



THE IMPACT OF JOB STRESS AND WORK-LIFE BALANCE ON EMPLOYEE JOB SATISFACTION AT PUBLIC SECTOR BANKS OF MATHURA REGION

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ABSTRACT:

This study looks into how work-life balance and job stress affect employees' job satisfaction in public sector banks in the Mathura area. Considering the public sector banks' pivotal role as the foundation of the financial system, it is imperative for organizational performance to retain a positive workplace culture among current problems. Employee happiness, work-life balance, and job stress interact in a complicated and multidimensional way. This research emphasizes how role overload, power disputes, and a lack of senior support lead to job stress, which negatively impacts employee well-being and job satisfaction. It does this by drawing on ideas from many studies. On the other hand, work-life balance acts as a protective barrier against job stress and is recognized as a major predictor of employee happiness. In order to investigate the fundamental factors influencing employee satisfaction, this study synthesizes many viewpoints and offers practical suggestions for improving organizational performance and well-being in the banking industry. The results highlight how crucial it is to promote a balanced workplace in order to raise employee job satisfaction and boost overall organizational effectiveness.

Keywords: Banking sector, public sector banks, Job stress, Work-life balance, Employee job satisfaction, Employee well-being.

1. INTRODUCTION:

In today's fast-paced, fiercely competitive banking sector, employee satisfaction and well-being play a critical role in determining an organization's performance. The challenge of the modern-day expectations faces a different dilemma with regard to maintaining a positive work culture, especially in the case of public sector banks that form the backbone of any financial system. Therefore, this introduction will interrelate the dynamics of WLB, EJS, and JS in public sector banks of the Mathura region with the help of data available from various studies and conducted at different time periods.

Nadeem Malik (2011) opines the JS, a pronounced issue in banking sectors, crops up because of several reasons, like role ambiguity, and power struggle, and lack of support at the senior level. To the contrary, the critique reflected by Sartika (2023) in negative responses, The role requirements people carry in job-demanding conditions; these strains hinder EJS besides deteriorating the well-being of the employees. Concurrently, and as supported by Greenhaus and Beutell, 1985, the construct of Work-Life Balance becomes evident as one of the most important precursors of job satisfaction. Balancing work with other personal commitments becomes the need of the hour to mitigate the stressors and augment EJS. Kossek et al., 2006, in this context, highlighted the need for evaluating the effects of WLB on worker satisfaction and organizational outcomes.

WLB, EJS, and JS interactions are complex in their ways. For instance, evidence from the research of Wang and Shi, 2010, reveals that WLB acts as a barrier to JS, and consequently relates negatively to worker satisfaction levels. On the other hand, reciprocal interaction between JS and WLB is emphasized in the study by Aryee et al., 2009—elevated stress, which inhibits the ability to achieve WLB and consequently lowers EJS. The current study in such diverse backgrounds seeks to establish the links between JS, WLB, and EJS in public sector banks in Mathura. Under the aegis of this broad framework, the proposed research endeavours to marshal the fundamental processes that impinge on employee satisfaction and provide actionable managerial inputs toward enhancing the well-being and performance of organizations within the banking industry through an assimilation of insights and perspectives from other scholars and disciplines.

2. LITERATURE REVIEW

Most studies have noted a relationship between WLB, EJS, and JS across various contexts and sectors. Very high levels of JS are associated with low EJS, increased turnover, and negatively related to workers' health as cited in Schaufeli & Taris, 2014. Conversely, there are studies identifying low WLB with high stress levels, poor EJS, and lower organizational commitment (Greenhaus & Allen, 2011). However, there is a dearth of literature specifically addressing the banking sector in the Mathura area, thus a localized inquiry is necessary to understand the unique dynamics at play. Should all be harmoniously integrated into their WLB. Employees need organizational support in order to manage their job and personal obligations.

2. (a) DEFINITION OF WORK LIFE BALANCE

A well-known definition of work-life balance is provided by Dr. Jeffrey Greenhaus and Dr. Gary Powell, prominent researchers in the field of work and family.

"Work-life balance is the extent to which an individual is equally engaged in – and equally satisfied with – their work role and their family role." According to Greenhaus and Powell (2003)

This definition emphasizes the importance of finding a harmonious balance between work responsibilities and personal life, where neither aspect dominates or detracts from the other.

Work-life balance is the harmony between professional duties and personal commitments, ensuring productivity and personal well-being, reducing stress, and enhancing overall quality of life.

A Literature Review on work life balance in the Banking Sector: Unravelling the Strains: the Journey to Unravel the Mysteries of Work-Life Balance

Once upon a time, a group of academics set out to solve the riddles surrounding WLB in the vast field of academia. In order to investigate this complex idea, Thomas Kalliath and Paula Brough proposed a six-dimensional framework in 2008. This framework addressed a wide range of topics, from roles and control to equity, satisfaction, conflict, and facilitation. Their piece explained the challenges of balancing work and personal life and provided some insightful information for theoretical development and useful HR actions.

M. Joseph Sirgy and Dong-Jin Lee were part of the mission in 2018, wherein they published an analytical examination that has emphasized the importance of engagement in both professional and personal life. They described how functional conflicts give rise to consequences and noticed human as well as organizational factors which impacted WLB. Their findings thus opened up the gateway to further research into the processes linking WLB to life satisfaction and guided further studies, policy decisions, and so on. More voices added to this over time. In 2013, Caroline J. Catrell and her co-researchers challenged the traditional concepts of work-life balance, exposing the inequalities that existed, particularly vis-à-vis groups at the peripherals of society, such as fathers and low-income parents. They suggested a three-factor approach for future research and ranged for an inclusive framework that encompassed a diverse range of experiences.

Meanwhile, Paula Brough and her team returned to the issue in 2020, this time redirecting their attention to work-life balance in equity, role importance, and satisfaction. To this end, they further emphasized the need to include non-family-related commitments when discussing work-life balance and advocated for future research on technical change and personal mindfulness. The same year, Mary F. Hoffman and Renee L. Cowan added a different dimension by looking at how organizations structured the fabric of modern life. Their findings focused on the corporate work-life philosophy and its spill over effects on workers' private lives. Wardani et al. joined the fray in 2021, touting the importance of WLB in achieving personal goals while avoiding stress and burnout. Their study indicated how WLB affected worker loyalty, EJS, and productivity.

This created a resonance effect for a powerful conclusion throughout academic history as time went by and the study stories were told. Thomas Kalliath and Paula Brough, in 2008, tried to unpack the complexities of WLB by suggesting a six-dimensional framework that would act as a milestone for further investigation. M. Joseph Sirgy and Dong-Jin Lee (2018) confirmed all this with an addition of the benefits from work-life and personal life engagement and costs associated with functional conflicts. In 2013, Caroline J. Catrell et al. criticized the

traditional notion of WLB and introduced a new, broader conceptualization that enables many different experiences to be accounted for.

Researchers across decades have been relatively receptive to the din about the three-component model. In a 2020 paper, Paula Brough et al. tested work-life balance through equality, role relevance, and satisfaction. Already the year before, Laksono et al. sounded off an alarm on the dangers of an imbalance, relating it to a sense of hopelessness, low job productivity, and quarrels relative to one's own family members. Wardani, Lestari, and colleagues re-emphasized the importance of WLB in achieving personal goals without distress and exhaustion, as recent as in 2021. Lastly, in 2008, Mary F. Hoffman and Renee L. Cowan clarified how businesses shape modern living, emphasizing the corporate work-life philosophy and how it affects workers' personal lives.

As the biographies of these researchers converged, it became evident that striking a balance between personal and professional life was not just a desirable objective but also a vital component of human welfare. Their collective wisdom underscored the impact of WLB on productivity, EJS, and employee loyalty, emphasizing the need for future research to consider variables such as psychological capital, personality, and work demands. And so, armed with knowledge and understanding, the quest for WLB continued, guided by the insights of those who dared to explore its depths.

2. (b) DEFINITION OF JOB STRESS

Karasek's definition is foundational in his Demand-Control Model, which suggests that job stress is particularly pronounced when high job demands are combined with low job control.

"Job stress is a condition that arises when job demands are high and the worker's ability to control these demands is low, leading to strain and adverse health outcomes." According to Karasek (1979)

A well-known definition of job stress is provided by Dr. Robert Karasek, a prominent researcher in the field of occupational health. Karasek's definition is foundational in his Demand-Control Model, which suggests that job stress is particularly pronounced when high job demands are combined with low job control.

Workplace stress, a major health issue, significantly impacts organizations and employees. It is influenced by perceptions and attitudes, affecting how individuals manage and respond to stress.

A Literature Review on Job Stress in the Banking Sector: The Journey to Unravel the Mysteries of Job Stress

In the fast-paced world of finance, where every transaction carries weight, the employees of the banking sector navigate through a maze of pressures and tensions. Their experiences echo the findings of various researchers who have delved into the depths of occupational stress, shedding light on its multifaceted nature and its profound impact on individuals and organizations alike.

Beginning with Sartika's (2023) exploration, the definition of job stress emerges as a state where individuals grapple with the weight of their responsibilities, battling against negative responses and a sense of burden within their work environment. Makkira et al. (2022) explain further that stress is a general condition penetrating into the emotive, mental, and physical sphere of existence of an individual, hence preventing him from coping effectively with his environment and creating problems in positive relating.

Indriani et al. (2019) go ahead to define job stress as an emotional tense state that emanates from significant pressures and obstacles intrinsic in a person's professional milieu. Nadeem Malik, 2011, takes that further into the banking realm, whereby role overload, power struggle, and no support from the top management all compound to occupational stress more pronounced in public bank employees than their private bank counterparts. Rajendran Jayashree 2010 presents a 'horror story' of the consequences of mismanaged organizational stress, indicating that it has adverse effects on the quality standards and productivity, as well as the well-being of the employees. This has created a fertile field for the growth of stress in modern times along with its relentless pressures and daily stressors in metropolitan areas that has maximized its effect on individuals and organizations. Sriranjani Mokshagundam and K. Janardhanam, in their study in 2016, brought forth the all-pervasive presence of stressors cutting across different occupations in the banking sector, whereby role overload, role ambiguity, and role conflict have risen to the top. In view of this, against all odds, the effort and quest for neutralizing or at least lessening the pernicious effects of stress have to be an avowed imperative, for a healthy workforce is a sure recipe for enhanced productivity and organizational effectiveness.

Aravinthan SA (2013) further hones in on precisely this relationship of occupational stress to commitment, covering elements of occupation that become interwoven with organizational commitment: career development and job design. However, within these intricacies, the negative relationships of stress on employee performance prevail large into the COVID-19 pandemic, as epitomized by the works of Ashraf Elsafty and Lydia Shafik (2022).

What all these researchers jointly put forth corresponds to the story of liability or toll taken by occupational stress in the banking sector. From the burdens of role overstretching to the strains of living through modernity, these stressors resound in reduced quality and productivity but also in reduced employee well-being. However, underlying these challenges, there are opportunities in terms of organizational introspection and interventions with a realization toward a healthier, more resilient workforce supporting the torrents of the financial landscape.

2. (c) DEFINITION OF EMPLOYEE JOB SATISFACTION

A widely cited definition of employee job satisfaction comes from Edwin A. Locke, a prominent organizational psychologist.

"Job satisfaction is a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences." According to Locke (1976)

This definition emphasizes the emotional and cognitive aspects of job satisfaction, highlighting that it arises from an individual's assessment of their job and the experiences it provides.

Job satisfaction is crucial yet challenging for managers to achieve. Studies show strong links between job satisfaction, employee motivation, productivity, and company performance, but it remains underappreciated by academics and managers.

A Literature Review on Employee Job Satisfaction: Unveiling the Essence across decades: The Journey to Understand Job Satisfaction







Job satisfaction appears as a fundamental thread in the complex tapestry of organizational psychology, connecting people's subjective experiences and views in the workplace. Utilizing a wide range of viewpoints, scholars have set out to decipher the intricacies of this phenomenon, shedding light on its complex character and significant ramifications for both people and institutions. Spector (2022) describes job satisfaction as people's perception of their own employment and all of its aspects. Harahap et al. (2019) give in-depth analysis; a bit more on the subjective evaluation out of how well a given job satisfies personal needs and expectations. The sentiment is similar to that fronted by Mousazadeh, 2018, who emphasized the risk of quitting, hence positivity being very critical in the maintenance of job satisfaction. Going back in time, Locke, in 1976, gave another timeless opinion when he referred to job satisfaction as a statement of the pleasurable emotional state ensuing from work being matched with personal beliefs. This story is extended by Kaliski in 2007, where he underlines such critical elements as employees' perceptions about their accomplishment and achievement as staff members, issues very closely related to their degree of personal satisfaction and productivity. With changing organizational dynamics scenarios, Mullins (2005) gave a more subtle viewpoint of organizational dynamics change, presenting job satisfaction as an overall complex, multi-dimensional construct highly correlated with motivation and self-perceptions. According to George et al. (2008) the involved aspects of EJS are people's values, attitudes, and beliefs about their work; this means different levels of job satisfaction are influenced by attitudes toward supervisors, colleagues, and compensation.







Statt (2004) offers a practical perspective by defining EJS as an employee's satisfaction with the benefits of their job, which include both internal and external motivators. In synthesis, the collective insights of these researchers converge upon a holistic understanding of EJS as a subjective assessment of work, intricately influenced by behaviours and work environments. It embodies a pleasant emotional state associated with productivity and personal fulfilment, encompassing elements such as rewards, value achievement, goals, emotions, convictions, colleagues, managers, and compensation. Across decades and disciplines, the essence of EJS endures as a fundamental pillar of organizational well-being, shaping the experiences and aspirations of individuals within the dynamic landscape of work.

As per the study done we concluded that, "A person's work-life balance includes fostering a healthy balance between work and leisure activities, avoiding stress and tiredness, and maintaining a good balance between work and personal duties. The concept is broken down into six dimensions: perceived control, conflict and facilitation, many roles, role salience, equity, and numerous roles. Psychological capital, personality, and external and internal influences are among the factors that influence it.

Work-life harmony is crucial for retaining employees, work satisfaction, and organizational productivity. It involves balancing duties on a personal and professional level, avoiding stress and tiredness, and promoting a work-life balance. Maintaining a decent work-life balance is crucial as it can lead to emotions of fatigue, hopelessness, and subpar performance at work."

KEY TAKEAWAYS OF LITERATURE REVIEW

Authors	Key Words	Takeaway
Spector (2022)	 <p>Individual's Perception towards job</p>	Perception of perceiving their personal job and various aspects of job
Harahap et al. (2019)	 <p>Evaluation by employees</p>	Subjective evaluation of how well their job meets personal needs and expectations
Mousazadeh (2018)	 <p>Work Conditions</p>	Positivity influenced work condition and employees' action
Locke (1976)	 <p>Emotional State</p>	Happy emotional state arises supporting one's work value
Kaliski (2007)	 <p>Achievement and accomplishment</p>	Key component is achievement and accomplishment
Mullins 2005		Job satisfaction is flexible and sophisticated at the same time

	Internal Feelings	
George et al., (2008)	 <p>Ideals, feelings and beliefs towards job</p>	Satisfaction vary on attitude towards coworkers, remuneration
Statt (2004)	 <p>Intrinsic Motivation</p>	Satisfaction refers rewards receive from employment including intrinsic motivation
Sartika (2023)	 <p>Feel stress, burden</p>	Feel burdened, under pressure or receive negative feedback while carrying out task.
Makkira (2022)	 <p>Tension impact on personal life</p>	Tension that affects a person's physical, mental and emotional well-being.
Tolndriani (2019)	 <p>Pressure and challenging circumstances</p>	It emerges because of extreme strain and difficult conditions.
Nadeem Malik (2011)		Employees of government and private bank occupational stress.

4. HYPOTHESES OF THE STUDY

1. **H₁:** The study examines how work-life balance influences the job satisfaction of public sector bank employees in the Mathura region.
2. **H₂:** This study explores the relationship between job stress and employee job satisfaction among public sector bank employees in the Mathura region.
3. **H₃:** This study investigates how work-life balance and job stress affect employee job satisfaction among public sector bank employees in the Mathura region.

5. METHODOLOGY:

The techniques and methods utilized to carry out the study are described in the section on research methodology. This section outlines the procedure for reviewing and evaluating primary data in order to investigate the ways in which WLB and JS impact EJS in public sector banks located in the Mathura region.

6. RESEARCH DESIGN

This study utilizes quantitative methodology, employing surveys for data collection and statistical analysis to test hypotheses based on existing theories (Creswell, 2014; Bryman, 2016; Neuman, 2011). Grounded in positivist philosophy, it adopts a deductive approach (Sugiyono, 2022), complemented by a literature review to synthesize secondary data on work-life balance, employee job satisfaction, and stress in the banking industry.

5. (a) SOURCES OF DATA

The study uses primary data as well as secondary data sources, such as the following:

5. (b) TECHNIQUES FOR GATHERING DATA

PRIMARY DATA COLLECTION METHOD

The researcher employed a self-structured questionnaire distributed via Google Forms to collect primary data from working professionals in the public sector banks of the Mathura region for this research paper.

SECONDARY DATA COLLECTION METHODS

Conduct a comprehensive literature review on work-life balance (WLB), employee job satisfaction (EJS), and job stress (JS) in public sector banks, focusing on main themes, conclusions, and research gaps. Evaluate organizational reports and peer-reviewed articles using specific search criteria related to the Mathura region banking sector.

6. DATA ANALYSIS METHODS

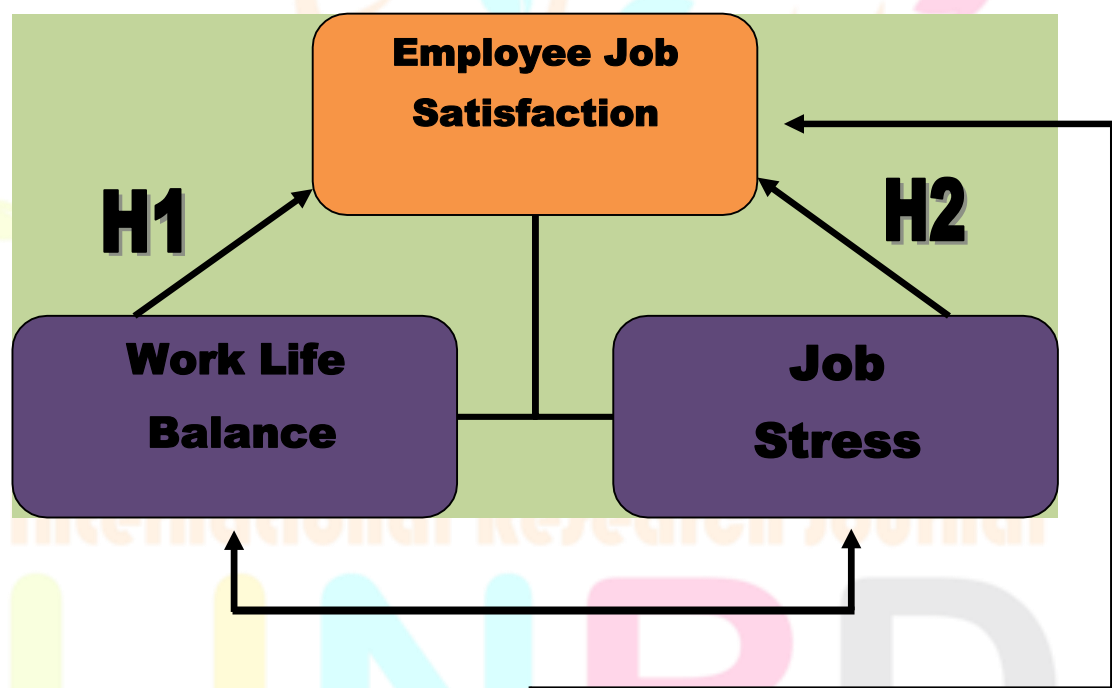
The 'Data Analysis Methods' section employed SPSS 20.0 Version for statistical tests on data from public sector banking employees in Mathura. Descriptive stats outlined sample characteristics, Cronbach's alpha ensured measurement consistency, and validity was assessed via content and construct checks. Inferential tests (t-tests, ANOVA) tested hypotheses on work-life balance, job stress, and job satisfaction.

7. ETHICAL CONSIDERATIONS TO TAKE INTO ACCOUNT

Since the study uses primary as well as secondary data, it makes sure that the data is used ethically by:

- I. Referencing all references correctly to prevent plagiarism
- II. Maintaining the privacy and accuracy of the data
- III. Making sure the data is utilised in a way that aligns with the original authors' goals

8. CONCEPTUAL FRAMEWORK



Source: Derived from Researchers' Synthesis of Existing Theories and Literature

9. HYPOTHESIS FORMULATION

1. **H₁**: The study examines how work-life balance influences the job satisfaction of public sector bank employees in the Mathura region.
2. **H₂**: This study explores the relationship between job stress and employee job satisfaction among public sector bank employees in the Mathura region.
3. **H₃**: This study investigates how work-life balance and job stress affect employee job satisfaction among public sector bank employees in the Mathura region.

The impact of work-life balance on employee job satisfaction among Mathura region employees of public sector banks.

This outcome is consistent with the findings of Sihalo et al.'s research from 2021, which shows that work-life balance significantly improves employee job satisfaction. Additionally, Murwida's (2021) study indicates that job satisfaction is influenced by work-life balance. The claim that work-life balance affects employee job satisfaction is similar to that made by Febriani et al. (2021) and is further supported by Yusvia (2021) who makes the same explanation. The study by Aliya et al. (2020), which demonstrates that work-life balance has a major impact on employee job satisfaction, also supports this.

The hypothesis can be stated as follows in light of the studies that have been presented:

H₁: The study examines how work-life balance influences the job satisfaction of public sector bank employees in the Mathura region.

The Effect of Job Stress on Employee Job Satisfaction in Public Sector Bank Employees in the Mathura Region.

According to Tupamahu et al.'s research from 2022, job stress significantly affects job satisfaction. In keeping with Sanjaya's research from 2021, which claims that job stress has a big impact on job satisfaction? Furthermore, occupational stress affects job satisfaction, according to Farisi et al. (2021). These findings support the research by Santosa (2021), which explains how job stress affects employee job satisfaction, as well as the findings of Cahyadi et al. (2020), which discovered that job stress has a significant impact on job satisfaction. This is how the theory might be put out in light of the research that has been presented:

H₂: This study explores the relationship between job stress and employee job satisfaction among public sector bank employees in the Mathura region.

The Influence of Work-life Balance and Job Stress on Employee Job Satisfaction at Public Sector Bank Employees in the Mathura Region.

Work-life balance and workplace stress have a simultaneous impact on employee job satisfaction, according to research by Yusvia et al. (2021). Similar findings are reported in the Paryanti (2022) study, which demonstrates that workplace stress and work-life balance significantly affect job satisfaction at the same time.

These findings also support the findings of a study by Cahyadi et al. (2020), which found that workplace stress and work-life balance affect workers' job satisfaction. The research by Saputra (2023), which indicates that work-life balance and job stress have a strong simultaneous impact on job satisfaction, supports these findings. This is how the theory might be put out in light of the research that has been presented:

H₃: This study investigates how work-life balance and job stress affect employee job satisfaction among public sector bank employees in the Mathura region...

10.IMPORTANCE OF THE STUDY

Understanding the relationships between work-life balance (WLB), job stress (JS), and employee job satisfaction (EJS) in Mathura Region's public sector banks is crucial for optimizing employee welfare and organizational success amidst demanding work environments and regulatory pressures.

11. SIGNIFICANCE OF THE STUDY

Studying WLB, JS, and EJS in Mathura's public sector banks is crucial for enhancing productivity and employee satisfaction. Addressing stress factors through improved policies and support systems can foster a healthier workplace and improve retention.

12. RESULTS AND ANALYSIS

12. (a) RELIABILITY TEST (INSTRUMENT TEST)

According to Ghozali (2018), reliability testing is a technique used to evaluate a questionnaire's dependability and consistency as a measure of a variable. If a person consistently or steadily answers the same questions on a questionnaire over time, it is deemed dependable.

Table 1: Reliability Test		
VARIABLE	Cronbach's Alpha	Conclusion
Work life balance (X1)	0.877	ACCEPTABLE & RELIABLE
Job Stress	0.856	ACCEPTABLE & RELIABLE
Job Satisfaction	0.784	ACCEPTABLE & RELIABLE
<i>Source: Data Processed by SPSS 20.0 Version</i>		

The variables have a Cronbach's alpha higher than 0.70 (Cronbach's alpha>0.70), with values of 0.877 for WLB, 0.856 for JS, and 0.784 for EJS, according to the reliability results above. Based on the aforementioned findings, it is reasonable to assert that WLB, EJS, and work-stress have consistent and predictable results.

12. (b) VALIDITY TEST (INSTRUMENT TEST)

According to Ghozali (2018), validity testing is done to evaluate a questionnaire's validity. A questionnaire is considered genuine if its questions accurately reflect the topic area it is meant to measure. This study focuses on the 35 employees of the public sector banks located in the several branches of the Mathura Region.

TABLE 2: VALIDITY TEST

Variable	Item	Sig.(2-tailed)	Conclusion
Work life balance (X1)	X1.01	.000	Valid
	X1.02	.000	Valid
	X1.03	.000	Valid
	X1.04	.000	Valid
	X1.05	.000	Valid
	X1.06	.000	Valid
	X1.07	.000	Valid
	X1.08	.000	Valid
	X1.09	.000	Valid
Variable	Item	Sig.(2-tailed)	Conclusion
Job stress (X2)	X2.01	.000	Valid
	X2.02	.000	Valid
	X2.03	.000	Valid
	X2.04	.000	Valid
	X2.05	.000	Valid
	X2.06	.000	Valid
	X2.07	.000	Valid
	X2.08	.000	Valid
	X2.09	.000	Valid
Variable	Item	Sig.(2-tailed)	Conclusion
Job Satisfaction (Y)	Y1.01	.000	Valid
	Y1.02	.000	Valid
	Y1.03	.000	Valid
	Y1.04	.000	Valid
	Y1.05	.000	Valid
	Y1.06	.000	Valid
	Y1.07	.000	Valid
	Y1.08	.000	Valid
	Y1.09	.000	Valid

Source: Data Processed by SPSS 20.0 Version

Thirty-five employees of public sector banks in the Mathura region received the questionnaire. When the correlation is significant at the 0.05 level (2-tailed), the results are deemed valid based on the validity test results obtained with IBM SPSS 20. We can draw the conclusion that the questions about employee satisfaction, WLB, and stress at work are legitimate.

12. (c) Hypothesis Test

Partial Test (t-test)

To ascertain whether or not there is a substantial partial influence of the independent variables WLB (X1) and JS (X2) on the dependent variable EJS (Y). Ho is approved and Ha is denied if the significance value is more than 0.05.

Table 3: Partial Test

Model	t	Sig.
(Constant)	7.739	.000
X1	6.754	.000
X2	-3.465	0.024

Source: Data Processed by SPSS 20

Based on Table, the results can be obtained as follows:

1. Using the formula $DF = N - K - 1$, get the T-table value with sig. $0.000 < \alpha = 0.05$. Moreover, 6.754 is the computed T value that is shown in the table. Consequently, there is a substantial relationship between WLB (X1) and EJS (Y). This indicates that H_1 is accepted, leading to the conclusion that WLB has a big impact on EJS. Increasing WLB would also boost EJS.
2. Using the formula $DF = N - K - 1$, find the T-table value and Sig. $0.043 < \alpha = 0.05$. Moreover, -3.465 is the computed T value that was found in the table. Therefore, there is a substantial relationship between JS (X2) and EJS (Y). As a result, it may be said that JS has a big impact on EJS and H_2 is accepted. EJS will rise when stress at work decreases.

12. (d) Simultaneous Test (f-test)

To determine whether there is a simultaneous influence of independent variables. If the significance value (Sig.) is ≤ 0.05 , then the variables work life balance and JS (X) simultaneously (together) affect the variable EJS (Y).

Table 4: Simultaneous Test

ANOVA

Model	F	Sig.
Regression	21.078	.000
Residual		
Total		

a. Dependent Variable: Job Satisfaction

b. S:(Constant), WLB, STRESS

Source: Data Processed by SPSS 20.0 Version

Based on Table, the results can be obtained as follows:

The regression analysis model is significant, as indicated by the significance value (Sig.) of $0.000 < 0.05$. The displayed F value is 2.33, but the calculated F value is 21.078. It is possible to interpret this as accepting H_3 because the computed F value ($21.078 > 2.33$) is greater than the tabular F value. Consequently, it may be said that JS (X2) and WLB (X1) have an impact on the variable job satisfaction (Y).

12. (e) Coefficient of Determination Test

The R-Square value is used to calculate the extent to which the independent variables WLB (X1) and JS (X2) contribute to the dependent variable EJS (Y). The following table displays the R-Square value:

Table 5: Coefficient of Determination Test			
Model	R Square	Adjusted R Square	Std. Error of the Estimate
1	.570	.564	3.24686
<i>Source: Data Processed by SPSS 20.0 Version</i>			

The model derived from the multiple regression analysis results is tested for viability using the coefficient of determination (R²) value. Given that multiple regressions are employed, the R² value—which has a value of 0.570—is utilized to represent the relative contributions of the WLB variable (X1) and the JS variable (X2) to EJS (Y). This indicates that WLB (X1) and JS (X2) account for 57% of EJS, with additional variables not included in this study accounting for 43%.

12. (f) Multiple Linear Regression

Multiple Linear Regression is employed in research that involves more than one independent variable, as per Ghozali (2018). The following table illustrates the outcomes of the multiple regression analysis:

Table 6: Multiple Linear Regression				
Coefficients				
Unstandardized Coefficients				
Model	B	Std. Error	t	Sig.
(Constant)	21.765	2.547	7.739	.000
WLB	.588	.091	6.383	.000
STRESS	-.165	0.081	-2.044	.048
<i>a. Dependent Variable: JOB SATISFACTION</i>				
<i>Source: Data Processed by SPSS 20.0 Version</i>				

Based on Table, the regression equation is obtained as follows:

$$Y=21.765+0.588X1-0.165X2$$

1. The multiple linear regression test findings indicate that 21.765 is the constant found in this investigation. We can conclude that WLB and JS are regarded constants. This means that if we control for WLB and JS, that positive contribution to EJS is increased by 21.765.
2. There is a positive correlation between WLB and EJS, as indicated by the variable's regression coefficient of 0.588. This can be understood as follows: assuming all other variables remain constant, an increase of one unit in WLB (X1) will result in an increase of 0.588 in EJS (Y).

3. JS and EJS have an inverse association, as indicated by the regression coefficient for the JS variable, which is -0.165 and has a negative sign. This can be understood as follows: if all other factors remain constant, an increase of one unit in JS (X2) will result in a -0.165 decrease in EJS.

13. FINDINGS

The Influence of Work-Life Balance on Public Sector Bank Worker's Job Satisfaction

The variable work-life balance has a regression coefficient of 0.588 and a significance value of 0.000, which is less than the significance level of 0.05, according to the testing mentioned above. As a result, the work-life balance variable significantly and favourably affects workers' job satisfaction in public sector banks in the Mathura region. This outcome is consistent with a study conducted in 2021 by Sihaloho et al., which demonstrates that work-life balance greatly improves employee job satisfaction.

The Influence of Job Stress on Public Sector Bank Worker's Job Satisfaction

The job stress variable has a regression coefficient of -0.165 with a negative sign, according to the testing mentioned above. This means that for every unit increase in job stress, job satisfaction will decrease by -0.165. Employee job satisfaction at public sector banks in the Mathura region is significantly impacted negatively by the job stress variable, with a significance value of 0.048—smaller than the significance level of 0.05. This study supports Adha's research from 2021, which shows that job satisfaction is negatively impacted by job stress, i.e., high job stress results in low job satisfaction.

The Influence of Work-Life Balance and Job Stress on Public Sector Bank Worker's Job Satisfaction

The dependent variable, job satisfaction (Y), is influenced by both independent variables, namely work-life balance (X1) and job stress (X2), either jointly or concurrently, according to the F-test results. The significant level of $0.000 < 0.05$ indicates that work-life balance (X1) and job stress (X2) have a simultaneous impact on employees job satisfaction (Y). This study supports the findings of Tupamahu et al.'s research from 2022, which shows that work-life balance and job stress affect employee job satisfaction at the same time.

14. DISCUSSION

In exploring the intricate dynamics of work-life balance (WLB), job stress (JS), and employee job satisfaction (EJS) at public sector banks in the Mathura region, our study titled "The Impact of Job Stress and Work-Life Balance on Employee Job Satisfaction at Public Sector Banks of Mathura Region" unveils critical insights.

Influence of Work-Life Balance on Job Satisfaction:

The research shows a significant positive impact of WLB on EJS, with a regression coefficient of 0.588 and a significance value of 0.000 ($p < 0.05$). Employees with better WLB report higher job satisfaction, supporting findings by Sihaloho et al. (2021). This indicates that improving WLB can effectively boost employee morale and satisfaction in the banking sector. Imagine an employee, Sita, working diligently at a public sector bank in Mathura. She has found a way to balance her work responsibilities with her personal life effectively. This balance, as our study reveals, significantly enhances her job satisfaction. With a regression coefficient of 0.588 and a significance value of 0.000 ($p < 0.05$), it's clear that employees like Sita, who maintain a healthy work-life balance, report higher levels of job satisfaction. This finding echoes the research of Sihaloho et al. (2021), reinforcing the notion that improving WLB can substantially boost employee morale and satisfaction in the banking sector.

Influence of Job Stress on Job Satisfaction:

Conversely, JS negatively affects EJS, with a regression coefficient of -0.165 and a significance value of 0.048 ($p < 0.05$). Higher job stress correlates with lower job satisfaction, in line with Adha's (2021) study. This underscores the need for stress management programs and support systems in public sector banks to mitigate stress's adverse effects on satisfaction. Now, consider another employee, Ravi, who faces high levels of job stress due to demanding workloads and tight deadlines. Our research indicates that this stress negatively impacts his job satisfaction. With a regression coefficient of -0.165 and a significance value of 0.048 ($p < 0.05$), it becomes evident that higher job stress correlates with lower job satisfaction. This scenario supports Adha's (2021) findings, highlighting the urgent need for stress management programs and support systems in public sector banks to mitigate the adverse effects of job stress on employee satisfaction.

Combined Influence of Work-Life Balance and Job Stress on Job Satisfaction:

The F-test results reveal that WLB and JS jointly influence EJS, with a significant level of 0.000 ($p < 0.05$). This concurrent impact aligns with Tupamahu et al. (2022) and highlights the necessity of a holistic approach to enhance employee satisfaction by improving WLB and reducing JS simultaneously. Finally, let's look at the combined impact of WLB and JS on EJS. Through an F-test, we discovered that both factors jointly influence job satisfaction, with a significant level of 0.000 ($p < 0.05$). This means that for employees like Sita and Ravi, the interplay between their work-life balance and job stress levels significantly determines their overall job satisfaction. These findings align with the research of Tupamahu et al. (2022), suggesting that a holistic approach is essential for enhancing employee satisfaction. By simultaneously improving work-life balance and reducing job stress, public sector banks can foster a more satisfied and productive workforce.

15. IMPLICATIONS FOR PUBLIC SECTOR BANKS

The findings have significant implications for public sector banks in the Mathura region. To enhance employee job satisfaction, it is imperative for these banks to focus on improving work-life balance through policies such as flexible working hours, employee welfare schemes, and enhanced supervisory support. Additionally, addressing job stress through stress management programs, creating a supportive work environment, and promoting a healthy work culture can mitigate the negative impacts of stress.

16. CONCLUSION

In conclusion, the study illustrates that maintaining a healthy work-life balance and managing job stress are crucial for enhancing job satisfaction among public sector bank employees in the Mathura region. Through this narrative, we see how individual experiences reflect broader trends, emphasizing the importance of comprehensive strategies to improve employee well-being and organizational success.

ABBREVIATION USED:

- WLB – Work life balance
- JS – Job stress
- EJS – Employee job satisfaction

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