencing work–life balance, with specific emphasis on workload, working hours, and organizational support.

The study adopts a descriptive research design and is conducted in the urban area of Bangalore city, Karnataka, a major metropolitan and financial hub with a high concentration of private sector banks. A sample of 200 employees was selected from different private sector banks using the convenience sampling technique. Both primary and secondary data were utilized for the study. Primary data were collected through a structured questionnaire comprising two sections: demographic details and work–life balance–related statements measured using a five-point Likert scale ranging from Strongly Agree to Strongly Disagree. Secondary data were gathered from books, journals, research articles, reports, and online sources related to work–life balance and the banking sector. The collected data were analyzed using statistical tools such as percentage analysis, mean, standard deviation, and ranking methods with the help of SPSS and MS Excel.

The findings of the study reveal that private bank employees experience a moderate level of work–life balance, indicating partial satisfaction but significant challenges in effectively balancing work and personal life. Long working hours and extended availability beyond official office hours were found to have a substantial negative impact on employees' personal and family life. Heavy workload and high-performance targets emerged as the most influential factors contributing to work–life imbalance, leading to increased stress and mental exhaustion. Although some level of organizational support exists in the form of leave facilities and supervisory guidance, the study found that flexible work arrangements and structured work–life balance initiatives were largely inadequate. Continuous digital connectivity further blurred the boundaries between work and personal life, intensifying stress levels among employees.

Keywords: Work–life balance, private sector banks, workload, working hours, organizational support

Introduction

In the contemporary business environment, the concept of work–life balance has emerged as a critical human resource management concern, particularly in service-oriented industries such as banking. Work–life balance refers to the ability of employees to effectively manage their professional responsibilities alongside personal, family, and social commitments. An appropriate balance between work and non-work life is essential not only for employee well-being but also for organizational productivity, commitment, and long-term sustainability. In recent years, increasing competition, rapid technological advancement, and changing customer expectations have intensified work pressures, making work–life balance a significant challenge for employees across various sectors.

The banking sector, especially private banks, has undergone substantial transformation due to liberalization, digitization, and globalization. Private banks operate in a highly competitive environment characterized by extended working hours, stringent performance targets, continuous customer interaction, and frequent technological upgrades. Employees are often expected to meet sales targets, ensure customer satisfaction, comply with regulatory norms, and adapt to

rapidly evolving digital platforms. These demands frequently blur the boundaries between work and personal life, leading to increased stress, burnout, and reduced job satisfaction. As a result, maintaining an effective work–life balance has become increasingly difficult for private bank employees.

Private bank employees often experience long working hours, work overload, role ambiguity, and high-performance expectations. The pressure to achieve business targets, coupled with job insecurity and intense competition, can significantly affect employees' mental and physical health. Additionally, extended screen time, frequent transfers, and expectations of constant availability through digital communication tools further complicate work–life integration. Such conditions may lead to adverse outcomes such as absenteeism, high employee turnover, reduced morale, and declining organizational commitment. Therefore, understanding work–life balance issues in the private banking sector is crucial for both employees and management.

From an organizational perspective, promoting work–life balance is increasingly recognized as a strategic tool for enhancing employee engagement, productivity, and

retention. Organizations that support flexible working arrangements, leave policies, stress management programs, and employee wellness initiatives tend to experience higher levels of job satisfaction and organizational loyalty. In contrast, neglecting work–life balance concerns can result in dissatisfaction, poor performance, and increased attrition rates. For private banks, which heavily depend on skilled and motivated human resources, addressing work–life balance is essential for achieving competitive advantage and service excellence.

Furthermore, demographic factors such as age, gender, marital status, and years of experience influence employees' perception of work–life balance. For instance, employees with family responsibilities may face greater challenges in balancing professional and personal roles. Similarly, younger employees may experience stress due to career growth pressures, while senior employees may struggle with leadership responsibilities and work overload. Hence, a comprehensive study of work–life balance among private bank employees helps in identifying key stressors and developing targeted HR policies.

In this context, the present study aims to examine the level of work–life balance among employees working in private sector banks and to identify the factors affecting it. The study also seeks to analyze the impact of work–life balance on employee satisfaction and overall well-being. By highlighting existing challenges and organizational practices, this research intends to provide valuable insights to bank management, policymakers, and HR professionals. Ultimately, the study contributes to a better understanding of how effective work–life balance initiatives can enhance employee performance and organizational effectiveness in the private banking sector.

Review of literature

Kumari and Rani (2019) ^[1] examined work–life balance practices among private bank employees in India and found that extended working hours and high-performance targets were major factors disturbing employees' personal lives. The study revealed that employees who lacked flexibility in work schedules experienced higher levels of stress and job dissatisfaction. The authors emphasized the need for supportive HR policies such as flexible working hours and leave facilities to improve employee well-being and productivity.

Singh and Khanna (2020) ^[2] studied work–life balance among public and private sector bank employees and reported that private bank employees faced greater work pressure compared to their public sector counterparts. The findings indicated that aggressive sales targets, frequent deadlines, and customer-related stress negatively impacted work–life balance. The study concluded that poor work–life balance leads to emotional exhaustion and lower organizational commitment among private bank employees.

Sharma (2020) ^[3] analyzed the relationship between work–life balance and job satisfaction among private bank employees. The study found a significant positive relationship between effective work–life balance and employee satisfaction. Employees who perceived organizational support in balancing work and family roles reported higher motivation and loyalty. The author suggested that banks should implement employee-friendly policies to reduce stress and enhance job satisfaction.

Rao and Devi (2021) ^[4] conducted a study on work–life balance challenges faced by women employees in private banks. The results revealed that women employees

experienced greater difficulty in balancing work and family responsibilities due to long working hours and societal expectations. The study highlighted that inadequate maternity benefits and lack of childcare facilities further aggravated work–life imbalance. The authors recommended gender-sensitive HR practices to support women employees. Patel and Mehta (2021) ^[5] examined the impact of work–life balance on employee performance in private sector banks. The findings indicated that employees with better work–life balance demonstrated higher productivity, improved service quality, and lower absenteeism. The study emphasized that work–life balance initiatives contribute significantly to organizational effectiveness and employee engagement in the banking sector.

Joseph and Varghese (2022) ^[6] investigated work–life balance among private bank employees in Kerala. The study found that workload, role conflict, and continuous digital connectivity negatively affected employees' personal lives. Employees reported difficulty in disconnecting from work even after office hours. The authors suggested stress management programs and work redesign as effective strategies to improve work–life balance.

Kaur (2022) ^[7] explored the influence of organizational culture on work–life balance in private banks. The study revealed that supportive leadership and positive workplace culture played a crucial role in reducing work-related stress. Employees working in banks with employee-centric policies reported better work–life balance and higher job satisfaction. The author concluded that organizational culture is a key determinant of work–life balance.

Nair and Pillai (2023) ^[8] studied the effect of work–life balance on employee retention in private banks. The findings showed that employees experiencing poor work–life balance were more likely to consider job switching. High attrition rates in private banks were linked to excessive workload and lack of personal time. The study recommended flexible work arrangements as a strategy to improve retention.

Das and Banerjee (2023) ^[9] analyzed the relationship between work–life balance and stress among private bank employees. The study found that imbalance between work and personal life significantly increased stress levels, leading to burnout and health issues. The authors highlighted the importance of wellness programs and mental health support in reducing employee stress.

Objectives

1. To examine the level of work–life balance among employees working in private sector banks.
2. To identify the key factors influencing work–life balance of private bank employees, including workload, working hours, and organizational support.

Research methodology

The present study adopts a descriptive research design to examine the level of work–life balance among employees working in private sector banks and to identify the key factors influencing their work–life balance. A descriptive design is appropriate as it helps in systematically describing the characteristics, attitudes, and perceptions of bank employees regarding work–life balance without manipulating any variables. The study is conducted in the urban area of Bangalore city, Karnataka. Bangalore is a major metropolitan and financial hub with a high

concentration of private sector banks. A sample of 200 employees was selected from different private sector banks operating in urban Bangalore. The study adopts a convenience sampling technique, as respondents were selected based on their availability and willingness to participate in the survey.

The study uses both primary and secondary data. A structured questionnaire was used as the research instrument. The questionnaire consisted of two sections. The first section covered demographic details such as age, gender, marital status, designation, and years of experience. The second section included statements related to work–life balance, workload, working hours, and organizational support, measured using a five-point Likert scale ranging from *Strongly Agree* to *Strongly Disagree*. The collected data were analyzed using statistical tools such as percentage analysis, mean, standard deviation, and ranking methods. These tools were used to assess the level of work–life balance and to identify the major factors influencing it. Data analysis was carried out using statistical software such as SPSS / MS Excel.

Data analysis

Table 1: Demographic Profile of Respondents (Percentage Analysis)

Particulars	Category	No. of Respondents	Percentage (%)
Age	Below 25 years	38	19
	25–35 years	92	46
	36–45 years	54	27
	Above 45 years	16	8
Gender	Male	118	59
	Female	82	41
Marital Status	Married	124	62
	Unmarried	76	38
Experience	Below 3 years	44	22
	3–7 years	96	48
	Above 7 years	60	30

Interpretation

The demographic analysis shows that a majority of respondents (46%) belong to the 25–35 years age group, indicating a young and active workforce in private banks. Male employees constituted 59% of the sample, while females accounted for 41%, suggesting adequate gender representation. Most respondents were married (62%), which implies greater responsibility toward balancing work and family life. Nearly half of the respondents (48%) had 3–7 years of experience, indicating that most employees were at a mid-career stage and likely exposed to significant work pressure.

Table 2: Level of Work–Life Balance (Mean and Standard Deviation)

Statement	Mean	Standard Deviation
I am able to balance my work and personal life effectively	3.12	0.94
My job allows me sufficient time for family	2.98	1.01
I feel stressed due to work pressure	3.74	0.88
I am satisfied with my work–life balance	3.08	0.92

(Scale: 1 – Strongly Disagree to 5 – Strongly Agree)

Interpretation

The mean scores indicate a moderate level of work–life balance among private bank employees. The statement related to stress due to work pressure recorded a high mean value (3.74), indicating that employees experience considerable stress. The relatively lower mean score for time spent with family (2.98) suggests dissatisfaction regarding personal time. The standard deviation values indicate moderate variation in responses, showing that work–life balance perceptions differ across individuals depending on job roles and personal circumstances.

Table 3: Impact of Working Hours on Work–Life Balance (Mean Analysis)

Statement	Mean	Rank
My working hours often extend beyond official time	3.86	I
I am expected to be available after office hours	3.71	II
Long working hours affect my personal life	3.65	III

Interpretation

The highest-ranked factor was extended working hours (mean = 3.86), indicating that employees frequently work beyond scheduled office time. The expectation to remain available after work hours also received a high mean score, reflecting increased digital connectivity. These findings clearly indicate that long working hours significantly disrupt employees’ personal and family lives, making it a major contributor to work–life imbalance in private banks.

Table 4: Impact of Workload on Work–Life Balance (Mean and Ranking)

Statement	Mean	Rank
My workload is excessive	3.92	I
Performance targets increase stress	3.84	II
Multitasking affects my work–life balance	3.69	III

Interpretation

Workload emerged as the most influential factor affecting work–life balance, with excessive workload securing the highest mean score (3.92). Performance targets and multitasking also significantly contributed to employee stress. These results suggest that the competitive nature of private banking places immense pressure on employees, leaving little scope for recovery and personal time.

Table 5: Organizational Support and Work–Life Balance

Statement	Mean	Rank
My organization supports work–life balance	2.96	III
Flexible work arrangements are provided	2.88	IV
Leave policies are employee-friendly	3.14	II
Supervisors are supportive	3.26	I

Interpretation

The analysis reveals moderate organizational support for work–life balance. Support from supervisors ranked highest, indicating that immediate leadership plays a crucial role in employee well-being. However, flexible work arrangements received the lowest mean score, highlighting a gap in organizational policies. This suggests that while interpersonal support exists, formal HR initiatives for work–life balance are insufficient.

Overall Interpretation Linked to Objectives

The analysis confirms that the level of work–life balance among private bank employees in urban Bangalore is moderate, fulfilling the first objective. The second objective is also achieved, as workload, long working hours, and limited organizational support

were identified as the key factors influencing work–life balance, with workload being the most dominant factor.

Findings of the Study

The study reveals that private bank employees experience a moderate level of work–life balance, indicating that while employees are able to manage their professional and personal responsibilities to some extent, they are not fully satisfied with the balance they achieve. The findings suggest that employees often struggle to allocate adequate time to family, leisure, and personal well-being due to job-related demands. This moderate level of balance reflects partial fulfillment of personal needs and highlights the existence of work-related pressures that prevent employees from achieving a healthy equilibrium between work and personal life.

One of the major findings of the study is that long working hours significantly disturb employees' personal and family life. Employees frequently reported that their work extends beyond official office hours, leaving them with limited time for rest and family interaction. The expectation to attend late meetings, complete targets, and remain available through digital communication tools further intensifies this issue. As a result, employees experience difficulty in maintaining social relationships and personal commitments, which negatively impacts their overall quality of life.

The study also identifies heavy workload and high-performance targets as the primary causes of work–life imbalance among private bank employees. Respondents indicated that they are often required to handle multiple tasks simultaneously while meeting strict deadlines and sales targets. This constant pressure to perform not only increases stress levels but also leads to mental exhaustion and reduced personal time. The competitive work environment of private banks intensifies workload demands, making it challenging for employees to disengage from work-related responsibilities.

Another important finding is that organizational support for work–life balance exists but is insufficient, particularly in terms of flexible work arrangements. While employees acknowledged basic support such as leave facilities and guidance from immediate supervisors, they felt that formal policies promoting flexibility, such as flexible working hours or work-from-home options, were limited. This lack of structured organizational initiatives restricts employees' ability to effectively manage work and personal commitments, thereby contributing to dissatisfaction and stress.

The study further reveals that employees experience high levels of stress due to continuous work pressure and digital connectivity. The use of technology has increased efficiency but has also created an expectation of constant availability, blurring the boundary between work and personal life. Employees reported receiving work-related calls and messages even after office hours, making it difficult to mentally disconnect from work. This ongoing stress adversely affects employees' emotional well-being, job satisfaction, and overall health.

Finally, the findings indicate that work–life balance issues are common across different age groups and experience levels, suggesting that the problem is widespread in private sector banks. Both younger and more experienced employees face similar challenges, although the reasons may vary. While younger employees experience pressure related to career growth and performance expectations, senior employees face stress due to increased responsibilities and leadership roles. This highlights that work–life balance is a universal concern within private banks and requires comprehensive organizational attention.

Conclusion

The study concludes that work–life balance among employees working in private sector banks in urban Bangalore remains a significant concern, with most employees experiencing only a moderate level of balance between their professional and personal lives. Long working hours, excessive workload, and high-performance targets emerged as the major factors disrupting employees' ability to maintain a healthy work–life balance, while

organizational support, particularly in terms of flexible work arrangements, was found to be inadequate. Continuous work pressure and digital connectivity further intensified stress levels, affecting employees' well-being and job satisfaction. The findings indicate that work–life balance challenges are widespread across age groups and experience levels, highlighting the need for private banks to implement effective work–life balance policies and employee-centric HR practices to enhance employee well-being, productivity, and organizational effectiveness.

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