

A Study on the Job Satisfaction Level and Work Life Balance Among Banking Employees

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Abstract:

This study focuses on comparing the level of job satisfaction and work-life balance among employees of public and private sector banks in Chennai. In the modern banking environment, employees are exposed to high work pressure, strict targets, and extended working hours, which can significantly impact their personal and professional lives. The research aims to identify the key factors influencing job satisfaction, such as salary, job security, promotion opportunities, and working conditions, as well as the factors affecting work-life balance, including workload, stress, and organizational support. Furthermore, the study examines the relationship between job satisfaction and work-life balance to understand how one influences the other. The data for the study is collected from employees through structured questionnaires and supported by secondary sources. The findings of the study are expected to provide insights into improving employee well-being and organizational effectiveness in both public and private sector banks.

Keywords — Job Satisfaction, Work-Life Balance, Banking Employees, Public Sector Banks, Private Sector Banks, Work Stress, Employee Well-being, Organizational Support.

INTRODUCTION

The banking sector is one of the most important sectors contributing to the economic development of a country. Banks play a crucial role in mobilizing savings, providing loans, facilitating investments, supporting trade and commerce, and promoting financial stability. The efficiency and success of the banking sector largely depend on the performance, commitment, and satisfaction of its employees. Therefore, human resources are considered the most valuable asset in the banking industry.

In recent years, the banking sector has experienced significant changes due to technological advancements, digital banking services, automation, increased competition, and changing customer expectations. Banking employees are now required to perform multiple roles such as customer service, financial advisory services, sales targets, loan processing, and administrative responsibilities. These increased responsibilities and performance pressures

often lead to stress, long working hours, and heavy workload, which may affect employees' job satisfaction and their ability to maintain a proper balance between work and personal life.

Job satisfaction refers to the level of contentment employees feel about their job and work environment. It is influenced by several factors such as salary, job security, promotion opportunities, working conditions, organizational policies, relationship with supervisors and colleagues, workload, and recognition. Employees with high job satisfaction tend to be more productive, committed, and loyal to the organization, whereas employees with low job satisfaction may experience stress, absenteeism, low productivity, and higher turnover intention.

Work-life balance refers to the ability of employees to effectively manage their professional responsibilities along with their personal and family life. In the banking sector, employees often work under strict deadlines, customer pressure, and performance targets,

which may lead to imbalance between work and personal life. Poor work-life balance can result in stress, health issues, job dissatisfaction, and reduced work performance. On the other hand, a good work-life balance improves employee morale, job satisfaction, productivity, and overall well-being.

This study focuses on analyzing the job satisfaction level and work-life balance among banking employees and understanding the relationship between these two factors. The study also aims to identify the factors influencing job satisfaction and work-life balance among employees working in the banking sector, particularly in Chennai. The findings of this study will help bank management and policymakers to develop effective human resource policies, improve working conditions, reduce employee stress, and create a healthy work environment that supports both professional and personal life.

Thus, the study on job satisfaction and work-life balance is important for improving employee performance, organizational effectiveness, and the overall growth and development of the banking sector.

OBJECTIVES

Primary Objective:

To compare the level of job satisfaction and work-life balance among employees of public and private sector banks in Chennai

Secondary Objectives:

To identify the factors influencing job satisfaction among employees of public and private sector banks in Chennai.

To examine the factors affecting work-life balance among employees in both sectors.

To analyze the relationship between job satisfaction and work-life balance among bank employees in Chennai.

REVIEW OF LITERATURE

Gupta, V. & Nair, S.

Author & Year: Gupta, V. & Nair, S.
Title: Job Satisfaction and Work-Life Balance in the Modern Banking Sector

This study focuses on the importance of a supportive work environment in improving employee satisfaction in the banking sector. It highlights how flexible work policies help employees manage their personal and professional responsibilities effectively. The researchers found that organizations that promote work-life balance experience lower employee stress levels. Overall, the study concludes that employee-friendly policies significantly enhance job satisfaction and productivity.

Sharma, R. & Mehta, P. (2025)

Author & Year: Sharma, R. & Mehta, P. (2025)
Title: Impact of Work Stress on Job Satisfaction and Work-Life Balance among Banking Employees

This study examines the relationship between work stress and employee well-being in the banking sector. It found that high workload and pressure negatively impact both job satisfaction and work-life balance. Employees experiencing stress tend to show lower productivity and reduced job commitment. The study suggests implementing flexible work policies and stress management strategies to improve employee well-being.

Kumar, S. & Priya, R. (2024)

Author & Year: Kumar, S. & Priya, R. (2024)
Title: A Comparative Study on Job Satisfaction in Public and Private Sector Banks

This study compares job satisfaction levels between public and private sector bank employees. It reveals that employees who maintain a good work-life balance tend to have higher job satisfaction. The research also shows that better work-life balance contributes to improved employee performance and organizational efficiency. The study emphasizes the importance of balanced work conditions for achieving long-term organizational success.

Mehta, S. & Iyer, P. (2021)

Title: Job Satisfaction and Work-Life Balance among Bank Employees in Urban Areas

The study revealed that employees in urban banking sectors experience moderate job satisfaction, but struggle with work-life balance due to long working hours and high job demands. It suggested that better time management policies and employee-friendly practices can improve both satisfaction and balance.

Nair, L. & Thomas, J. (2020)

Title: Employee Well-being, Job Satisfaction and Work-Life Balance in the Banking Industry

The study found a strong positive relationship between job satisfaction and work-life balance. Employees who received organizational support, flexible schedules, and recognition reported higher satisfaction levels and better personal life management.

METHODOLOGY

The study adopts a **Descriptive Research Design**, which aims to systematically analyze and understand the level of job satisfaction and work-life balance among banking employees. This research design helps in describing the characteristics of employees, their job satisfaction level, work pressure, and their ability to maintain a balance between professional and personal life. It also helps in identifying the factors that influence job satisfaction and work-life balance among employees working in the banking sector.

A total of 110 respondents were selected using the Convenience Sampling Method, where respondents were chosen based on their availability and willingness to participate in the study. The respondents include employees working in both public sector and private sector banks in Chennai. This sampling method helped in collecting relevant data from banking employees efficiently.

Primary data: It was collected directly from respondents using structured questionnaires and surveys to gather information about their job satisfaction level, work-life balance, working conditions, workload, stress level, salary, promotion opportunities, job security, and organizational support. The questionnaire helped in identifying the factors influencing job satisfaction and work-life balance among banking employees and their overall satisfaction with their job and work environment.

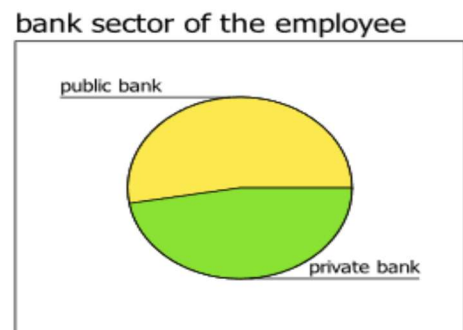
To analyse the collected data, various statistical tools such as Percentage Analysis, Regression, Chi-Square Analysis, and ANOVA are employed. These tools help in identifying the relationship between demographic factors and the level of job satisfaction and work-life balance among banking employees. They also assist in measuring the association between

factors such as salary, job security, promotion opportunities, workload, stress, working hours, and organizational support with employees' job satisfaction and work-life balance. Further, the study compares variations in job satisfaction and work-life balance among employees of public and private sector banks and across different demographic groups. The research aims to examine the factors influencing job satisfaction and work-life balance and to provide insights into how these factors affect employee performance and overall well-being in the banking sector.

Data Analysis

Percentage Analysis: It is used to describe the demographic characteristics of the respondents and to understand the distribution of responses related to job satisfaction and work-life balance among banking employees. It helps in identifying the proportion of employees who are satisfied with their salary, job security, promotion opportunities, working conditions, workload, and organizational support. It also helps in analysing the level of work-life balance among employees and their ability to manage professional and personal responsibilities. Thus, percentage analysis is used to present the data in a simple and understandable form through percentages and charts.

Percentage Analysis for Bank Sector

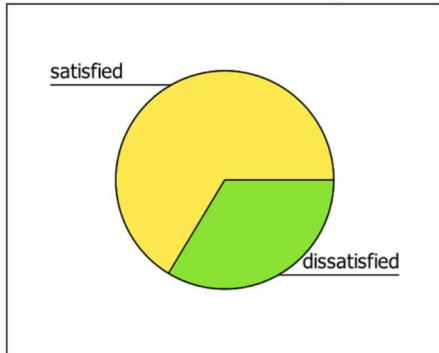


INFERENCE:

It shows that 52.7% of respondents are from public sector banks and 47.3% are from private sector banks. This indicates that slightly more respondents belong to public sector banks, but both sectors are almost equally represented in the study.

Percentage Analysis for Satisfaction

satisfaction with current job role in the bar



INFERENCE:

The table shows that 66.4% of respondents are satisfied with their current job role in the bank, while 33.6% are dissatisfied. This indicates that the majority of employees are satisfied with their job role.

REGRESSION:

H0 (Null): There is no significant relationship between the combined predictors (Bank Status, Job Stability, and Recognition) and an employee’s motivation to perform.

H1 (Alternative): There is a significant relationship between these predictors and an employee’s motivation to perform.

Coefficients (motivation to perform well in the job role)

	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
(Constant)	3.11	.51		.00	6.09	.000
bank sector of the employee	.17	.19	.08	.86	.389	
job provides stability and security in the bank	-.05	.10	-.05	-.56	.579	
satisfaction with recognition received from the bank	-.09	.10	-.09	-.89	.373	

INFERENCE :

The regression analysis shows that none of the three factors (Bank Status, Job Stability, or Recognition) are statistically significant predictors of motivation, as all p-values (Sig.) exceed 0.05.

CHI-SQUARE:

H0 (Null Hypothesis): There is no significant association between the two categorical variables (they are independent).

H1 (Alternative Hypothesis): There is a significant association between the two categorical variables (they are dependent).

Chi-Square Tests				
	Value	df	Asymptotic Sig. (2-tailed)	Exact Sig. (2-tailed)
Pearson Chi-Square	3.32	1	.068	
Likelihood Ratio	3.33	1	.068	
Fisher's Exact Test				.074
Continuity Correction	2.63	1	.105	
Linear-by-Linear Association	3.29	1	.070	
N of Valid Cases	110			

INFERENCE:

Pearson Chi-Square Value: 3.33 Degrees of Freedom (df): 1 Asymptotic Significance (2-sided): .068 Since the p-value (0.068) is greater than the standard significance level of 0.05, we fail to reject the null hypothesis.

ANOVA

To find out the association between factors considering while choosing a financial advisor and income.

H0 (Null): There is no significant difference in the mean scores for the ability to balance work and personal life across the groups.

H1 (Alternative): There is a significant difference in the mean scores for the ability to balance work and personal life across at least two groups.

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
ability to balance work and personal life	Between Groups	1.46	1	1.46	1.47	.228
	Within Groups	107.23	108	.99		
	Total	108.69	109			

INFERENCE:

With a Sig. value of .228, we fail to reject the null hypothesis. There is no statistically significant difference in how different groups perceive their work-life balance.

H0 (Null): There is no significant difference in the level of stress due to work pressure across the groups.

H1 (Alternative): There is a significant difference in the level of stress due to work pressure across the groups.

ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
stress due to work pressure in the bank	Between Groups	.00	1	.00	.00	.950
	Within Groups	108.69	108	1.01		
	Total	108.69	109			

INFERENCE:

The Sig. value is .950, which is much higher than .05. Therefore, we fail to reject the null hypothesis; work pressure stress is perceived similarly across all groups.

H0 (Null): There is no significant difference in the frequency or perception of working extra hours across the groups

H 1 (Alternative): There is a significant difference in the frequency or perception of working extra hours across the groups.

ANOVA		Sum of Squares	df	Mean Square	F	Sig.
working beyond regular working hours in the bank	Between Groups	.27	1	.27	.27	.61
	Within Groups	108.82	108	1.01		
	Total	109.09	109			

INFERENCE:

The Sig. value is .581. Since this is greater than .05, the null hypothesis is accepted. There is no significant variance between groups regarding working beyond regular hours.

FINDINGS:

- 66.4% of employees are satisfied with their current job, indicating a generally positive level of job satisfaction.
- 55.5% of employees maintain work-life balance, while 44.5% face difficulty managing personal and professional life.
- Work pressure and stress levels are high, but similar across all employees regardless of category.
- Employees frequently work beyond regular hours, affecting their personal life.
- No significant relationship is found between bank status, job stability, and employee motivation.
- No major difference across groups in terms of stress, work-life balance and working hours.
- Overall, employees are satisfied, but challenges exist in managing stress and maintaining balance.

SUGGESTIONS

- Banks should introduce flexible working hours and work-life balance policies.
- Workload should be reduced by proper task allocation and additional staffing.
- Conduct stress management and wellness programs for employees.

- Provide better recognition and reward systems to improve motivation.
- Reduce overtime work and encourage healthy work schedules.
- Offer career growth opportunities, training, and promotions.
- Maintain a supportive and positive work environment.
- Implement regular feedback systems to understand employee concerns.
- Focus on employee motivation strategies, as current factors show low impact

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