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A PSYCHOLOGICAL PERSPECTIVE STUDY ON WORK LIFE BALANCE OF WOMEN EMPLOYEES WITH SPECIAL REFERENCE TO BANKING SECTOR

J. VIJIMOL

Associate Professor & Head of the Department,
Commerce CABA

Sri Krishna Arts and Science College, Coimbatore

ABSTRACT

Aim: The present study examines the work-life balance of women employees in the banking sector from a psychological perspective. It aims to identify the major factors influencing work-life balance, assess the impact of workplace conditions on employees' psychological well-being, evaluate the level of job satisfaction, and explore organizational practices that facilitate an effective balance between professional and personal responsibilities.

Methods: The study employed an exploratory and descriptive research design. Primary data were collected from 78 women employees working in both public and private sector banks in Coimbatore District using a structured questionnaire. Convenience sampling was adopted for respondent selection. Statistical tools, including percentage analysis, Chi-square test, and Analysis of Variance (ANOVA), were utilized to analyze the data and examine the relationships between demographic variables and organizational support mechanisms influencing work-life balance.

Results: The findings indicate that the majority of respondents reported a satisfactory level of work-life balance despite experiencing considerable occupational stress arising from heavy workloads, long working hours, and multiple family responsibilities. Music emerged as the most preferred stress-relief activity, while headaches and hypertension were identified as the most common stress-related health issues. Statistical analysis revealed no significant association between respondents' age and various organizational support systems, including flexible working hours, emergency leave, maternity benefits, staff training, reduced working hours, and workplace safety initiatives. The study further highlights that supportive organizational policies, effective supervisory practices, and family support play a critical role in enhancing psychological well-being and maintaining work-life balance among women employees.

Practical Implications: The study recommends that banking institutions strengthen employee-friendly policies by introducing flexible work arrangements, formal counselling services, stress management programmes, equitable workload distribution, digital banking support, skill-based job allocation, and family-oriented welfare initiatives. Such measures can significantly improve employee satisfaction, organizational commitment, productivity, and overall psychological well-being.

Outcomes: Overall, the research establishes that enhancing organizational support mechanisms is more influential than demographic characteristics in improving employee well-being. Banking institutions that prioritize employee-centric policies are likely to achieve higher job satisfaction, reduced occupational stress, improved psychological well-being, and enhanced organizational commitment, ultimately contributing to greater workforce productivity, employee retention, and long-term institutional effectiveness.

KEYWORDS: Work-Life Balance, Women Employees, Banking Sector, Occupational Stress, Psychological Well-Being, Job Satisfaction, Organizational Support, Human Resource Management.

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1. INTRODUCTION

We all have three lifelong obligations: to work, to our loved ones and to ourselves. To disregard any of them is to deprive ourselves of the satisfaction each of them gives us. The responsibilities among women both at the workplace and at home have increased due to changing lifestyles. There is a dilemma in women nowadays in attaining perfection both in their professional and personal life. As a result of which, she compromises on both aspects of her life that are truly important to her. Therefore, if she has to sustain, it is essential that she balances both responsibilities simultaneously which ultimately leads to stress. The complex stress from the never ending workday is damaging. It can hurt relationships, health and overall happiness.

Professional life and personal life are the two sides of the coin. There is a correlation and interdependency between these two. According to various work life balance surveys, it is found that mismatch between the two sets of roles i.e., work role responsibility and family role responsibility that leads to work life imbalance.

Work life balance of women employees has become an important subject since the women are equally sharing the shouldering responsibility for the betterment of their family. Women are getting into jobs and they continue to work even after marriage. A married woman has more responsibility than man in taking care of children and family. The participation of women in income generation activities lends them to satisfy their home needs to a greater extent. The working women efficiently overcome the difficult situations by their commitment with increase in pressures at work place and important demands at home. This study focuses to fill the gap by investigating the work-life balance policies that may have helped female bankers from balancing their family and work obligations.

Some of the factors affecting work-life balance are:

- Burden of excessive work
- Interference of work with family life
- Fulfil others' expectations
- Longer work hours
- No time for oneself

2. LITERATURE REVIEW

Lewinson (2006) goes further to state that non-teaching staff themselves must take responsibility for their career development, raise issues/concerns, and be willing to set work and life goals with their employer in such ways that their progress towards them can be measured as objectively as possible. The research results revealed that women with children were significantly lower in occupational commitment relative to women.

Rai (2009) while some employees work in the standard time some others need to be available for work that normally starts early in the evening and continues well through the night. Sometimes they need to even work beyond the normal eight hours. This has further intensified the work demands on employees. Consequently, there are growing reports of stress and work imbalance.

Rupashree and Shivganesh (2010) in their study reported the supervisor support and work-family culture are positively related to job satisfaction and affective commitment. No significant association was found between work-life benefits and policies and job outcome measures. Job characteristics and supervisor support were positively related to work-to-family enrichment. Work-to-family enrichment mediated the relationships between job characteristics and job outcomes and between supervisor support and affective commitments.

Chawla and Sondhi (2010) in their survey conducted among teachers and BPO women professionals revealed that job autonomy and organizational commitment are in positive relation with work-life balance. The study indicated that the more proactive schools/BPO companies which value the contribution of a committed and contributing human resource will need to provide more autonomy to sustain their employee's work-life balance. While work load and work family conflict indicated negative relation with work-life balance.

3. OBJECTIVES OF THE STUDY

The following are the specific objectives of the pilot study.

1. To know the work life balance of women employees in banking sector.
2. To determine the factors affecting the work life balance.
3. To study working environment in banks from the view point of work life balance.
4. To identify the perception about the work life balance amongst the working women in banks.

4. SCOPE OF THE STUDY

This study entitled “A Psychological Perspective Study on Work Life Balance of Women Employees with Special Reference to Banking Sector” is the analysis of worklife balance and also the problems and challenges faced by banking sector women employees in managing the worklife balance. This study has helped to suggest a few measures to overcome the challenges as well as problems faced by women employees and create a work life balance in their lives.

5. RESEARCH METHODOLOGY

- **Population:** Women workers, who are bank employees of Private and Public Sector Banks in Coimbatore District.
- **Sample Method and Size:** Non-Probability Sampling – Convenience Sampling Method, was adopted to collect data from 78 women bank employees.
- **Research Design and Area:** Both Exploratory and Descriptive Research Design has been used for the study. The study is confined to Coimbatore District.
- **Analysis of Data:** Statistical techniques like Percentage and Chi-Square Test are used.
- **Result and Discussion:** This part of the paper presents tabulation of the data collected, interpretation of data and hypothesis testing.
- **Period of Study:** This research paper was studied for a period of four months.

6. DATA ANALYSIS

Table 1: Sections of Work

S.No	Sections Of Work	No. Of Respondents	Percentage
1.	Cash Teller	14	18
2.	Deposits	15	19
3.	Loans and Advances	28	36
4.	Clearings	11	14
5.	Miscellaneous	10	13
TOTAL	-	78	100

Source: Primary Data

It clearly shows that most of the respondents are from “Loans and Advances” section of bank resulting to 36%. The separation of investment and retail banking aims to protect the "utility" aspects of day-to-day banking from being endangered by losses sustained by higher-risk investment activities.

Table 2: Level of Satisfaction in Work

S.No	Level Of Satisfaction	No. Of Respondents	Percentage
1.	Very Much Satisfied	16	21
2.	Satisfied	33	42
3.	Neutral	23	29
4.	Dissatisfied	4	5
5.	Very Much Dissatisfied	2	3
Total	-	78	100

Source: Primary Data

The analysis of data reveals that majority of respondents are “Satisfied-42%” in their work. So, how do banks guarantee a positive customer experience? By making sure you have employees satisfied with their positions.

Banking is one of the most popular and on-demand careers in the world and even in the digital era, banks have adapted to newer hi-tech ways of customer servicing with online banking apps, digital transactions and more. It will surely be never out of trend as we will always need banks and financial professionals to manage our financial requirements and savings in an efficient manner.

Table 3: Activities Involved for Removal of Stress

S.No	Activities	No. Of Respondents	Percentage
1.	Yoga	11	14
2.	Medication	7	9
3.	Entertainment	13	17
4.	Music	25	32
5.	Dance	10	13
6.	Painting	3	4
7.	Cooking	8	10
8.	Any Other	1	1
Total	-	78	100

Source: Primary Data

The above table furnishes that more number of respondents listen to “Music” to remove their stress resulting to 32%. The career of a banker is extremely demanding, but successful bankers have the potential to earn high salaries and bonuses. Before you pursue a career as a banker, decide if you're willing to put in extensive hours of analysis on high-pressure projects.

Table 4: Problems due to Job Stress

S.No	Problems	No. Of Respondents	Percentage
1.	Hyper Tension	21	27
2.	B.P	9	12
3.	Diabetes	5	6
4.	Headaches	25	32
5.	Stress Related Diseases	7	9
6.	No Suffer	11	14
Total	-	78	100

Source: Primary Data

The above table clearly depicts that majority of respondents have “Headaches” due to job stress resulting to 32%. High workloads, excessive working hours, lack of support from the management, lack of authority, shortage of staff, shortage of resources, aggressive management style, insufficient motivation, organizational culture and policy are some of the major reasons of the stress found in the employees in the banking sector

ANOVA – Analysis of Variance

Table 5: One-Way ANOVA Analysis between Age Group and Supporting Systems in Banks

Supporting System	F-value	Sig. (p-value)	Decision	Interpretation
Flexible starting and leaving time	1.284	0.284	Not Significant	No significant difference exists among different age groups regarding perceptions of flexible working hours.
Time off in an emergency	0.962	0.416	Not Significant	Respondents across age groups have similar opinions regarding emergency leave facilities.
Part-time working arrangement	1.543	0.211	Not Significant	Age does not significantly influence perception towards part-time working arrangements.
Paid overtime work	0.874	0.459	Not Significant	Perceptions regarding paid overtime are similar across age groups.
Maternity leave facility	1.126	0.345	Not Significant	No statistically significant variation exists among age groups regarding maternity leave facilities.

Reduced working hours	1.338	0.269	Not Significant	Respondents irrespective of age perceive reduced working hours similarly.
Staff training and development	0.798	0.499	Not Significant	Age does not significantly influence opinions on staff training programmes.
Safe workplace culture	0.921	0.435	Not Significant	Perceptions towards workplace safety do not differ significantly among age groups.

Source: Calculated through collected data

Level of Significance: $\alpha = 0.05$

ANOVA Interpretation

A one-way Analysis of Variance (ANOVA) was conducted to examine whether respondents belonging to different age groups differed significantly in their perceptions of various organizational support systems provided by banks. The analysis revealed that the significance values ($p > 0.05$) for all eight support measures exceeded the 5% level of significance. Therefore, the null hypothesis was accepted for each variable, indicating that age does not significantly influence women's perceptions of flexible working hours, emergency leave, part-time employment, paid overtime, maternity benefits, reduced working hours, staff training, or workplace safety initiatives. These findings suggest that organizational support systems are perceived consistently across different age groups of women employees, reflecting uniform expectations and experiences regarding work-life balance policies in the banking sector.

Table 6: Chi-Square summary table that presents the hypothesis testing results in a concise and analytical manner.

S. No.	Organizational Support System	Calculated χ^2 Value	Table χ^2 Value (5% Level)	Decision	Interpretation
1	Flexible starting and leaving time	0.51	21.03	H ₀ Accepted	No significant association exists between age and perception of flexible working hours.
2	Time off in an emergency	0.22	21.03	H ₀ Accepted	No significant association exists between age and emergency leave facilities.
3	Part-time working arrangement	1.17	21.03	H ₀ Accepted	Age does not significantly influence perceptions of part-time work arrangements.
4	Paid overtime work	0.55	21.03	H ₀ Accepted	No significant relationship exists between age and perceptions of paid overtime.
5	Maternity leave facility	0.47	21.03	H ₀ Accepted	Age is not significantly associated with perceptions of maternity leave benefits.
6	Reduced working hours	0.96	21.03	H ₀ Accepted	No significant association exists between age and reduced working hours.
7	Staff training and development	0.25	21.03	H ₀ Accepted	Perceptions of staff training and development do not vary significantly across age groups.
8	Safe workplace culture	0.29	21.03	H ₀ Accepted	No significant association exists between age and perceptions of workplace safety initiatives.

Source: Calculated through collected data

Interpretation:

- There is no significant Age of Respondents and Flexible starting time and leaving time system in banks. The calculated table value is 0.51 and its table value is 21.03 that is calculated table value is lesser than table value.

- There is no significant Age of Respondents and Time off in an emergency system in banks. Here, the calculated table value is 0.22 and its table value is 21.03 that is calculated table value is lesser than table value.
- There is no significant Age of Respondents and Part-time working arrangement system in banks. In this case also calculated table value 1.17 is lesser than its table value 21.03. Thus, H₀ is accepted and H₁ is rejected.
- There is no significance between Age of Respondents and Paid work over-time work system in banks. Here, the calculated table value 0.55 is lesser than its table value 21.03.
- There is no significant Age of Respondents and Maternity leave facility system in banks. This test also concludes that calculated table value 0.47 is lesser than its table value 21.03.
- There is no significance between Age of Respondents and Reduced working hours system in banks. The calculated table value is 0.96 and table value is 21.03 that is calculated table value is lesser than its table value.
- There is no significant Age of Respondents and Staff training and development system in banks. This test also furnishes that calculated table value 0.25 is lesser than its table value 21.03.
- There is no significance between Age of Respondents and Cultivate safe workplaces system in banks. In this case also calculated table value 0.29 is lesser than its table value 21.03.

7. SUGGESTIONS

For further improvement in the work-life balance of bank women employees, the bank management should follow necessary steps to balance work-life of women employees in banks.

- Appointment of skilled and qualified staff.
- Steps to remove job stress shall be taken in the form of providing entertainment facility, healthy relationship with customers or creating conducive environment at work place.
- Skill and ability based work allotment can reduce the job stress.
- Encouraging more and more digital banking can reduce the work tension in banks.
- Banks should provide separate policy for work-life balance.
- Bank should have formal counselling department to understand the workers work life balance problems and to help the workers to get the solution.
- Regular exercises, mediation and other soft skill practices can improve the emotional balance of the employees.
- Banks should introduce job sharing among the colleagues with them.
- Banks should avoid the factors affecting women employees like overtime, work on holidays and negative attitude of colleagues.
- Promotion should make placement in local town of the employees. To avoid the rejection of promotion because of work-life unbalance.
- Supervisors and colleagues have to support the women employees at work.
- Family members have to support them at household work will help them to balance work life.
- Respondents require policies like flexible working time in starting or general or at ending.

8. CONCLUSION

Historical data from employment survey in India indicates that the employment rate of women has remarkably increased by 3.6% per year from the year 1991 to 2001. Women in India have broken barriers and built bridges in the professional flat forms. Work-life balance focuses on two main aspects called achievement and enjoyment. This means that a woman should be able to have job satisfaction (enjoyment) and at the same time to be able to grow up in his career (achievement) when a working woman is able to achieve and enjoy her professional and personal life, it means she has a positive work-life balance. After the industrial revolution in the second half of the 18th century, there was a tremendous change in the pattern and concept of professionalism. This has given a new dimension to work-life balance. But there is no one perfect shape to work-life balance. It varies from individual to

individual because priorities differ according to individual life styles. It not only changes in priorities but also changes in status, like when one is unmarried, after marriage, after childbirth, when a new career begins and this keeps on changing till one's retirement. With this increasing industrialization and education, employment opportunities for women have also increased. And with increasing economic conditions, it has become a necessity that both husband and wife need to work to have a normal life. In this fast growing and competitive world, as every possible opportunity for employment is increased, the organizations need to create a congenial atmosphere where employees can balance their professional and personal life. Only when an employer has a positive work life balance, she can be productive and give her best to her organization. Hence industries are working out schemes which can attract as well as retain their employees. The study concluded that the work life balance has become a quest for professionals of banking industry both in private and public sector of Coimbatore District and also that employee's work better when they do make time for family and personal interests. Future research must focus on a wider sample in order to get more generalized results. Moreover, it must be directed at understanding individual differences so that employee specific initiatives to improve work life balance could be initiated by organizations.

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