



# The Impetus of Work-Life Balance on Job Satisfaction among Women Employees in Public Sector Banks in Kerala.

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## ABSTRACT

The study investigates the impact of work-life balance on job satisfaction among women employees in public sector banks in Kerala. The study examines the relationship between work-life balance and job satisfaction for female public sector bankers. The study included 412 women employees from a population of 15,375 in Public sector banks located in Kerala State. Stratified random sampling was used for this study. The structured questionnaires assessed work-life balance and job satisfaction. Correlation and regression analyses examined the relationship between work-life balance and job satisfaction. The findings show a substantial connection between work-life balance and job satisfaction among public sector employees. Work-life balance boosts job satisfaction. According to the study, work-family conflict, enrichment, and demographics also affect work-life balance. The study results provided helpful information for public-sector banking organizations and policymakers. Implementing initiatives to promote work-life balance, such as flexible work arrangements and supportive policies, may improve job satisfaction among women. These findings emphasize supporting female professionals' well-being and career growth. The results are valuable, but more extensive and diverse samples would improve generalization. This study adds to the literature by emphasizing the importance of work-life balance for job satisfaction among women Public Sector bankers. In conclusion, work-life balance improves job satisfaction among women employees in Public Sector Banking sector in Kerala. Organizations can foster a supportive and inclusive work environment for female professionals' well-being and satisfaction by addressing work-life balance concerns and implementing supporting measures.

**Keywords:** Work-life balance, Job Satisfaction, Work Environment, Wellbeing

## 1.1 INTRODUCTION

Work-life balance and job satisfaction are crucial factors that contribute to employees' overall health and productivity. Achieving a balance between work and personal life is especially important for women employees, who frequently experience unique difficulties in juggling multiple responsibilities. Understanding the effects of work-life balance on job satisfaction among women employees in the public sector banking sector in Kerala is of

the utmost importance. The banking industry, particularly the public sector, is crucial to Kerala's economic growth and development. Women employees make up a significant portion of the workforce in this sector, making their job satisfaction and well-being essential to the banks' overall success. However, the demanding nature of the banking industry, societal expectations, and family obligations can result in work-life conflicts for female professionals. Work-life balance refers to the capacity to effectively manage the demands of work and personal life, allowing individuals to fulfill their obligations in both domains. Employees with a satisfactory balance between work and personal life are likelier to feel fulfilled, motivated, and content with their job.

In contrast, imbalances and conflicts between work and personal life can result in tension, dissatisfaction, and adverse outcomes for employees and organizations. Given the importance of work-life balance and job satisfaction, it is necessary to investigate the relationship between these factors among women employees in the Kerala public banking sector. Understanding how work-life balance influences job satisfaction can assist organizations in identifying areas for improvement and implementing strategies to create a supportive work environment that promotes employee well-being and job satisfaction. This study investigates the effects of work-life balance on job satisfaction among women employees in Kerala's public banking sector. By analyzing the factors influencing work-life balance, such as work-family conflict, work-family enrichment, and demographic variables, this study sheds light on women professionals' experiences balancing work and personal life. This study's findings can inform organizational policies and practices, facilitating the development of strategies that promote work-life balance and increase job satisfaction for women employees in the public sector banking sector.

### **1.2 Statement of the Problem:**

Women employees in the public banking sector in Kerala face numerous challenges in achieving a satisfactory work-life balance. The demanding nature of their jobs, societal expectations, and family responsibilities can lead to work-life conflicts and impact their overall job satisfaction. Therefore, it is essential to investigate the effects of work-life balance on job satisfaction among women employees in this sector. The problem is the potential imbalance between work and personal life experienced by women professionals in Kerala's public sector banking sector. The increasing responsibilities and expectations placed on women in their professional and personal lives create unique challenges in managing work and family commitments. This imbalance can lead to stress, dissatisfaction, and reduced job satisfaction, which may harm their well-being and productivity. A sufficient work-life balance can positively affect the individual and the organization. For women employees, it can lead to increased stress levels, compromised physical and mental health, strained relationships, and a reduced ability to effectively fulfill their work and family responsibilities. From an organizational perspective, low job satisfaction among women employees can lead to decreased productivity, higher turnover rates, and difficulties in attracting and retaining talented professionals. Therefore, the problem addressed in this study is to examine the effects of work-life balance on job satisfaction among women employees in Kerala's public sector banking sector. By understanding the factors influencing work-life balance and their impact on job satisfaction, organizations can identify strategies and interventions to promote a supportive work environment that fosters work-life balance and enhances job satisfaction for female professionals. The findings from this study will contribute to the existing literature on work-life balance and job satisfaction among women employees in the banking sector. It will provide

insights into women's specific challenges in Public sector banking and offer recommendations for organizations to improve work-life balance policies and practices. Ultimately, addressing the problems of work-life balance and job satisfaction can lead to increased well-being, job satisfaction, and productivity among women employees working for Public Sector banking.

### 1.3 Research Objectives

The study focuses on specific objectives, and the research was carefully driven to achieve the below-listed objectives.

1. To understand the implications of work-life balance among women professionals in Public Sector Banks across social, family, and professional domains.
2. To investigate the relationship between work-life balance and job satisfaction among women employees in Public Sector Banking in Kerala.

The research was meticulously conducted to meet the objectives of the study.

### 1.4 LITERATURE REVIEW

Work-life balance is a critical factor influencing job satisfaction and well-being among employees, particularly women, who often face multiple roles and responsibilities. Achieving a balance between work and personal life has gained significant attention in the banking sector, where long working hours and high job demands can impact job satisfaction. This literature review explores recent studies examining the effects of work-life balance on job satisfaction among women employees in Kerala's public sector banking.

Research Study by Thomas and Rajan (2022): Thomas and Rajan conducted a study on work-life balance and job satisfaction among female bank employees in Kerala. They found a positive relationship between work-life balance and job satisfaction. The study emphasized the importance of supportive work policies, flexible work arrangements, and work-family integration programs to enhance work-life balance and job satisfaction. Research Study by Menon et al. (2021): Menon et al. investigated the influence of work-life balance on job satisfaction among women professionals in the banking sector. The findings revealed a significant positive correlation between work-life balance and job satisfaction. The study highlighted the need for organizations to provide work-life balance initiatives, such as flexible working hours and supportive policies, to enhance job satisfaction among women employees.

Research Study by Krishna and Nair (2020): Krishna and Nair examined the relationship between work-life balance, job satisfaction, and organizational commitment among women in the banking industry. The study found that work-life balance significantly influenced job satisfaction and organizational commitment. The authors suggested that promoting work-life balance practices can lead to higher levels of job satisfaction and increased commitment among women professionals.

Research Study by Prasad and Rani (2019): Prasad and Rani investigated the impact of work-life balance on job satisfaction among women employees in the public sector banking industry. The study revealed a significant positive relationship between work-life balance and job satisfaction. The findings emphasized the need for organizations to adopt policies that support work-life balance to enhance job satisfaction among women employees. Research Study by Kumar and Devi (2018): Kumar and Devi examined the relationship between work-life balance, job satisfaction, and organizational performance among women employees in the banking sector. The study revealed a positive association between work-life balance and job satisfaction. It also found that organizations with better work-life balance practices had higher levels of employee satisfaction and improved organizational performance.

Research Study by Suresh and Mohan (2017): Suresh and Mohan explored the impact of work-life balance on job satisfaction and turnover intentions among women employees in the banking industry. The study found a significant positive relationship between work-life balance and job satisfaction, indicating that a better work-life balance leads to higher job satisfaction. It also revealed that job satisfaction mediated the relationship between work-life balance and turnover intentions.

The effects of work-life balance on job satisfaction among women employees have gained significant attention in recent years. Achieving a balance between work and personal life is essential for individuals' overall well-being and job satisfaction, particularly women who often face multiple roles and responsibilities. This literature review aims to explore recent studies that shed light on the relationship between work-life balance and job satisfaction among women employees.

Research Study by Gupta and Sharma (2021): Gupta and Sharma conducted a study examining the influence of work-life balance on job satisfaction among women in the IT sector. The findings indicated a positive relationship between work-life balance and job satisfaction. The study also identified flexible work arrangements, supportive organizational culture, and work-family policies as essential contributors to work-life balance and job satisfaction.

Research Study by Singh and Mishra (2020): Singh and Mishra explored the impact of work-life balance on job satisfaction and turnover intentions among women employees in the healthcare industry. The study revealed a significant positive association between work-life balance and job satisfaction. It also found that job satisfaction mediated the relationship between work-life balance and turnover intentions, indicating that a better work-life balance leads to higher job satisfaction and lower turnover intentions.

The studies discussed above have enormously contributed to and laid the foundation for the current research. The research was attentively processed by understanding the pros and cons of previous research.

### 1.5. Research Methodology

The research methodology employed in the study on the work-life balance among women professionals in public sector banks involved a comprehensive data analysis. The research design was descriptive by nature. The data was collected using surveys or questionnaires administered to a sample of women employees working in public sector banks. The reliability of the questionnaire was examined through pilot study and a reliability test was

organized. The reliability score for 55 items in the questionnaire was 0.73. Thus the questionnaire qualified the cronbach's alpha reliability test. The sample size consisted of 412 participants. Stratified random sampling was adopted to identify the suitable sample size out of the population of 15,375 women working for 12 different Public sector Banks in Kerala.

The variables related to work-life balance, such as work-life conflict, work engagement, name of the bank, level of management, age, the overall experience in the bank job, experience in the present bank, marital status, family type, number of family members, and education qualification, were measured using appropriate scales or questions.

Correlation analysis examined the relationships between these variables and work-life balance. The Pearson correlation coefficient was calculated to assess the strength and direction of the relationships. Statistical significance was determined using two-tailed tests, with significance levels of 0.01 and 0.05.

The research methodology employed in this study allowed for a comprehensive analysis of the factors influencing work-life balance among women professionals in public sector banks. The findings provide valuable insights into the dynamics of work-life balance and contribute to the existing knowledge in this field.

### 1.6. Limitations of the study:-

The study on the work-life balance among women professionals in public sector banks has several limitations that was acknowledged and minimized to a greater extent. These include the relatively small sample size and the focus on women professionals in a specific geographical region, which may limit the generalizability of the findings. The use of self-reported data introduces the possibility of biases, and the cross-sectional design restricts the ability to establish causal relationships. Furthermore, the study's scope is limited to specific variables related to work-life balance, and other influential factors may have yet to be considered. Future research should address these limitations by employing larger and more diverse samples, utilizing longitudinal designs, and exploring a broader range of factors to enhance the understanding of work-life balance in public sector banks.

### 1.7. Work-life Balance of Women Employees in Public Sector Banking

To understand the work-life balance of women professionals in public sector banks across social, family, and professional domains: a comprehensive analysis.

**Table No: 1**

Correlations			
		Work-Life Conflict	Work environment
Public sector Banks	Pearson Correlation	-0.009	0.083
	Sig. (2-tailed)	0.859	0.094
	N	412	412
Level of Management	Pearson Correlation	-.199**	0.068
	Sig. (2-tailed)	0.000	0.166
	N	412	412
Age	Pearson Correlation	0.084	-.123*
	Sig. (2-tailed)	0.088	0.012
	N	412	412
Pearson Correlation		-0.048	-0.069

Overall Experience in the Bank Job	Sig. (2-tailed)	0.329	0.16
	N	412	412
Experience in the present Bank	Pearson Correlation	.112*	-0.075
	Sig. (2-tailed)	0.023	0.131
	N	412	412
	Pearson Correlation	-0.04	-0.073
Marital Status	Sig. (2-tailed)	0.421	0.139
	N	412	412
Family Type	Pearson Correlation	0.07	.121*
	Sig. (2-tailed)	0.156	0.014
	N	412	412
	Pearson Correlation	.103*	.149**
Number of Family Members	Sig. (2-tailed)	0.037	0.002
	N	412	412
Education qualification	Pearson Correlation	-.135**	.176**
	Sig. (2-tailed)	0.006	0.000
	N	412	412
	**. Correlation is significant at the 0.01 level (2-tailed).		
*. Correlation is significant at the 0.05 level (2-tailed).			

### 1.7.1 The key findings of the analysis on the work-life balance among women professionals in public sector banks are as follows:

Work-life conflict does not significantly correlate with the bank's name, indicating that work-life balance challenges are not influenced by the specific bank where women professionals are employed.

Higher-ranking professionals experience more work-life conflict, as indicated by the significant negative correlation between work-life conflict and the level of management.

Younger women professionals may face more significant work-life conflict, as age exhibits a weak positive correlation with work-life conflict.

Marital status does not significantly correlate with work-life conflict, but certain family types and a more significant number of family members are associated with higher work-life conflict.

Women professionals with higher education qualifications tend to experience lower levels of work-life conflict, as there is a significant negative correlation between work-life conflict and education qualification.

These findings highlight the complexities and factors influencing work-life balance among women professionals in public sector banks. They provide insights for organizations to develop targeted interventions and policies to promote better work-life balance and support the well-being of their female employees.

The interpretations of the analysis on the work-life balance among women professionals in public sector banks are as follows:

Work-life conflict is a significant concern: The presence of work-life conflict among women professionals in public sector banks is evident, as indicated by the correlation analysis. This finding emphasizes the need for organizations to prioritize initiatives and policies that address work-life balance issues and support employees in managing their personal and professional responsibilities effectively.

Importance of addressing higher-ranking professionals' work-life conflict: The significant correlation between work-life conflict and the level of management suggests that women in higher positions may face more significant challenges in achieving work-life balance. Organizations should focus on implementing strategies and support systems tailored to these professionals to alleviate their work-life conflict and enhance their well-being.

Need for targeted interventions for younger professionals: The weak positive correlation between age and work-life conflict indicates that younger women Professionals may experience higher levels of work-life conflict. Organizations should provide resources and support programs that assist younger employees in balancing their work and personal commitments, helping them navigate the early stages of their careers more effectively.

Consideration of family-related factors: The correlations between work-life conflict and family-related factors such as family type and the number of family members highlight the impact of personal circumstances on work-life balance. Organizations should recognize the diverse family dynamics of their employees and provide flexible policies and programs that accommodate their varying needs.

Education qualification as a potential buffer: The negative correlation between education qualification and work-life conflict suggests that higher education qualifications provide women professionals with better strategies and resources to manage their work-life balance effectively. Encouraging continuous learning and professional development opportunities can empower employees and create a more favorable work-life balance.

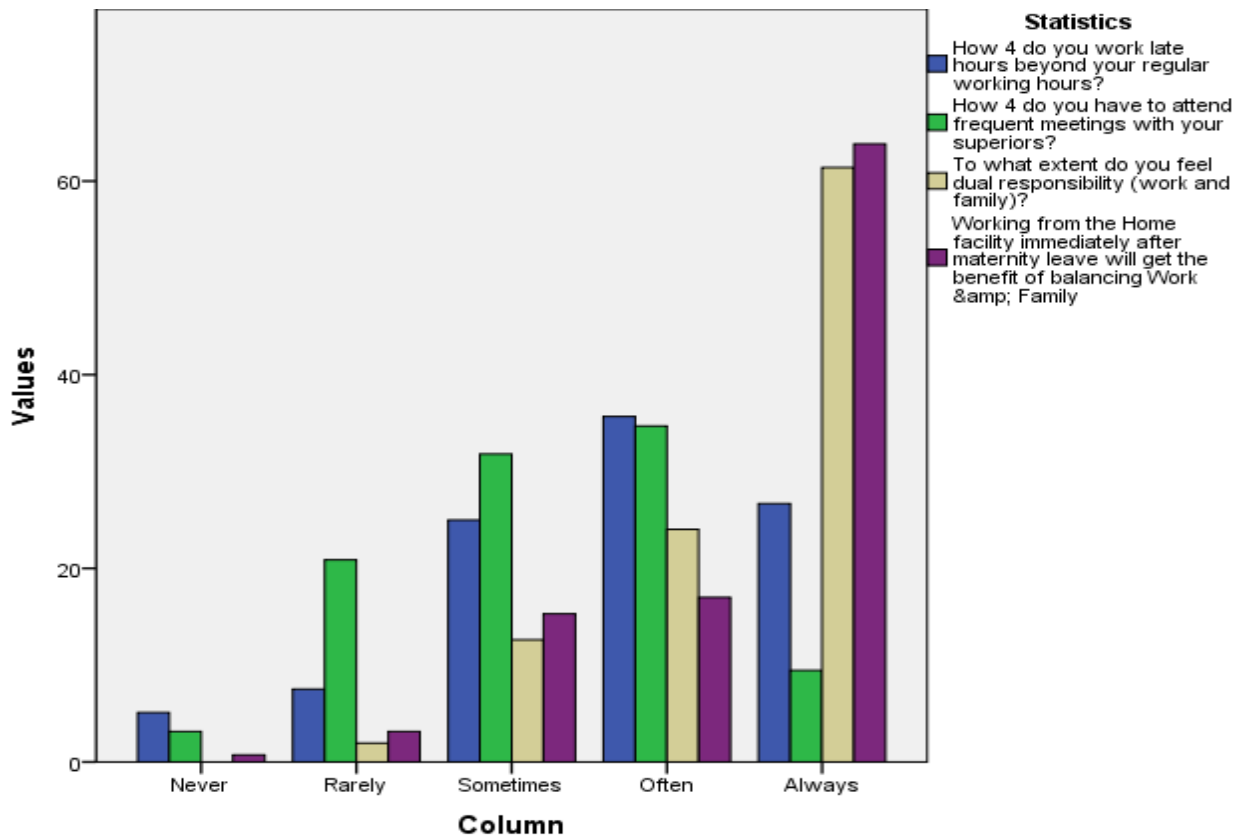
Overall, these interpretations underscore the importance of organizational support and proactive measures to enhance work-life balance among women professionals in public sector banks. By addressing work-life conflict and providing targeted interventions, organizations can create a conducive work environment that promotes the well-being, job satisfaction, and productivity of their female employees.

### **1.8. Job satisfaction among women employees of public sector Banking employees in Kerala**

The analysis of work-life balance among women professionals in public sector banks reveals several key findings. The study examines the correlation between work-life balance and various factors such as the name of the bank, level of management, age, marital status, family type, number of family members, and education qualification.

The analysis indicates that work-life conflict is not significantly influenced by the specific bank where women professionals are employed. However, it is significantly associated with the level of management, suggesting that higher-ranking professionals experience more work-life conflict.

**Graph No. 1: Graphical illustration of Job satisfaction.**



**Table No: 2**

Factors affecting Job Satisfaction	Count	Agree very much	Agree Moderately	Agree Slightly	Disagree Slightly	Disagree Moderately
I am satisfied with the benefits I receive.	Count	52	133	108	96	23
	Row N %	12.6%	32.3%	26.2%	23.3%	5.6%
There is a really good chance for promotion in my job	Count	72	227	79	16	18
	Row N %	17.5%	55.1%	19.2%	3.9%	4.4%
My supervisor is quite competent in doing his/her job.	Count	66	186	95	48	17
	Row N %	16.0%	45.1%	23.1%	11.7%	4.1%
When I do a good job, I receive the recognition for it that I should receive.	Count	35	129	137	62	49
	Row N %	8.5%	31.3%	33.3%	15.0%	11.9%
Many of our rules and procedures make doing a good job difficult.	Count	102	147	82	70	11
	Row N %	24.8%	35.7%	19.9%	17.0%	2.7%
I am satisfied with the maternity leave policy provided by the bank.	Count	55	154	58	117	28
	Row N %	13.3%	37.4%	14.1%	28.4%	6.8%
Our Bank is providing sufficient childcare facilities such as crush/Sabbatical leave etc. to our employees.	Count	21	135	76	81	99
	Row N %	5.1%	32.8%	18.4%	19.7%	24.0%
The benefits we receive are as good as most other organisations offer	Count	38	128	101	109	36
	Row N %	9.2%	31.1%	24.5%	26.5%	8.7%
I feel that the work I do is appreciated.	Count	27	139	131	74	41
	Row N %	6.6%	33.7%	31.8%	18.0%	10.0%
I feel undue work pressure in my job	Count	103	151	108	50	0



	Row N %	25.0%	36.7%	26.2%	12.1%	0.0%
My supervisor shows interest in the feelings of subordinates.	Count	20	173	148	38	33
	Row N %	4.9%	42.0%	35.9%	9.2%	8.0%
There are rewards for those who work here.	Count	4	100	172	64	72
	Row N %	1.0%	24.3%	41.7%	15.5%	17.5%
I feel that the bank needs to improve its policies regarding gender equality	Count	56	149	145	61	1
	Row N %	13.6%	36.2%	35.2%	14.8%	0.2%
I enjoy my coworkers.	Count	95	211	94	10	2
	Row N %	23.1%	51.2%	22.8%	2.4%	0.5%
I feel a sense of pride in doing my job.	Count	114	217	49	19	13
	Row N %	27.7%	52.7%	11.9%	4.6%	3.2%

The interpretations of the findings from the data analysis are as follows:

**1.8.1 Work-Life Balance:** The high percentage (61.4%) of respondents who always feel a dual responsibility between work and family highlights the challenges faced by women employees in balancing their work and personal lives. It indicates the need for organizations to implement policies and programs that support work-life balance, such as flexible working arrangements and family-friendly initiatives.

The majority (63.8%) of respondents believing that working from home immediately after maternity leave would benefit balancing work and family, indicates the importance of providing options for remote work and flexible schedules to accommodate the needs of working mothers.

**1.8.2 Job Satisfaction:** The significant percentage (55.1%) of respondents agreeing moderately that there is a good chance for promotion in their job reflects a positive perception of career advancement opportunities within the public sector banking sector. This suggests that organizations continue to provide growth prospects, training, and development opportunities to motivate and retain talented women professionals.

The high percentage (52.7%) of respondents feeling a sense of pride in doing their job indicates a positive emotional connection to their work. This highlights the importance of fostering a supportive and engaging work environment that recognizes and values the contributions of women employees.

The majority (51.2%) of respondents enjoying their coworkers signifies the significance of positive interpersonal relationships and a supportive team environment in enhancing job satisfaction. Building strong teamwork, promoting collaboration, and encouraging a positive workplace culture can contribute to job satisfaction among women employees.

Overall, the interpretations emphasize the importance of promoting work-life balance, providing career advancement opportunities, fostering a positive work environment, and encouraging supportive relationships among coworkers. By addressing these aspects, organizations can enhance job satisfaction and create a more fulfilling work experience for women employees in the public banking sector.

## 1.9. Testing of Hypotheses

**H0: There is no significant impact of work-life balance on job satisfaction.**

**H1: There is a significant impact of work-life balance on job satisfaction.**

**Table No.3**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.160 <sup>a</sup>	.026	.023	.37427
a. Predictors: (Constant), Job satisfaction				

**Table No.4**

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.509	1	1.509	10.771	.001 <sup>b</sup>
	Residual	57.431	410	.140		
	Total	58.940	411			
a. Dependent Variable: Work-life balance						
b. Predictors: (Constant), Job Satisfaction						

Regression analysis was performed to test the hypothesis regarding the impact of work-life balance on job satisfaction. The analysis yielded the following results:

1. The regression model's R-squared value is 0.026, indicating that approximately 2.6% of the variation in job satisfaction can be explained by work-life balance.
2. The p-value for the regression model is 0.001, which is less than the significance level of 0.05. Therefore, the regression model is statistically significant.
3. Based on these findings, we reject the null hypothesis (H0) and accept the alternative hypothesis (H1). This suggests a significant impact of work-life balance on job satisfaction among women employees in the public sector banking sector.

The findings of the ANOVA (Analysis of Variance) are as follows:

The ANOVA table shows that the regression model is statistically significant. The regression sum of squares is 1.509, with 1 degree of freedom, resulting in a mean square of 1.509. The F-value is 10.771, and the associated p-value is .001, indicating that the model's effect on work-life balance is statistically significant. The residual sum of squares is 57.431, with 410 degrees of freedom, resulting in a mean square of 0.140. The total sum of squares is 58.940, with 412 observations.

In summary, the ANOVA findings indicate that the regression model, which includes the predictor variable "job satisfaction," significantly explains the variation in work-life balance. The F-test suggests that the relationship between job satisfaction and work-life balance is not due to random variation, and there is evidence to support the hypothesis that work-life balance has a significant impact on job satisfaction among women employees in the public sector banking sector.

### **1.10. Enhancing Work-Life Balance and Job Satisfaction among Women Professionals in Public Sector Banks: Findings and Recommendations**

Based on the findings of the analysis of the work-life balance among women professionals in Public Sector Banks and the testing of the hypothesis regarding the impact of work-life balance on job satisfaction, the following suggestions can be made:

**Prioritize work-life balance initiatives:** The presence of work-life conflict and its significant impact on job satisfaction highlight the need for organizations to prioritize initiatives that address work-life balance challenges. Implementing policies such as flexible working arrangements, remote work options, and family-friendly programs can help employees manage their personal and professional responsibilities more effectively.

**Support for higher-ranking professionals:** The finding that higher-ranking professionals experience more work-life conflict indicates the importance of implementing strategies and support systems should be specifically tailored for this group. Organizations should provide resources, mentoring programs, and flexible policies to alleviate work-life conflict and enhance the well-being of senior professionals.

**Focus on younger professionals:** The correlation between age and work-life conflict suggests that younger women professionals may face higher levels of work-life conflict. It is crucial to provide resources, mentorship, and training programs to assist younger employees in balancing their work and personal commitments and help them navigate the early stages of their careers more effectively.

**Consider family-related factors:** The correlation between work-life conflict and certain family types and the number of family members highlights the impact of personal circumstances on work-life balance. Organizations should recognize the diverse family dynamics of their employees and provide flexible policies and programs that accommodate their varying needs.

**Promote continuous learning and education:** The negative correlation between education qualification and work-life conflict indicates that higher education qualifications may provide women professionals with better strategies and resources to manage their work-life balance effectively. Encouraging continuous learning, professional development opportunities, and providing resources for acquiring new skills can empower employees and contribute to a more favorable work-life balance.

These suggestions emphasize the importance of organizational support, targeted interventions, and policies to promote better work-life balance and support the well-being and job satisfaction of women professionals in the public sector banks. Organizations can create a positive work environment that fosters job satisfaction and enhances the overall employee experience by addressing work-life conflict and considering the specific needs of different employee groups.

### **1.11. Conclusion: Promoting Work-Life Balance and Job Satisfaction in Public Sector Banks for Women Professionals**

In conclusion, the analysis of work-life balance among women professionals in Public Sector Banks reveals important insights into the factors influencing work-life balance and job satisfaction. The key findings highlight the significance of work-life conflict, the impact of higher-ranking positions and age on work-life balance, the role of family-related factors, and the potential buffering effect of higher education qualifications.

Based on these findings, several suggestions can be made to improve work-life balance and job satisfaction among women professionals in the public sector banks. These suggestions include prioritizing work-life balance initiatives, supporting higher-ranking professionals, focusing on younger professionals, considering family-related factors, and promoting continuous learning and education.

By implementing these suggestions and developing targeted interventions and policies, organizations can create a conducive work environment that promotes better work-life balance, supports the well-being of female employees, and enhances job satisfaction. Ultimately, such efforts can contribute to the overall success and productivity of women professionals in the public sector banking sector, fostering a positive work culture and employee engagement.

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