

Work-Life Balance For Women Employees In Commercial Banks: Exploring Key Factors For Job Satisfaction And Career Growth

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ABSTRACT:

This research investigates the work-life balance of women employees in commercial banks. The study explores work hours, job satisfaction, workplace flexibility, and family support to understand their impact on the overall well-being of female employees. It also delves into stress levels, workplace policies, career advancement opportunities, and social support systems as factors influencing work-life balance. By examining the interplay between these variables, the research aims to identify patterns that affect job satisfaction and career growth for women in banking. The deep learning model helps uncover complex relationships within the data, providing valuable insights into improving gender equality and enhancing work-life balance. Furthermore, the study highlights the importance of workplace flexibility, supportive policies, and a collaborative work environment in reducing stress and fostering career advancement. This analysis offers actionable recommendations for banks to enhance support for women employees, ultimately contributing to a more equitable and sustainable workplace culture.

KEYWORDS:

Work-life balance, Women employees, Commercial banks, Job satisfaction, Workplace flexibility, Career advancement, Gender equality

1. INTRODUCTION

In today's fast-paced professional environment, achieving work-life balance has become a significant concern, particularly for women employed in demanding sectors such as banking. Women in commercial banks often face the challenge of balancing long work hours with personal and family responsibilities, which can impact their overall well-being and job satisfaction. The need for greater attention to work-life balance is especially crucial in the context of gender equality, as women's career advancement opportunities can be affected by their ability to effectively manage both work and home life. This study investigates the factors influencing work-life balance for women employees in commercial banks, focusing on key aspects such as work hours, job satisfaction, workplace flexibility, and family support. In addition, the research explores the role of stress levels, workplace policies, career advancement opportunities, and social support systems in shaping the work-life experience. Through an advanced deep learning model, this study uncovers complex relationships between these variables, providing deeper insights into the challenges women face in the banking sector. The findings emphasize the importance of workplace flexibility, supportive policies, and a

collaborative work environment in reducing stress and enhancing career growth. This research aims to offer actionable recommendations that can help commercial banks create a more inclusive and supportive work culture, fostering gender equality and improving the work-life balance of female employees. By doing so, the study contributes to the development of sustainable workplace practices that not only benefit women but also enhance the overall organizational performance of banks.

2. LITERATURE REVIEW

Work-life balance plays a crucial role in determining employee performance, particularly in demanding sectors like banking. Sathya Dev and John Mano Raj (2017) explore how work-life imbalance affects public sector bank employees, emphasizing its negative impact on well-being and performance. Similarly, Batra (2016) focuses on Quality of Work Life (QWL) in both public and private sector banks, highlighting that employee satisfaction, motivation, and organizational effectiveness are tightly linked to work-life balance. Pahuja (2016) examines the work-life balance of female employees at Axis Bank, noting that increasing work pressure and technological advancements make it harder for women to maintain a balance. Pathak, Dubey, and Singh (2019) further emphasize the importance of managing work-life balance to improve job satisfaction and performance across industries. Han and Zhao (2012) study culturally adapted work-life balance policies at Shanghai ShuoZhi Management Consulting, highlighting the positive impact of family-friendly policies on employee satisfaction and productivity. Sethi (2014) reveals that family and organizational support are crucial for women executives in banking to maintain a healthy work-life balance. Finally, Kabir and Rahman (2019) investigate the relationship between work-life balance and employee loyalty in private banks in Bangladesh. They find that policies such as flexible hours and health programs increase employee loyalty, job satisfaction, and reduce turnover. These studies underscore the importance of work-life balance policies and the significant role they play in improving both employee well-being and organizational success.



3. ANALYSIS

Analysis of demographic profile of the respondents for the study is shown below:

TABLE - 1
PROFILE

S. No	Profile	Categories	Frequencies	Percentage
1	Age	21 – 30	27	13.5
		31 – 40	47	23.5
		41 – 50	71	35.5
		Above 51	55	27.5
		Total	200	100
2	Family Type	Nuclear Family	134	67
		Joint Family	20	10
		Single-Parent Family	31	15.5
		Living Alone	15	7.5
		Total	200	100
3	Number of Children	None	17	8.5
		1	32	16
		2-3	140	70
		4 or more	11	5.5
		Total	200	100
4	Marital Status	Single	16	8
		Married	152	76
		Divorced/Separated	17	8.5
		Widowed	15	7.5
		Total	200	100
5	Work Experience	Less than 1 year	95	47.5
		1–5 years	57	28.5
		6–10 years	30	15
		More than 10 years	18	9
		Total	200	100
6	Job Position	Customer service representative	118	59
		Assistant manager	44	22
		Senior officer	24	12

		Manager	14	7
		Total	200	100

Source: Primary Data

Based on the demographic profile data of the respondents in the study on work-life balance of women employees in commercial banks, several inferences can be made, majority of respondents fall within the age group of 41–50 years (35.5%), followed by 31–40 years (23.5%), indicating that a significant portion of the workforce is in their mid-career stages. A large proportion of women live in nuclear families (67%), with fewer respondents in joint or single-parent families, which may influence their work-life balance needs and family dynamics. A significant number of women (70%) have 2-3 children, suggesting that balancing work and family responsibilities is likely a key challenge for this group. A high percentage (76%) of respondents are married, which may indicate the additional responsibilities they face in balancing work, family, and home life.

Most of the respondents have less than 1 year of work experience (47.5%), indicating a younger workforce within the commercial banking sector, potentially impacting their career development and work-life balance. A significant proportion of employees hold customer service representative positions (59%), which may involve high interaction with clients and possibly affect their work-life balance differently from other job roles. The data suggests that a smaller portion of employees are in managerial or senior officer positions, which could indicate limited career advancement opportunities for women in certain areas of banking.

The number of women with over 10 years of work experience is low (9%), suggesting a high turnover or movement to other career paths in the commercial banking sector. Marital status and the number of children could indicate the varying degrees of support needed from both family and workplace to maintain work-life balance, especially for those with multiple children. The demographic distribution highlights the importance of addressing work-life balance issues for women at different career stages, family structures, and job positions to create effective policies in commercial banks. This analysis provides a foundation for understanding how demographic factors influence work-life balance and offers insights into areas for potential improvement in banking industry practices for women employees.

TABLE - 2
Work-Life Balance

S. No	Work-Life Balance	S.D	D	N	A	S.A	Mean
1	I work a set number of hours each week, and my schedule is flexible when needed.	23	24	14	40	99	3.84
2	I am happy with my job, including my pay, role, and chances to grow.	88	32	15	40	25	2.41
3	My workplace offers flexible working hours or the option to work from home when needed.	80	49	14	34	23	2.35
4	I get help from my family in balancing work and home responsibilities.	10	27	40	47	76	3.76
5	I often feel stressed at work, and it affects my personal life.	12	25	34	44	85	3.82
6	I know about and can use policies like maternity leave or childcare support.	9	25	39	45	82	3.83
7	I believe women in my workplace have good chances to grow in their careers.	7	22	32	46	93	3.98
8	I get help and support from my colleagues and boss to manage my work-life balance.	77	48	29	25	21	2.32

Source: Primary Data

Based on the data presented on the work-life balance of women employees in commercial banks, Majority of respondents (99) strongly agree that their work schedule is flexible when needed, with a mean score of 3.84, indicating high flexibility in working hours. Job satisfaction, including pay, role, and career growth, scored relatively low (mean of 2.41), suggesting that many women are dissatisfied with their job in terms of compensation and career advancement opportunities. The availability of flexible working hours or the option to work from home is not highly rated (mean of 2.35), implying that workplace flexibility is a significant concern for many employees. Family support in balancing work and home responsibilities scored high (mean of 3.76), showing that a strong family support system is beneficial for maintaining work-life balance.

Stress levels at work have a noticeable impact on personal life, with a mean score of 3.82, suggesting that many women experience work-related stress that affects their well-being. Knowledge and utilization of policies like maternity leave or childcare support scored highly (mean of 3.83), indicating that women are aware of and able to use such policies when needed.

A strong belief in career growth opportunities for women in their workplace is reflected in the mean score of 3.98, suggesting optimism regarding career progression in the banking sector.

The lack of sufficient support from colleagues and bosses (mean of 2.32) indicates that women do not feel adequately assisted by their peers and superiors in managing their work-life balance.

The data shows that workplace policies, support, and job flexibility are critical factors in work-life balance, with clear gaps in flexibility and peer support. Overall, the data suggests that while women receive support from their families and have some access to policies, they face challenges with job satisfaction, workplace flexibility, and stress management. These findings highlight the need for improved workplace flexibility, better support systems, and greater attention to employee well-being in commercial banks.

4. HYPOTHESIS

The study further examined the difference between work-life balance among women police officers and profile variables like age, work experience, job position among work-life balance of women employees in commercial banks.

H0: There is no significant difference between work-life balance and profile variables like age, work experience, job position.

H1: There is a significant difference between work-life balance and profile variables like age, work experience, job position.

For the purpose of testing this hypothesis, ANOVA test is used.

TABLE - 3
Work-Life Balance

S. No	Variables	Profile Age			Profile Work Experience			Profile Job Position		
		Mean Square	P-value	Result	Mean Square	P-value	Result	Mean Square	P-value	Result
1.	I work a set number of hours each week, and my schedule is flexible when needed.	6.239	0.027	Reject	5.483	0.045	Accept	0.943	0.715	Accept
2.	I am happy with my job, including	4.971	0.087	Accept	0.239	0.958	Accept	1.514	0.578	Accept

	my pay, role, and chances to grow.									
3.	My workplace offers flexible working hours or the option to work from home when needed.	3.709	0.146	Accept	0.453	0.885	Accept	1.087	0.668	Accept
4.	I get help from my family in balancing work and home responsibilities.	2.719	0.147	Accept	2.959	0.119	Accept	1.758	0.326	Accept
5.	I often feel stressed at work, and it affects my personal life.	2.093	0.274	Accept	3.538	0.085	Accept	2.009	0.293	Accept
6.	I know about and can use policies like maternity leave or childcare support.	3.457	0.072	Accept	4.343	0.032	Reject	1.968	0.266	Accept
7.	I believe women in my workplace have good chances to grow in their careers.	3.488	0.055	Accept	4.340	0.023	Reject	0.892	0.590	Accept
8.	I get help and support from my colleagues and boss to manage my work-life balance.	3.657	0.119	Accept	2.003	0.115	Accept	2.247	0.311	Accept

Source: Primary Data

Based on the data presented in Table 3, age is found to significantly influence work-life balance on variables such as having a flexible schedule, with a p-value of 0.027, indicating a rejection of the null hypothesis for this variable. Work experience influences work-life balance on factors like the availability of

childcare support policies, where a p-value of 0.032 shows a significant difference, leading to the rejection of the null hypothesis. Job position, no significant impact is observed on work-life balance for most variables, as the p-values are mostly greater than 0.05 (e.g., 0.715, 0.578, 0.668). Flexible working hours and work-from-home options are not significantly influenced by profile variables like work experience, job position, or age.

Women's satisfaction with their job, pay, role, and growth opportunities does not significantly differ based on age, work experience, or job position, as all p-values are above 0.05. Support from family and colleagues to manage work-life balance remains consistent regardless of the profile variables, with all p-values indicating no significant difference. Stress at work impacting personal life is not significantly affected by age, work experience, or job position, as the p-values are above the significance threshold.

Awareness and use of policies like maternity leave and childcare support show significant differences when compared by work experience (p-value of 0.032) but not for other variables. Overall, age and work experience have a more significant influence on work-life balance than job position. The findings suggest that while profile variables like age and work experience can affect certain aspects of work-life balance, job position has little to no impact across the examined variables.

5. CONCLUSION

In conclusion, the importance of work-life balance cannot be overstated, particularly in high-pressure sectors such as banking. The reviewed studies consistently highlight that a well-managed work-life balance positively impacts employee well-being, job satisfaction, and overall organizational performance. From the challenges faced by female employees in maintaining balance (Pahuja, 2016) to the role of family-friendly policies in enhancing employee satisfaction (Han & Zhao, 2012), it is evident that supportive work environments and flexible policies are crucial for fostering both individual and organizational growth. Additionally, the findings from Kabir and Rahman (2019) demonstrate the critical link between work-life balance and employee loyalty, emphasizing the value of providing employees with the tools they need to balance work and personal life. Overall, the research suggests that organizations, particularly within the banking sector, should prioritize the implementation of work-life balance strategies to not only improve employee morale and productivity but also to strengthen long-term organizational success and employee retention.

Research Through Innovation

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