

## **Work Life Balance and Job Satisfaction among the Working Women in Banking Sector: An Empirical Study with Reference to Bangalore City**

---

**Dr. N. Gurunatha Naidu<sup>1</sup>**

Professor of Marketing  
Sree Vidyanikethan Institute of Management, Tirupati  
Email: [ngnaidu@gmail.com](mailto:ngnaidu@gmail.com)

**Dr. Parle Kalyan Chakravarthy<sup>2</sup>**

Assistant Professor  
School of Management  
Centurion University of Technology and Management, Odisha  
Email: [pkchakravarthy@cutm.ac.in](mailto:pkchakravarthy@cutm.ac.in)

**Dr. Patan Touhid<sup>3</sup>**

HR Unit Head KMC Mangalore -Manipal Hospitals  
Mangalore Karnataka  
Email: [touhidhr@gmail.com](mailto:touhidhr@gmail.com)

---

### **Abstract**

Work-life balance is one of the supreme challenging issues being encountered by the women employees in the 21st century. Work- life balance means the extent to which the employee feels contented and have his or her needs fulfilled in both professional and personal faces of life. In the recent time the issue of work-life balance has gained more concern due to the reason that an individual's work life and personal life may present contradictory demands, while demand from both the spheres are equally important. Work life balance and Job satisfaction are the prominent research studies that most of the companies are investing their time to identify various job satisfaction variables. Present study makes an attempt to study the job stress and the work life balance of women employees working in public sector banks in Bangalore City. The study was carried out on primary data from State bank of India, Indian Overseas Bank and Punjab National Bank with sample of 212. . The data are analyzed using various statistical tools and methods on SPSS 28. Present study reveals that there exists a relationship between job stress and work-life balance among working women in selected banks.

**Keywords:** *Public Sector Banks, Work-life balance, Job satisfaction, Women employees*

## **Introduction**

According to the Daily Star, the women employment rate in the banking sector as of 2021 was found to be 19.30%, however, the rate of female participation has been comparatively slow than that of their male counterparts in this sector (Rakesh, 2022). There could be several reasons behind this including the employee perception regarding the presence of work-life balance in their day to day lives. Job satisfaction is one of the most crucial factors when it comes to building career. Besides many factors, work-life balance is considered to be one of the pivotal factors of employee motivation and job satisfaction. Globalization has altered the working environment that has lead to restructuring of jobs, greater the workload demand, part time and insecurity of job. It is perceived strongly that work is an ultimate source of stress and distress among individuals. Job stress influence employee's physical as well as mental condition, it also has considerable influence on satisfaction level of employees their performance and level of absenteeism. Lease (1998) defined job satisfaction as the degree of an employee's affective orientation towards the work role occupied in the organization. Banking sector, the backbone of the country's economy has played a important role in the prevention of the economy. But nowadays bankers are under a great deal of stress and every banker in their work is exposed to anxiety. Employees in the banks take painful effort to deliver the various needs of its customers. Work deadlines are getting compact and the individual's jobs are loaded and added with quality output. work life balance is a challenge for both employers and employees particularly in service industry where employees are loaded with work at workplace and at the same time they have to balance their personal life.

## **Review of Literature**

Pandey (2019) Objective of the study was to identify the determinants of Work Life Balance of Women bank employees, to study the effects of work life balance on job satisfaction amongst the working in Banking. Both primary and secondary Data was collected. A set of questionnaire was developed to collect the responses from the employees of the banking sector. It was found in the study that majority of the women were not happy with the higher management. 78% amongst the public sector and 93 % of the private sector realized that women employees cannot pursue their career with same velocity after marriage and child break.

Work-life balance is a key issue in all types of employment as dual-career families have become common and high work demands with long working hours have become the norm. The importance of helping employees achieve a balance between the demands of their work and their home lives has been emphasized. Demographic changes as seen in the increasing number of women in the workplace and dual career families have generated an increasingly diverse workforce and a greater need of employees to balance their work and non-work lives (Bharat, 2018)

Shaw (2019) suggested that an equally high investment of time and involvement in work and family would reduce work–family conflict and stress thereby enhancing an individual’s quality of life. And so it goes without saying that married working women of this era can have a healthy quality of life only when work-life balance is maintained making the topic of work life balance for working women, the need of the hour.

Harrison (2017) mentioned that since coworkers highly influence employee attitudes and their support is associated with job satisfaction, hence, organizations must pay more attention so that these relationships could be enhanced for better organizational outcomes. A survey done on employees for performing a study on employee satisfaction among the major commercial banks in Kenya revealed that only 12% felt that reward system used affected their performance and affected the organizational growth, whereas significant proportion (39%) felt that feedback and support of their supervisor plays a pivotal role to enhance their motivation levels.

Kumar (2016) mentioned that in the banking sector, workers especially women in the cash have to work in pressure in order to completing account balancing which takes long hours leaving them stressed; the study also pointed out that managing daily household activities, child rearing and looking after the other family members were the prime factors which resulted in stress among female employees in the bank. Hence, these social factors causing stress are likely to have a negative impact on job satisfaction.

Shahid M. N (2017) conducted a study in private and public banks. They have shown that the technological growth has revolutionized the way banking sector works and the competition is globalized now way days because of the economic condition. The level of stress faced by the employees in banking sector is also growing rapidly. The study found that there is a significant relationship between type of the banks, age, gender and education, job, role, interpersonalrelationship and Impact of occupational stress. So the banking sector employee should adopt new coping strategies for maintaining good physical and mental condition to improve productivity.

### Objectives

- To study the demographical factors affecting working women in selected public sector bank employees
- To study the association between employee job satisfaction and work life balance of the working women in selected public sector bank employees
- To find the factors impact on working women in selected public sector bank employees

### Hypothesis

1. There is no significant relationship between work-life balance and Job satisfaction

### Research Methodology

The study has been carried out among 212 working women in selected public sector banks in Bangalore City. Respondents were asked to give their opinion towards the job stress and its impact on women employee's work life balance. Convenience sampling method was used to collect the data and the collected data was analyzed by using the SPSS Software 28.

### Results and Discussions

#### Descriptive Statistics

Variable	Number	Minimum	Maximum	Average	Standard Deviation	Variance
Age	212	14	30	11.0931	2.6139	5.319
Qualification	212	12	30	91.5214	2.4889	6.230
Experience in Bank	212	05	30	28.6190	2.994	11.917
Single/Married	212	07	18	41.8120	2.5867	2.845

Salary	212	63	141	39.0123	8.5764	91.149
Age	212	26	65	98.1292	4.9165	28.225

Table 1 shows the Descriptive statistics of women working employees in selected public sector banks.

**Factors affecting women working employees in selected public sector banks**

Factors	Mean	Std. Deviation	Standard Error	Variance
Work life imbalance	2.12	0.19	0.0901	1.091
Over work load	3.98	1.03	0.0321	1.233
Working Hours	1.99	1.53	0.0019	0.981
Transport	3.55	1.21	0.0412	0.767
Transfer Policy	3.10	1.98	0.0219	1.712
Branch Manager Support	2.03	0.87	0.0342	1.018

Table 2 shows the factors affecting women working employees in selected public sector banks.

**Reliability Test**

Dimension	Cronbach's Alpha
Work life imbalance	.931
Over work load	.739
Working Hours	.873
Transport	.912
Transfer Policy	.765
Branch Manager Support	.982

From Table 3 calculated Cronbach's alpha reliable test which measure the internal consistency. Where the all variable posted more than 0.70. This means that variables are reliable of internal consistency of the dimensions (Garson 2002).

**Correlation Test**

<b>Variables</b>		<b>Work life imbalance</b>	<b>Branch Manager Support</b>	<b>Workin g Hours</b>	<b>Transport</b>	<b>Transfer Policy</b>	<b>Over work load</b>
<b>Work life imbalance</b>	Pearson correlation	1	.354*	.534**	.453**	.421**	.490**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	212	212	212	212	212	212
<b>Branch Manager Support</b>	Pearson correlation	.354**	1	.467**	.582**	.521**	.519**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	212	212	212	212	212	212
<b>Working Hours</b>	Pearson correlation	.534	.467*	1	.465**	.498**	.396**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	212	212	212	212	212	212
<b>Transport</b>	Pearson correlation	.453	.582*	.465**	1	.503**	.492**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	212	212	212	212	212	212
	Pearson correlation	.421**	.521*	** .498*	.503**	1	.552**

<b>Transfer Policy</b>	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	212	212	212	212	212	212
<b>Over work load</b>	Pearson correlation	.490	.519*	** .396*	.492**	.552**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	212	212	212	212	212	212

(Table 4 own source calculation) \*\*. Correlation is significant at the 0.01 level (2-tailed).

In table 4 shown that Remuneration have the strong positive association with work life imbalance whereby over work load correlation is ( $r=0.490$ ,  $p<0.000$ ). Then, it was followed by Transfer policy association with Manager Support ( $r=0.519$ ,  $p<0.000$ ), working hours ( $r=0.396$ ,  $P<0.000$ ), transport ( $r=0.492$ ,  $p<0.000$ ) and transfer policy of the employees ( $r=0.552$ ,  $p<0.000$ ). In the table it shows that every variable are significant because P value are not more than 0.05.

### ANOVA

Source	Sum of	df	Mean	R 2	F	Sig.
Regression	14.265	2	5.018	0.790	135.390	.000
Residual	113.44	209	0.196			
Total	127.705	211				

The results of ANOVA are given in the above table 5. The ANOVA results accepts the Research Hypothesis and rejects the Null Hypothesis as p-value associated for significant impact of Work Life Balance and Job satisfaction of working women employees i.e. 0.000 and F value is 0.790. The conclusion from the above analysis suggests that there is high level of impact of Work Life Balance and Job satisfaction of working women employees in selected public sector banks in Bangalore City.

### Conclusion

Involvement of women in the economical life is significant for the development of the country and improvement of the quality of life of the families. But, due to additional responsibilities they

are suffering from work life imbalance and work life conflicts which ultimately affect their life satisfaction. By identifying these main factors study can provide better insights to the family members, Human resource professionals and management consultants for initiating efforts to improve life satisfaction of working women. The performance of the employee is the most important factor as far as the success of the banking industry. This in turn is dependent on the employee's well-being. At the same time, we found that there are two factors that mostly satisfy as an employee in banking sector which are transfer policy and working hours. It is concluded that there is of impact of Work Life Balance and Job satisfaction of working women employees in selected public sector banks in Bangalore City. Management should also focus on all facets of job satisfaction and not only on any one factor in order to enhance the employee performance in the public sector banks.

### References

- Ahmad MAR, Ismail Z, Halim HA. Awareness and perception of taxpayers towards goods and services tax (GST) implementation. *International Journal of Academic Research in Business and Social Sciences*. 2016:75-93.
- Alok R, Shah M, Sharma R. Need for Foreign Investment. *Journal of Accounting, Finance & Marketing Technology*. 2017;1(1):18-21.
- Ansari K, Jain G. Impact of GST on Indian startups. *International Education and Research Journal*. 2017;3(5).
- B. A Study On Impact Of Gst After Its Implementation. 2016.
- Bhagavatula S, Mudambi R, Murmann JP. Management and Organization Review Special Issue 'The Innovation and Entrepreneurship Ecosystem in India'. *Management and Organization Review*. 2017;13(1):209-12.
- Chen LE, Taib MSBM, editors. Goods and Services Tax (GST): Challenges Faced by Business Operators in Malaysia. *SHS Web of Conferences*; 2017: EDP Sciences.
- Durgaraju, R., & Sekhar, S. C. (2021). A Perspective Research Study on the New Age Currency (The Case of Bit coin Currency System). *International Research Journal of Innovations in Engineering and Technology*, 5(2), 16.
- Gupta VK. Marketing Strategy: A War to Win. *Journal of Management Science, Operations & Strategies*. 2017;1(1):21-4.



- Javed U. PROFIT, PROTEST AND POWER Bazaar politics in urban Pakistan. Routledge Handbook of Contemporary Pakistan. 2017:135.
- Kour M, Chaudhary K, Singh S, Kaur
- Kubickova M. The impact of government policies on destination competitiveness in developing economies. Current Issues in Tourism. 2017:1-24.
- Kumar, T. S., & Sekhar, S. (2019). Impact of e-Marketing on Influencing Consumer Purchase decision. *International Journal of Scientific Development and Research*, 4(11).
- Ling S, Osman A, Arman Hadi A, Muhammad Safizal A, Rana S. Public acceptance and compliance on Goods and Services Tax (GST) implementation: A case study of Malaysia. *Asian J of Soc Sc & Hum*. 2016;5(1):1-12.
- Lourdunathan F, Xavier P. A study on implementation of goods and service tax (GST) in India: Prospectus and challenges. *International Journal of Applied Research*. 2017;3(1):626-9.
- Nath B. Goods and services tax: A milestone in Indian economy. *IJAR*. 2017;3(3):699-702.
- Nethala, V. J., Pathan, M. F. I., & Sekhar, M. S. C. (2022). A Study on Cooperative Banks in India with Special Reference to Marketing Strategies. *Journal of Contemporary Issues in Business and Government Vol*, 28(04).
- Petutschnig M. Future orientation and taxes: Evidence from big data. *Journal of International Accounting, Auditing and Taxation*. 2017;29:14-31.
- Raj SJ. Problems Faced by Entrepreneurs: A Special Reference to Micro and Small Entrepreneurs in Mumbai and Pune. 2016.
- Rana, S. (2022). Consumer Awareness and Perception Towards Green Marketing: An Empirical Study In Bangalore City. *Journal of Positive School Psychology* <http://journalppw.com>, 6(5), 4240-4245.
- Rashid AA, Hanif A, Kamaruddin R. Acceptance towards Goods and Services Tax (GST) and Quality of Life: Antecedent and outcome using partial least square method. *Environment- Behaviour Proceedings Journal*. 2016;1(2):25-32.

- Sekhar, M. S. C., Ashalatha, D., & Gorkhe, M. (2022). Corporate Governance-Impact on Financial Performance of Selected IT Companies in Bengaluru City. *Journal of Contemporary Issues in Business and Government Vol, 28(03)*.
- Sekhar, M. S. C., Murthy, J., Karim, S., Reddy, M. M. S., & Bhupathi, C. Factors Influencing Customers' Buying Behaviour: A Study of Electric Vehicles with reference to Tirupati City.
- Sekhar, S. C. (2020). A Study on Effectiveness of Electronic banking System. *Sanshodhan, 9*, 8-13.
- Sekhar, S. C., & Radha, N. (2019). Impact of globalization on msme: prospects, challenges and policy implementation on economic growth. *International Journal of Trend in Scientific Research and Development, 3(6)*, 536-541.
- Shaikh AS, Kinange U, Fernandes A. Make in India: Opportunities and Challenges in Defence Sector. 2016.
- Shokeen S, Banwari V, Singh P. Impact of Goods and Services Tax Bill on the Indian Economy. *Indian Journal of Finance. 2017;11(7):65-78*.
- Zainal R, Teng TC, Mohamed S. Construction Costs and Housing Prices: Impact of Goods and Services Tax. *International Journal of Economics and Financial Issues. 2016;6(7S)*.
- Basha, S. M., & Ramaratnam, M. S. (2017). Construction of an Optimal Portfolio Using Sharpe's Single Index Model: A Study on Nifty Midcap 150 Scrips. *Indian Journal of Research in Capital Markets, 4(4)*, 25-41.
- Krishnamoorthy, D. N., & Mahabub Basha, S. (2022). An empirical study on construction portfolio with reference to BSE. *Int J Finance Manage Econ, 5(1)*, 110-114.
- Basha, M., Singh, A. P., Rafi, M., Rani, M. I., & Sharma, N. M. (2020). Cointegration and Causal relationship between Pharmaceutical sector and Nifty—An empirical Study. *PalArch's Journal of Archaeology of Egypt/Egyptology, 17(6)*, 8835-8842.
- JagadeeshBabu, M. K., SaurabhSrivastava, S. M., & AditiPriya Singh, M. B. S. (2020). INFLUENCE OF SOCIAL MEDIA MARKETING ON BUYING BEHAVIOR OF MILLENNIAL TOWARDS SMART PHONES IN BANGALORE CITY. *PalArch's Journal of Archaeology of Egypt/Egyptology, 17(9)*, 4474-4485.

- Agrawal, D. K. (2022). An Empirical Study On Socioeconomic Factors Affecting Producer's Participation In Commodity Markets In India. *Journal of Positive School Psychology*, 2896-2906.
- Shaik, M. B., Kethan, M., Rani, I., Mahesh, U., Harsha, C. S., Navya, M. K., & Sravani, D. (2022). WHICH DETERMINANTS MATTER FOR CAPITAL STRUCTURE? AN EMPIRICAL STUDY ON NBFC'S IN INDIA. *International Journal of Entrepreneurship*, 26, 1-9.
- DrSanthosh Kumar, V., & Basha, S. M. (2022). A study of Emotional Intelligence and Quality of Life among Doctors in PandemicCovid 19. *International Journal of Early Childhood*, 14(02), 2080-2090.
- Dr. Mohammed Khizerulla<sup>1</sup> Ms. Aaminah Firdos<sup>2</sup> Ms. Saira Banu<sup>3</sup> Mr. Mahabub Basha<sup>4</sup>"A Study on Emotional Intelligence on the Decision Making by the Employees of Financial Institutions in India", *Journal of Science and Technology*, Vol. 07, Issue 04, June 2022.
- Shaik, M. B. ., , M. K., T. Jaggaiah, & Mohammed Khizerulla. (2022). Financial Literacy and Investment Behaviour of IT Professional in India. *East Asian Journal of Multidisciplinary Research*, 1(5), 777–788. <https://doi.org/10.55927/eajmr.v1i5.514>
- Mohammed, B. Z., Kumar, P. M., Thilaga, S., & Basha, M. (2022). An Empirical Study On Customer Experience And Customer Engagement Towards Electric Bikes With Reference To Bangalore City. *Journal of Positive School Psychology*, 4591-4597.
- Murthy, B. S. R., Manyam, K., & Manjunatha, M. (2018). A Study on Comparative Financial Statement of Hatsun Agro Product Ltd (With Reference Last Five Financial Year 2013 To 2017). *International Journal for Science and Advance Research In Technology JSART*, 4, 2395-1052.
- Murthy, B. S. R., Manyam, K., Sravanth, K., & Ravikumar, M. (2018). Predicting Bankruptcy of Heritage Foods Company by Applying Altman's Z-Score Model. *INTERNATIONAL JOURNAL OF INNOVATIVE RESEARCH IN TECHNOLOGY (IJIRT)*, 4(12).
- Rajasulochana, D., & Khizerulla, M. (2022). Service Quality In SBI: An Assessment Of Customer Satisfaction On E-Banking Services. *Journal of Positive School Psychology*, 4585-4590.
- Prakash, M., & Manyam, K. (2018). Changing Paradigms of Service Sector Employment in India. *INTERNATIONAL JOURNAL OF BUSINESS, MANAGEMENT AND ALLIED SCIENCES (JBMAS)*, 5(1).

- Prasad Kotni, V. V., & Karumuri, V. (2018). Application of Herzberg Two-Factor Theory Model for Motivating Retail Salesforce. *IUP Journal of Organizational Behavior*, 17(1).
- Karumuri, V., & Singareddi, S. (2014). Employee attrition and retention: A theoretical perspective. *Asia Pacific Journal of Research Vol: I Issue XIII*.
- Karumuri, V. (2017). A theoretical framework on employee engagement. *Asia Pacific Journal of Research*, 1, 150-155.
- Kumarai, G. S., Bajaj, P. K., Rana, S. S., Kethan, J., Basha, S. M., & Karumuri, V. (2022). An empirical study on customer satisfaction towards organized Retail outlets in Bengaluru city, Karnataka. *Academy of Marketing Studies Journal*, 24, 1-11.
- SATPATHY, D. S., KARUMURI, D. V., SUSANTA, D., & SATPATHY, K. (2021). Analysing the impact of retail store attributes on unplanned buying intention with mediating role of shopping enjoyment and store perception: An Empirical study. *Journal of Contemporary Issues in Business and Government| Vol, 27(2)*, 2157.
- Karumuri, V., & Kore, G. (2021). Effective Talent Management Practices: A. *Eprajournals. Com*, no. June, 32-35.
- Shaik, M. B., Kethan, M., & Jaggaiah, T. (2022). Financial Literacy and Investment Behaviour of IT Professional With Reference To Bangalore City. *Ilomata International Journal of Management*, 3(3), 353-362.
- Basha, S. M., Kethan, M., & Aisha, M. A. A Study on Digital Marketing Tools amongst the Marketing Professionals in Bangalore City.