

Attaining Equilibrium: Exploring Work-Life Balance in the Banking Sector

Reddy V. Surya Chaitanya

Doctoral Research Scholar,
GITAM School of Business,
GITAM Deemed to be University,
Visakhapatnam, Andhra Pradesh, India
suryame2015@gmail.com
ORCID ID -0009-0000-1254-0010

Dr. Radha Raghuramapatruni

Associate Professor,
GITAM School of Business,
GITAM Deemed to be University,
Visakhapatnam, Andhra Pradesh, India
radharaghuramapatruni@gmail.com
ORCID ID-0000-0002-4486-5458

Abstract

Work-life balance is crucial in the life of working professionals to give them some control over the schedule, location, and methodology. The personal determination of an individual, the cooperation of their employers, and the support of society collectively play a vital role in achieving work-life balance by recognizing the employee's right to a fulfilling life both within and outside of paid labor. The changing nature of the banking industry's workplace and RBI requirements have made finding a work-life balance for bank workers one of their biggest concerns. Therefore, it is imperative that organizations develop and apply such rules that allow employees to achieve harmony in their personal life and professional life. This will enable them to perform well, resulting in higher productivity and a decrease in stress and absenteeism levels. This study aims to determine the level of awareness among employees in different sectors, namely private and public sectors. It has been observed in the study that in both private and government sector banks stress level among employees is high. The majority of the employees suffer from fatigue. Motivation level is low in both employees of private and public sector banks. As far as the working environment is concerned it is found that Government employees are dissatisfied with the working environment as compared to Private Sector banks. So proper measures should be taken by the organisations to improve the work-life balance of bank employees in both Government and Private sectors.

Keywords: Work-life balance, banking sector, stress, government, private

Introduction

The work that each person does is an important part of their lives. Opportunities, laws, and duties serve as the three main tenets of a career. The interplay between these two universes may be a source of strain in the life of employees. A happy and engaged workforce will act more honorably toward both its commitments to the workplace. When trying to motivate people, work-life balance is a potent incentive. For the purpose of increasing comprehension of HR regulations among bank

employees working in diverse cadres and locations, a formal communication strategy is initially necessary. Along with educating the workforce, this will help promote awareness and positive interpersonal interactions. Positions in the banking sector, in particular, are demanding and hectic. An effective worker constantly juggles varying priorities and requirements of work and life domains.

Hence, it can be succinctly described as the daily achievement and fulfilment of various life aspects, including work, family, friends, and personal growth. The work-life programs are an investment in boosting output, cutting costs, enhancing customer service, and creating a motivated, contented, and equitable staff, particularly for the banking industry. The Indian banking system has experienced an unimaginable shift in its goals, methods, and scope of operations. It has also made remarkable strides in network growth.

Banks are major boosters of technology and serve as catalysts for the socio-economic transformation of our nation, an aim that was previously thought to be outside the scope of banking. In the banking system that operates at a rapid pace, a common challenge faced by employees is finding work-life balance, as they strive to harmonize their personal and professional lives. For the sake of the individual, the organization, and society at large, organizations need to provide radical support for their employees through the development or investment in work-life balance projects. The current study attempts to understand work-life conflict and how it affects government and private-sector bank employees.

About Work-life Balance

The concept of work-life balance emerged to help working professionals effectively manage their work and personal obligations, preventing undue burdens and mental stress. Work-life balance has its impact in a variety of areas, the world of today may witness ground-breaking discoveries as well as quick technological expansion and progress. The drawback though, can be a result of the lengthy workweeks. Technology also makes it possible for both employers and employees to access their working environments round-the-clock, seven days a week, which worries both parties. For instance, email, which gives employees access to

company information around-the-clock, seven days a week, may end up being a disadvantage because it may negatively affect an employee's ability to balance work and personal obligations. Yet, most people fail to recognize the significance of balancing their personal and work life. In today's business environment, a worker's employment is likely to have an impact on his or her personal life, making it challenging to strike a balance between the two. This is one of the reasons why managing work and personal obligations might be challenging, but nothing beats trying over failing. If the owner and their staff make an effort, they may feel energized and driven to learn crucial skills that they will need in other areas of their lives. The fundamental idea behind work-life balance is that a job should be fulfilling while simultaneously giving employees time to pursue hobbies outside of the workplace.

Work-related Problems in The Banking Sector

Banks have expanded to the point where they now have a substantial impact on the economy. The Indian banking industry has seen significant change as a result of the country's economy being more open. These organizations are essential for capital generation and for advancing industry, eradicating poverty, and fostering human development. However, this growth has come with various complications as listed below:

Job Stress: Long working hours, exorbitant job demands, and dealing with demanding and special customers in banks have become routine experiences in the banking industry which causes stress. In addition, the work has become more target oriented and resulted in creating competition among the employees and have become a source of pressure.

Challenges in Managing Work and Life: Employees in the public sector agree that working odd hours or after hours has an impact on their marital relationships. Especially, women bank employees from both the private and public sectors find it challenging to maintain a work-life balance following a child break.

Low Motivation: A shift in thinking and improved employee engagement are required for a more customer-centric approach. Staff members at public sector banks have a reputation for being unmotivated and uninvolved

and the lack of distinction between high and low performers and the absence of a reward or punishment system has only served to enhance this perception which leads to low motivation in them.

The studies have postulated that if employees have unmet needs, it can alter their attitude and behaviour subsequently affecting their commitment and performance at the job (Borgia et al., 2022). The cordiality and attachment with fellow-workers and friends, and upbeat relationship with managers are also significant factors to be considered in understanding the level of satisfaction they have.

Literature Review

Kumari (2012) investigated employees' viewpoints on work-life equilibrium and its association with job contentment in public sector banks in India. The study revealed a favorable correlation between job contentment and work-life balance, highlighting job contentment as a significant indicator of work-life harmony.

Darko-Asumadu et al. (2018) emphasized that organizations must consistently recognize the significance of work-life balance in terms of productivity, employee performance, and enhancing employees' overall well-being.

Shujat et al. (2011) conducted research to explore the impact of work-life equilibrium on employees' job satisfaction with their jobs in the private banking industry. The study investigated various aspects, including job contentment, work-life harmony, flexible work arrangements, work-life balance initiatives, employee inclination towards job changes, work-related pressure/stress, and extended working hours.

According to a study by Dev (2012) in India, there is a significant correlation between work-life balance and job satisfaction in the banking industry. The study suggests that female employees would benefit from additional facilities such as flexible working hours, job sharing, and child care, to increase their commitment to the organization. The findings also indicate that doctors who manage their work-life balance effectively report higher job satisfaction and are less likely to consider leaving their jobs. Job satisfaction is negatively correlated with work stress, family-to-work

interference, and work-to-family interference, but positively correlated with workload. Work-life strain can lead to reduced employee productivity, increased turnover, and absenteeism. Many institutions struggle to provide their employees with the necessary support to balance their work and family responsibilities.

Shellee (2012) revealed in her doctoral dissertation that banking organizations demonstrated a remarkable level of receptiveness to change and adaptability. The research highlighted their ability to anticipate changes strategically and effectively respond to them. Additionally, the study underscored the importance of enhancing employees' credibility within the banking sector.

Hanglberger (2010) conducted a study to investigate the impact of work-life balance, particularly in terms of working hours, on employees' job satisfaction and discovered a positive correlation between the two factors.

Objectives of the Study

1. To understand the degree of perception that bank employees of public and private sector banks have regarding work-life balance.
2. To find out if any difference exists between the level of stress or job satisfaction on the work-life balance of public and private sector bank employees.
3. To understand if the motivation level has an impact on the work-life amongst the bank employees and whether there is any difference between the employees of government and private banks.

Research Methodology

Research Design – Descriptive

Descriptive research is used in this study.

Research Instrument- Questionnaire

The questionnaire is used as the research instrument. Demographic details, and details on factors affecting and helping work-life balance were asked. Convenience sampling is used for this study.

Sampling Size

Sample size= 200

The survey is conducted from the responses and considered

for the data analysis from of 200 Bank Employees (SBI Bank, PNB Bank, Kotak Mahindra Bank and HDFC Bank) of Government and Private hospitals of Delhi-NCR.

Data Collection Method

We used two sources of data - primary and secondary. The Primary data is collected by circulating the questionnaire to Employees of Private and Government Banks of the Delhi-NCR region. The source of secondary data was written and printed electronic sources collected through news, journals, research articles, books, case studies of organizations etc.

Data Analysis

Percentage analysis.

Result

Table 1 and Figure 1, show the banks and the number of respondents from each bank. For the study, a total of 200 Bank Employees of Government and Private Bank (SBI BANK, PNB BANK, KOTAK MAHINDRA BANK, AND HDFC BANK) of the Delhi-NCR region were selected.

Table 1: Respondents

BANKS	RESPONDENTS
SBI Bank	48
PNB Bank	52
Kotak Mahindra Bank	58
HDFC Bank	42
TOTAL	200

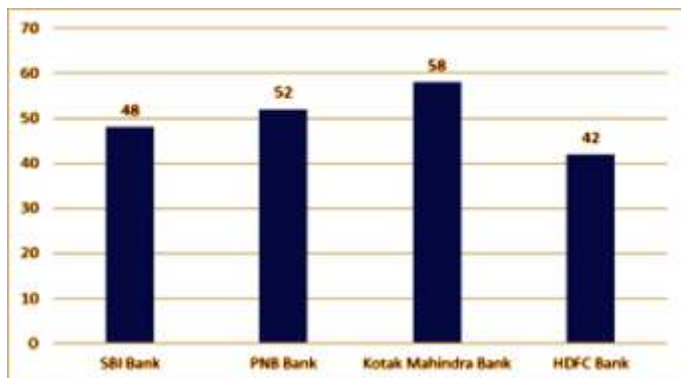


Figure : Number of respondents from each bank

The demographic profile of the sample is presented in Table . Both Male and Female Bank Employees were included in the present study, however, males (76%) outnumbered females (24%). The respondents were mostly middle-aged adults (62%) with only 10 % above the age of 51 years. Also, the marital status of respondents is stated. While 60 % of them were graduates only 5% had Ph.D.

Table No. 2: Respondents' Demographic Profiles (%)

Gender	Category	Number	Percentage (%)
	Male	152	76
	Female	48	24
	Total	200	100
Age (In Years)	21-30	56	28
	31-40	72	36
	41-51	52	26
	51 and above	20	10
	Total	200	100

Gender	Category	Number	Percentage (%)
Marital Status			
	Unmarried	78	39
	Married	70	35
	Divorced	28	14
	Widow	24	12
	Total	200	100
Educational Qualification			
	Graduation	120	60
	Post Graduation	70	35
	Ph.d	10	5
	Total	200	100

Table 3: Stress Level

Do you feel stressed?	SBI Bank	PNB Bank	Kotak Mahindra Bank	HDFC Bank	Total
Always	18	15	25	10	68
Often	10	10	12	15	47
Sometimes	10	12	10	10	42
Rarely	10	15	11	7	43
	48	52	58	42	200

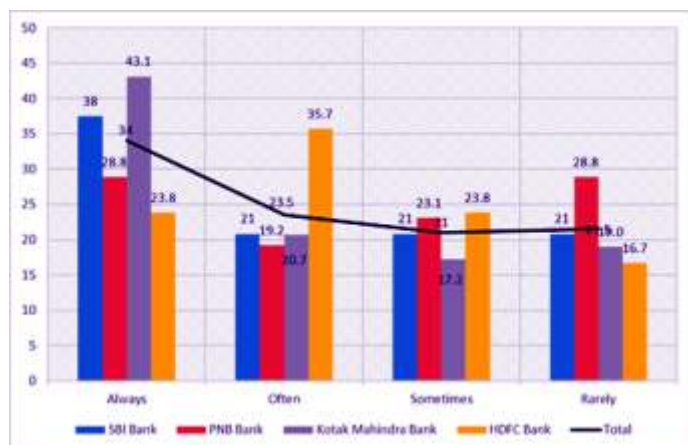


Figure : Responses to Do you feel Stressed?

Table 3 above shows that 68 of the 200 respondents say they are always stressed, while 47 say they are often stressed and 42 are occasionally stressed. Likewise, 43 respondents claim they've never been stressed. It shows that there is a high percentage of Stress Levels among Bank Employees. Figure 1 shows the responses of employees of each bank as well as in total (the black line). A maximum percentage of employees (34%) responded that they were stressed. Employees of Kotak Mahindra were among the highest (43.3%) who felt stressed followed by the employees of SBI bank (38%), PNB bank (28.8%) and HDFC bank (23.8%).

Table 4: Fatigue Level

Number of Respondents	Do you feel exhausted?	SBI Bank	PNB Bank	Kotak Mahindra Bank	HDFC Bank	Total
200	Always	17	14	22	16	69
	Often	11	11	10	11	43
	Sometimes	12	13	10	8	43
	Rarely	8	14	16	7	45
			48	52	58	42

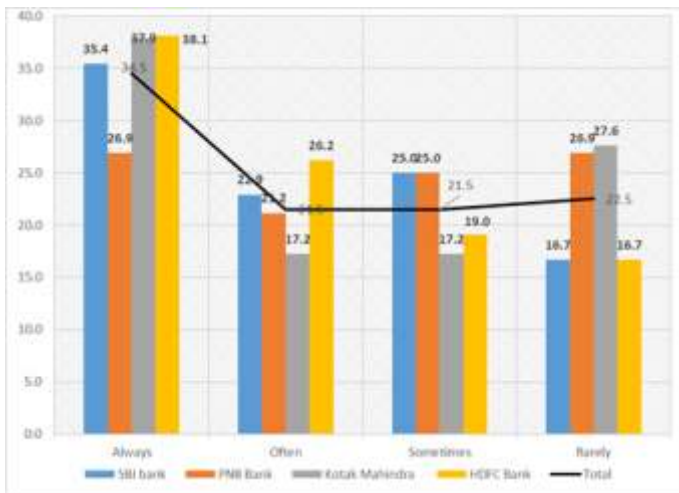


Figure : Responses to the question of exhaustion

Table 4 shows that 69 of the 200 respondents say they are always exhausted, while 43 say they are often stressed and 43 occasionally feel exhausted. Likewise, 45 respondents claim they've never been exhausted. As in the case of the question of being stressed, here too, a maximum percentage (34%) of bank employees said that they always feel exhausted. Figure 3 gives the bank-wise responses. By looking at Figure 3, it is observed that the employees of all the studied banks almost equally responded to be always exhausted except for PNB bank. It depicts that there is a high percentage of Level of exhaustion among bank employees.

Table 5: Motivation Level

Do you feel Motivated?	SBI Bank	PNB Bank	Kotak Mahindra Bank	HDFC Bank	Total
Always	9	11	9	7	36
Often	11	13	12	8	44
Sometimes	12	11	11	12	46
Rarely	16	17	26	15	74
	48	52	58	42	200

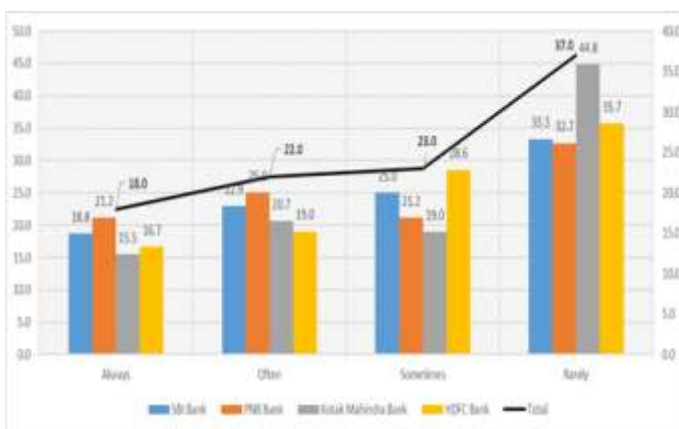


Figure : Responses to the question of exhaustion

It is clear from Table 5 that out of a total of 200 respondents, 36 respondents always feel motivated while 44 respondents often, 46 sometimes feel motivated and 74 respondents rarely feel motivated. In Figure 4, percentages of motivation levels among the employees of different banks are provided. It can be seen that level of motivation is quite low as less percentage of employees in each bank reported to be feeling always or often motivated. Whereas, percentage of employees responding rarely motivated was higher in all the banks, especially the Kotak Mahindra Bank (43%).

Table 6: Job Satisfaction Level based on Working Environment

Responses	SBI Bank	PNB Bank	Kotak Mahindra Bank	HDFC Bank	TOTAL
Very Satisfied	15	20	23	10	68
Satisfied	13	9	25	28	75
Not Satisfied	20	23	10	4	57
	48	52	58	42	200

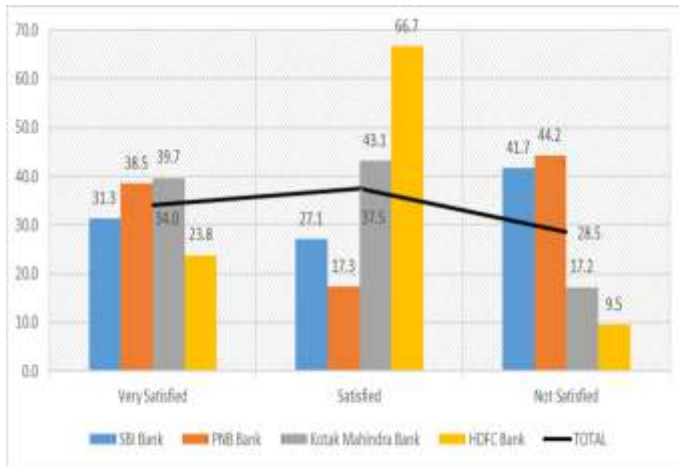


Figure : Responses on the question of working environment

It is clear from Table6, that68 Bank Professionals are very satisfied with the working environment 75 are satisfied and 57 are not satisfied. So, it is found that the majority of the bank employee (71.5 %) were satisfied (including very satisfied) with the working environment. If we look at banks individually, greater percentage of the SBI and PNB bank employees (41.7% and 44.2%, respectively) were not satisfied with the working environment as compared to the employees of Private banks (Kotak Mahindra and HDFC)

A comparison between Public and Private banks

Figure 6 provides a comparison between Government banks (SBI and PNB) and Private banks (Kotak Mahindra and HDFC) in all four research variables for work-life balance. It is revealed that the level of stress and exhaustion is almost the same for the employees of both government and private banks. Likewise, the motivation level is very poor in both groups. However, if the working environment is considered the level of dissatisfaction is higher in the case

of government banks. This is an indication that the cause of stress and exhaustion may be the environment in which they work. However, the same level of stress, exhaustion and motivation in the employees of private banks calls for a deeper inquiry into the factors responsible.

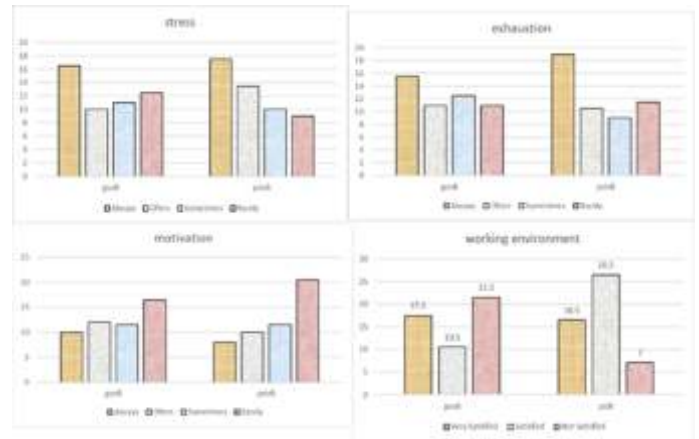


Figure : Responses on the question of working environment

Hypothesis testing:

Stress Level of Bank Employees

Stress is the major cause of work-life imbalance so Table 7 presents the stress level of bank employees. It can be seen that out of four selected banks, the stress level of Kotak Mahindra bank employees (Mean=2.88) was highest followed by SBI Employees (Mean=2.75) and HDFC employees (Mean=2.67). The PNB Bank employees indicated the least stress level (Mean=2.48). The coefficient of variation was ranging from 0.32 to 0.36, which indicated moderate homogeneity in the opinion of bank employees.

Further, the stress level of employees was studied with respect to the type of bank. As per the results, the private bank employees (Mean=2.79) were found to be more stressed as compared to the public bank employees (Mean=2.61).

Table 7: Stress Level of Bank Employees

Bank Name	Stress Level			Type of Bank	Stress Level		
	Mean	S.D.	C.V.		Mean	S.D.	C.V.
SBI Bank	2.75	0.98	0.36	Public Bank	2.61	0.94	0.36
PNB Bank	2.48	0.81	0.33				
Kotak Mahindra Bank	2.88	0.92	0.32	Private Bank	2.79	0.96	0.34
HDFC Bank	2.67	0.88	0.33				

Although the mean score indicated that workers of private banks were more stressed as compared to public bank employees, still to measure the significance of this difference, the following hypothesis has been taken:-

H01: No significant difference between the stress levels of employees of public and private banks.

Ha1: Significant difference between the stress levels of employees of public and private banks.

To test this hypothesis two sample independent t-test was applied and the results received are presented in Table 8.

Table 8: Two sample t-test to show the difference between the stress levels of employees of public and private banks.

Type of Bank	Stress Level		t-value	p-value	Result
	Mean	S.D.			
Public	2.61	0.94	1.34	0.128	Not Significant
Private	2.79	0.96			

Based on a significance level of 5%, the t-statistic value is not significant, indicating the acceptance of the hypothesis. This suggests that there is no notable difference in stress levels between public and private bank employees. Essentially, regardless of their mean scores, all bank employees experience equal levels of stress.

Motivation Level of Bank Employees

A motivated employee finds ways to ensure an effective work life balance in his life, so Table 9 is presenting the motivation level of sample bank employees. It can be seen that out of four selected banks, the motivation level of PNB

bank employees (Mean=2.35) was highest followed by SBI Employees (Mean=2.27) and HDFC employees (Mean=2.17). The Kotak Mahindra Bank employees were found to be least motivated (Mean=2.07). All the coefficient of variation values were less than 0.30 which shows the homogeneity in the opinion of bank employees.

Further, the motivation level of employees was studied with respect to the type of bank. As per the results, the public bank employees (Mean=2.31) were found to be more motivated as compared to the private bank employees (Mean=2.11).

Table 9: Motivation Level of Bank Employees

Bank Name	Motivation Level			Type of Bank	Motivation Level		
	Mean	S.D.	C.V.		Mean	S.D.	C.V.
SBI Bank	2.27	0.59	0.26	Public Bank	2.31	0.61	0.26
PNB Bank	2.35	0.54	0.23				
Kotak Mahindra Bank	2.07	0.62	0.30	Private Bank	2.11	0.58	0.27
HDFC Bank	2.17	0.55	0.25				

Although the mean score indicated the difference in motivation level between the two groups, still to measure the significance of this difference, the following hypothesis was formulated:-

H02: The motivation level of public and private bank employees is the same with no significant statistical difference.

Ha2: The motivation level of public and private bank employees is same with no significant statistical difference

and the difference is statistically significant.

After conducting a two-sample independent t-test to test the hypothesis, the results were presented in Table 10. At a 5% level of significance, the t-statistic value was significant, leading to the rejection of the hypothesis. Therefore, it can be concluded that there is a notable difference in the motivation level between the two groups. Based on the mean score, it can be firmly stated that government bank employees are more motivated than private bank employees.

Table 10: Two sample t-test results to check the significant differences in motivation levels of public and private Bank Employees

Type of Bank	Motivation Level		t-value	p-value	Result
	Mean	S.D.			
Public	2.31	0.61	2.38	0.000	Significant
Private	2.11	0.58			

Level of Significance=5%

Examining the Influence of Job Stress on the Motivation Levels of Bank Employees

This research also intended to measure the Influence of Job Stress on the motivation level of bank employees. The third hypothesis was taken to serve this objective as follows:-

H03: No significant influence of Job Stress on the Motivation level of Bank Employees

Ha3: Significant impact of Job Stress on the Motivation level of Bank Employees

Table 11: Chi-Square Test Results to Measure the Influence of Job Stress on the Motivation Level

Frequency of Stress	Frequency of Motivation					Chi-Square Value	p-Value	Result
	Always	Often	Sometimes	Rarely	Total			
Always	1	4	5	58	68	126.67	0.00	Significant
Often	12	15	17	3	47			
Sometimes	17	13	4	8	42			
Rarely	6	12	20	5	43			
Total	36	44	46	74	200			

Level of Significance=5%

To examine this hypothesis, the data on job stress was cross-tabulated with employees' motivation levels, followed by the application of the chi-square test, as shown in Table 11. The resulting chi-statistic value was significant, leading to the rejection of the hypothesis. Therefore, it can be concluded that job stress has an influence on the motivation levels of bank employees.

Job Satisfaction Level of Bank Employees

Table 12 presents the job satisfaction of bank employees. It is observed that out of four selected banks, the job

satisfaction level of Kotak Mahindra bank employees (Mean=2.22) was highest followed by HDFC Employees (Mean=2.14) and PNB employees (Mean=1.94). The SBI employees indicated the least job satisfaction (Mean=2.14). The coefficient of variation was ranging from 0.34 to 0.39, which indicated moderate homogeneity in the opinion of bank employees.

Further, considering the type of bank i.e. private or public, it was observed that the private bank employees (Mean=2.19) were found to be more satisfied as compared to the public bank employees (Mean=1.92).

Table 12: Job Satisfaction Level of Bank Employees

Bank Name	Satisfaction Level			Type of Bank	Satisfaction Level		
	Mean	S.D.	C.V.		Mean	S.D.	C.V.
SBI Bank	1.91	0.74	0.39	Public Bank	1.92	0.69	0.36
PNB Bank	1.94	0.69	0.36				
Kotak Mahindra Bank	2.22	0.78	0.35	Private Bank	2.19	0.76	0.35
HDFC Bank	2.14	0.73	0.34				

Although the private bank employees were observed to be more satisfied than government bank employees, still to measure the significance of this difference, the following hypothesis has been taken:-

H04: The job satisfaction level of government and private

bank employees is the same i.e no significant difference exists

Ha4: The job satisfaction level of government and private bank employees is different and that the significant difference is statistically significant.

Table 13: Two sample t-test results to check significance of differences in the job satisfaction of government and private Bank Employees

Type of Bank	Satisfaction Level		t-value	p-value	Result
	Mean	S.D.			
Public	1.92	0.69	2.63	0.000	Significant
Private	2.19	0.76			

Level of Significance=5%

The two-sample independent t-test's results are presented in Table 13, At a 5% level of significance, the t-statistic value was found to be significant, leading to the rejection of the hypothesis. Consequently, a noteworthy disparity in the job satisfaction level between public and private bank employees can be inferred.

Discussion

In order to promote work-life balance in employees, it is necessary to implement policies and measures to make them achieve more balanced lives while reducing job-related stress. The enhanced work-life balance would consequently have an impact on productivity. This will also enhance the loyalty in the employees towards the company. Taking initiatives towards work-life integration, and developing positive attitudes toward the job is in fact a major contributor towards imparting a sense of job satisfaction in the employees. In a thesis work written by Mirji (2014) who studied the work-life balance of many government and private banks incorporating 350 respondents, she found that about 78.53% of all respondents were able to balance their Work-Life, while 18.24% stated that it was highly difficult to achieve the Work-Life Balance. The present study indicates that bank employees are highly stressed, exhausted, less motivated, and less satisfied with their working environment. Similarly, in a study by Dash (2018), it was observed that a maximum number of employees were highly stressed but they somehow balanced their dual life. Also, it was

observed that the employees who were in managerial positions were working under flexible conditions but other employees did not have access to such policies regarding work schedules. This can become a source of poor job satisfaction knowing that their organisation's policies are discriminatory. A flexible work schedule is a better strategy to provide time management for the employees according to their needs and can help in saving employees from exhaustion. The time saved in such a manner is utilized by them to be with their family and take care of their kids and parents. The sense of fulfilling these needs instills extra enthusiasm and also motivates them to work harder and increases their performance and productivity.

According to a study by Chatra and Fahmy (2018), organizations that implement policies driven by their employees tend to have better work-life balance. For example, bank employees in the study did not experience stress despite their heavy workload, and did not suffer from any physical illnesses as a result of stress.

Suggestions

Everyone's career plays a significant role in their daily lives. Opportunities, rules, and duties direct the career. Making sure that these two areas do not conflict is important. A happy and engaged staff will act more responsibly towards both its professional obligations and the environment as a whole

1) A formal communication plan is crucial to spreading awareness of HR policies among bank employees working

in various cadres and locations. This will not only educate but also foster good relationships among the workers.

- 2) Organizations can focus on bringing in flexible working hours concepts like flexible starting times especially for women employees by taking the sixth pay commission's recommendations into consideration as well as the working hours of 11 a.m. to 5 p.m. This will increase the rapport between employees and the organizations and help them to work more efficiently.
- 3) Encouraging more female telework or work-from-home tactics and promoting a culture of shorter workdays, employers can create an environment where staff members feel comfortable interacting with one another.
- 4) The establishment of childcare services is most notable due to the increase of married women working in the banking industry with dependents. Providing emotional support through counseling is thought to be a necessity in today's demanding work environment, and by doing so, working women can successfully manage their work-life balance without having it negatively impact their regular work at home or on the job.
- 5) The organization should set up a variety of programs to help bank employees feel less stressed and to help them better know the idea of work-life balance. To conduct a stress audit at all organizational levels, to identify problem areas, and to improve working conditions and reduce stress.
- 6) Employees should be offered incentives and pay rise based on their work performance in order to enhance their motivation level. Both male and female employees should constitute an equal portion of the bank's workforce and social facilities should be available there.

Conclusion

200 Bank staff members from both private and public sector banks were surveyed, and it was observed that stress levels were high in both of these workplaces. The majority of the workers were exhausted. Both public and private sector bank employees exhibited a low level of motivation. In

comparison to banks in the private sector, it was discovered that government employees are somewhat unsatisfied with their workplaces. Therefore, organizations should take the necessary steps to promote the work-life balance among their employees, especially the government and private sector banks.

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Authors' contributions

All authors contributed toward data analysis, drafting and revising the paper and agreed to be responsible for all the aspects of this work.

Declaration of Conflicts of Interests

Authors declare that they have no conflict of interest.

Data Availability Statement

The database generated and/or analysed during the current study are not publicly available due to privacy, but are available from the corresponding author on reasonable request.

Declarations

Author(s) declare that all works are original and this manuscript has not been published in any other journal.

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