

Work-Life Balance of Employees of Private Sector Banks in Virudhunagar District

K. Raja,

Ph.D Commerce (Part-time),
P.G and Research Department of Commerce
Ayya Nadar Janaki Ammal College
Sivakasi, India.

Dr. M. Selvakumar,

Head,
P.G and Research Department of Commerce,
Ayya Nadar Janaki Ammal College,
Sivakasi, India.

ABSTRACT

Work- life balance means the extent to which the employee feels satisfied and have his or her needs fulfilled in both professional and personal faces of life. In the recent times, the issue of work-life balance has gained more concern due to the reason that an individual's work life and personal life may present contradictory demands, while demand from both the spheres are equally important. This problem is more prominent amongst private sector banks employees. The research is made on the contemporary issue of work-life balance of employees of private sector banks. The researcher has identified the work life balance of the private sector employees in the study area. The result found that 47.19 per cent of the employees have not maintained their life style and balance their work style. Besides, the researcher has analyzed the relationship between socio-economic and employment variables its influence on work life balance of employees in private sector banks with the help of Chi-Square test. The Chi-Square result reveals that there is no significant relationship between socio economic and employment variables of employees such as gender, age, religion, marital status, ethnicity, nature of family, educational qualification, monthly income, present position, years of working and nature of appointment and work life balance of private sector banks. This research study concluded that specified suggestions would aid to develop the employees' work of life balance than the existing level in private sector banks. Moreover, the researcher has given some suggestions for future researches relating to work life balance.

Keywords: Employees; Life Style; Work Style; Work Life Balance and Private Sector Banks.

INTRODUCTION:

Banking industry is one of the greatest industries in India. It is working under public and private sectors. A large number of both male and female employees are working in banks all over India. This sector becomes more focused in current scenario (Uma Devi, M & Sudhakar, D, 2014). Effective usage of human resources is one of the significant factors for any organization. Well Managed, human resource, is crucial for organizational achievement (Mohamed Uwais Fathima Rifadha, 2015). Work life balance is a condition of balance in which the request of both professional and individual life is equivalent (Rajesh K. Yadav & Nishant Dabhade, 2014). The employees in present are more associated with their jobs than in the most recent decade. The long working hours, work pressure, high requesting occupations, utilization of modern innovation made it troublesome for employees to keep a balance between their jobs and work responsibilities (Sobia Shujat & Farooq-E-Azam Cheema, 2011). A major portion of employee's productive time is spent at work environment, any issue either at the working environment or in the family will disturb the balance and thus it is necessary to address the different variables related to work and family that can be directly or indirectly affect the overall performance of employees and job satisfaction (Sugandha, 2014). Conflict amongst work and home life has been connected to job satisfaction and turnover and increasingly organizations are using work life balance initiatives to recruit and

retain key personnel (Jenifer Smith & Dianne Gardner, 2007). Employees have become the area of focus with the change in dynamics of competitive global world so now the mantra is “Love them or Lose them” (Toyaz Shekhar, 2016). In this context, it would be more relevant to make an attempt to study the problems related to balance with work life and personal life of employees of private sector banks which may help the banking industry considerably to provide high level of job satisfaction to their employees. Therefore, an attempt has been made to analyze the Work-life balance of Employees of Private sector banks in Virudhunagar district.

STATEMENT OF THE PROBLEM:

Changes in the banking work culture tend to modify in the working behaviour of the bank employees as well as in the customer dealing, which affects the role of the professionals for their work and family. Work and family life have always been interdependent, but enhance in working hours, working behaviour, family income, working family members etc have rendered an achieve on their life or their work life which will be more visible and problematic for the society or organization (Jailaxmi & Aditya Gautam, 2017). At present, work-life balance is playing a vital role in deciding the job related performance of employees in any industry. With growth obligations in the work place, it is not easy to the employees to maintain a fair level of work life balance. The enlarged amount of competition in any business, development in information technology, the need for quick and excellence services has taken considerable time of the workers, sometimes even after the working hours. A fundamental characteristic of work-life balance is the amount of time a person spends at work (Sathya Dev, S & John Mano Raj, S, 2017). Work life balance focuses on two main aspects called achievement and enjoyment. This means that a woman should be able to have Job satisfaction (Enjoyment) and at the same time to be able to grow up in his career (Achievement) when a working woman is able to achieve and enjoy her professional and personal life, it means she has a positive work-life balance (Narayana, M.S & Neelima, J, 2017). Hence, work life balance has become an increasingly invasive concern to both employers and employees. It is generally linked with employee’s productivity (Muhammed Shadab & Kashif Arif, 2016). The core purpose of this study is to analyze the Work-life balance of Employees of Private sector banks in Virudhunagar district.

REVIEW OF LITERATURE:

Work-life balance is an emerging current issue that everyone is struggling to achieve between the work sphere and the family sphere. Even though its importance, banks employ several work-life balance promoting practices to improve the employee job performance as well as organizational performance. The following are the reviews relating to work life balance of employees in banking sector.

Work life balance have not much impact on employee job satisfaction and several factors of work life balance such as employee intention to leave job, work pressure and long working hours have negative relation with employee job satisfaction and work life balance programs and flexible working conditions have positive relation with employee job satisfaction (Sobia Shujat et al., 2011). Women often found it more difficult to maintain balance due to the competing pressures at work and demands at home. There is a gender gap in job satisfaction in public sector banks (Lalita Kumari, 2012). The degree of satisfaction in quality of work life is related to the degree to which the individual believes his or her success criteria have been met, especially if the individual places great importance on these criteria which include organizational climate, pay, respect, personal growth and family life balance. The individual’s family life correlates significantly with his/her level of quality of work life (Zulkarnain Amin, 2013).

Some of the benefits of improved work life balance may include retaining valuable employees, reduced cost of recruitment, motivated and committed workforce. Employees also may experience higher job satisfaction and happiness in life (Parminder Walia, 2014). Some cause influence to the work life balance such as encouraging social groups, accommodating working conditions, mentally challenging work, impartial rewards and productivity, employee oriented policies (Poonam Sharma and Purshottam Dayal, 2015). At top level of management, Job satisfaction has negative correlation with family to work interference, family to work interference and stress and job satisfaction has positive correlation with job autonomy. In case of middle level of employees’ job satisfaction decreases when work life conflict and stress increases. Job satisfaction at the lower level of employees has negative correlation with stress and family to work interference and positive correlation with job autonomy (Lakmini V.K.Jayatilake & Adikaram, D.S.R, 2016).

Work life balance has become a mission for professionals of banking industries and also that women employee’s work improved when they do make time for family and personal interests (Sana Hafiz, 2017). Work-life balance, as an important element of HRM, does influence employees’ performance. Other conditions

being equal, the better the work-life balance in a given firm, leads to improve the job performance of employees (Thevanes, N and Mangaleswaran, T, 2018).

Scope of the Study:

This study exposes the factors which lead to the balance between work life and personal life of employees of Private Sector Banks in Virudhunagar district. The study is expected to identify how an employee should keep a proper balance between their work and family. In Virudhunagar district, there are 11 Private Sector banks having 64 branches located at different Taluk. Accordingly, the great scope for study is the work life balance of employees of Private Sector Banks.

OBJECTIVES OF THE STUDY:

- To analyze the socio economic and employment variables of bank employees in Private Sector Banks.
- To examine the life style of employees in Private Sector Banks in Virudhunagar District.
- To analyze the working style of employees in Private Sector Banks.
- To identify the work life balance in the study area.
- To analyze the relationship between work life balance and selected socio economic and employment variables of bank employees in Private Sector Banks.
- To offer suitable suggestions on the basis of findings of the study.

Hypotheses of the Study:

H₀: There is no significant relationship between socio economic variables of the employees such as Gender, Age, Religion, Marital Status, Ethnicity, Nature of Family, Educational Qualification, Monthly Income and Work Life Balance of Private Sector Banks.

H₀: There is no significant relationship between employment profiles of the employees such as Present Position, Years of Working and Nature of Appointment and Work Life Balance of Private Sector Banks.

Design of the Census Study:

There are 64 branches of 11 Private Sector Commercial Banks in Virudhunagar district. The researcher has collected the data from employees of all the 64 branches. Private Sector Banks comprises of Axis Bank, CSBL Bank, City Union Bank, Federal Bank, HDFC Bank, ICICI Bank, Karur Vysya Bank, Lakshmi Vilas Bank, South Indian Bank, Tamilnad Mercantile Bank and Indusnd Bank. There are totally 496 employees working in Private Sector Banks of Virudhunagar district. The researcher has contacted and collected the data from 496 employees through questionnaire by the researcher.

Tools used for Analysis:

For analysis and interpreting the data, the researcher has used the following tools:

- ❖ Percentage Analysis
- ❖ Descriptive Statistics
- ❖ Chi-Square Test

RESULTS AND DISCUSSION:

Socio Economic and Employment Profile of the Respondents:

The study found that 70.77 per cent of the employees are male; 40.73 per cent of the employees are in the age group of 28 to 38 years; 78.43 per cent of the employees are belonging to Hindu religion; 62.70 per cent of the employees are married; 73.95 per cent of the respondents spouse are employed; 63.48 per cent of the spouses are worked in private sector units; 54.64 per cent of the employees are migrated; 60.69 per cent of the employees are live under nuclear family system; 50.81 per cent of the employees have completed under graduate degree and 37.70 per cent of the employees have their earning between Rs.20,000 to Rs.40,000 as monthly income; 59.48 per cent of the employees are working as clerk; 29.84 per cent of the employees have 6 to 9 years experience; 78.63 per cent of the employees are appointed as permanent basis and 44.35 per cent of the employees are working 10 to 12 hours per day.

Life Style of Employees of Private Sector Banks:

Table 1 shows the opinion of employees about the life style.

Table 1: Life Style Employees of Private Sector Banks

| S.No | Factors | Always | Often | Sometimes | Rarely | Never | Total |
|------|--|---------------|----------------|----------------|----------------|----------------|---------------|
| 1. | Time to read books/ Newspaper | 83 (16.73) | 66 (13.31) | 181 (36.49) | 133 (26.81) | 33 (6.65) | 496 100.00 |
| 2. | Time to watch TV | 67 (13.51) | 98 (19.76) | 130 (26.21) | 150 (30.24) | 51 (10.28) | 496 100.00 |
| 3. | Time to play sports | 32 (6.45) | 17 (3.43) | 99 (19.96) | 248 (50.00) | 100 (20.16) | 496 100.00 |
| 4. | Breakfast in the morning without hurry | 98 (19.76) | 100 (20.16) | 164 (33.06) | 34 (6.85) | 100 (20.16) | 496 100.00 |
| 5. | Manage myself for my needs | 50 (10.08) | 84 (16.94) | 163 (32.86) | 149 (30.04) | 50 (10.08) | 496 100.00 |
| 6. | Interested in gardening | 67 (13.51) | 49 (9.88) | 118 (23.79) | 164 (33.06) | 98 (19.76) | 496 100.00 |
| 7. | Have regular contact with the relatives and family members | 82 (16.53) | 110 (22.18) | 127 (25.60) | 83 (16.73) | 94 (18.95) | 496 100.00 |
| 8. | Week end shopping and outing with family | 50 (10.08) | 81 (16.33) | 182 (36.69) | 133 (26.81) | 50 (10.08) | 496 100.00 |
| 9. | Taking care of aged parents | 49 (9.88) | 50 (10.08) | 192 (38.71) | 165 (33.27) | 40 (8.06) | 496 100.00 |
| 10. | No tension to take leave | 50 (10.08) | 50 (10.08) | 181 (36.49) | 190 (38.31) | 25 (5.04) | 496 100.00 |
| 11. | Birthday celebration for family members | 84 (16.94) | 33 (6.65) | 132 (26.61) | 215 (43.35) | 32 (6.45) | 496 100.00 |
| 12. | Spend time for go to temple with family | 17 (3.43) | 82 (16.53) | 216 (43.55) | 132 (26.61) | 49 (9.88) | 496 100.00 |
| 13. | Celebrate the social function | 17 (3.43) | 82 (16.53) | 215 (43.35) | 148 (29.84) | 34 (6.85) | 496 100.00 |
| 14. | Spent time with neighbours | 21 (4.23) | 28 (5.65) | 17 (3.43) | 232 (46.77) | 198 (39.92) | 496 100.00 |
| 15. | Involve yourself in social activities | 17 (3.43) | 51 (10.28) | 131 (26.41) | 230 (46.37) | 67 (13.51) | 496 100.00 |
| 16. | Have good friends in my living place | 84 (16.94) | 97 (19.56) | 116 (23.39) | 165 (33.27) | 34 (6.85) | 496 100.00 |
| 17. | Spend time for Exercise and yoga | 17 (3.43) | 17 (3.43) | 82 (16.53) | 183 (36.90) | 197 (39.72) | 496 100.00 |
| 18. | Correct time taken for breakfast, lunch and dinner | 50 (10.08) | 82 (16.53) | 132 (26.61) | 50 (10.08) | 182 (36.69) | 496 100.00 |
| 19. | Relax for a Minimum 2 hours per day | 17 (3.43) | 16 (3.23) | 98 (19.76) | 182 (36.69) | 183 (36.90) | 496 100.00 |
| 20. | Nice sleep of minimum 8 hours per day | 32 (6.45) | 83 (16.73) | 117 (23.59) | 148 (29.84) | 116 (23.39) | 496 100.00 |
| 21. | Adequate health awareness | 16 (3.23) | 98 (19.76) | 183 (36.90) | 116 (23.39) | 83 (16.73) | 496 100.00 |
| 22. | Want to do the work during illness | 50 (10.08) | 17 (3.43) | 131 (26.41) | 181 (36.49) | 117 (23.59) | 496 100.00 |

Source: Primary data

Note: Figures in bracket represents percentage to the row total

It can be inferred from Table 1 most of the respondents have opined that sometimes with the statements serial numbered 1, 4, 5, 7, 8, 9, 12, 13 and 21; Most of the respondents have opined that rarely with the statements serial numbered 2, 3, 6, 10, 11, 14, 15, 16, 20 and 22; 39.72 per cent of the respondents have opined that never with the statement “spend time for exercise and yoga”; 36.69 per cent of the respondents have opined that never with the statement “correct time taken for breakfast, lunch and dinner” and 36.90 per cent of the respondents

have opined that never with the statement “relax for a minimum two hours per day”.

Opinion about the Work Style of Employees of Private Sector Banks:

The researcher has collected the details regarding the opinion about the work style of employees of private sector banks. To evaluate the work style of employees of private sector banks, the score is assigned in the order of 5 points for “Always”, 4 points for “Often”, 3 points for “Sometimes”, 2 points for “Rarely” and 1 point for “Never”. The details are displayed in the Table 2.

Table 2: Work Style of Employees in Private Sector Banks

| S.No | Factors | Always | Often | Sometimes | Rarely | Never | Total |
|------|--|----------------|----------------|----------------|----------------|----------------|---------------|
| 1. | Make the work plan well in advance | 85 (17.14) | 116 (23.39) | 211 (42.54) | 67 (13.51) | 17 (3.43) | 496 100.00 |
| 2. | Complete the work in time | 67 (13.51) | 182 (36.69) | 114 (22.98) | 100 (20.16) | 33 (6.65) | 496 100.00 |
| 3. | Good relationship with colleagues | 98 (19.76) | 149 (30.04) | 116 (23.39) | 117 (23.59) | 16 (3.23) | 496 100.00 |
| 4. | Encouraged to take own decisions | 34 (6.85) | 65 (13.10) | 215 (43.35) | 66 (13.31) | 116 (23.39) | 496 100.00 |
| 5. | Subordinate helps for completion of work | 51 (10.28) | 98 (19.76) | 198 (39.92) | 82 (16.53) | 67 (13.51) | 496 100.00 |
| 6. | Have friends at work place | 83 (16.73) | 198 (39.92) | 50 (10.08) | 98 (19.76) | 67 (13.51) | 496 100.00 |
| 7. | Feel better with salary | 134 (27.02) | 98 (19.76) | 99 (19.96) | 83 (16.73) | 82 (16.53) | 496 100.00 |
| 8. | Devote necessary time to work | 83 (16.73) | 132 (26.61) | 115 (23.19) | 66 (13.31) | 100 (20.16) | 496 100.00 |
| 9. | Reach office at time | 163 (32.86) | 166 (33.47) | 83 (16.73) | 67 (13.51) | 17 (3.43) | 496 100.00 |
| 10. | Take the decision rationally | 49 (9.88) | 84 (16.94) | 231 (46.57) | 66 (13.31) | 66 (13.31) | 496 100.00 |
| 11. | Devote time to equip yourself | 34 (6.85) | 115 (23.19) | 181 (36.49) | 83 (16.73) | 83 (16.73) | 496 100.00 |
| 12. | Attend training and development programmes | 134 (27.02) | 33 (6.65) | 133 (26.81) | 115 (23.19) | 81 (16.33) | 496 100.00 |
| 13. | Doing the work error free | 34 (6.85) | 182 (36.69) | 198 (39.92) | 49 (9.88) | 33 (6.65) | 496 100.00 |
| 14. | Treat the subordinate fairly | 116 (23.39) | 166 (33.47) | 165 (33.27) | 32 (6.45) | 17 (3.43) | 496 100.00 |
| 15. | Have presence of mind in work | 133 (26.81) | 131 (26.41) | 198 (39.92) | 17 (3.43) | 17 (3.43) | 496 100.00 |
| 16. | Have innovation and creativity in work | 116 (23.39) | 165 (33.27) | 165 (33.27) | 33 (6.65) | 17 (3.43) | 496 100.00 |
| 17. | Motivate colleagues to work | 50 (10.08) | 100 (20.16) | 148 (29.84) | 165 (33.27) | 33 (6.65) | 496 100.00 |

Source: Primary data

Note: Figures in bracket represents percentage to the row total

Table 2 reveals that 27.02 per cent of the respondents have opined that always with the statements “feel better with salary” and “attend training and development programmes”; Most of the respondents have opined that often with the statements serial numbered 2, 3, 6, 8, 9, 14 and 16; Most of the respondents have opined that sometimes with the statements serial numbered 1, 4, 5, 10, 11, 13, 15 and 16; 33.27 per cent of the respondents have opined that rarely with the statement “motivate colleagues to work”.

Identification of Work Life Balance:

The work life balance of 496 employees working in Private sector banks of Virudhunagar District is shown in Table 3. The computation of work life balance is given below.

The total score value for the statement is 5 + 4 + 3 + 2 + 1, i.e., 15 and the average score value is 3, i.e., 15/5. Therefore, the total average score for 22 statements on life style is 66, i.e. 3 x 22 and 17 statements on work style is 51, i.e., 17 x 3. The work life balance is measured at two levels i.e. maintain and not maintain. The employees who have scored 66 and above come under maintain their life style and those who score below 66 come under not maintain their life style. The employees who have scored 51 and above come under maintain their work style and those who score below 51 come under not maintain their work style.

Table 3: Work Life Balance

| Work Life Balance | | Work Style | | Total |
|-------------------|--------------|---------------------|---------------------|----------------------|
| | | Not Balance | Balance | |
| Life Style | Not Maintain | 133 (26.81%) | 234 (47.19%) | 367 (74.00%) |
| | Maintain | 0 (0.00%) | 129 (26.00%) | 129 (26.00%) |
| Total | | 133 (26.81%) | 363 (73.19%) | 496 (100.00%) |

Source: Computed Primary data

Note: Figures in brackets are percentage to total

Table 3 reveals that out of 496 employees, 133 (26.81 per cent) employees have maintained their life style and not balance their work style in private sector banks; Out of 363 employees working in private sector banks, 234 (47.19 per cent) employees have not maintain their life style and balance their work style and the remaining 129 (26.00 per cent) employees have maintained their life style and work style.

Application of Chi-Square Test:

Association between Socio Economic and Employment Variables of Employees and Work Life Balance of Private Sector Banks

In order to test the relationship between socio-economic and employment variables its influence on work life balance of employees in private sector banks, the researcher has framed the null hypothesis that “there is no significant relationship between socio economic and employment variables of employees such as gender, age, religion, marital status, ethnicity, nature of family, educational qualification, monthly income, present position, years of working and nature of appointment and work life balance of private sector banks in Virudhunagar district”. To test the above hypothesis, Pearson’s chi-square test is applied and the result is presented in the Table 4.

Table 4: Results of Chi-Square Test: Socio Economic and Employment Variables and Work Life Balance

| S.No | Socio Economic and Employment Variables | Pearson Chi-Square Test Value | Results |
|------|---|-------------------------------|-----------------|
| 1 | Gender | 0.101 | Not Significant |
| 2 | Age | 0.804 | Not Significant |
| 3 | Religion | 0.980 | Not Significant |
| 4 | Marital Status | 0.846 | Not Significant |
| 5 | Ethnicity | 0.761 | Not Significant |
| 6 | Nature of Family | 0.491 | Not Significant |
| 7 | Educational Qualification | 0.210 | Not Significant |
| 8 | Monthly Income | 0.210 | Not Significant |
| 9 | Present Position | 0.175 | Not Significant |
| 10 | Years of Working | 0.565 | Not Significant |
| 11 | Nature of Appointment | 0.131 | Not Significant |

Source: Computed Data

Table 4 reveals that the results of Chi-square test. The P value for the socio economic and employment variables such as gender, age, religion, marital status, ethnicity, nature of family, educational qualification, monthly income, present position, years of working and nature of appointment are not significant at 5 per cent level. Hence, the null hypotheses regarding these variables are accepted.

Therefore, there is a no significant relationship between socio economic and employment variables such as gender, age, religion, marital status, ethnicity, nature of family, educational qualification, monthly income, present position, years of working and nature of appointment and work life balance of employees of private sector banks in Virudhunagar district.

SUGGESTIONS OF THE STUDY:

The following are the suggestions to improve the work-life balance of employees of private sector banks of Virudhunagar district.

- The result found that 39.72 per cent of the respondents have never spend time for exercise and yoga; 36.90 per cent of the respondents have never with the statement “relax for a minimum two hours per day” and 36.69 per cent of the respondents have never with the statement “correct time taken for breakfast, lunch and dinner”. So, the researcher has suggested that the private sector banks should organize health oriented and stress free related programmes for their employees in the banks. Through this programmes, the employees get more benefits at physical and mental level. Besides, the employees can easily manage their time and work without any delay.
- 33.27 per cent of the respondents have rarely motivated colleagues to work. Hence, the researcher has recommended that the banks should induce the employees to motive other employees or colleagues at the time of working. This practice may be more useful to the entire banks. All the employees can work with happy in the banks.
- The result reveals that majority of the respondents are not maintain their work life balance of private sector banks in the study area. The researcher has recommended that the private sector banks should create formal counseling department to the employees at exclusively for understand the workers problems in banks as well as home. These counseling departments would help the employees both work life and family life. Moreover, the banks should create good work culture as well as welfare programs to the employees. These activities would maintain the work balance of employees of private sector banks.

CONCLUSION:

Work life balance requires attaining balance between professional work and personal work, so that it reduces friction between official and domestic life. The ultimate performance of any organization depends on the performance of its employees, which in turn depends on numerous factors. These factors can be related to job satisfaction or family or both. In this research study, the researcher has analyzed the work-life balance of employees of private sector banks of virudhunagar district. The research study result shows that majority of the employees not maintain their work life balance. Work life balance is an essential ingredient for accomplishment and satisfaction in everyone’s life. Successful work life balance helps to improve the health condition as well as job satisfaction of employees in private sector banks. The researcher has given some suitable suggestions to improve work life balance of employees of private sector banks in the study area.

SCOPE FOR FUTURE OR FURTHER RESEARCH:

The researcher has recommended that some future researches relating to work life balance. They are

- Work life balance of Women Employees Working in Private Sector Banks.
- Work life balance of Women Employees Working in Public Sector Banks.
- Work life balance of Men and Women Working in Private Sector Banks: A Comparative Study
- Comparative Analysis between Work life balance of Men and Women Working in Public Sector Banks.

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