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# Impact Of Work Life Balance On Employee Job Satisfaction Among Bank Employees In Bangalore District

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**Dr. Abhinandan N**

Assistant Professor, Maharani Lakshmi Ammanni College for Women, Autonomous.

Bengaluru, India

[drabhinandann@mlacw.edu.in](mailto:drabhinandann@mlacw.edu.in)

## **ABSTRACT:**

*The present study of work life balance in banking sector covered the employees from public, private and co-operative banks having their branches in Bangalore district. The study covered employees at each hierarchical levels of the branches like branch managers, officers from various departments and clerks and sub staff employed. An in depth study is carried out to study life satisfaction and job satisfaction among the bank employees. This is an attempt to analyse work life balance and related issues. The required data for analysis was generated through primary and as well as secondary sources. Data input was being of 440 bank employees and having different variables under study, its analysis was done using IBM SPSS Statistics 20.0 the statistical tools applied for the analysis of primary data are ANOVA. This study reveals the association between life satisfaction and work life balance, and the association between job satisfaction and work life balance. The present study provides recommendations that a practical implementation of the suggestions like facilitating mentoring, yoga, workshop etc., can be initiated and results may be evaluated.*

**Key Words:** *Life satisfaction, Job satisfaction, Bank employees, Work-life balance (WLB).*

## **1. BANKING: AN INTRODUCTION:**

In this modern era, Indian Banking sector has experienced a paradigm shift in terms of its evolution, influence as well as operational. The mediation of information technology has changed not only the way the work carried out but also the speed of doing. Significant background influences like structural changes in the modern banking organizations and changes in work-related pattern composed with a young age-mix, enhanced scope of member of staff happiness and increased sense of work life challenges that are unswervingly influencing the perceived motivational factors for the personnel to contribute towards the organizational sustainable growth. Employee Work Life Balance has thus been identified as an important motivational reinforce, which is now widely practiced in organizations to achieve increased efficiency and productivity of employees.

Human Resources are considered to be most valuable in any organisation. It is the sum total of inherent abilities, acquired knowledge and skills. It is essential to ensure that human resources are utilized to a maximum level in order to realise the organizational goals. It is

more so in the case of service sectors like banking because of the focus on customer services<sup>1</sup>. Indian banking sector has witnessed tremendous changes which have been driven by heightened competition, ever rising customer expectations, and increasing use of technology in the recent past. This transformed banking sector would expect the employees to be more creative, innovative, and proactive in their performance. This transformation has created a huge need for vigorous employee motivation activities and wellbeing measures. These activities are more supported by the key factors like Work life balance, stress management; job satisfaction etc.

### **WORK LIFE BALANCE- A CONCEPTUAL FRAMEWORK:**

Work Life Balance has been one of the major determinants of the effective performance of the employees. A contented employee is an asset to the organization, contentment depends greatly on balancing the work and non-work roles amongst the employees. Today work life balance has become an increasingly important concern for the employees and the organizations in services sector in view of the contemporary demographic, technological, market, and organizational changes associated with it. Demographic changes and the pattern of work in the work places have generated a greater need for looking beyond the very fundamental issue of HR in its conventional functions such as recruitment, training, compensation etc.,.

The balance is achieved when an individual's right to a fulfilled life inside and outside paid work is accepted and respected as a room, to the mutual benefit of the individual, business and society. The concept of work life balance is based on the notion that paid work and personal life should be seen less as competing priorities than as complementary elements of a full life. The way to achieve this is to adopt an approach that is "conceptualised as a two way process involving a consideration of the needs of employees as well as those of employers<sup>2</sup>". For the organisations to remain competitive, it is critical they attract and keep the best employees. To do that, they always shift balance from inputs, like an environment and resources that enable a superior performance and therefore a better output. A study conducted by Dex and Smith<sup>3</sup>, (2002) shows that: (A) there are positive effects on employee commitment from having family friendly policies. (B) Approximately nine out of every ten establishments with some experience of these policies found them cost effective. (C) Increase in performance was associated with having one or other family friendly policy in the case of five out of six performance indicators. Apt examples of worldwide companies and organizations that appreciate the work life balance such as TCS, IBM, BT, Lloyds TSB and other, which shows that work life balance policies and practices can bring clear benefits to their business<sup>4</sup>. There is also evidence which suggests that employers who support a work life

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<sup>1</sup> Rao, P. Subbaa. (2000), Essentials of Human Resource Management and Industrial Relations, Himalaya Publishing House, Mumbai, India pp. 480.

<sup>2</sup> Lewis, SS. (2000) Workplace Programmes and Policies in the United Kingdom, in Haas I., Hwang P. and Russell G. (eds.) Organisational Change and Gender Equity, London: Sage Publications pp. 162-168.

<sup>3</sup> Shirley Dext and Colin Smith, (2002) "The nature and pattern of family-friendly employment policies in Britain", The Policy Press 34 Tyndall's Park Road Bristol BS8 1PY, UK, ISBN 1 86134 4333, pp. 20-27.

<sup>4</sup> Narendranatha Sheena, (2007), Work life balance- The Employers' Perspective, Osmania Journal of Management, Vol.09 No.3, pp. 214-219.

balance ethos and offer work life programmes are likely to have a competitive advantage in the labour market.

In banking the human factor is vitally important to render the expected customer service, Competitive advantage can be achieved through harnessing the potential available in the employees by creating a positive work culture and enlisting the support of all the employees to the organizational goals. To this end, the HR policy or HRM model should be so devised as to promote mutuality — mutual goals, mutual influence, mutual respect, mutual rewards, mutual responsibility, etc. Mutuality will elicit commitment which, in turn, will yield both better economic performance and greater human development.

Work life balance has always been a concern of those interested in the quality of working life and its relation to broader quality of life and is one of the most important issues facing employers and also employees today. In the banking community, there is growing concern that the quality of life is fast deteriorating. Sparks, Cooper, Fried and Shirom, (1997)<sup>5</sup> in their study provide some indication that when people spend too many hours at work, and spend less with their families, their health and role performance in work, begin to deteriorate.

A bank employee of current times, is pressurized to perform to essentially and satisfactorily meet the deadlines set by the bank managements, provide quality service to its customers and be on the ‘work mode’ more than his officially designated hours; all, at the same time. This is directly affecting his psychological, social, emotional and physical health and well-being. A small error by a frustrated bank employee or by a depressed bank employee can not only bring the entire financial transactions of the bank down, damage the long standing trust of Indian citizen on this sector but also can majorly affect the larger economic growth of the country. The introduction of full-fledged and devoted work life balance initiatives and interventions, to some extent, help bring down, the severity of the issue. Therefore, a study regarding the management of work life balance of bank employees is essential to help them live more meaningful, peaceful and productive professional and personal lives.

## 2. LITERATURE REVIEW:

**Ami Shelle (2012)**<sup>6</sup> in her Ph.D thesis “Effectiveness of HEM Practices in Banking Organizations” found that a high level of responsiveness towards the change and adaptability was found. The banking organizations are able to strategically predict the changes and respond to them. The research also focuses on the need for improved level of credibility among the employees at banks. **Anurva Narayan Mukharjee (2011)**<sup>7</sup> in the research work, “Work culture in the Banking industry; a Sociological Study of Three Nationalized Banks in Kolkota” made a qualitative and quantitative analysis of various aspects of work culture such as delegation, team work across boundaries, integrating people with technology, a shared sense of purpose, quality of learning etc. Also the researcher has adopted the Indian insights

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<sup>5</sup> Sparks, (1997), The Effects of Hours of Work on health; A meta analytic review, Vol. 70, Issue 4, Journal of Occupational and Organizational Psychological, The British Psychological Society PP. 395-96

<sup>6</sup> Anu & Shelle, (2012), Effectiveness of Human Resource Management practices in banking organizations Punjabi University.

<sup>7</sup> Anurva & Narayan Mukharjee, (2011), Work culture in the banking industry a sociological study of three nationalized banks in Kolkata. The University of Burdwan.

into concept of work culture. With respect to the work attitudes, organizational attitudes and employee attitude, found that these is a strong and positive relationship between the attitude and job satisfaction. **Erica D. Chik, (2014)**<sup>8</sup> in his book, “Fundamentals of Work Life Balance” emphasised the need for an individual to make a work life plan which represents an aerial view that enables him to identify and compare activities that demand one’s energy and time. The components of Work life balance have been focus areas, strategic plans, tasks, actions and communications, implementation schedules, Work life maintenance and development. **Mita Sengupta (2015)**<sup>9</sup> in her study “A critical Analysis of gender perception work life balance in the service sector in Pune.” having the objective of exploring the gender differences in the perception of work life balance conducted a study of respondents form retail industry, health industry, IT industry, ITES industry, education, Banking, financial services etc. The study found that work life balance problem equally affects male and female respondent’s .The study also found that the working mothers with young children are found to experience the maximum negative impacts of work life imbalance. The recommendations include emphasis on planning and organizing activities, time management, creation of boundaries between work life and rest of life self-discipline, etc. **Parminder Walia (2011)**<sup>10</sup> in her research, Work Life Balance of Working Professionals -A Study of IT And ITES Industry studied the relationship between each of the individual related variables(emotional intelligence, work centrality, age, gender and marital status),family related variables (household responsibility, spouse support and parental demands),work related variables (task variety, task autonomy and work schedule flexibility) and work life balance (including its dimensions) of working professionals in IT and ITES industry. The researcher suggestions like, training programmes should be organized to enhance emotional intelligence. Both work flexibility and autonomy has been found to be significantly positively related to work life balance, and professionals with higher levels of flexibility and autonomy showed higher levels of work life balance. **Swarnalatha T (2013)**<sup>11</sup> in the thesis “An Empirical Analysis of Work Life Balance on Women Employees: A Study with special reference to Banking Sector at Chennai” found that work life balance policies and practices have been more important to the women employees working at rural branches rather than urban employees. Women employees working at rural branches have less importance in self-management. The researcher further concluded that the level of women employees’ satisfaction on work life balance in personal and work life satisfaction is higher for the women employees of nationalized banks than in private sector banks. The study is concluded insisting upon the development of work life balance awareness programmes.

### 3. STATEMENT OF THE PROBLEM:

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<sup>8</sup> Erica D. Chikk, (2014), Fundamentals of work life balance, ASTD Press.

<sup>9</sup> Mita Sengupta (2015) “A critical Analysis of Gender Perception Work Life Balance in the Service Sector in Pune.” Shri Jagdesh Prasad Thabarmal Tibrewala University.

<sup>10</sup> Parminder Walia, (2011), Work Life Balance of Working Professionals - A Study of IT and ITES Industry, Punjabi University.

<sup>11</sup> T. Swarnalatha (2013), An Empirical Analysis of Work Life Balance on Women Employees: A Study with special reference to Banking Sector at Chennai. Manonmaniam Sundamar University.

The review of literature on the various aspects of WLB and HR in banks in India the researcher found that the major domains such a work, organization family and individual influence greatly the WLB. The researcher decided to use the two variables depicting WLB and satisfaction aspects of employee. This study focuses on assessing the extent and magnitude of impact of two different variables, in order to establish the relationship between WLB and other variable. The employees were chosen from different cadres of different banking organizations in Bengaluru district including male and female, married and single, with and without children etc.

### **RESEARCH GAP:**

The researcher has undertaken an exhaustive review of published literature pertaining to various issues surrounding Work Life Balance and almost all the literatures indicate the common or rather expected issues of WLB. The studies on WLB and its importance in banking sector have greater increased in recent years. The review of literature summarises the current status of the work and research on the subject.

### **OBJECTIVES OF THE STUDY:**

➤ To study life satisfaction and job satisfaction among the bank employees.

### **HYPOTHESIS OF THE STUDY:**

#### **Hypothesis- 01**

H<sub>0</sub>: There is no significant association between life satisfaction and work life balance.

H<sub>1</sub>: There is a significant association between life satisfaction and work life balance.

#### **Hypothesis- 02**

H<sub>0</sub>: There is no significant association between job satisfaction and work life balance.

H<sub>1</sub>: There is a significant association between job satisfaction and work life balance.

## **4. METHODOLOGY:**

A descriptive study is one in which information is collected without changing the environment. This studies the present status of work life balance and some related factors in the banking sector. The required data for analysis was generated both primary and secondary sources. Primary data was collected through a structured questionnaire responded by the employees and by interview schedules to the managers of different levels at different banks. The secondary data were collected from the published sources like books, journals, newspaper, brochures and websites. Measurement of life satisfaction and job satisfaction are the constructs obtained from the study conducted by Diener, et. Al., (1985) and Hackman, J R., & Oldham, G. R., (1975)<sup>12</sup>. Validity is the ability of an instrument to measure what is intended to measure, based on the significance value obtained by the sig. (2-tailed) < 0.05 the questionnaire is considered valid. Reliability refers to the consistency of a measure. Cronbach's aplhs value calculated has been 8.09.

### **Tools for data analysis and interpretation:**

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<sup>12</sup> Diener, et. Al., (1985) and Hackman, J R., & Oldham, G. R., (1975). The satisfaction with life scale. Journal of personality assessment, Vol. 49, pp.71-75.

Data input was being of 440 bank employees and having different variables under the study, its analysis was done using IBM SPSS statistics 20.0 and MS-Excel. Graphs and charts, Frequency distribution, mean, cross tabs and ANOVA.

### **Sample Design:**

The sample was comprised of employees all types i.e. public, private and co-operative banks as well as all hierarchical level of bank branches.

### **Sampling unit:**

The sample unit is based on bank employees from public, private and co-operative banks from all cadres i.e. branch manager, officers and clerks, sub-staff from different branches of all age groups including male and female irrespective of their experience willing to participate in survey.

### **Sample size:**

The researcher had personally visited the branches of different banks to solicit the information from about 500 prospective respondents. For all practical purposes the sample size used for analysis is 440 and the same were appropriate to use for the further analysis.

The samples were drawn from each area and sector using non-probability sampling technique and convenience sampling method was used to draw the sampling units.

### **Sample Frame:**

Work positions	Type of Banks			Total
	Nationalised	Co-operative	Private	
Supporting Staff	37	11	15	63
Clerks	89	14	65	168
Officer	75	11	60	146
Manager	47	8	8	63
Total	248	44	148	440

### **Area of the study:**

The study was conducted across the employees of different nationalised, schedule, co-operative as well as private sector banks in Bangalore in the state of Karnataka. Bangalore district comprises total of 319 branches out 148 nationalised and scheduled banks, 10 co-operative banks and few private banks are scattered over various rural and urban areas.

## **5. ANALYSIS AND INTERPRETATION OF DATA:**

### **ASSOCIATION BETWEEN LIFE SATISFACTION AND WORK LIFE BALANCE:**

#### **Hypothesis- 01**

H<sub>0</sub>: There is no significant association between life satisfaction and work life balance.

H<sub>1</sub>: There is a significant association between life satisfaction and work life balance.

Table 01: Association between Life Satisfaction and Work Life Balance

	Sum Squares	Df	Mean Square	F	Sig.
Between Groups	.879	4	.220	.642	.633
Within Groups	148.893	435	.342		
Total	149.773	493			

One way ANOVA results presented in Table 01 to test whether there is any significant relationship between life satisfaction and work life balance with 0.05 significance level. Since the observed alpha value from table is 0.633 which is much more than the table value i.e., 0.05, null hypothesis is rejected and alternative hypothesis is accepted from which it can be concluded that there is a significant association between life satisfaction and work life balance.

#### Job Satisfaction:

Guest (2002)<sup>13</sup> noted that work life balance has always been a concern of those interested in the quality of working life and its relation to broader quality of life. The concept of work life has been abstracted from the job satisfaction level of an employee, which is an extrinsic factor of job satisfaction. T aimed to provide quality of life for an employee at the same time retaining the productivity levels of an employees at the work place. The demands of employees work life balance is increased by change in trends in the business such as change in organisation structure, diversity of work force and female employees working in organisations. Organisations should provide work life balance facilities to their employees so that employees can perform their duties effectively and leads organisation to the success.

An employee's overall satisfaction with his job is the result of combination of factors which include work enjoyment, nature of tasks and responsibilities, promotional opportunities, work output and co-workers relationship.

The study sought to establish the extent to which responds agreed with the statements relating to job satisfaction from the research findings.

Table 03: Job Satisfaction (JS)

Job Satisfaction (JS)		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total	Mean Score
1. I enjoy my job	F	48	159	116	60	57	440	2.80
	P	10.91	36.14	26.36	13.64	12.95	100	
2. I am generally satisfied with the kind of work I do in my job.	F	41	148	131	71	49	440	2.85
	P	9.32	33.64	29.77	14.14	11.14	100	
3. My organisation recognises and acknowledges my work and performance.	F	45	157	122	56	60	440	2.83
	P	10.23	35.68	27.73	12.73	13.64	100	
4. overall I am satisfied with my job	F	27	146	124	77	66	440	3.01
	P	6.14	33.18	28.18	17.50	15.00	100	

#### JS-01 Enjoyment of the job:

<sup>13</sup> Guest. R., (2002), New Model of Job Design: Motivating Employees performance, Journal of management development, 25(6), 572-587

Employee satisfaction is used to describe whether employees are happy and fulfilling their desires and needs. Employee's satisfaction can help to build commitment of employees towards organisation. (Bharati Deshpande, 2012)<sup>14</sup> of the total respondents, 12.95% have strongly agreed, 13.64% have agreed, 26.36% of respondents have been neutral, 36.14% of respondents have disagreed and 10.91% strongly disagreed that they enjoy their job. When the mean is calculated to the responses regarding the amount of enjoyment the mean has been 2.80 and it indicates that the amount of enjoyment of the job has been very low.

#### **JS-02 Satisfaction with respect to nature if work in job:**

Of the total respondents, 11.14% have strongly agreed, 16.14% have agreed, 29.77% of respondents have been neutral, 33.64 % of respondents have disagreed and 9.32% strongly disagreed they are generally satisfied with the kind of work they do in their job. The mean score for the statement has been 2.85 and it is indicative of the fact that the respondents are not that satisfied with the kind of work what they do in their workplace.

#### **JS-03 Recognition of work and performance:**

Sakthivel Rania, (2011)<sup>15</sup> found that recognition was linked with work life balance, which leads to employee satisfaction and the effects of recognition for the employee contribution are reflected in their satisfaction.

Of the total respondents, 13.64% have strongly agreed, 12.73% have agreed, 27.73% of respondents have been neutral, 35.68 % of respondents have disagreed and 10.23% strongly disagreed they are generally satisfied with the recognition of work and performance. When the mean score 2.83 is analysed it is evident that the organisation does not recognise and acknowledge the work and performance of the employees.

#### **JS-04 Levels of overall satisfaction:**

Overall job satisfaction comprises of extrinsic and intrinsic job satisfaction, compensation, working conditions, co-workers, advancement, recognition, organisation polices, supervision, promotion. The intrinsic job satisfaction factors were activity, variety, social status, moral values, achievement, social service, responsibility etc., when asked, of the total respondents. 15% have strongly agreed, 17.50% have agreed, 28.18% of respondent have been neutral, 33.18% of respondents have disagreed and 6.14% strongly disagreed there exists the overall satisfaction. The mean score 3.01 indicates that the overall job satisfaction exists among the respondents participate in the survey.

### **ASSOCIATION BETWEEN JOB SATISFACTION AND WORK LIFE BALANCE:**

#### **Hypothesis- 02**

H<sub>0</sub>: There is no significant association between job satisfaction and work life balance.

H<sub>1</sub>: There is a significant association between job satisfaction and work life balance.

Table 03: Association between Job Satisfaction and Work Life Balance

	<b>Sum Squares</b>	<b>Df</b>	<b>Mean Square</b>	<b>F</b>	<b>Sig.</b>
<b>Between Groups</b>	1.998	4	.500		

<sup>14</sup> Bharati Deshpande, K. A. (2012), Effects of employee satisfaction on organization performance: An empirical study in hotel industry. 9<sup>th</sup> AIMS in international conference on management. pp.1-8.

<sup>15</sup> Sakthivek Rania. K, (2011). Work Life balance reflections on employee satisfaction. Serbian journal of management. pp.1-12



<b>Within Groups</b>	178.981	435	.411	1.214	.304
<b>Total</b>	180.980	493			

The association between Job Satisfaction and Work Life Balance was measured by using ANOVA test with 0.05 significance level, since the observed alpha allure from the above table is 0.304 which is much higher than the table value hence it can be concluded that null hypothesis is rejected and alternative hypothesis is accepted. Hence it can be inferred that there is a significant relationship between job satisfaction and work life balance.

## 6. SUMMARY OF FINDINGS, SUGGESTIONS AND CONCLUSION:

The banking sector has been growing at a very fast pace in India not only in the terms of its size but also in terms of the services being provided. It has grown from a few institution primarily involved in deposit acceptance and trade finance into a complex multi-player markets where large number of commercial banks, financial institutions and specialised banks are operating with various product activities.

### Findings and Summary:

- Life satisfaction consists of sense of idealism in life, feeling of goodness towards life, sense of accomplishment, sense of contentment, satisfaction regarding life. According to the survey, the overall mean score is 2.97 which indicates that the bank employees are only moderately satisfied with the conditions of their life.
- To find out the association between life satisfaction and work life balance, it was concluded that there is a significant association between work life balance and life satisfaction.
- Job satisfaction parameters such as Enjoyment of the job, Satisfaction with respect to nature if work in job, Recognition of work and performance, Levels of overall satisfaction when examined it was observed that there was a dissatisfaction among the respondents regarding the various parameters.
- The association between job satisfaction and work life balance was inferred that can be inferred that there was a significant relationship between work life balance and job satisfaction.

### Conclusion:

The present study made a modest attempt to explore work life balance issue of employees working at banking sector. For the study it was found that life satisfaction and job satisfaction among the bank employees are fully effectively addressed. At present, work environment has become more complex, stressful because of diverse role expectations, cut throat completion, globalisation and technological innovations. Such changes have created several complications on both domestic and professional fronts of the employees. The present study provides recommendations that a practical implementation of the suggestions like facilitating mentoring, yoga, workshop etc., can be initiated and results may be evaluated.

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