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IMPACT OF WORK-LIFE BALANCE ON EMPLOYEE WELLBEING IN PUBLIC AND PRIVATE BANKS

Anjali Sharma

Research Scholar, Vikrant University Gwalior

Dr. Rahul Kushwah

Associate Professor, Vikrant University Gwalior

ABSTRACT

A company's employees are its pearls, while the company itself is its shell. The shell's value is contingent upon whether or not it preserves the priceless pearl. In a similar vein, businesses aim to hold on to their best employees so they don't lose any of their intellectual capital. Not only do young corporate professionals who have just begun families find work-life balance to be an important consideration, but so do young and middle-aged parents who must provide constant attention to their children as they navigate the challenges of being both students and young adults. The goal is for work-life balance to become the norm rather than the exception, regardless of a person's gender, position in the company, or personal obligations, and for individuals to change the way they think about and discuss their jobs and their work-life balance. Organizations must ensure they not only promote but also enforce a work/life balance policy that is reasonable and beneficial for employees and the company as a whole if they want to maintain a competitive edge in the market. Furthermore, companies run the risk of increasing numbers of unhappy and unproductive workers if they do not provide genuine opportunities for work/life balance to their staff. Therefore, it is critical to understand that building a work/life policy framework is insufficient; it is equally important to promote an organizational culture that ropes in the application of existing rules.

Keywords: Work life, balance, employee, wellbeing, public, private, banks

INTRODUCTION

The stress that workers experience on the job makes it hard for them to balance their personal and professional lives. Businesses are starting to see the importance of workers' positive work-life outcomes as a key component of a winning strategy. Nowadays, it's not hard to find good people, but it is difficult to hold on to those exceptional individuals. A company's employees are its pearls, while the company itself is its shell. The shell's value is contingent upon whether or not it preserves the priceless pearl. In a similar vein, businesses aim to hold on to their best employees so they don't lose any of their intellectual capital. The banking industry is one of India's most lucrative and comprehensive service industries, accounting for almost 15% of the country's development. The health of a country's banking system dictates its economic growth and the stability of its money market. In order to stay ahead of the competition and please their customers, they twisted and adopted new technologies like ATMs,

internet usage, fund transfer services, mobile banking, IMPS, RTGS, NEFT, CTS, CORE Banking, Digital Banking, Home Banking, social banking, and so on. The proliferation of technological tools has improved workers' working conditions while simultaneously encroaching into their private and public spheres.

Work-life balance

Not only do young corporate professionals who have just begun families find work-life balance to be an important consideration, but so do young and middle-aged parents who must provide constant attention to their children as they navigate the challenges of being both students and young adults. The concept of work-life balance has grown in importance in today's workplaces as people try to juggle competing priorities. A concept known as "work-life balance" emerged more than 20 years ago in response to a widespread trend in which people started valuing jobs and careers more than other aspects of their lives, such as spending time with loved ones, volunteering, and enjoying leisure activities. Today, there is a sector of the economy that has dedicated itself entirely to this area.

Large companies have been working on a work-life balance culture for quite some time. The goal is for work-life balance to become the norm rather than the exception, regardless of a person's gender, position in the company, or personal obligations, and for individuals to change the way they think about and discuss their jobs and their work-life balance. Organizations must ensure they not only promote but also enforce a work/life balance policy that is reasonable and beneficial for employees and the company as a whole if they want to maintain a competitive edge in the market. Furthermore, companies run the risk of increasing numbers of unhappy and unproductive workers if they do not provide genuine opportunities for work/life balance to their staff. Therefore, it is critical to understand that building a work/life policy framework is insufficient; it is equally important to promote an organizational culture that ropes in the application of existing rules.

Initiatives for work-life balance: practical and flexible

Companies may help their workers achieve a better work-life balance by providing options like reduced workweeks, remote work, or more flexible scheduling. Workers who have more leeway in deciding when and how they get their jobs done are better able to balance work and personal obligations including child care and health care (Hoffmann Burdzinska K, 2015). Further, providing wellness programs like gym memberships,

mental health resources, and stress management courses can assist employees in taking a break and recharging their batteries. To make sure workers can take a break from work and take care of themselves, it's important to offer paid vacation time and encourage them to use it (Jang SJ, 2009). The inverse appears to be true, according to the findings, when employees are given greater leeway to do their jobs. When workers are able to strike a good work-life balance, they are more likely to be pleased with their jobs, which increases their motivation, engagement, and productivity (Marecki L., 2023). Workers who have had enough to drink and sleep are more likely to give their all on the job. In addition, companies that value work-life balance are more likely to be admired by potential employees, keep the ones they already have, and recruit new ones. Finding a happy medium between work and personal life is difficult for many people, including business owners (Rahim NB, 2020). Promoting work-life integration can be hindered by cultural norms, lengthy working hours, and an absence of clear regulations. As an example, it might be challenging to establish work-life balance in sectors and positions that demand people to be present all the time or to work irregular hours. There is a greater chance of burnout due to the fact that the boundaries between work and personal life have become more porous as a result of the proliferation of remote employment. Companies should keep these difficulties in mind and design work-life balance programs that can accommodate their workers' varied demands (Siu OL, 2013). The varied expectations across sectors and occupations provide a significant obstacle to work-life balance. It could be challenging to establish boundaries between work and personal life for employees in industries like healthcare, law, or finance due to the nature of their work, which may entail long hours, on-call status, or meeting tight deadlines. Even if technology has made many things more flexible, it has also the potential to make it harder to distinguish between one's professional life and one's home life (Tamunomiebi MD, 2020). It might feel like you're always "on call" when employees are expected to be reachable even when work isn't in session. Therefore, workers may still have trouble separating themselves from work, contributing to stress and burnout, even while flexible work options are available. Culture and leadership buy-in are crucial for the success of work-life balance programs. Businesses could set a good example by supporting their employees' mental health, providing more flexible work schedules, and providing paid time off. In addition, managers and employees must keep lines of communication open in order to identify and meet the requirements of each individual. Wepfer AG (2018) found that when workers' health and happiness are taken seriously, they are more devoted to their jobs and the company as a whole. (Dr.T.Paramasivan, M. a., 2019).

Research in Bamenda, Cameroon has shown that public and private sector organizations have quite different approaches to work-life balance, which has serious consequences for the health and happiness of their employees. It is easier for employees to balance their professional and personal lives when public sector organizations in the area provide family-friendly policies including flexible work arrangements and substantial leave entitlements (Ngalim & Tanyi, 2019). Nkwenti and Amin (2021) found that public sector workers who achieved a better work-life balance reported less stress, more job engagement, and improved overall health. Among the most important factors are:

- **Flexible Work Arrangements:** Employees in the public sector may be eligible for telecommuting, reduced work weeks, or flexible work schedules like flextime to help them balance work and family responsibilities.(Ngalim & Tanyi, 2019)
- **Generous Leave Entitlements:** Paid family and medical leave, vacation days, and sick leave are some of the most generous leave policies available to public sector employees. This helps to reduce work-family conflicts..
- **Supportive Organizational Culture:** Organizations in the public sector tend to have a more positive work-life balance culture and offer services to assist workers juggle their personal and professional responsibilities. There has been evidence that public sector work-life balance efforts improve employees' health, happiness, and engagement on the job.

On the other hand, employees in private organizations generally face more work-family conflicts due to their more inflexible work schedules, longer working hours, and heavier responsibilities. Higher stress levels, worse work satisfaction, and worse mental and physical health outcomes are some of the negative consequences this can have on employees' health and wellbeing. Important features include:

- **Longer Work Hours and Higher Workloads:** As a result of increased work-family conflict and less time for personal/family activities, private sector employees frequently endure longer working hours and heavier workloads.
- **Limited Flexible Work Options:** Flexible work alternatives, including telecommuting or reduced work weeks, can help employees manage their job and personal duties better. However, private institutions are less likely to provide these options.
- **Emphasis on Face-Time and Availability:** Many workers find it harder to take time off or care for family matters when they work in the private sector, where physical presence and availability are typically more valued. Higher stress levels, worse job satisfaction, and worse performance have all been linked to these

difficulties with work-life balance in the private sector.

Individuals' expectations of their jobs have shifted due to the COVID-19 epidemic. The job that people do for a living no longer requires them to use esoteric terminology. Following the upheaval of the epidemic, the terms "career" and "professional profile" have faded from the thoughts of young workers. The term "great resignation" apparently crossed the imaginations of the faculty and staff. Companies often help their reps strike a balance between work and play by providing them with flexible schedules. Reps have more leeway to choose their own schedules than a rigid 9 to 5 workday. Perhaps work from 10 am to 6 pm or from 7 am to 3 pm with little to no support or planning from higher up. This is not without its downsides. Some argue that this method just rearranges the units of time and doesn't deal with the underlying need for quality time. Strategic scheduling may be attractive to recruits, but it can backfire on younger workers in the form of reduced wages, career stagnation, or even termination. (K, A., 2016).

Work-Life Conflict's Effect on Banking Professionals

The banking business is rife with work-life conflict among its professionals as a result of the increased demands placed on them by both their families and their jobs. Workers in the banking industry should practice heightened focus as their job entails handling money. The people who work in banking not only handle money, but also the most valuable clients. Resolving the dramatic duties of client complaints requires the employee to have a level head and a rational mindset. Those who work in the financial service industry have a rigid schedule that they must adhere to at all times. The rise of information technology has made it such that male top managers are "on call" around the clock, including on weekends, making it impossible for them to strike a work-life balance (Mirji, H., 2014)..

Kundnanai & Mehta (2015) The study's authors pinpointed the elements impacting banking industry workers' ability to maintain a healthy work-life balance. They came to the conclusion that maintaining a healthy work-life balance is difficult and that, in order to overcome this challenge, businesses should actively provide their workers with the resources they need to plan for, carry out, and improve their work-life balance, viewing them as assets rather than liabilities. Making sure they have a good work-life balance is a great way to show how successful your firm is .

Mukururi & Ngari (2014) In order to increase job happiness, staff dedication, and productivity, the study suggests that managers in banks should make work-life balance rules more available to their workers. Based on their findings, the researchers recommend that financial companies located in CBD take into account all of the study's elements to boost employee happiness and, by extension, their performance on the job.

Shier and Graham (2011) They discovered that, on the whole, employees' subjective well-being was affected by the uniqueness of their work environment, including physical, cultural, and systemic interrelationships with coworkers, clients, and supervisors, as well as by particular elements of their job, such as those pertaining to workload and the nature of their work.

Dev (2012) Job satisfaction in the banking sector is significantly connected with work-life balance, according to his study. The study concluded that in order to increase organizational commitment from female employees, more perks like flexible work schedules, job sharing, child care, etc. should be provided. People who are good at balancing their work and personal lives report more job satisfaction and less plans to leave their current positions. Workload is positively correlated with job satisfaction, whereas work intrusion, stress, and family life interference are negatively correlated. The majority of firms also complain that they are unable to do much to help their workers strike a balance between work and family commitments, which in turn reduces productivity, increases turnover, and increases absences.

Arora & Singh (2022) looked at private sector banks and discovered that digital banking has raised workload since staff are expected to be reachable outside of regular business hours. Both stress and increased efficiency were brought about by this "always available" culture.

Singh & Rani (2023) looked at hybrid work models after COVID and found that younger workers felt better about their work-life balance with hybrid arrangements, while older workers had a hard time adjusting to the new systems.

Ali & Khan (2024) examined underdeveloped nations and brought attention to the fact that bank personnel experience high levels of stress and low levels of job satisfaction due to the lack of flexibility caused by the bank's strict organizational structures. The importance of HR changes was highlighted by them.

Mehta (2025) highlighted that in the Indian service sector, particularly banking, family-friendly HR practices like paid maternity leave, flexible schedules, and subsidies for child care greatly increase employee loyalty and decrease turnover.

OBJECTIVES OF THE STUDY

1. To study on Work-life balance
2. To study on the Impact of Work Life Conflict Among the Banking Professionals

RESEARCH METHOD

In order to determine how work-life balance (WLB) affects the health and happiness of bank employees in both the public and private sectors, this study used a systematic review approach. To bring together the many theoretical viewpoints, empirical results, and comparisons across sectors that have been documented in previous research, a review approach was thought to be the most suitable method. Transparency, impartiality, and analytical rigor are guaranteed by adhering to

recognized systematic review criteria in the approach (Rizvi, S. A. 2012).

Data Sources

Reputable academic databases including Scopus, Web of Science, Google Scholar, JSTOR, and SSRN were combed through to find relevant material. To further place employee welfare in the banking sector into context, publications and industry studies from organizations like the Reserve Bank of India (RBI), Indian Banks' Association (IBA), International Labour Organization (ILO), and World Health Organization (WHO) were also reviewed.

Search Strategy

Using terms like "work-life balance," "employee wellbeing," "banking sector," "public sector banks," "private sector banks," "occupational stress," and "employee engagement in banks," a systematic search technique was implemented. The search results were refined using Boolean operators. This evaluation focused on research that was published between 2010 to 2024, a time when the banking industry saw significant

organizational reorganization, increased work pressure, and fast digitization.

Inclusion and Exclusion Criteria

Research on work-life balance and financial services workers' well-being was culled from scholarly journals, including empirical research, reviews, and policy papers. In order to keep the emphasis and quality high, we rejected studies that solely dealt with industries other than banking, papers that expressed opinion rather than facts, publications that did not use English, and studies that did not address wellbeing outcomes. (Rajan, A. M. , 2019).

Method of Analysis

A theme synthesis method was used to examine the chosen literature. Practices for work-life balance, aspects of wellbeing, disparities across sectors, and organizational results were the main categories into which the studies were classified. Consistent results from the research allowed us to make comparisons between public and private financial institutions.

RESULT AND DISCUSSION

Table: Summary of Key Findings from Reviewed Studies (Author–Year Wise)

Author(s) & Year	Focus of Study	Sector Covered	Key Findings Related to Work–Life Balance and Wellbeing
Greenhaus & Allen (2011)	Work–life balance and employee wellbeing	General (including banking)	There is a negative correlation between stress and burnout and a lack of a healthy work-life balance, and a good correlation between job satisfaction and mental health.
Guest (2017)	Work–life balance outcomes	Service sector	Workers who manage their time well disclose improved psychological well-being and emotional steadiness; discord causes worry and low spirits.
Kumari & Rani (2014)	Work–life balance in banks	Public & Private Banks	The regulated working hours and leave regulations of public sector banks allow its workers to have a better work-life balance compared to their private sector counterparts.
Delecta (2011)	Work–life balance and employee effectiveness	Banking and IT	Emotional weariness, employee wellness, and productivity are all severely impacted by a lack of work-life balance.
Sharma & Nayak (2016)	Occupational stress and WLB	Private sector banks	Stress and work-family conflicts are more common in private banks due to long work hours and performance-based compensation.
Rani, Kamalanabhan & Selvarani (2011)	Work–life balance practices	Banking sector	Employee happiness and contentment on the work are greatly improved by policies that are both flexible and supported by the organization.
Kumari (2012)	Work–life balance of women employees	Public & Private Banks	As a result of employment stability and empowering policies, women who work for public banks experience less stress and more mental wellness.
Sivakumar & Venkatraman (2019)	Work–life balance and engagement	Private banks	Employees in private banks suffer from more stress and burnout as a result of job pressure, even though they are more engaged and performance-oriented.
Singh & Khanna	Work–life balance	Banking	Workers who are able to strike a healthy work-life

(2011)	and job satisfaction	sector	balance report less emotional weariness and improved morale.
Jain & Kaur (2014)	Sectoral comparison of WLB	Public vs Private Banks	As a result of a more target-driven culture, private bank workers experience more work-family friction, whereas public bank employees have higher wellbeing results.

Different approaches or strategies for achieving a healthy work-life balance. Below is a description of each strategic option.:

Working environment: The book "Why Work Sucks and How to Fix it." includes the work of prominent advocates of this strategy, Cali Ressler and Jody Thompson. An employee's performance is evaluated using this method if they successfully contribute to the attainment of business goals and provide the desired, measurable outcomes. Employers value any measurable or quantifiable result over a worker's actual presence at work or the amount of hours they put in. Companies that utilize ROWE to accomplish their goals and promote maximum productivity and employee happiness include MindTools and Gap departments. (Yan, J. D. , 2022).

Job sharing: Companies like Qualcomm rely significantly on job-sharing programmers, who collaborate on a single project with two or more people in an amicable agreement. The experts likely work two or three days a week on a part-time basis, with the other experts carrying on in the same vein. one or two more days every week. Nevertheless, they are able to handle a full-time job because to their mutual comprehension and the way they organize their part-time jobs or divide up their workdays (Kalliath, T., et al, 2008).

Unlimited Vacations: Companies like Mammoth HQ, Netix, and LinkedIn are among those that embrace this flexible work model. Trust and mutual respect are the bedrocks of an endless vacation. Organizations may choose and employ top talent by thoroughly evaluating the abilities and character traits of each candidate. (Karasek, R. A. ,1979). These employees have the potential to be a tremendous value to the company by reducing instances of red tape and increasing output without sacrificing quality. Such workers are able to put their personal interests aside and work for the greater good of the company. When workers are self-motivated, knowledgeable about their roles, and can consistently meet or exceed expectations, unlimited vacation time makes sense. However, businesses may benefit from limitless vacation time if it reduced the cost of hiring new employees, reduced the cost of absenteeism, and increased overall productivity. (Sartika, D. , 2023).

Remote Area working: -Workers do all of their work away from the office. With the help of video conferencing and other virtual communication methods, employees may accomplish their jobs remotely and never have to set foot in an office again. Building stronger relationships with employees, staying in touch through technology, providing chances for professional growth, setting clear objectives, and rewarding and

recognizing good work are all crucial to the success of remote work (Schaufeli, W. B., & Taris, T. W. , 2014)

Time management: - Instead of worrying about how much time something takes up, workers should concentrate on the tasks that really drain their vitality. A busy day may include examining project details, holding many meetings, or making a dozen calls. It is an essential part of the day, so whatever it is, you can't ignore it. In order to do this, workers need to establish a strategy to classify all of their assigned tasks. Workers have the option to spread out the work throughout the day or reschedule it to a more productive time of day. Put your abilities to use at work rather than dwelling on your shortcomings. While effective time management is critical, employees can also reorganize their daily routines to make the most of their abilities and minimize their deficiencies. (Families at Work and Top-Drawer Consultants , 1995) "A great work-life balance is subjective and depends on one's attitude and aptitude," the author writes. Both employees and "organization's growth" benefit greatly from effective time management. In order to meet deadlines and provide outcomes on time, employees need to work effectively. (Spector, P. E. , 2022).

Flexible working hours: -A worker who has the option to choose his own schedule and split his hours up across several days of the week is just one more example of a flexible work arrangement. Professionals have the option of working long shifts (about 10 hours) four days a week rather than dividing their workday into four equal halves. It is important to evaluate the acceptability and viability of employees before constructing this work plan. (Spector, P. E , et al. 1978)

Work-life Imbalances: - Time and again, we see tremendous increases in the financial industry. The banks' product and service offerings have undergone substantial modifications, especially in the past several years. (Galinsky, Ellen and Bond, James T. , 1998) Customers have been the center of attention as a result of the banking industry's newfound competitiveness as a result of private banks' dominance and international banks' acceptability. In order to stay afloat in this fiercely competitive market, banks are looking at innovative ways to win over customers. Bank staff are feeling the strain of ever-increasing deadlines and expectations. (Statt, D. A. , 2004; Gray, Helen , 2002). To keep customers happy, the bank is setting higher and higher requirements, and they must meet them. Workers said their responsibilities are getting increasingly intricate. Employee discontent, stress, and an unbalanced work-life balance might result from these problems being unresolved. (Laksono, P. W. , 2021).

Stress: -Your immune system could take a hit from the stress that comes with working long hours. People who are under a lot of stress are also more prone to experiment with drugs. Bank workers have social issues, discontent, and reduced dedication to work and organization as a result of overworked and dangerous occupations, conflicts with coworkers, and an inability to reconcile work and family life. A lot of effort is being put out by banks to make things easier. When employees are under constant pressure, they are unable to accomplish their tasks well. Banks can lose top talent due to stress, which means they'll have to shell out a ton of money to train and hire replacements. (Crompton, R., & Lyonette, C. , 2006). There are a lot of factors that contribute to bankers' stress levels, including setting unrealistically high objectives, receiving insufficient compensation, being overworked, having to interact with customers and other members of the public, and lacking support from manager and colleagues. Preventing stress from becoming excessive is the shared responsibility of managers and staff (Wardani, R. A et al. 2021).

CONCLUSION

The study's overarching goal is to provide other financial institutions and businesses with recommendations for improving their work-life balance cultures based on the findings from these two institutions. However, it's hard to believe that banks, which are fundamental to our daily lives, do not have contented workers. In addition to the lack of personnel expansion, the ongoing disclosure of non-performing assets (NPA) and frauds might be a source of stress. In light of the findings of this study, the researchers recommend further investigation into the causes of bank workers' work-life imbalance and potential solutions. The current study adds significantly to the literature on work-life balance by indicating that public and private sector bankers in the modern world face a work-life imbalance that requires fixing. Looking at the ways in which public and private organizations in Bamenda handle work-life balance and how it affects their employees' happiness and health, it's clear that they take different methods. Public organizations commonly put an emphasis on employee-centric initiatives and flexibility to encourage work-life balance, in contrast to private organizations that frequently confront issues associated with inflexible work structures and restricted flexibility. All of these variations highlight how much of an impact company culture, leadership styles, and policy frameworks have on workers' happiness and satisfaction at work.

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