

**WORK LIFE BALANCE: A STUDY AMONG PRIVATE SECTOR BANK
EMPLOYEES IN AMBALA (HARYANA).****Ms. Pooja Maken**Research Scholar, I.K. Gujral Punjab Technical University, Jalandhar
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ABSTRACT

Balance of life in work is Work-life balance. This work-life balance is an important factor that can contribute to higher job satisfaction. Due to changes in socio-economic and the increase in global competitiveness, the working culture of employees becomes difficult to balance their personal and professional life; it results in job dissatisfaction.

Work-life balance means taking control of when, where and how people work to improve efficiency and job satisfaction, so the present study examines the work-life balance and job satisfaction amongst private sector bank employees in Ambala. The paper in hand presents a summary of the literature on work-life balance and job satisfaction. The primary data was collected through questioner in Ambala. The result is presented with the help of a graphical representation. The study revealed that most employees were satisfied with the policy of which work-life balance offered by private banks.

Key Words: work pressures, Work-life balance, job satisfaction, employees of banks, Ambala.

Introduction

Personal life and work life are the two sides of the same coin. Traditionally, managing a balance between personal life and work life was considered to be a women's issue. However, increasing pressures in the workplace, globalization and technological advances have made this difficult for both men and women and for all professionals working at all levels in all industries worldwide. Achieving a "work-life balance" is not as easy as you might think. In India, there is a perception that economic activities are exclusively for men, and housework, childcare, and childcare are exclusively for women. Historically, women in India have not enjoyed a good position in the workplace, be it leadership or management, for a very long time. Women have had to shoulder all sorts of jobs throughout their lives. From reproduction to all household chores and outside, their role as workers is significantly unique and burdensome. Changing social trends such as more women entering the workforce and an economy requiring two earners, support for average living standards, contribute to work-life conflicts, but with more time spent in the office dealing with clients and pressures, making work more personal it can affect your life and sometimes even make it impossible to do household chores. On the other hand, personal life can also be demanding if you have a kid or ageing parents, financial problems or even problems in the life of a dear relative. This can lead to absenteeism, stress and lack of concentration at work. Thus, the balance between work and personal life can be understood as a balance point on a swing, on one side of which are working people regardless of gender.

There is no agreed-upon definition of work-life balance, but the right balance will vary from

person to person. In its broadest sense, work-life balance is defined as a satisfactory level of engagement or fit between multiple roles in a person's life.

"Work-Life Balance is a form of satisfaction in individuals in achieving life balance in their work". (Hutcheson 2012: 5)

Good management of human resources is one of the success factors of an organization (Malik et al., 2010).

Work-life balance means employees have balance time, work pressure, and pay, between work and life outside. (Frame and Hartog 2003)

Job-Satisfaction

Job satisfaction is an important concept in any field and has therefore attracted the attention of many researchers. Job satisfaction has various definitions. One definition of job satisfaction is "the sense of achievement and arrogance felt by employees who get pleasure from their employment and complete it well "or it could define as encouraging emotional condition resulting from the work. There are different approaches that define this job satisfaction in a different manner. An individual's overall perception of his or her job is also referred to as job satisfaction. Attitudes can be negative or positive. People who have a positive attitude toward their work are more satisfied than those who have a negative attitude. We can say that individuals are dissatisfied with jobs that have a negative attitude towards them.

INDIAN BANKING SECTOR

The nationalization of banks in two spells in 1969 and 1980 was a watershed in the annals of the banking sector in India. Banks were required to saunter along a new path. Instead of remaining as mere mobilizers of deposits and purveyors of credit, they began to be used as catalysts for bringing about socio-economic transformation of our country—a goal considered hitherto to be outside the banking arena class banking yielded place to mass banking. Thus, jobs in the service sector are turning more stressful on account of intense competition, unleashed by globalization. It is the fear of transfer in the minds of employees especially the womenfolk to continue to languish in lower Cades. Along with this, the gender gap is decreasing day by day in almost all sectors thus moving on the path of raising equal roles and responsibilities for both males and females. Thus the policies regarding balancing work and personal life have become a necessity rather than a luxury for all organizations.

Work-life balance is a concept that involves proper prioritization between "workaholics" (career and ambition) on the one hand and lifestyle (health, fun, relaxation, family and spiritual development) on the other. This term is used to describe a way to achieve a balance between an employee's family (life) and work life. The expression "work-life balance" was first used in the UK in the late 1970s to describe an individual's work-life balance (New Ways of Working and Working Mothers Association in the United Kingdom). This phrase was first used in 1986 in the United States. As the separation between work and home life has demised, this concept has become more relevant than ever before. In the past decade, work-life balance has emerged as a key theme in the policy and academic literature on employment, labour force participation, workplace management and regulation and the organization of work (guest, 2002, Dex 2003). This is achieved when the individual's right to a fulfilling life, both inside and outside of paid work, is accepted as a norm and respected for the mutual benefit of private enterprise and society. Finding a balance between professional and personal obligations is a common dilemma for many modern workers. A similar approach has already entered the life of Indians. Some of

them have already started taking some steps towards work-life balance.

Literature Review

Khan, Sania, George Thomas, Bisharat Ali Kunbhar, and Noha Hamdy Mostafa Mohamed (2023) examined the impact of work–life balance on working women in the banking. This study aims to explore how work-life balance (WLB) affects the personal lives of female bank employees in Larkana, Pakistan. Information was collected using a standardized questionnaire from 266 female bank employees in Larkana. ANOVA results showed that positive WLB generally has a positive impact on the personal lives of working women. The findings show that WLB has a significant impact on women's lives. Organizations should pay more attention to WLB issues and create new policies especially for women workers to improve living conditions in their work and private lives.

AGNES KINANAU MUNGANIA (2022) examined the influence of work-life balance on the performance of the banking industry in Kenya. Therefore, this study aimed to investigate the effect of work-life balance on the performance of the banking industry in Kenya. This study adopted a study design using both quantitative and qualitative approaches. The target group was 36,212 employees of 43 commercial banks in Kenya, out of a sample size of 380 respondents. Samples were selected using a stratified simple randomization method. Pearson's technique, correlation and regression analysis were also adopted for analysis. We fitted regression models and tested hypotheses using multiple regression analysis and standard F- and t-tests. The results of this study indicate that policy implementation on work-life balance practices is insufficient, and employee participation in work-life balance implementation is not being implemented openly. Therefore, it is necessary to investigate the reasons for non-compliance and non-participation.

Alfida Roblet R., John Paul M (2021) examined the employee perception of quality of work life towards job satisfaction in the banking industry. In this study, representative classifications of the nature of working life in relation to work performance in the banking sector were analyzed. We conducted a survey and researched information based on the responses of 120 respondents. Research is inherently fascinating. Practical tools such as chi-square and analysis of variance were used to decipher the information. The analysis in this study reveals the satisfaction and quality of work life of employees in the banking sector. It was 67.5% of males and 32.5% of females surveyed. 48.3% are satisfied with their level of work-life balance.

Kaur Mandeep, Venkateswaran. C (2020) studied the nine factors that influence the job satisfaction of women employees in the banking sector. A sample of 270 women district of Haryana was used for the study. The analysis shows that there is higher job insecurity among the private sector bank as compared to the public. Whereas public sector women employees have satisfaction with their peers, training, people-related issues and supervisor as compared to private sector banking women employees.

Objectives

1. To study the work-life balance among private sector bank employees in Ambala.
2. To delineate the selected demographic characteristics, those impact an employee's work-life balance.
3. To study Job Satisfaction among private sector bank employees.
4. To study the relationship between work-life balance and job satisfaction among private sector bank employees.

RESEARCH METHODOLOGY

In this study, both Primary data and Secondary data were considered. The primary data was collected through a questionnaire and distributed to the 50 private sector bank employees in Ambala using a five-point Likert Scale. Besides demographic variables such as Age, Education Gender and Marital status were taken to check the relationship between work-life balance and job satisfaction of the employees. In addition to this, the secondary data was collected from various newspapers, magazines, books, websites and research journals etc.

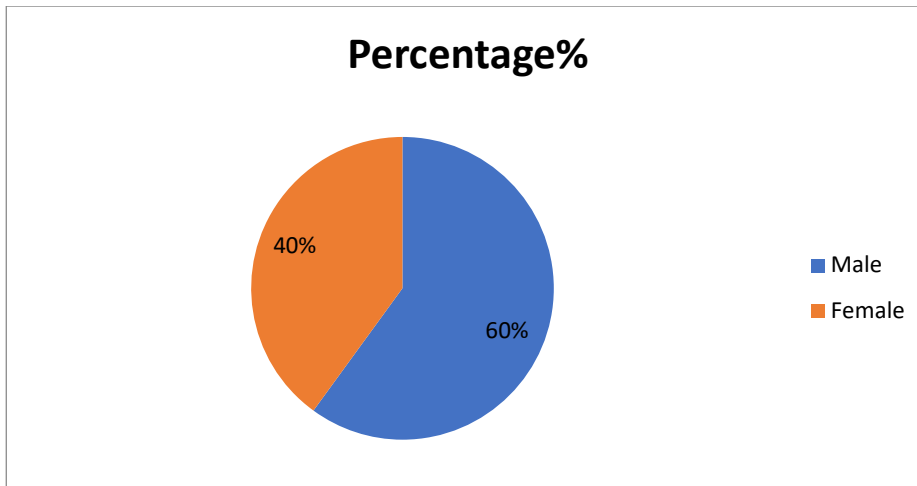
Data Analysis and Discussion

The collected data was analysed with the help of Tables, Pie charts and Column graphs.

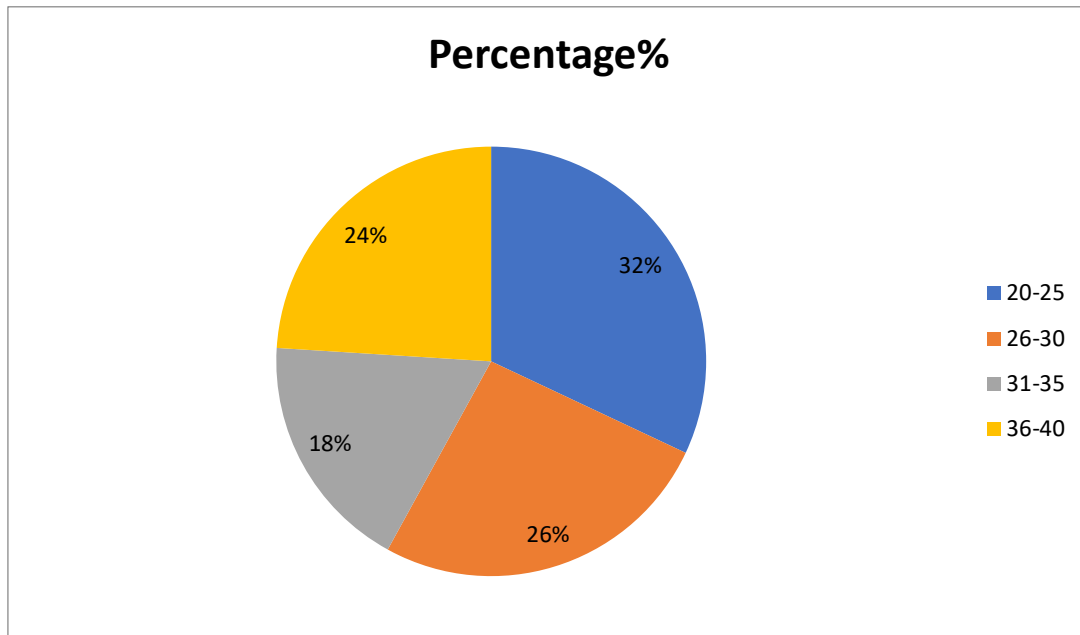
Table-1: Profile of respondents (based on a questionnaire in the area of Ambala)

Variable	Categories	No of Respondents	Percentage%
Gender	Male	30	60%
	Female	20	40%
Age	20-25	16	32%
	26-30	13	26%
	31-35	9	18%
	36-40	12	24%
Education	Graduate	19	38%
	Post-Graduate	23	46%
	Others	8	16%
Marital status	Married	29	58%
	Un-Married	21	42%

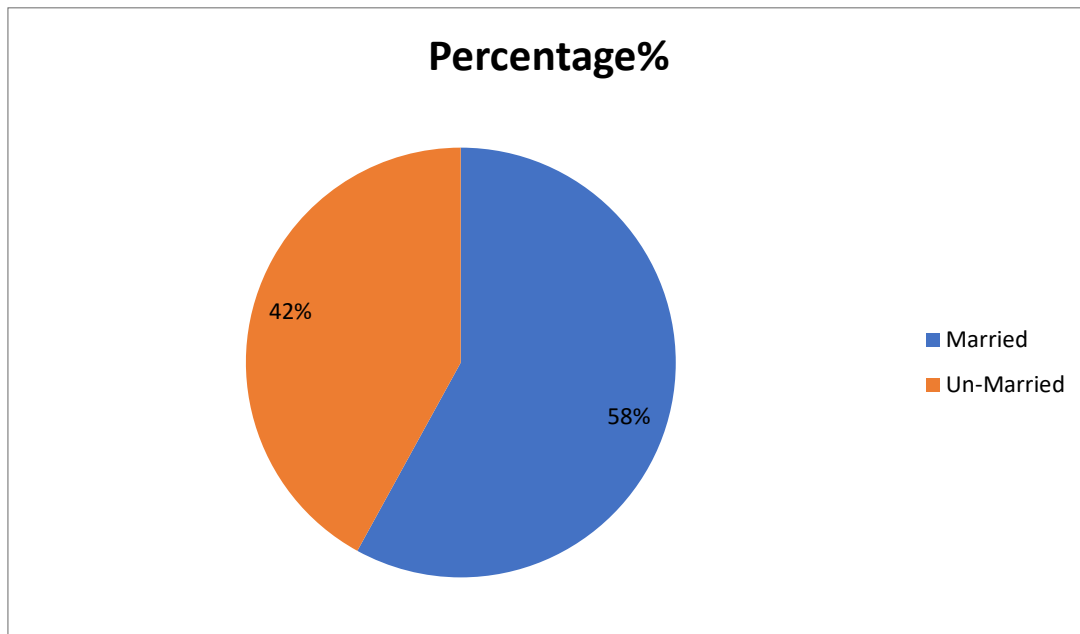
On the basis of Gender: Among the respondents, 60 % are male whereas 40% are female. It revealed that the percentage in private banks was higher in the case of males are compared to females. It was 60% for males and 40% for females.



On the basis of Age of the respondents: Among the respondents, 32% belong to the age category of 20-25 years followed by 26% in the 26-30 years category, 18% in the age group 31- 35years and 24% belong to 36-40 age group. The percentage value in the private bank was highest for employees lying in the age group 21-30 and it was 58%.



On the basis of Marital Status: Among the respondents, 58% were married whereas 42% were unmarried.



On the basis of Education Qualification of the respondents: Among the respondents, 38% of the bank employees are graduates whereas about 46% of respondents are postgraduate and 16% of employees hold diploma and certificate courses. It is observed that most of the bank employees are post-graduate.

Further, both tables' reveals that the percentage value in private banks was higher for employees who were postgraduate and it was 46.

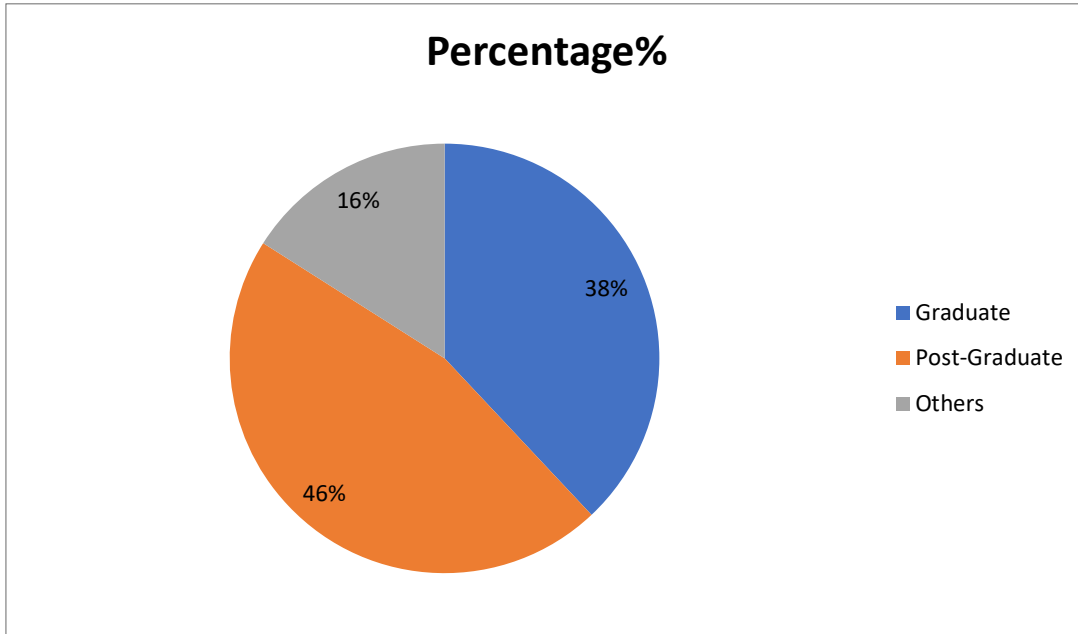
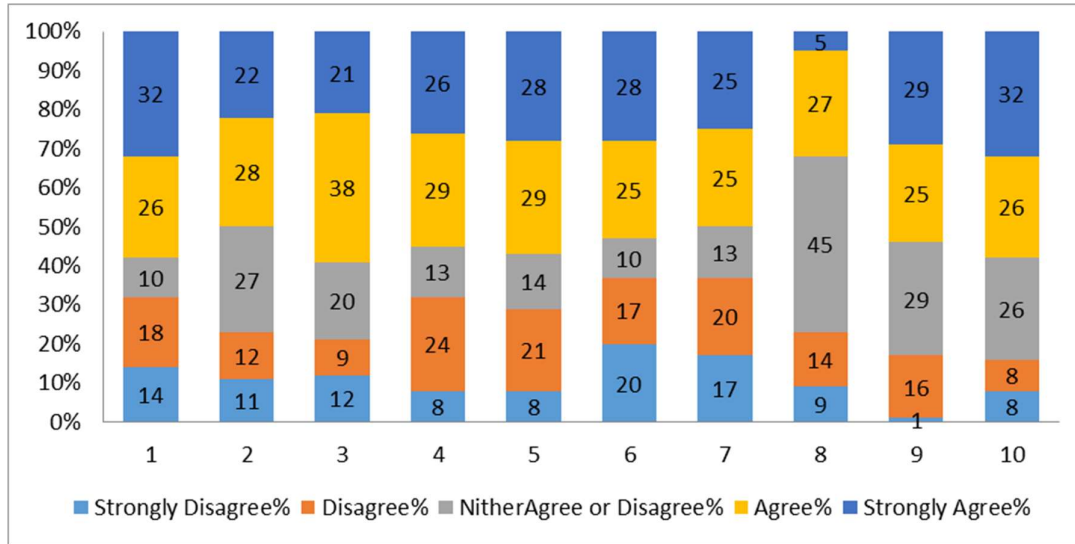


Table-2: Work-Life Balances of Respondents among the Private Sector Banks of the Ambala Region.

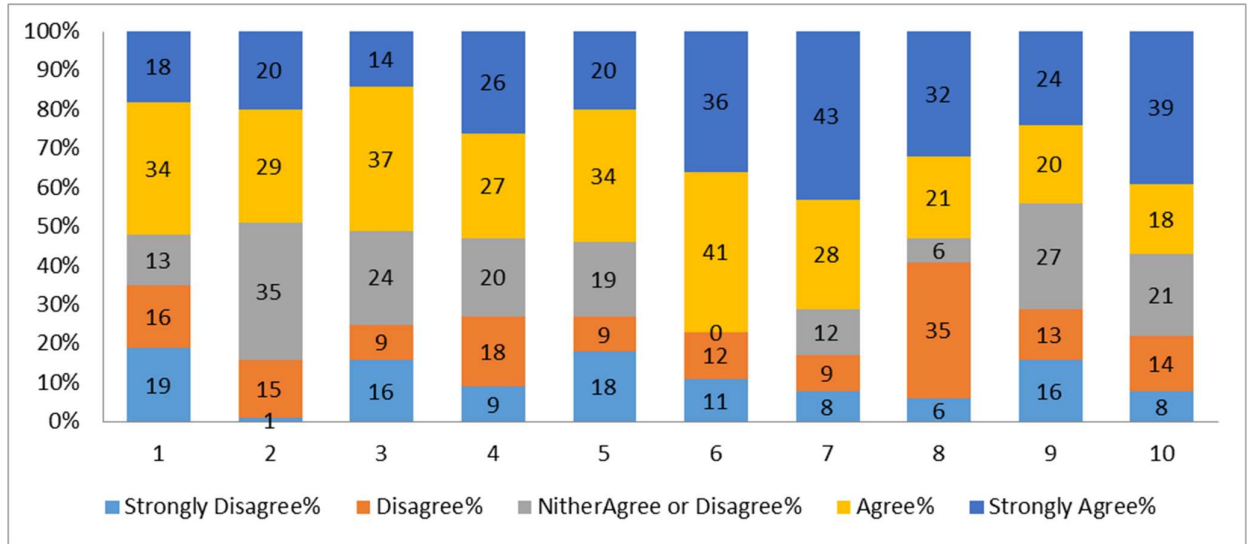
1	I leave on time on most of the days from work/office
2	Long working hours are taken for granted by employers
3	I often take my office work at home
4	My performance targets set by management are reasonable
5	I can devote sufficient time to household responsibilities.
6	Employees are treated with equal fairness
7	Management can be trusted to do things that employees want to do in their own way.
8	Management tries to cooperate with employees
9	I miss personal activities because of work
10	I feel exhausted at the end of the day's work



It can be seen from Table 2 that most of the respondents are satisfied with the policy of work-life balance offered by the private sector banks in Ambala. Offered work-life balance policy leaves office on time and targets are reasonable, management trusted employees and equal fairness to all employees and they can give proper time to household responsibility. In the bar graph response to every question should be mentioned in Percentage.

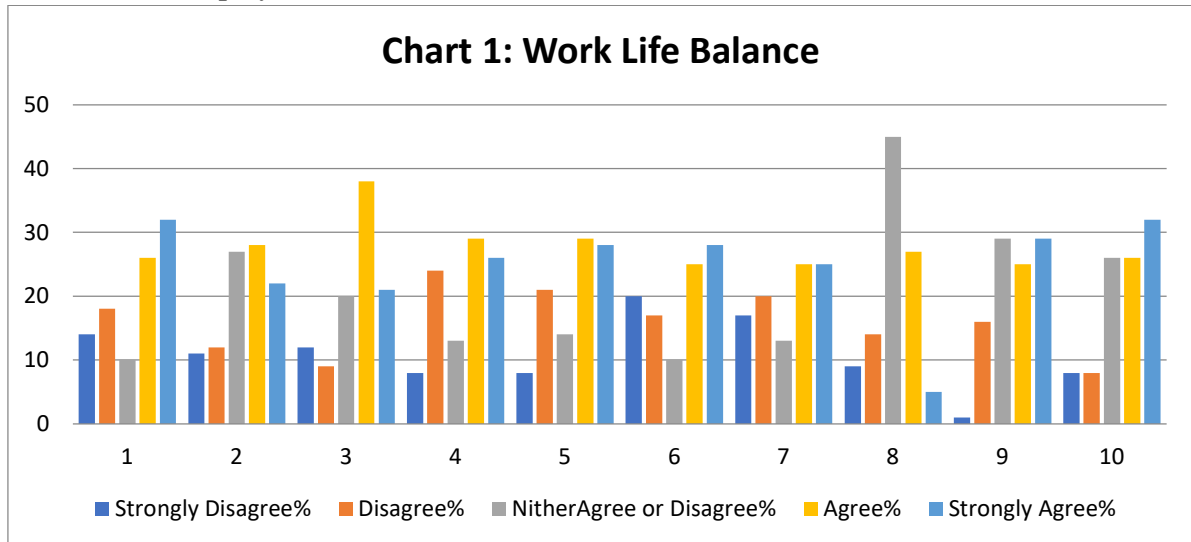
Table-3: Job-Satisfaction Level of Respondents among the Private Sector Banks of Ambala Region.

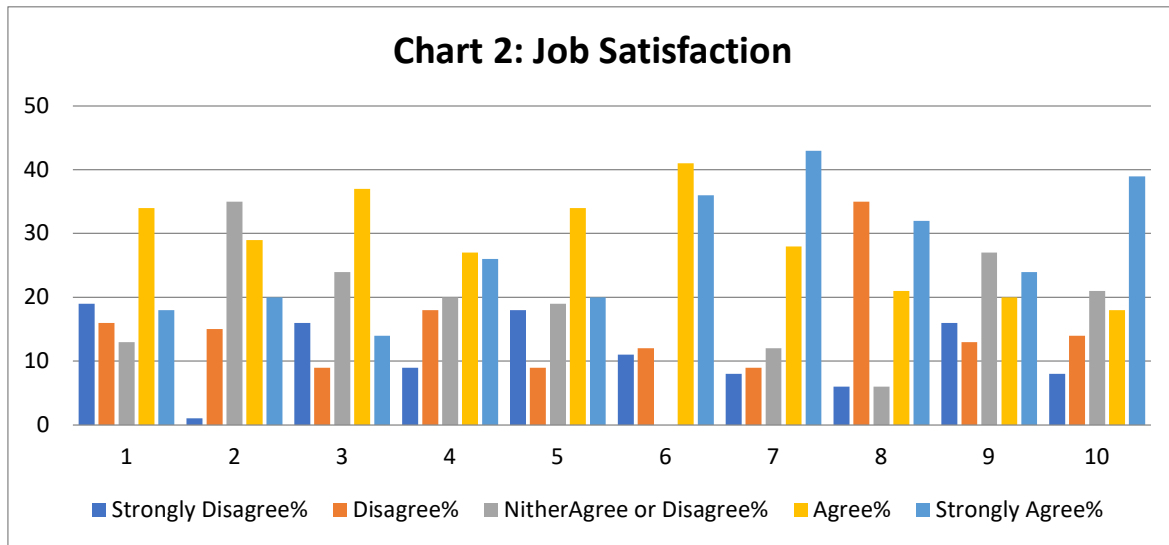
1	The amount of job security I have
2	The amount of pay and fringe benefits I receive
3	The amount of personal growth and development I get while doing my job
4	The degree of respect and fair treatment I receive from my boss
5	The overall quality of the supervision I receive in my work
6	The chance to get to know other people while on the job
7	The amount of support and guidance I receive from my seniors
8	The degree to which I am fairly paid for what I contributed to the organization
9	The amount of independent thought and action I can exercise at my job
10	The amount of challenge in my job



According to Table 3, it was analysed that the majority of employees were satisfied with their jobs. They are also satisfied with the policy offered by the banks. But some of the respondents do not agree with the fair remuneration paid by the banks.

Table-4: Relationship between Work-Life Balance and Job Satisfaction among Private Sector Bank Employees





In Table 4 chart-1 represents the work-life balance and chart-2 depicts the job-satisfaction of the private sector bank employees. There is a positive relationship between work-life balance and job satisfaction through the study it was analysed that the employees are satisfied with the work-life balance policy it has a positive impact on the job satisfaction of the employees.

Suggestions for Future Research

This study examined the work-life balance and job satisfaction of private sector bank employees of Ambala. This study can be replicated with samples in other regions and in another industry also or as a comparison between private and public banking sector employees. It is suggested that research should be focused on other factors in future studies.

Conclusion

The goal of this study was to augment the knowledge of work-life balance and job satisfaction among bank employees. The study focused on what type of work-life balance policy is offered by the private banks if the employees were really satisfied with these policies and also know the job satisfaction level of the employees. Through the study, it was analysed that the majority of employees were really satisfied with the work-life balance policy and work-life policy has a positive impact on job satisfaction. The limitation of the study is some employees were little interested to fill out the questionnaire and some of the employee’s responses neither agree nor disagree they gave neutral answers. The study did not explore the level of satisfaction among the gender of employees. The study also revealed that management cooperates with employees and they also get support for the seniors.

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