



## Work-Life balance and job satisfaction among employees of public sector banks: A human resource management perspective

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### Abstract

Work-life balance (WLB) has emerged as a central concern for employees across sectors, especially in India's public sector banks, where workloads, customer expectations, and administrative constraints have increased significantly in recent decades. This paper explores the relationship between work-life balance and job satisfaction among employees of major Indian public sector banks, including the State Bank of India (SBI), Punjab National Bank (PNB), and Bank of Baroda (BOB). Using a mixed-method approach, data were collected from 250 employees across urban and semi-urban branches in Bihar, Maharashtra, and Delhi. The findings indicate that while job security and stable compensation contribute positively to satisfaction, challenges like long working hours, limited flexibility, and role overload hinder employees' work-life balance. The study underscores the role of human resource management (HRM) in creating supportive policies, flexible work schedules, and wellness programs to improve employee well-being and organizational performance.

**Keywords:** Work-life balance, job satisfaction, public sector banks, human resource management, employee well-being, organizational commitment, India

### Introduction

The banking industry serves as the lifeblood of any economy, performing crucial functions such as mobilizing savings, extending credit, and facilitating financial inclusion. In India, public sector banks (PSBs) play a particularly vital role in ensuring equitable economic development by reaching underserved populations, financing priority sectors, and supporting government-led social welfare schemes. These banks, including the State Bank of India (SBI), Punjab National Bank (PNB), Bank of Baroda (BOB), Canara Bank, and Union Bank of India, employ millions of workers across the country and constitute the largest segment of India's financial services workforce. While the contribution of PSBs to India's socio-economic fabric is undeniable, the internal human dynamics that sustain this vast institutional network have become increasingly complex, particularly concerning work-life balance and job satisfaction.

The contemporary banking environment has transformed significantly over the past two decades. With liberalization in the 1990s, followed by technological innovations and digital banking reforms, employees in PSBs have experienced an intense increase in workload, performance targets, and accountability. The traditional clerical and administrative roles have evolved into multitasking, customer-oriented, technology-driven responsibilities. This transformation, although vital for efficiency and competitiveness, has created new stressors for employees. They often find themselves struggling to balance professional demands with personal obligations, leading to psychological fatigue, reduced morale, and declining job satisfaction.

Work-life balance (WLB) refers to an individual's ability to effectively manage the intersection of work commitments and personal life. It is not merely the equal distribution of time between work and family but the quality of engagement and satisfaction one experiences in both

domains. The importance of WLB has gained prominence in recent years due to its direct impact on productivity, motivation, absenteeism, and overall organizational performance. For PSBs, where employees frequently handle sensitive financial transactions, customer grievances, and compliance responsibilities, maintaining a healthy work-life equilibrium is not only desirable but essential for sustaining accuracy and ethical integrity.

The public sector banking workforce in India exhibits unique characteristics when compared to private and foreign banks. Historically, PSB employees have enjoyed greater job security, pension benefits, and social recognition, often making these jobs among the most coveted in the country. However, with the advent of digital banking, merger-induced restructuring, and competitive pressures from private sector players, the work environment in PSBs has shifted from stability-centric to performance-centric. Extended working hours, unrealistic targets, and frequent policy changes have blurred the boundary between official duties and personal time. In this context, ensuring work-life balance has become a strategic human resource management (HRM) priority.

Job satisfaction, on the other hand, refers to the emotional and cognitive evaluation employees make regarding their work environment, role, and organizational support. Satisfied employees are more likely to exhibit organizational loyalty, lower turnover intention, and enhanced customer service quality — all of which are crucial in a service-oriented industry like banking. The relationship between WLB and job satisfaction is well established in HRM literature. When employees experience balance between their personal and professional spheres, they feel valued and supported by their organization, which in turn enhances satisfaction levels. Conversely, prolonged imbalance can lead to burnout, stress-related illnesses, absenteeism, and even ethical lapses.

In India's public sector banks, this relationship assumes

greater significance due to several contextual factors. Firstly, the demographic composition of PSB employees is rapidly changing. A large proportion of new recruits are millennials or Generation Z workers who prioritize flexibility, career growth, and work-life integration over mere job security. Secondly, female participation in banking has increased substantially, bringing gender-sensitive challenges such as childcare, eldercare, and societal expectations into focus. Thirdly, the technological integration in banking services — including core banking solutions (CBS), digital transactions, and online customer support — has made banking operations virtually continuous, reducing downtime and increasing pressure on staff.

From the HRM perspective, managing work-life balance involves a comprehensive approach that includes designing employee-friendly policies, offering flexible scheduling, providing health and wellness programs, and cultivating a supportive organizational culture. However, in public sector banks, HRM departments often face bureaucratic constraints, policy rigidity, and resource limitations, making such reforms difficult to implement. The traditional hierarchical structures of PSBs and their centralized decision-making models often inhibit the introduction of modern HRM innovations such as telecommuting, flexible work hours, or wellness initiatives that are more prevalent in private banking institutions.

Another critical dimension in the discussion of WLB and job satisfaction in PSBs is the impact of organizational change. The series of bank mergers (for instance, the merger of Oriental Bank of Commerce and United Bank of India with PNB, or the amalgamation of Dena Bank and Vijaya Bank with Bank of Baroda) have created uncertainties among employees regarding job roles, transfers, and promotions. In many cases, staff have reported increased workloads without corresponding enhancements in remuneration or career advancement opportunities. Such structural adjustments, though aimed at improving financial stability, have intensified the emotional and psychological strain on employees.

Work-life balance is not a purely individual issue — it reflects the organizational climate and HRM philosophy. Institutions that actively promote WLB through clear communication, supportive supervision, and inclusive policies tend to have higher employee retention and better service outcomes. Conversely, neglecting these factors can erode organizational commitment, leading to increased absenteeism and reduced performance. In the context of PSBs, where customer satisfaction and public trust are critical, maintaining a motivated and emotionally stable workforce is indispensable.

The Indian socio-cultural environment further shapes how work-life balance is perceived and practiced. Employees often face familial expectations of caregiving, community involvement, and social participation. For women, in particular, the dual burden of professional and domestic responsibilities can be overwhelming. HRM interventions that recognize these socio-cultural dynamics — such as flexible leave options, child care facilities, and gender-sensitive training — are therefore vital to ensure equity and inclusion in the banking workplace.

Additionally, the rise of information technology and work-from-home practices, especially during and after the COVID-19 pandemic, has redefined the boundaries of

work-life interaction in PSBs. While technology has improved efficiency and reduced manual errors, it has also led to ‘digital overwork,’ where employees remain connected to official duties even during personal time. The 24×7 availability demanded by customers through online platforms has blurred traditional office hours, making it imperative for HRM to address digital fatigue and encourage healthy work disengagement.

In summary, the interplay between work-life balance and job satisfaction in India’s public sector banks is a multidimensional phenomenon influenced by organizational policies, leadership behavior, technology, gender dynamics, and socio-cultural expectations. Effective HRM strategies that prioritize employee well-being, introduce flexibility, and foster open communication can bridge the gap between organizational goals and individual fulfillment. As India progresses toward a more digitized and competitive banking landscape, addressing these human factors will be key to sustaining both institutional efficiency and employee happiness.

Hence, this study seeks to explore how work-life balance affects job satisfaction among employees of Indian public sector banks, and how HRM can act as a strategic facilitator in enhancing this relationship. The findings are expected to contribute to both academic discourse and practical HRM policy design, offering insights into how India’s largest employment sector in finance can evolve toward a more humane, balanced, and sustainable work culture.

## Review of Literature

### Work-Life Balance

Greenhaus and Beutell (1985)<sup>[2]</sup> defined work-life balance as the degree to which an individual is equally engaged and satisfied with both work and family roles. In the banking sector, the intensity of work and customer interface often disrupts personal life schedules. Studies by Singh and Kaur (2018)<sup>[8]</sup> and Rajesh (2020)<sup>[6]</sup> highlighted that employees in Indian banks experience high role conflict and time pressure due to strict deadlines and targets.

### Job Satisfaction

Job satisfaction refers to the extent to which employees feel content and fulfilled with their work. Herzberg’s Two-Factor Theory suggests that motivators (recognition, achievement) and hygiene factors (salary, working conditions) jointly determine satisfaction levels. In PSBs, job satisfaction has been historically associated with job security and societal respect; however, with digital transformation, expectations have evolved (Gupta & Sharma, 2021)<sup>[3]</sup>.

### Relationship between WLB and Job Satisfaction

Research indicates a strong positive correlation between work-life balance and job satisfaction (Allen *et al.*, 2000)<sup>[1]</sup>. Employees who perceive greater control over their work schedules tend to exhibit higher morale and lower turnover intention. Indian studies by Joshi (2019)<sup>[4]</sup> and Nair (2021)<sup>[5]</sup> corroborate that flexible working arrangements and supportive HR policies enhance satisfaction, especially among female employees.

### HRM’s Role

Effective HRM practices — such as employee assistance programs, telecommuting options, and counseling —

significantly improve WLB. However, traditional PSBs have been slower to adopt such practices due to bureaucratic rigidity (Rao & Patel, 2020) [7]. The literature suggests an urgent need for strategic HRM realignment to retain and motivate employees.

**Objectives of the Study**

1. To assess the current level of work-life balance among employees of public sector banks in India.
2. To analyze the relationship between work-life balance and job satisfaction.
3. To examine the role of HRM practices in promoting work-life balance in PSBs.
4. To suggest policy measures for improving employee well-being and organizational efficiency.

**Hypotheses**

- **H<sub>1</sub>:** There is a significant positive relationship between work-life balance and job satisfaction among PSB employees.
- **H<sub>2</sub>:** HRM practices significantly influence the level of employee satisfaction and work-life balance.
- **H<sub>3</sub>:** Gender, age, and job position moderate the relationship between WLB and job satisfaction.

**Research Methodology**

**Research Design:** Descriptive and analytical.

**Sample Size:** 250 respondents.

**Sampling Method:** Stratified random sampling.

**Study Area:** Bihar (Patna), Maharashtra (Mumbai), and Delhi.

**Data Sources**

- Primary Data through a structured questionnaire (Likert 5-point scale).
- Secondary Data from annual HR reports of SBI, PNB, BOB, and RBI bulletins.

**Statistical Tools Used**

- Descriptive statistics
- Pearson correlation
- Regression analysis

**Variables**

- **Independent Variable:** Work-life balance indicators (working hours, flexibility, family support).
- **Dependent Variable:** Job satisfaction level.
- **Control Variables:** Age, gender, job position, years of experience.

**Data Analysis and Interpretation**

**Table 1:** Demographic Profile of Respondents (N=250)

Variable	Category	Percentage (%)
Gender	Male – 60%, Female – 40%	100
Age Group	25–35 yrs – 45%, 36–45 yrs – 30%, 46–55 yrs – 25%	100
Marital Status	Married – 78%, Unmarried – 22%	100
Designation	Clerical – 40%, Officer – 45%, Manager – 15%	100
Experience	<5 years – 30%, 6–15 years – 45%, >15 years – 25%	100

**Table 2:** Mean Scores for Work-Life Balance Components

Work-Life Balance Indicators	Mean Score (Out of 5)	Interpretation
Workload Management	2.9	Moderate pressure
Flexibility in Timing	2.5	Low flexibility
Family Time	3.1	Moderate
Organizational Support	3.4	Average
Stress Level	2.6	High stress

**Interpretation:** The overall mean score for WLB indicators (2.9) suggests that employees experience moderate levels of balance, with low flexibility and high stress being major concerns.

**Table 3:** Correlation between Work-Life Balance and Job Satisfaction

Variables	Correlation Coefficient (r)	Significance (p)
Work-Life Balance ↔ Job Satisfaction	0.68	0.001 (Significant)

**Interpretation:** A strong positive correlation (r=0.68) confirms that better work-life balance leads to higher job satisfaction.

**Table 4:** Regression Analysis Summary

Model	R <sup>2</sup>	F-value	p-value	Result
WLB predicting Job Satisfaction	0.52	48.75	0.000	Significant

This model explains that approximately 52% of the variation in job satisfaction is explained by work-life balance variables.

**Discussion**

The findings clearly demonstrate that employees of public sector banks are moderately satisfied with their jobs but struggle to maintain a healthy balance between professional and personal life. Although PSBs provide job security, pension, and other benefits, the increasing digitalization of banking services has extended working hours beyond official timings. Employees often carry work-related stress home, leading to emotional exhaustion.

**Gender Differences**

Female employees, especially those in mid-level positions, reported more difficulty in balancing domestic and professional responsibilities. However, flexible leave policies under HRM frameworks such as SBI’s ‘Parivar Policy’ have offered partial relief.

**Organizational Culture**

A bureaucratic culture and slow decision-making processes in PSBs hinder modern HRM interventions. Younger employees prefer a more dynamic and participative environment, which is more prevalent in private banks.

**HRM Initiatives**

Some progressive PSBs have introduced initiatives like stress management workshops, family inclusion programs, and performance-linked incentives. However, implementation remains inconsistent across branches. HRM departments need to align policies with employee expectations and technological realities.

## Findings

The present study reveals several important insights regarding the nature and extent of work-life balance and job satisfaction among employees working in India's public sector banks. The analysis of responses collected from 250 employees across different regions of India indicates that although PSBs continue to provide stable and secure employment, employees are facing significant challenges in managing the interface between professional and personal responsibilities.

The first major finding of the study is that work-life balance and job satisfaction are positively correlated in the context of public sector banking. Statistical analysis confirms that employees who report better control over their work schedules, supportive supervision, and adequate family time also demonstrate higher levels of satisfaction and organizational commitment. This reinforces the notion that human resource management policies directly influence employees' psychological well-being and, consequently, their performance.

Secondly, the findings suggest that workload intensity and long working hours are among the most critical factors disturbing employees' work-life balance. With increasing customer footfall, introduction of multiple digital platforms, and tight regulatory deadlines, employees are compelled to stay late or carry work home. Many respondents reported that they often engage in after-hour communication with clients or superiors, especially in urban branches, thereby reducing their personal and family time.

A third significant finding is related to the role of organizational culture in shaping employee experiences. Despite the modernization of banking operations, the bureaucratic and hierarchical structure of PSBs continues to influence interpersonal relationships and decision-making processes. Employees perceive limited autonomy in scheduling or decision-making, which leads to frustration and a sense of rigidity in work life. This lack of participative management often amplifies job stress and reduces intrinsic motivation.

Fourth, the study highlights gender-based differences in perceptions of work-life balance. Female employees, particularly those in mid-career stages, face additional challenges due to societal and familial expectations of caregiving and domestic responsibilities. Although most PSBs have policies for maternity leave and child care, the practical implementation of such benefits varies widely across branches. Some women employees reported hesitation in availing flexible working options due to perceived career stagnation or negative managerial attitudes. The fifth notable finding relates to the impact of HRM policies. Many employees expressed that HR departments in PSBs primarily focus on administrative compliance rather than employee welfare. Performance appraisal systems are perceived as outdated and sometimes biased, with limited attention to work stress or personal well-being. Employees emphasized the need for modern HR interventions such as wellness programs, counseling services, and periodic stress assessments to create a more supportive environment.

Furthermore, the analysis shows that job satisfaction is derived more from job security, compensation, and social status rather than from the quality of work environment. Senior employees with long tenure expressed contentment due to pension benefits and job stability, while younger employees were more concerned about professional growth,

innovation, and flexibility. This generational divide indicates a shifting paradigm in employee expectations that HRM must address.

Another finding is that technological advancements, while improving efficiency, have blurred work-life boundaries. The advent of internet banking, mobile applications, and real-time customer services has created an expectation of 24-hour availability. Many respondents indicated that the convenience of digital tools also translates into continuous connectivity, thereby extending work pressure beyond the physical office.

Finally, the study finds that effective communication and supportive leadership play a crucial mediating role between work-life balance and job satisfaction. Branches with empathetic managers who encourage teamwork, open dialogue, and emotional support reported higher satisfaction scores. Conversely, authoritarian supervision styles correlated with higher stress and reduced motivation.

In essence, the findings portray a complex but clear picture: public sector bank employees value the stability and prestige of their jobs, but they increasingly seek emotional well-being, flexibility, and meaningful engagement. HRM in PSBs, therefore, must transition from a compliance-centric model to a strategic, human-centered approach that balances organizational objectives with employee welfare.

## Recommendations

Based on the findings, this study proposes a comprehensive set of recommendations aimed at improving work-life balance and job satisfaction among employees of India's public sector banks. These recommendations are not merely administrative adjustments but strategic interventions that integrate human resource management with organizational transformation.

### Promote Flexible Work Arrangements

One of the most urgent needs in PSBs is the introduction of flexible working hours and location-independent options wherever feasible. The traditional 10-to-5 model no longer accommodates the realities of digital banking and diverse employee lifestyles. HRM should design rotational shifts, compressed workweeks, and part-time options for employees managing family responsibilities. For back-office or administrative roles, limited work-from-home arrangements could enhance satisfaction without affecting productivity.

### Rationalize Workload and Staffing

Many PSBs are overburdened due to under-staffing in rural or semi-urban branches. The HR departments should conduct workload analysis and task mapping to ensure equitable distribution of duties. Automation and digital tools must be used to reduce repetitive clerical work, allowing employees to focus on customer service and value-added tasks. Proper manpower planning can also reduce stress and prevent burnout.

### Implement Employee Wellness and Counseling Programs

Psychological well-being is an often-neglected dimension in PSBs. HRM should institutionalize employee assistance programs (EAPs) that include counseling sessions, stress management workshops, and health check-ups. Encouraging yoga, meditation, and recreational activities can foster

emotional stability and team cohesion. Periodic wellness surveys should be conducted to monitor mental health trends and respond proactively.

### **Develop Gender-Sensitive HR Policies**

Public sector banks should move toward inclusive and gender-sensitive HR frameworks that recognize women's dual roles in society. Facilities such as on-site childcare centers, extended maternity and paternity leave, flexible return-to-work programs, and protection from career stagnation post-maternity should be institutionalized. Promoting gender equality in leadership roles can also create positive role models within the organization.

### **Strengthen Communication and Participative Management**

The hierarchical culture in PSBs often restricts open dialogue between employees and management. Introducing participative decision-making mechanisms such as staff councils, grievance redressal forums, and suggestion platforms can enhance employees' sense of belonging. Regular communication from HR about policy changes, career development, and recognition initiatives can improve transparency and trust.

### **Redesign Performance Appraisal Systems**

Traditional appraisal systems focusing mainly on seniority and compliance should be replaced with modern, multidimensional evaluation frameworks. Performance should be measured not only in terms of quantitative targets but also through behavioral competencies, teamwork, and innovation. Recognition programs for work-life balance ambassadors or wellness champions could incentivize positive practices among employees.

### **Introduce Career Development and Mentorship Programs**

Job satisfaction in PSBs can be enhanced by providing continuous professional development opportunities. HRM should establish structured training, e-learning, and mentorship initiatives that enable employees to upgrade their skills. This is especially relevant for young employees aspiring for career growth within the organization. Mentorship from senior officers can also transmit institutional values while addressing generational gaps.

### **Encourage Digital Discipline and Right-to-Disconnect**

As digitalization expands, HRM must ensure boundaries between work and personal time. Clear guidelines should be established for after-hours communication, ensuring that employees are not pressured to respond to work calls or emails outside office hours. A 'right-to-disconnect' policy can improve mental health and demonstrate organizational respect for personal boundaries.

### **Create a Supportive Organizational Culture**

Cultural transformation is central to improving work-life balance in PSBs. The leadership must cultivate a supportive, empathetic, and team-oriented culture that values human emotions as much as operational performance. Regular team-building activities, appreciation programs, and transparent leadership communication can make the workplace more humane and motivating.

### **Integrate HRM with Organizational Strategy**

Finally, HRM in public sector banks should evolve from a transactional to a strategic management function. Work-life balance should not be treated as an isolated welfare measure but as a core element of business strategy that influences productivity, customer satisfaction, and institutional reputation. HR professionals should be empowered to collaborate with top management in designing people-centric policies that align with organizational vision and national banking objectives.

### **Conclusion of Recommendations**

In conclusion, the findings of this study clearly demonstrate that the challenges of work-life imbalance in India's public sector banks are not insurmountable. By adopting a proactive and human-centered HRM philosophy, PSBs can transform their workplaces into spaces of mutual growth and psychological well-being. The success of any banking reform ultimately depends not only on financial capital but also on human capital—the motivation, creativity, and satisfaction of those who serve as the face of India's financial system. Therefore, a deliberate focus on work-life balance through thoughtful HRM interventions is not merely a welfare initiative but a strategic necessity for the sustainable future of public sector banking in India.

### **Conclusion**

The study concludes that work-life balance is a critical determinant of job satisfaction among public sector bank employees in India. While PSBs provide stable employment and social recognition, traditional bureaucratic structures and rigid HRM frameworks limit their adaptability to modern workforce expectations. By implementing strategic HRM interventions focusing on flexibility, communication, and emotional well-being, PSBs can not only enhance employee satisfaction but also improve productivity and customer service quality.

The findings call for a cultural shift in HRM philosophy — from administrative control to human-centric empowerment. A balanced workforce is not only happier but also more innovative and committed to organizational goals.

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