

IMPACT OF WORK LIFE BALANCE ON JOB SATISFACTION: A STUDY OF MARRIED WORKING WOMEN IN BANKS OF NCR

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Abstract

In this Challenging environment, women employees are struggling hard to manage their professional and personal lives, balancing both career and family is a difficult task for working women because they faces dual burden of work and family. Today every individual has to balance conflicting responsibilities and commitments. Thus work-life balance has emerged as a predominant issue in the workplace. Work-life imbalance usually arises out of a lack of adequate time and/or support to manage work commitments as well as personal and family responsibilities. Meeting competing demands of work and family is not only tiring but can be stressful and can lead to sickness and absenteeism. During the early nineties we can hardly find an Indian woman at banking sector. But now, the scenario is changed. The participation of women in workforce is increasing day by day in service sector thus in Financial and Banking sector is one of the biggest sector where the maximum women workforce are participated themselves in diversified areas. With the continuous growth in the banking and financial sector, the new windows of opportunity is created for women. This paper explored the impact of work life balance on job satisfaction among married women employees in the banks of NCR. A sample of 300 married woman employees was taken and the data was gathered through questionnaire and analyzed through Excel. In this paper we will concentrate on the changing needs of work life balance policies (WLBP's) especially for married women in Public and Private Banks to evaluate and redesign their current HR strategies in order to retain their existing employees and recruit new women professional in a competitive Banking Sector.

Keywords: *Work life balance, Job satisfaction, Present Scenario of Women workforce*

1.1 Introduction

Today every individual has to balance conflicting responsibilities and commitments but women employees have to struggle more and work hard to manage their professional and personal lives because they faces dual burden of work and family. Meeting competing demands of work and family is not only tiring but can be stressful and can lead to sickness, absenteeism and work life imbalance. Thus to balance both career and family, work-life balance has emerged as a predominant issue in the workplace.

1.1 Definition of Work life Balance (WLB)

There are many definitions of work life balance given by different Authors Some of them are:

According to Clark 2000 “Work life balance” is a broad and complex phenomenon. It is defined as ‘satisfaction and good functioning at work and at home with a minimum of role conflict’.

According to Fisher (2001) work life balance comprises of four components. The first component is time, i.e., how much time is spent at work, compared to how much time is spent engaged in other activities. The second component is related to behaviour, such as, work goal accomplishment, as work life balance is based on ones’ belief that he is able to accomplish what he would like at work and in his personal life. Two additional issues or components are Strain and Energy. Strain has been defined as a third source of inter role conflict (Greenhaus and Beutell, 1985). The rationale for including energy is consistent with the notion of time; energy is a limited resource and relevant to employee being able to accomplish work and/or non work related goals.

He further suggests that work life balance, includes both work/personal life interference as well as work/personal life enhancement and gives three dimensions of work life balance, i.e.

- Work interference with personal life (WIPL)
- Personal life interference with work (PLIW)
- Work/Personal life enhancement (WPLE)

Work/life Balance has also been defined as a state of equilibrium in which the demands of both person’s job and personal life are equal (Work-life balance, 2002, The Word Spy).

Greenblatt (2002) described work life balance as acceptable levels of conflict between work and non-work demands. This according to her usually involves managing competing demands for resources. She suggested that achieving work life balance is dependent on attaining and managing sufficient resources to make possible the achievements that people regard as the most important.

Greenhaus and colleagues (2003) defines work family balance as the “extent to which an individual is equally engaged in and equally satisfied with his or her work role and family role”. That is, work life balance includes satisfaction and good functionality at work, as well as at home with a minimum of role conflicts. It is defined by three key, and interconnected, components: firstly, “time balance” which refers to equal time being given to both work and non work roles; secondly, “involvement balance” which refers to equal levels of psychological involvement in both work and family roles; and finally, “satisfaction balance” which refers to equal levels of satisfaction in both work and family roles.

In the research of Duxbury (2004), work life balance involved three things: role overload, work to family interference and family to work interference. Role overload is having too much to do in the amount of time one has to do it in. Thus, it leads to the feeling of stress, fatigue and time crunch. Work to family interference occurs when work demands and responsibilities make it more difficult for an employee to fulfil family role responsibilities. Family to work interference occurs when family demands and responsibilities make it more difficult for an employee to fulfill work role responsibilities.

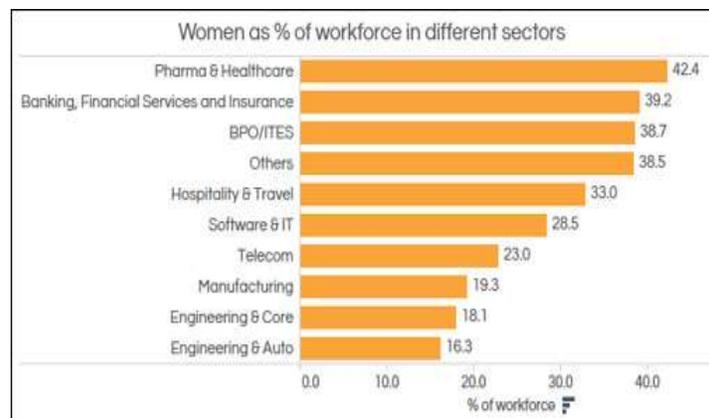
Hudson Resourcing (2005) defined work/life balance as a satisfactory level of involvement or ‘fit’ between the multiple roles in a person’s life. U.K. organization, Employers for Work-Life Balance (2005) defined work life balance as “people having a measure of control over when, where and how they work, leading them to be able to enjoy an optimal quality of life”. Work life Balance is achieved when an individual’s 10 right to fulfilled life inside and outside paid work is accepted and respected as a norm, to the mutual benefit of individual, business and society.

Swamy (2007) defined work life balance as a practice that is concerned with providing scope for employees to balance their work with the responsibilities and interests they have outside work. It enables them to reconcile the competing claims of work and home by meeting their own needs as well as those of their employers.

1.1.2 Present Scenario of Women workforce

In the present scenario of globalization, the organizations are demanding more and more from their employees and parallel to these employers are focusing more on the motivation, recognitions of the employees as well as the healthy work life balance to enhance the productivity. The current work scenario is marked by the fast pace of change, intense pressure, constant declines, changing demographics, increased use of technology. The changing demographics shows the women participation in workforce is continuously increasing day by day in every sector especially in service sector. The *Cofederation of Indian Industry* conducted a survey *in Urban India* shows the growth of women workforce in service sectors in urban area. According to this the health care and banking sector shows the highest number of female employees i.e. 42% and 39%.

Figure-1. a. Women workforce in different service sector in Urban Area



The above mention graph represents that India’s Banking, Financial services and Insurance has witnessed explosive growth and expansion which created new windows of opportunity for women to find employment. With the opening up of banking to the private sector, there is a new hope that more employment transparency and purely merit-based job opportunities will get a boost in this sector. This change is already becoming visible against the stereotype

perception of men. Many shining stars like Usha Ananthasubramanian , Chanda Kochhar, Shikha Sharma, Naina Lal Kidwani etc who made her names in Indian Banking & Finance industry. Below mention the Top ten Indian women in banking sector.

Table 1.4.2. Top 10 Indian Women in Banking sector in 21st Century

| S.No | Name | Designation & Bank |
|------|-------------------------|--|
| 1 | Usha Ananthasubramanian | Managing Director, Bharatiya Mahila Bank |
| 2 | Arundhati Bhattacharya | Managing Director, State Bank of India |
| 3 | Archana Bhargava | Managing Director, United Bank of India |
| 4 | Vijayalakshmi R. Iyer | Managing Director, Bank of India |
| 5 | Shubhalakshmi Panse | Managing Director of Allahabad Bank |
| 6 | Chanda Kochhar | MD & CEO, ICICI Bank |
| 7 | Naina Lal Kidwai | Country Head, HSBC Bank |
| 8 | Shikha Sharma | MD & CEO, Axis Bank |
| 9 | Ranjana Kumar is the . | first woman CEO , Indian bank, 2000 |
| 10 | H.A Daruwalla, | MD, Central Bank of India |

(Source: *Business Today*, Edition-Dec 8th, 2013)

According to Randstad India, global HR service provider in India, the banking sector had generated 7-10 lakh jobs and the sector would be among top job creators in 2016. According to 'Human Resource and Skill Requirements in the Banking, Financial Services & Insurance Sector (2022) report, apart from the on-rolls employment there is significant contractual employment across all the above segments through various financial positions such as Direct Selling Agents (DSA's), Insurance agents, Mutual Fund Advisors, etc.

1.2 Definition of Job Satisfaction (J.S)

Job satisfaction is considered to be one of the primary requirements of well-run organization. In this highly competitive world, success of any organization depends on its workforce which is responsible to large extent for the productivity & profitability of the business. Thus it is very important to manage the workforce and to find whether they are satisfied or not. Job satisfaction can be defined as extent of positive feelings or attitudes that individuals have towards their jobs. When a person says that he has high job satisfaction, it means that he really likes his job, feels good about it and values his job dignity. Job satisfaction is an important technique used to motivate the employees to work with commitment and project a positive image of the organization. In modern society as the needs and requirements of the people are ever increasing and ever changing, the employers are not able to fulfill the needs of the people and as a result they become dissatisfied. Dissatisfied people are likely to contribute very little for any purpose. Job satisfaction is one of the most popular and widely researched topics in the field of organizational psychology (Spector, 1997).

Locke (1976) defines job satisfaction as a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences. Job satisfaction has been studied both as a

consequence of many individual and work environment characteristics and as an antecedent to many outcomes. Employees who have higher job satisfaction are usually less absent, less likely to leave, more productive, more likely to display organizational commitment, and more likely to be satisfied with their lives (Lease, 1998)

Locke (1976) characterizes work fulfillment as a pleasurable or positive enthusiastic state coming about because of the evaluation of one's activity or employment encounters. Employment fulfillment has been considered both as a result of numerous individual and workplace qualities and as a precursor to numerous results. Representatives who have higher occupation fulfillment are generally less missing, more averse to leave, more beneficial, more prone to show authoritative responsibility, and more prone to be happy with their lives (Lease, 1998)

Apart from managerial and technical aspects, employers can be considered as backbone of any industrial development. To utilize their contribution they should be provided with good working conditions to boost their job satisfaction. Researchers reported that a number of different factors can influence employee satisfaction with their workspaces, including building design, air quality and temperature, noise and lighting, ability of employees to personalize their workspaces and workspace design and management etc. It is generally understood that unfavourable conditions of office environment can have negative influences on employees' satisfaction, cause health problems and increase short-term sick leave.

Previous research showed that satisfaction with one or more environmental factor does not necessarily produce equal satisfaction with the total environment and not all factors are equally important. Considered that acoustical privacy is the most important factor to employees, Reported that personal control may be more important than other factors. Job satisfaction is an attitude, which Porter, Steers, Mowday and Boulian (1974) state is a more "rapidly formed" and a "transitory" work attitude "largely associated with specific and tangible aspects of the work environment". There are different perspectives on job satisfaction and two major classifications of job satisfaction (Naumann, 1993) are content (Herzberg, 1968; Maslow, 1987; Alderfer, 1972) and process theories (Adams, 1965; Vroom, 1964; Locke, 1976; Hackman & Oldham, 1975). Job satisfaction —is often considered in terms of intrinsic and extrinsic factors. Intrinsic factors (e.g., opportunities for advancement and growth, recognition, responsibility, achievement) promote job satisfaction, whereas extrinsic factors (e.g., supervision, pay, policies, working conditions, interpersonal relations, security) prevent job dissatisfaction. Szymanski & Parker (1996).

Various theories like Maslow's Need Hierarchy Theory, Herzberg's Motivation, Hygiene Theory, and Vroom's Expectancy Model have been extended to describe the factors responsible for the Job Satisfaction of the say that an employee's 'Job Satisfaction' is related to a number of variables such as age, occupational level, size of the organization, organizational climate, educational qualifications, educational and economic background, size of the family, gender of the employee, etc. Job satisfaction is very important because most of the people spend a major portion of their life at working place. Moreover, job satisfaction has its impact on the general

life of the employees also, because a satisfied employee is a contented and happy human being. A highly satisfied worker has better physical and mental well being.

1.2.1. Factors influencing job satisfaction

According to studies conducted by Hoppock, the important factors that matter in job satisfaction are:

Financial: it goes without saying that the financial considerations like fair wages, do matter in job satisfaction, but apart from that there are so many other things that influence job satisfaction. These are:

- a) Relative status, which an individual holds within the economic and social groups with which he identifies himself.
- b) Relationships with supervisors and associates on the job.
- c) Work situations, including the nature of work.
- d) Working conditions-earnings, hour of work, facilities, etc.
- e) Greater opportunities for advancement.
- f) Variety in work, that does away with the dullness and monotony of work.
- g) Thrill and excitement of the work.
- h) Job security-steady employment.
- i) Ability to adjust oneself to unpleasant circumstances.

In 1959, psychologist Frederick Herzberg and his associates in their research report findings entitled "The Motivation of Work" in Pittsburgh have stated that five factors are important in job satisfaction and these are:

1) Achievement: it brings to the workers, feelings that he has done something of which he could naturally be proud of. He feels satisfied and pleased with his achievements.

2) Recognition: If the worker's supervisors, recognizing his good work, appreciate and say a word or two of praise and give a pat at his back for good quality of product, he has turned out, the worker feels, his achievement has been recognized and so he gets job satisfaction.

3) The work itself: The job that involves work, which is interesting, challenging and has variety all through, from the beginning to the end, itself stands complimented and afford job satisfaction to the worker.

4) Responsibility: Jobs done by the workers of their own initiatives, with full responsibility and without being supervised, merits consideration with the workers, as having been well accomplished and thus workers feel very much satisfied with their jobs.

5) Advancement: Sudden promotion of the employees in recognition of his good work, caused the employees much satisfaction about his job.

2.1 Literature Review

Shakya Anu and Devi Rama. V (2016) made an attempt to study the work stress in banking sector in Nepal. The data was collected through the structured questionnaire by 180 employees working in public sector banks and private sector banks in Nepal. The study concludes that due to globalization and technological changes banks has to go for many changes in their work setting, nature of the job, work demands etc. The cut throat competition brought pressure to perform and compete. The study reveals that bankers are under a great deal of pressure. Working hours, ineffective compensation system, lack of intrinsic factors, inadequate empowerment & insufficient development opportunities, role overload, inadequate time available for himself and his family are the major factors causing work stress for bank employees. During research It was also found that there is no significant difference in stress level experienced by bank employees in private and public sectors in Nepal.

Adhikaram D.S.R and Lakmini V.K (2016) explored the impact of work life balance on employee job satisfaction in Private sector commercial banks of Sri lanka. The main aim of the research was to find out the relationship of work life balance on job satisfaction among employees of private sector commercial banks of Srilanka and to identify the factors which influence the employee work-life balance and the job. The Data was collected using both primary and secondary sources. In primary data collection a total of 150 questionnaires are distributed among the employees of different commercial banks. The study revealed that work life balance is significantly associated with job satisfaction. The study focused primarily on analyzing work life balance on job satisfaction across five factors of Working hours, Working conditions, work pressure, change of job and work life balance programs without considering the variety of demographic and professional variables. The study found that working hours and working conditions do not have a much impact on employee's job satisfaction level because employees of private sector commercial banks since they have made it a norm to work long hours and give more priority to their job activities than non-job activities in their life. Also, as in most private sector organizations private sector commercial banks provides good working conditions to their employees by making the working environment more convenient and comfortable, providing sufficient tools, equipment

Lopes Caral and Kachalia Dhara (March, 2016) investigated to find the relationship between the job stress and job performance of employees in banks of Mumbai. The researchers conducted a survey on 82 employees working in public and private banks of Mumbai. The result shows that job stress had a negative relation with job performance that when stress occurs it effects the performance of employees negatively, that lower the stress it increases the performance so both these are inversely proportional each other. The study clearly found that there is a significant relationship between type of the banks, gender, age, education, job role, interpersonal relationships and impact of occupational stress. To decrease the level of stress the banking sector employees must adopt new coping strategies for maintaining good physical and mental condition which will improve productivity level of the bank.

Kottawatta. H. and Arunika MMA (2015) studied the the effect of work life balance on employee job satisfaction among non executives in the public banking sector in Colombo district. The data was collected from 224 respondents in public banks in Colombo by

administering a structured questionnaire, which consisted of 36 statements with 5 point Likert scale. The results of the study emphasized that there was a negative relation of work life balance with job. Except job autonomy, work to family interference, family to work interference, work stress, life stress and work load were negatively correlated with job satisfaction so the bank management has to introduce various strategies to reduce the conflicts of work life of non executives for the purpose of getting maximum contribution.

Goyal K.A and Vyas Narayan Jai (2015) studied the Issues and Challenges of Work Life Balance in Banking Industry of India. The study focused the theme of work life balance and its importance. The results divulged that Work Life Balance (WLB) is an important area of Management which is gaining more attention from Policy Makers, Organizations, Management, Employees, and their representatives globally. The pressure of the workload and personal life can lead to stress. It has been found that such situations affect an individual's health both physiologically and psychologically. The Work Life Balance policies and Performance of Women Executives in private sector programs are an investment in an organization for improving productivity, reducing absenteeism, improved customer services, better health, flexible working l as well as satisfied and motivated workforce especially in banking industry. Thus organization should give attention towards the welfare and needs of the employees So that employees can able to balance their dual role i.e, work as well as personal life

K. Yadav Rajesh and Dabhade Nishant (2013) contributed the knowledge to analyse the Work Life Balance and Job Satisfaction among the Working Women of Banking and Education Sector. The descriptive study was conducted through a questionnaire from 100 women employees working in city head office and other selected branches of State bank of India, Bhopal (M.P.). The research reveals that 37 % of the women employees who work in the banks are always agree that they are able to manage the private life without affecting professional life. It is found that most of the women employees enjoy the job and feel comfortable at their work place. This might be the reason for the growth of women employees at the working place in banking sector. It is found that some of the employees agree that they are physically stressed in their job. Some of the employees strongly agree that they are mentally pressurized in their job. Employees agree that their superiors are more helpful and cooperative which may be one of the reason for women employees to balance between their private life and professional life. The research shows that mostly women employees work in banks for financial support and remaining to face life challenges. Most of the working women found participative environment in the banks especially in State bank of India but they didn't found allotted work as per their qualification. The working hours are satisfactory but sometimes late working and working in evening branches in banks interrupts work life balance.

3.2 Need for the Study

Today the growing number of educated women in India is now participating in the urban, organized, industrial sector in technical, professional, and managerial positions. The recent trend also suggests an assuring rise of women in managerial positions all over the world.

To meet the organizational challenges, they are working hard, so this study will help me to find the current status of married women working in various Public and Private .

This exploratory research is aimed to explore the work life balance and its impact on job satisfaction among females especially married women with modern ideologies. It captures a number of policies that can facilitate work life balance for women professionals in banking sector as there is lack of exploratory research in this area, is very reason that throws a challenge and motive to do a research

In this study we will concentrate on the changing needs of women in WLB policies that would help the Public, Private & foreign Banks to evaluate and redesign their current HR strategies in order to retain their existing employees and recruit new women professional in a competitive banking sector.

3.1 Objectives of the Study

The objective of this research is to contribute towards a contemporary issue of human resource management that is 'Work life Balance'. The research will analyze the relationship & factors related to work life balance and its impact on job satisfaction among married women working in banking sector at NCR.

The key **objectives** of the research are:

- To analyze the Impact of work life balance on overall job satisfaction among married working women in the banks of NCR.
- To find out the association between various Organizational factors of WLB including (Work Load, Work Autonomy, Social Support at workplace, Work Family Conflict, WLB Policies) of work life balance and job satisfaction among married women working in banking sector.

3.3. Research Design

In the Proposed research, relationship between work-life balance and its variables with Job Satisfaction among married women working in the banks of NCR is investigated through Multistage & convenience sampling method. Methodologically, the study can be characterized as Exploratory as well as Descriptive research.

Research Design: Exploratory as well as Descriptive research

3.4 Development of the key variables of the study

Several prior studies have been referred to, in order to arrive at the research questions for the study. The methodology followed for the development of constructs has been discussed in this section.

An in-depth literature review was completed with the aim of arriving at the most suitable constructs. While selecting the constructs, the context, the objectives of the study and the scope of the study was kept in mind. Both national and international research endeavors were referred to, for a holistic approach towards the topic. Validated scales have been used for developing the questionnaire.

The questionnaire was drafted into four different sections. The first section comprised the questions related to work environment of the banking job. The next section focused on the factors responsible for maintaining healthy work life balance, Job satisfaction and challenges for married women in banking sectors. The third part comprises the statements describing **employees' job satisfaction** towards their job and the last section comprised the questions on demographics.

3.4.1 Key Constructs

The key construct identified for the study are the organizational factors of work life balance and Job satisfaction.

- Work Load
- Work Autonomy
- Work Family Conflict
- Social support at workplace
- Work life balance policies
- Job Satisfaction

With the help of extant literature review a conceptual model of research was developed. The model provided a working structure for the study. It incorporated the constructs developed and their relationship with each other. The conceptual model paved way to formulate the hypothesis on the basis of the research questions. Adhering to the conceptual framework, the hypotheses for the study were formulated.

The below table 3.1 mentioned the following hypotheses which were formulated to achieve the objectives of the research. To study the proposed relationship the main hypothesis is established. The main hypothesis (**Ha**) will be tested by testing the Hypothesis **Ha1, Ha2, Ha3, Ha4 & Ha5**.

Table 3.1- Factors and Hypothesis

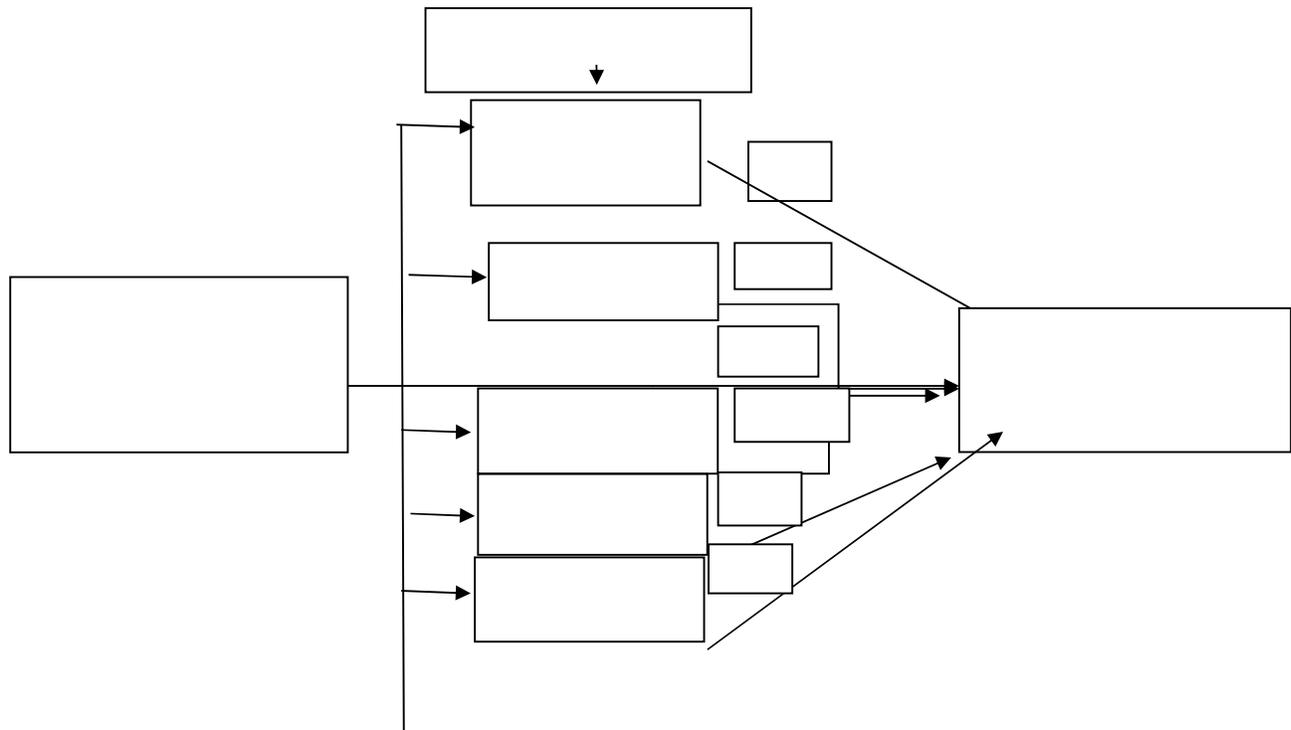
| Factors | | Hypothesis |
|-------------------------------------|-----------------|---|
| Work life Balance (WLB) | Main Hypothesis | (Ha) : There is a relationship between Work life Balance & Job Satisfaction. |
| Work Load (W.L) | Sub Hypothesis | (Ha1) There is a relationship between Work load & job satisfaction. |
| Work Autonomy (W.A) | | (Ha2) There is a relationship between Work Autonomy & job satisfaction |
| Social Support at workplace (SSW) | | (Ha3) There is a relationship between Social support at workplace & job satisfaction. |
| Work Family Conflict (WFC) | | (Ha4) There is a relationship between Work Family Conflict & job satisfaction. |
| Work life Balance Policies (WLBP's) | | (Ha5) There is a relationship between Work-life Balance Programs (WLBPs) & job satisfaction. |

Source: Primary Data

3.4.2. Conceptual Framework

Conceptual framework is a descriptive model of a system based on qualitative assumptions about its elements, their interrelationships, and system boundaries. A conceptual framework can guide research by providing visual representations of theoretical constructs (variables) of interest. In the research job satisfaction is the dependent variables and work life balance & its organizational factors are the independent variables.

Figure: . Conceptual Framework



Source: Primary Source

3.4.3. Variables/Parameter of Research

The objective of the research is to study the impact of work life Balance on job satisfactions among the married women working in Banking Sector in NCR. The choice of variables is influenced by the previous research and analysis done on work life Balance and job satisfaction in other countries. All variables stated above have been used to test the hypotheses of this study. They include the dependent variable and the independent variables.

(a)Independent Variable

The independent variable is one, which affects the dependent variable in a positive or negative way. In the research Work life Balance is the main independent variable which is measured on the basis of five organizational factors namely Work Load, Work Autonomy, Social Support at workplace, Work family conflict, WLB Policies which have negative or Positive Impact on Job Satisfaction.

b) Dependent Variable

The dependent variable is the prime interest of the researcher. The dependent variable is one, which is affected by the independent variables. The variation in the dependent variable can be explained by the variation in the independent variable. Job satisfaction is the main dependent variable in the research paper. Job satisfaction depends on many factors like work environment, compensation packages, job autonomy and supervisor support but our goal is to study the meaning of job satisfaction for married women employees in banking sector.

3.5. Research Instrument

Survey method was carried out with a questionnaire that aimed to investigate the impact of work life balance on job satisfaction of married women working in public and private banks of N.C.R. A questionnaire was developed on the basis of literature review. The study is based on both primary and secondary data. Both primary and secondary data was collected for the present study.

3.5.1. Primary Data

The study will be based on primary data. For collecting the **Primary** responses, a structured questionnaire was designed to extract information about the objectives. The respondents would ask to judge the factors/statements describing **employees' job satisfaction** towards their job. Each statement were measured on five point likert scale from strongly agree (5), agree (4), neutral (3), disagree (2), strongly disagree (1). The reason for choosing Likert scale was the ease of the content validity. The data would also be collected through personal interviews & telephonic conversation with the branch head, Managers etc. The interviews were taken in an unstructured form and further analysis/outcome has been suitably presented.

The interviews were quite revealing and presented a deep insight about the issues related to Work Life Balance This covered generally the main thrust/or strong points and weak links of the female employees as well as core competencies of banking sector to have a greater understanding.

3.5.2 Secondary Data

Collection of secondary data for additional references is very important which enabled to understand the current trends, growth of Banking Industry. Annual reports of banks were accessed & collected through official web-site. The data was also compiled through the sources like R.B.I website, Annual reports of banks available in Indian Bank Association website. Below some secondary sources were used to understand the conceptual framework and previous researches related to work life balance and job satisfaction.

- a) Previous research articles, research papers, conference proceedings
- b) Books
- c) Journals and magazines
- d) Periodicals
- e) Annual Reports
- f) official Website

These sources helped to understand the nature of earlier studies, to know the research gap as well as the scope for future studies.

3.5.3 Pilot Study

The preliminary draft of the questionnaire was pre-tested on 35 married women working in public and private banks of N.C.R. This exercise helped in improving the list of questions and making changes wherever required. Some of the phrases in the statements were changed after speaking to the respondents. On the basis of the feedback received while pilot testing, the questionnaire was revised to enhance the content validity. Thereafter, the questionnaire once updated by incorporating the changes was finalized.

3.6 Sample design and Technique

A sample design is a definite plan for obtaining a sample from a given population. Cluster sampling and Convenience Sampling were used in the study. A cluster sampling is also known as Multi-stage sampling. It is a more complex form of cluster sampling which contains two or more stages in sample selection. In simple terms, in multi-stage sampling large clusters of population are divided into smaller clusters in several stages in order to make primary data collection more manageable. In this type of sampling plan the total population is divided into clusters and with the help of Convenience sampling, few clusters were selected.

In the current study the public and private banks in NCR were categorized into clusters on the basis of sub regions. The sub region distribution was taken from the website of National Capital Region Planning Board, Ministry of urban development, Government of India and each sub regions have various districts.

Through convenience sampling technique the sub-regions and districts of NCR were selected. The sample was chosen from selected Haryana Sub region, Uttar Pradesh sub-region, & The NCT of Delhi. The total of 300 questionnaires was equally distributed in various districts out of which 250 questionnaire were appropriately filled by the respondent. The below mention table shows the sample distribution.

Table 3.2 Sample Distribution

| S.No. | Sub-region | District | Questionnaire distributed | Questionnaire collected |
|-------|---------------|--|---------------------------|-------------------------|
| 1 | Haryana | Gurugram , Faridabad | 120 | 100 |
| 2. | Uttar Pradesh | Gautam Budh Nagar, Greater Noida , Ghaziabad | 120 | 100 |
| 3. | NCT of Delhi | Krishna Nagar, Preet Vihar, Connaught Place | 60 | 50 |
| Total | | | 300 | 250 |

Source: Primary data

3.6.1 Sample Unit of Observation

The sampling unit is the basic unit containing the elements of the target population. The sample unit of the study was employees working in different functional areas of commercial banks like branch Manager, manager, single window operator etc of N.C.R.

3.6.2 Sample Size

The sample size used is 300 out of which 250 employees have appropriately the total responses received were 250 from the married women working in banking sector of public and private banks of N.C.R. The sample size was selected to represent the whole.

3.7. Data Collection

The data was collected with utmost care in order to maintain its objectivity and accuracy. Data collection was preceded by a meeting with the bank managers to secure cooperation and ensure quality work.

3.7.1. Area of Study

The area of study for the current study is restricted to the area of National Capital Region (NCR) of India. It comprises the entire NCT of Delhi and several districts surrounding it from the states of Haryana, Uttar Pradesh and Rajasthan. A total of 22 districts in the three neighboring states along with the whole of the National Capital Territory of Delhi constitute the NCR of India. The total area is 58,332 km² and a total population of 46,069 thousand. NCR is India's largest agglomeration and one of the world's largest agglomerations. The area was chosen because of its total participation in the whole country's growth and development.

3.8. Processing and Data Presentation

The research study is an empirical investigation. To ensure relevant data for making constructive comparisons and analysis, it is important that the data after collection is processed and presented in accordance with the purpose established at the time of the development of the scale. In the first phase the data was edited, coded and then it was classified. For explicit explanation and content lucidity the collected data has been presented in the form of tables, diagrams and charts.

3.8.1 Validity

In order to doubly check the validity of scales, face validity and content validity were used. Every item of questionnaire was thoroughly examined to see its relatedness with the objectives of the study. Experts reviewed the questionnaires and gave their valuable feedback which was further incorporated in the study.

3.8.2 Reliability

The study uses valid scales to judge the responses. Cronbach Alpha was applied in order to check the reliability of each scale. It is the most common estimate of internal consistency of items in a scale. If the value of Cronbach Alpha is 0.5 or more, the scale is called reliable (Nunnally, 1978). As shown in Table 3.3, the value of Cronbach alpha had been found to be more than 0.72, which is higher than the value recommended, implying internal consistency.

Table 3.3- Cronbach Alpha

| Source of Variation | SS | df | MS | F | P-value | F crit |
|---------------------------------------|----------|-----|----------|----------|----------|----------|
| Rows | 98.288 | 29 | 3.389241 | 3.649051 | 8.47E-10 | 1.48386 |
| Columns | 203.6347 | 24 | 8.484778 | 9.135197 | 1.86E-28 | 1.533002 |
| Error | 646.4453 | 696 | 0.928801 | | | |
| Total | 948.368 | 749 | | | | |
| Cronbach Alpha = 1-(MS Error/MS Rows) | | | | | | |
| Cronbach Alpha = 0.725956 | | | | | | |

Source: *Primary Source*

3.8.3 Statistical Tools for Data Analysis

The data collected from the respondents was codified and entered into the system. The data was analyzed using EXCEL. The data was analyzed with the help of suitable statistical analysis tools like:

- a) Karl Pearson's Correlation
- b) Regression Analysis etc.

Depending on the nature of variables and objectives of the study, data was interpreted accordingly.

4.1 Data Analysis

Data analysis is a method in which data is collected and organized so that one can derive helpful information from it. In other words, the main purpose of data analysis is to look at what the data is trying to tell us. The analyses consisted of two stages using microsoft excel software.

Stage I- The first stage of analysis is divided into two parts:

- (a) The first part represents the work environment which includes work experience, work culture, working environment and feeling about the job in commercial banks.

Table 5.2.a: Work environment of Public and Private Banks of NCR.

| Statements | Response | | |
|---|--------------------|------------|-----------------|
| 1. How long you have been working in the current organization | Less than 3hrs | 3-5 hrs | More than 5hrs |
| | 36% | 22% | 42% |
| 2. How many hours a day do you spend travelling to work | Less than an hour | 1-2 hrs | more than 2hrs |
| | 61% | 34% | 6% |
| 3. How many days do you normally work? | Five and half days | Six days | seven days |
| | 26% | 72% | 2% |
| 4. How many hours in average a day do you normally work | Less than 9hrs | 9-12 hrs | more than 12hrs |
| | 40% | 56% | 4% |
| | Good | Bad | Other |

| | | | |
|--|---------------|--------|----------|
| 5. How do you feel about the working Environment | 79% | 5% | 16% |
| 6. How secure do you feel in your job | Highly Secure | Secure | Insecure |
| | 11% | 72% | 17% |

Inference: The table 5.2.a displayed the result in percentage and represented through pictogram. The result shows that out of 250 married women employees, 72% respondent feels that there is a job security in banking sector whereas 11% women feels that it is the most secure workplace for women because there is less gender discrimination in compare with other service sector.

79% respondent felt that banking sector have good working environment but at the same time 72% women employees felt that due to excessive workload, more public dealings and performing extra duties like fulfilling of government schemes etc along with their job responsibilities they have to work for six days.

56% respondent felt that due to confidentiality of work, involvement of money transactions and heavy backlogs at month end the women employees working at middle and top position have to stay back after working hours of banks. They have to spend between 9-12 hrs daily to complete their day to day operation.

The respondent said that on ending of financial year or any new policy, schemes governed by government like demonetization of money, opening of Jan-Dhan account etc., the banks has to work for 24 x 7. At that stage there was no fixed working hours, no time for breaks and no time to go back to their home, they have to spend more than 12 hrs every day

(b) The second part of stage I explained the meaning of job satisfaction for married women in public and private banks.

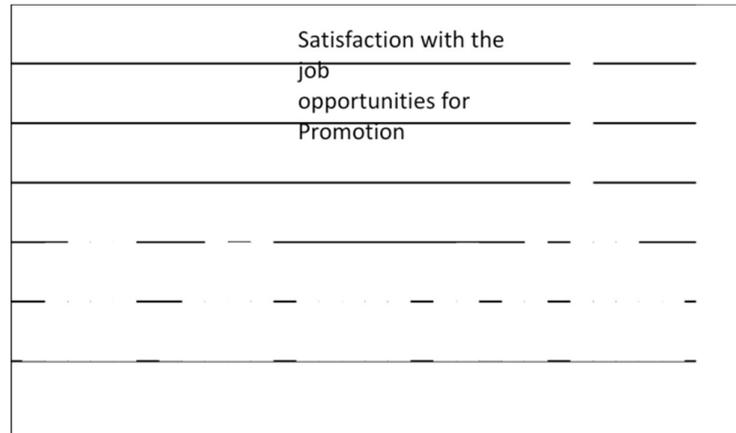
According to you Job satisfaction?

Table 5.2.d

| Rank | R1* | R2 | R3 | R4 | R5* |
|------------------------------|-----|-----|-----|-----|-----|
| Satisfaction with the job | 8% | 6% | 19% | 17% | 51% |
| opportunities for Promotion | 20% | 18% | 13% | 20% | 29% |
| Relationship with Coworkers | 26% | 24% | 19% | 7% | 23% |
| Satisfaction with the Pay | 25% | 20% | 19% | 19% | 17% |
| Relationship with supervisor | 25% | 24% | 13% | 21% | 18% |

Source: Primary Data (* R1 represents lowest Rank and R5 represents highest rank*)

Figure 5.2.d



Inference: According to Table 5.2.d. 51% women employees defined that the job satisfaction is inner satisfaction and a joyous feeling that one should have while performing a particular task. The respondent feels that they must recognize her approach to work which motivate and inspires them to give their best at workplace Thus for them satisfaction with the job is more important in comparison with the pay and other factors. The result is displayed in figure 5.2.d.

c) The Third part of stage II explained the response based on five organizational factors of work life balance namely (Work load, Work Autonomy, Social support at workplace, Work family conflict, Work life balance policies) of 250 women employees working in Public and Private Banks of NCR. The statement 1-S26 (s1-s26) describing the employees job satisfaction towards their job. The value which was given to each statement was denoted by μ

Table: 5.2.f Employee's job satisfaction on Staement1-S26

| | Statement | (Mean/S.D) |
|-----|--|-------------|
| | | μ |
| s1 | The heavy workload makes me completely worn out at the end of the day. | 2.89 |
| s2 | My Manager often expected to me to take work at home on nights or on weekends | 1.82 |
| s3 | I perform variety of tasks / duties along with my job duties. | 4.59 |
| s4 | I am bound to achieve Targets at the end of every month. | 3.17 |
| s5 | I suffer mental stress, hypertension, frequent headaches, etc. du | 3.06 |
| s6 | All in all, I am satisfied with my workload. | 3.25 |
| s7 | I am free to choose the methods to use in carrying out my work | 2.69 |
| s8 | I have control over the scheduling and sequencing of my work activities. | 2.82 |
| s9 | I am satisfied with the adequacy of freedom to do the job efficiently. | 2.99 |
| s10 | 10. At my work, my opinion seems to count. | 3.17 |
| s11 | At my work I get a chance to use my personal judgment in carrying out the work smoothly. | 3.18 |
| s13 | All in all, I am satisfied with my Work autonomy | 3.4 |

| | | |
|-----|--|-------------|
| s14 | My Manager / peers are cooperative, when I have heavy workload. | 3.80 |
| s15 | I receive appropriate recognition from my manager for my contributions. | 3.41 |
| s16 | I enjoy/relax with my colleagues in Lunch Break. | 3.27 |
| s17 | My Boss encourages my development. | 4.22 |
| s18 | My Manger/supervisor keeps me well informed about what's going on within the organization. | 3.78 |
| s19 | All in all, I am satisfied with Social Support at workplace by my Manager/peers. | 4.76 |
| s20 | My work schedule makes me difficult to fulfill my domestic obligation (like upbringing of children, & take care of old family members.) | 3.46 |
| s21 | I have arrived at work too tired to function well because of excessive household work I had done | 2.9 |
| s22 | My marriage relationship suffers because of my work related Commitments | 2.53 |
| s23 | I get irritable at home because my work is demanding. | 2.76 |
| s24 | My work negatively affects my enjoyment of my social life. | 2.84 |
| s25 | All in all, I am satisfied with Work Family Conflict | 3.01 |
| s26 | All in all, I am satisfied with all Work life balance Polices (WLBP's). | 3.22 |

Inference: Table 5.2.f indicates that six statements has more than 3.5 score which reflect that the respondent are satisfied with the social support provided by managers and peers and enjoys to perform variety of tasks / duties along with their job duties.

STAGE-II The second stage of the analyses was the conducting of reliability estimates to ensure consistency. In this study, correlation was used to test the sub Hypothesis, as per the objective 2. In order to find out the dependency and correlation between the dependent variables (DV) and independent variables (IDVs), the correlation test was conducted. In the research, Pearson's Correlation Matrix was used in order to test the strength of relationship between DV (i.e. Job satisfaction) and IDVs (i.e. organizational factors of WLB including Work Load, Work Autonomy, Social Support at workplace, Work family conflict, WLB Policies). **The result which is mention below shows that there is a strong and positive relationship exist among all independent variables (IDVs) , except work family conflict.**

Table-5.3 Correlation Analysis

| | <i>W.L</i> | <i>W.A</i> | <i>SSW</i> | <i>WLBP'S</i> | <i>WFC</i> |
|--------|------------|------------|------------|---------------|------------|
| W.L | 1 | | | | |
| W.A | 0.144862 | 1 | | | |
| SSW | 0.033427 | 0.421824 | 1 | | |
| WLBP'S | 0.61622 | 0.186812 | 0.056453 | 1 | |

| | | | | | |
|-----|---------|----------|---------|----------|---|
| WFC | -0.0578 | -0.01807 | -0.0479 | -0.04709 | 1 |
|-----|---------|----------|---------|----------|---|

STAGE- III The third stage of the analysis of the conceptual model was regression analysis. This stage of analysis enabled an examination of the hypothesized relationships shown in the conceptual model. From total sample of 300 questionnaires 250 questionnaires were completed and returned. Through multiple regression analysis, the relationship was examined between dependent variable (DV) and different independent variables (IDVs). Below mentioned table-5.4 displays the regression result of all the organizational factors of work life balance on job satisfaction. In the research regression analyses tested the hypothesis which is formed in conceptual model. Based on the given statistics H_a is accepted. The study identified that there is a significant and a correlation among work life balance and job satisfaction. **The result shows that except Work family conflict all the other four organizational factors of WLB including (Work Load, Work Autonomy, Social Support at workplace and WLB Policies) has positive relationship with Job satisfaction.** The result of multi regression analysis indicated r^2 0.078, p value is 0.00125 which is highly significant and the model is best fit. The result shows that work autonomy and work life balance both are highly significant factors among all because its p value is 0.011 and 0.049 which is less than 0.05.

Table-5.4 Multiple Regression Analysis

| <i>Regression Statistics</i> | | | | | | | | |
|------------------------------|---------------------|-----------------------|---------------|----------------|-----------------------|------------------|--------------------|--------------------|
| Multiple R | 0.27964 | | | | | | | |
| R Square | 0.07820 | | | | | | | |
| Adjusted R Square | 0.05931 | | | | | | | |
| Standard Error | 0.71527 | | | | | | | |
| Observations | 250 | | | | | | | |
| ANOVA | | | | | | | | |
| | <i>Df</i> | <i>SS</i> | <i>MS</i> | <i>F</i> | <i>Significance F</i> | | | |
| Regression | 5 | 10.59066 | 2.118 | 4.140112 | 0.001255 | | | |
| Residual | 244 | 124.8333 | 0.511612 | | | | | |
| Total | 249 | 135.424 | | | | | | |
| | <i>Coefficients</i> | <i>Standard Error</i> | <i>t Stat</i> | <i>P-value</i> | <i>Lower 95%</i> | <i>Upper 95%</i> | <i>Lower 95.0%</i> | <i>Upper 95.0%</i> |
| Intercept | 2.34648 | 0.308378 | 7.609 | 5.99E-13 | 1.739064 | 2.953 | 1.739 | 2.953 |

| | | | | | | | | |
|---------------|--------------|-----------------|--------------|--------------|-----------------|--------------|-----------------|--------------|
| W.L | 0.00230 | 0.056114 | 0.041 | 0.967 | -0.10823 | 0.1128 | -0.10823 | 0.11283 |
| W.A | 0.131 | 0.051743 | 2.544 | 0.011 | 0.029728 | 0.233 | 0.0297 | 0.233 |
| SSW | 0.0199 | 0.065231 | 0.306 | 0.759 | -0.10849 | 0.148 | -0.108 | 0.148 |
| WLBP'S | 0.118 | 0.060733 | 1.956 | 0.049 | -0.00083 | 0.238 | -0.00083 | 0.238 |
| WFC | -0.0762 | 0.0561 | -1.358 | 0.175 | -0.186 | 0.034 | -0.186 | 0.0342 |

Source: Primary source

5.1. Findings and Suggestions

Findings are the result of the study. It is being considered a basic part of research process which opens new way of thinker and encourages the hunt for more knowledge. Respondents who represent as employees from banking sector in NCR are from public and private banks namely State Bank of India, Punjab National Bank, Union Bank, Oriental bank of commerce, Vijaya Bank, ICICI Bank, AXIS Bank, HDFC Bank.

5.1.1. Major Findings as per Objectives

Objective 1: To analyze the Impact of work life balance on overall job satisfaction among married working women in the banks of NCR.

- To support the objective 1 The research indicates that there is positive relationship exists between work life balance and job satisfaction among married working women in the banks of NCR.
- The work life balance is measured on five organizational factors namely **Work Load, Work Autonomy, Social Support at workplace, Work Family Conflict, WLB Policies**. The result indicates that except Work Family Conflict all four factors are positively related to job satisfaction
- The result of multiple regression shows that **work autonomy** and **work life balance policies (WLBP'S)** both are highly significant factors among all because its **p value is 0.011 and 0.049** which is less than 0.05.
- **Work Autonomy** is a strong predictor of job satisfaction in banking sector .The employees feel that the more independence in a job leads to higher job satisfaction, high level of commitment, more involvement, better performance, self motivation and encourage positive work environment at workplace.
- The result also indicates that women of different age groups have different perceptions regarding work life balance in banking sector. The respondents were satisfied with overall work life balance but not satisfied with the work life balance policies of banking sector.
- The result of multiple regression analysis indicated **r² 0.078, F value 4.140 and p value is 0.00125 which is highly significant and the model is best fit.**

Objective 2 : To find out the association between various Organizational factors of WLB including (Work Load, Work Autonomy, Social Support at workplace, Work Family Conflict,

WLB Policies) of work life balance and job satisfaction among married women working in banking sector

The regression result of various organizational factors of work life balance indicates the following:

- The positive relationship exists between work load and Job satisfaction but the relationship is insignificant because its **p value is 0.967** which is greater than 0.05. The respondent believed that it does not matter about the no. of working hours, heavy work load, variety of tasks and challenges etc. what matter is their attitude, if it is positive, then the satisfaction is high and this positive attitude will come by doing job enrichment.
- The positive and significant relationship exists between work autonomy and Job satisfaction because its **p value is 0.011** which is less than 0.05. It shows that increasing job autonomy from 'no freedom in job' to 'limited freedom in the way a job is done' is associated with greater satisfaction simply because employees have freedom to determine their own effort and work schedule. They can choose their own methods to carry out work smoothly and effectively. They follow participative style of leadership in taking decisions which will motivate an employee.
- The positive relationship exists between Social support at workplace and Job satisfaction but the relationship is insignificant because its **p value is 0.759** which is greater than 0.05. The result indicates that presence of Social support and encouragement of Boss will increase the degree of cohesiveness, harmonious, friendly relationships with supervisor and co-workers and overall development of women employees.
- The positive and significant relationship exists between work life balance policies and job satisfaction. The **p value is 0.049** which is less than 0.05 which indicate that work life balance policies (WLBPS) is very important for married women in banking sector. The women need flexible work hours, work from home, job sharing schemes, crèche facilities, flexible maternity and paternity leaves, separate dependent policies for transfer and promotion of productive employees etc so that they can fulfill their dual responsibility and able to coordinate the family and professional life more effectively and efficiently.
- The positive relationship exists between work family conflict and Job satisfaction but the relationship is insignificant because its **p value is 0.175** which is greater than 0.05. The result indicates negative **co-efficient i.e.-0.0762** which suggest that work-related duties, amount of time spent at work, and strain produced by work demand and pressure had negative effects on respondent degree of happiness with the kind of work there were doing in their jobs. The result indicates that the more work-family conflict is experienced by individuals the less satisfied they are with their work. The reason for dissatisfaction was many factors in personal relationship like Nuclear family, dual career couple, more familiar responsibilities, higher inflation rate resulted in unemployment, more demanding jobs and stress, job insecurity and competing demands of family and work which results more attrition.

5.1.2 General Findings

- 72% respondent feels that there is a job security in banking sector whereas 11% women feels that it is the most secure workplace for women because there is less gender discrimination in compare with other service sector.

- 79% respondent felt that banking sector have good working environment. The managers are cooperative and supportive, working conditions are favorable for women.
- 72 % women employees felt that due to excessive workload, more public dealings and performing extra duties like fulfilling of government schemes etc along with their job responsibilities they have to work for six days.
- 56% respondent felt that due to confidentiality of work, involvement of money transactions and heavy backlogs at month end the women employees working at middle and top position have to stay back after working hours of banks.
- 56% women working at top and middle level positions have to spend between 9-12 hrs daily to complete their day to day operation and on year end or any new policy, schemes governed by government like demonetization of money, opening of Jan-Dhan account etc. They have to work for 24 x 7. At that stage there was no fixed working hours, no time for breaks and no time to go back to their home, they have to spend more than 12 hrs every day.
- 51% women employees defined that the job satisfaction is inner satisfaction, for them satisfaction with the job is more important in comparison with the pay and other factors. The respondent feels that recognition of work, a joyous feeling that one should have while performing a particular task motivate and inspires them to give their best at workplace.
- During research out of 26 statements 6 statements has more than 3.5 mean score denoted with μ . The statements indicate that respondent perform variety of tasks / duties along with my job duties. During heavy workload the managers and staff are cooperative and encourage an employee development. It was found that married employees were satisfied with the social support at workplace by my Manager/peers.
- The respondent found that their work schedule makes them difficult to fulfill their domestic obligation (like upbringing of children, & take care of old family members.). The μ score is 3.46 which reflect that due to monthly target, long working hours, work pressure etc they are unable to maintain work life balance.
- 44% respondents said that the banks provide skill based program at definite interval of time. The program will enhance skills of employee. The training is based on Leadership, Computer skill, Customer relation Management (CRM) etc whereas 38% employees said that the training is only product based or functional based rather than skill based.
- 55% women employees said that now the banks provide Flexi maternity leaves which was fixed earlier, 31% employees said that bank provides child care leaves also for better upbringing of the children, 3% said that to relive the stress of employees some of the banks organize yoga, Meditation camps whereas only 2% employees of said that banks provide work from home facility also.

5.2 Conclusion

Today the Indian Banking sector is witnessing immense progress. The entries of private sector banks have brought various essential changes in this industry. The growth has also created new

windows of opportunity for women to find employment in the banking sector. Due to changing demographic trends, i.e. increased participation rates for working women and working mothers, the rise in dual-career couples, the increase in single-parent families, thus the menace of work-life imbalance is noticeable in banking industry. In response to these changes, efficient and effective HR system is required which will focus on work life balance and introduce innovative people practices like family-friendly policies or work-life benefits and programmes. The people management practices allows employees to maintain healthy work-life balance, it is not only help employees better manage their work and family roles but also affect employee attitude and behaviors towards organization which will lead to increase job satisfaction, organizational commitment & decreases the intention to quit.

5.3 Suggestions and Recommendations

Based on the data collected through personal and telephonic survey of married women working in different cadres of public and private sector banks, the following suggestions are offered to improve the HRM as prevalent in banks.

An efficient and effective HR system should be implemented, for this the Banks should establish a high power HRM Committee at the corporate level which will focus on three major challenges

- Acquiring the right people,
 - Retaining/ Developing the people and
 - Managing people.
1. All the branches should have an HRM task force at different levels which will cross check that the HRM measures should be properly implemented or not.
 2. The work life balance surveys should be carried out in the banks every 3 -5 years and findings of such surveys should be interpreted and suitable work life balance polices should be made. The suggestions emerging from these surveys need to be examined and followed up seriously.
 3. The banks should improve the job profile, job stress, and salary of temporary employees from time to time in order to increase their Job-commitment.
 4. Indian banks should introduce job sharing option in which full-time post is split across two workers who agree on working hours decided in between them and career breaks. (paid/unpaid). This program is fruitful for married women during maternity leaves and for better up bring of children.
 5. The RBI should implement more work life balance policies and benefits for contractual staff.
 6. The Public banks should adopt 360 degree performance appraisal system in order to reward motivated and dedicated employees and eliminate biasness.
 7. Introduction of flexi hours more convenient the bank management can also think over flexible working hour recommended by 6th pay commission one late entry and one quit the office.
 8. A supportive work life organizational culture should be developed and implemented toughly Family get together can be organized by the employer.
 9. Training programs should be designed on spiritual management where employee can do regular exercises, yoga, meditation etc that can maintain the emotional stability of the employees.

5.4. Scope for Future Research

1. This study examined the impact of work life balance on job satisfaction of married employees of banks of NCR. This study can be repeated with samples as a whole of banking industry or as a comparison between private and public banking sector.
2. While analyzing work life balance it was examined that the apart from organizational factor, environmental and personal factors of Work life balance can also be consider to determine its impact on job satisfaction.
3. Further research can be conducted in work life balance polices of Foreign banks in order to reframing and restructuring the polices in commercial banks.
4. Work autonomy has highly significant impact on job satisfaction which indicates that more research on work autonomy can be conducted in future.
5. Job satisfaction continues to be a challenging variable to predict, in part because there are number of facts that contribute to job satisfaction rather than only work life balance. Further research to determine the variables that affect job satisfaction should be conducted

5.5. Limitations of the study

1. The target population of this research was only the married female employees of Private Banks so, the scope of this research is limited.
2. Due to heavy workload, time constraint and closing of financial year employees were not ready to give in-depth information about the work life balance issues in banking sector.
3. Due to demonetization of money employees were not able to discuss more issues of H.R system of banking sector.
4. The sample was collected from specific geographical areas so it was difficult to generalize the result.
5. R^2 is smaller which indicates that dependent variable is only partially explained by independent variable, further adding more intrinsic factors as an independent variable which may explain more dependent variables.

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