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Work-Life Balance Challenges and Their Impact on the Lifestyle of Women Employees in Banks

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Abstract

This study examines Work-Life Balance Challenges and Their Impact on the Lifestyle of Women Employees in Banks with the objective of identifying key challenges and assessing the influence of workplace culture on women's lifestyle. The research is based on primary data collected from 200 women employees working in both public and private sector banks, with equal representation (50% each) from government and private banks. A structured questionnaire using a 5-point Likert scale was administered through an online survey, and data were analyzed using descriptive statistics, correlation, and multiple regression analysis. The results reveal that work-life balance challenges are significantly influenced by workload, career pressure, job stress, childcare support, and time availability, with the regression model explaining 42% of the variance ($R^2 = 0.420$, $F = 28.094$, $p < 0.001$). Further findings show that workplace culture and work-life balance have a strong impact on women's lifestyle, accounting for 42.2% of the variance ($R^2 = 0.422$, $F = 28.324$, $p < 0.001$), where social relationship impact and health impact emerged as major predictors. Reliability analysis confirmed strong internal consistency with Cronbach's alpha values of 0.781 and 0.834. The study concludes that supportive organizational policies and flexible work practices are essential to improve the lifestyle and well-being of women employees in the banking sector.

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Keywords: Work-Life Balance, Workplace Culture, Public and Private Sector Banks, Workload, Career Pressure, Job Stress and Childcare Support

1. Introduction

In the modern professional landscape, achieving a harmonious balance between work and personal life has become a growing challenge, particularly for women employees in the banking sector. The increasing participation of women in the workforce has contributed significantly to the economy; however, it has also brought forth multiple challenges in managing both professional and domestic responsibilities. The banking industry, known for its high-pressure work environment, long hours, and demanding customer service expectations, often intensifies these challenges for women employees. As women strive to meet organizational goals while maintaining family and social commitments, work-life imbalance can lead to stress, burnout, and decreased productivity. According to Vasumathi, (2018) ^[5], women in service sectors like banking often experience a conflict between their professional and personal roles due to societal expectations and rigid organizational structures. This imbalance not only affects their physical and mental health but also influences their overall job satisfaction and life fulfilment.

Furthermore, the structural and cultural dynamics within the banking industry have evolved in response to economic growth and technological advancements, yet gender-based disparities continue to persist (Haralayya & Aithal, 2021) ^[12]. While the sector offers ample opportunities for professional development, women employees often face challenges such as limited career advancement, lack of flexible work arrangements, and social pressure to prioritize family obligations. Lakshmi and Prasanth (2018) ^[6] emphasize that achieving an effective work-life balance is essential for enhancing employee morale and ensuring long-term retention, especially in competitive service sectors. Additionally, as the presence of women in leadership and entrepreneurial roles increases, understanding their work-life balance challenges becomes crucial for sustainable human resource practices (Kumar & Shobana, 2023) ^[7]. Thus, addressing these issues through supportive organizational policies, gender-sensitive management approaches, and flexible work systems is vital to promoting both professional excellence and personal well-being among women employees in the banking industry.

1.1. Concept and Importance of Work–Life Balance

Work–life balance refers to the ability of individuals to effectively manage their professional responsibilities alongside personal, family, and social commitments, ensuring overall well-being and life satisfaction. It is a dynamic and continuous process that requires individuals to allocate time and energy appropriately between work and non-work domains. According to Vasumathi (2018) ^[5], work–life balance is not merely about dividing time equally between work and family but about achieving harmony that allows individuals to meet both professional and personal goals effectively. In today's fast-paced work environment, particularly for women, maintaining this balance is crucial as they often juggle multiple roles that can lead to stress, fatigue, and decreased productivity if not managed properly. Lakshmi and Prasanth (2018) ^[6] emphasize that an effective work–life balance enhances job satisfaction, organizational commitment, and emotional stability among employees, contributing to improved performance and reduced turnover. Furthermore, Marzec and Szczudlińska-Kanoś (2023) ^[9] highlight that promoting work–life balance has become a vital element of modern management and public policy, as it supports sustainable workforce development and social inclusion. Hence, achieving a healthy work–life balance benefits not only employees by improving their quality of life but also organizations through enhanced productivity, motivation, and long-term employee retention.

1.2. Evolution of Women's Participation in the Banking Sector

The participation of women in the Indian banking sector has undergone a remarkable transformation, reflecting both societal change and the evolution of the financial system. In the early years of the banking industry, women's involvement was minimal due to cultural barriers, limited educational opportunities, and traditional gender roles that restricted their participation in professional fields. However, with the onset of economic reforms and the expansion of public sector banks, new opportunities emerged that encouraged women to enter the workforce. Chavan (2020) ^[11] highlights that government initiatives promoting financial inclusion and equal employment opportunities contributed significantly to

enhancing women's access to banking services and formal employment. This shift marked the beginning of a gradual rise in the representation of women in various banking roles, from clerical positions to managerial posts, driven by educational advancement and changing social attitudes toward women's employment.

Over the past two decades, the evolution of banking, characterized by digitization, customer-centric services, and diversification, has further accelerated the inclusion of women in the sector. Bhatt (2020) ^[10] notes that modernization and technological advancements have created flexible work environments, allowing women to balance work and family life more efficiently. Furthermore, the recognition of women's entrepreneurial and leadership abilities has strengthened their role in decision-making and strategic planning in banks. Kumar and Shobana (2023) ^[7] emphasize that women's growing participation in banking mirrors their broader contributions to India's entrepreneurial and economic development. Today, women not only contribute significantly to the operational and managerial efficiency of banks but also serve as catalysts for inclusive growth and innovation within the industry. This evolution underscores the importance of gender diversity in achieving sustainable development and strengthening the banking ecosystem.

1.3. Nature of Work and Organizational Structure in Banks

The nature of work and organizational structure in banks is characterized by a hierarchical system that integrates operational efficiency, customer service, and strategic management. Modern banks operate through structured departments such as retail banking, credit management, investment services, and risk assessment, each functioning under clear managerial oversight. Haralayya and Aithal (2021) ^[12] explain that the Indian banking industry has evolved into a multi-tiered system, comprising public, private, and cooperative institutions, all driven by technological innovation and customer-oriented processes. The work environment in banks is dynamic, requiring employees to handle financial transactions, customer relations, and compliance responsibilities under time-bound and target-driven conditions. Garg, Dar, and Mishra (2018) ^[8] note that this competitive structure significantly influences job satisfaction and work engagement among employees, particularly in private sector banks where performance metrics are closely monitored. The hierarchical setup ensures accountability and operational control but can also lead to work pressure and stress, especially among women balancing multiple roles. Therefore, modern banking organizations increasingly emphasize flexible work practices, training, and employee well-being initiatives to maintain motivation and efficiency. The evolving organizational structure thus reflects a shift from traditional bureaucratic models to adaptive systems that value human capital, innovation, and inclusivity.

1.4. Dual Roles of Women Employees: Professional and Personal Responsibilities

Women employees in the banking sector constantly balance dual responsibilities that encompass professional obligations and personal commitments. The demanding nature of banking, with extended working hours and customer-centric pressures, often conflicts with household and caregiving duties. Saxena and Kumar (2023) ^[13] highlight that women

face immense pressure to maintain efficiency at work while fulfilling family expectations, leading to stress and fatigue. Meanwhile, Vikas and Mathur (2024) ^[14] note that effective work-life balance strategies, organizational flexibility, and family support significantly enhance women's productivity and satisfaction. Managing these dual roles requires time management, emotional strength, and workplace understanding. The ability to maintain equilibrium between professional success and personal responsibilities is crucial not only for women's individual growth but also for the overall progress and inclusivity of the banking sector.

Professional Responsibilities:

- Achieving business targets while maintaining accuracy and quality in service delivery.
- Managing customer relationships and ensuring compliance with organizational regulations.
- Adapting to technological innovations and continuous learning in the banking system.
- Demonstrating leadership, teamwork, and commitment to organizational goals.

Personal Responsibilities:

- Managing household duties and ensuring the family's daily needs are met.
- Providing emotional support and maintaining harmony within the family.
- Balancing childcare and eldercare responsibilities alongside professional duties.
- Prioritizing physical and mental well-being to sustain work-life stability.

1.5. Key Work–Life Balance Challenges Faced by Women Bank Employees

Women working in the banking sector face numerous challenges in maintaining a healthy work–life balance due to demanding job roles, long hours, and family responsibilities. These challenges often result in stress, reduced job satisfaction, and difficulties in managing personal commitments effectively, highlighting the need for supportive policies and flexibility.

- **Long Working Hours and Workload Pressure:** Extended working hours and heavy workloads cause fatigue, stress, and reduced personal time, affecting women's family life and mental health (Panneerselvam, 2021).
- **Workplace Stress and Emotional Exhaustion:** Continuous customer interaction and target pressure cause emotional exhaustion and anxiety among women employees (Panneerselvam, 2021).
- **Limited Organizational and Family Support:** Lack of workplace understanding and family cooperation worsens stress and affects women's overall well-being (Priya & Ahamed, 2024).

1.6. Lifestyle Changes and Health Implications of Work–Life Imbalance

Work–life imbalance has led to significant lifestyle changes and adverse health implications, particularly among women employees in high-pressure sectors like banking. Prolonged working hours, lack of physical activity, and continuous

mental strain have altered daily routines, leading to unhealthy eating habits, sleep disturbances, and increased stress levels. Nair (2021) ^[15] emphasizes that occupational stress arising from the inability to balance work and personal life often results in anxiety, fatigue, and emotional exhaustion, ultimately reducing overall job performance. Similarly, Chaudhuri, Arora, and Roy (2020) ^[16] note that organizations lacking supportive work–life balance policies contribute to deteriorating employee well-being and higher turnover rates. Over time, such imbalances increase vulnerability to chronic conditions such as hypertension, diabetes, and cardiovascular diseases, reflecting the growing prevalence of lifestyle disorders in India. Sahu, Kumar, Nagtode, and Sahu (2024) ^[17] highlight that lifestyle-related diseases are on the rise due to sedentary work patterns and stress-induced behaviors. Thus, work–life imbalance not only disrupts personal lifestyles but also poses long-term risks to physical and psychological health, underlining the importance of organizational intervention and individual health awareness.

2. Statement of the Problem

Despite increasing workforce participation, women employees in the banking industry continue to face significant challenges in maintaining a healthy work-life balance. Long working hours, workload pressure, emotional strain, role conflict, and limited flexibility often interfere with personal and family responsibilities. These challenges are further influenced by organizational expectations and workplace culture, which can either support or hinder women's ability to manage multiple roles. Insufficient attention has been given to understanding how work-life balance challenges affect women employees' lifestyles, including their physical health, mental well-being, family life, and career satisfaction. The lack of focused research on these impacts has resulted in an incomplete understanding of the broader consequences of work-life imbalance on women in the banking sector. This study seeks to address this gap by examining the challenges women face and the resulting effects on their lifestyle and overall well-being.

3. Significance of the Study

The significance of this study lies in its focus on identifying the work-life balance challenges faced by women employees and analyzing their impact on lifestyle and well-being. The findings will help banking organizations recognize factors contributing to stress, burnout, and reduced quality of life among women employees. This research can guide the development of employee-friendly policies, wellness programs, and supportive work environments aimed at improving work-life integration. For women employees, the study provides a platform to express their experiences and challenges, fostering awareness and advocacy for change. Academically, the study enriches research on work-life balance, gender roles, and lifestyle outcomes, contributing to strategies that promote healthier, more sustainable work environments.

4. Objective

1. To investigate the challenges women employees, face in maintaining a work-life balance in the banking industry.
2. To investigate the impact of workplace culture and work-life balance on women's lifestyle.

1.1. Literature Review

Khan et al. (2022) ^[1] explored the influence of work–life balance on women employees in the banking sector, emphasizing how demanding professional commitments and household responsibilities create persistent role conflicts. Their study revealed that long working hours, job stress, and lack of flexibility are primary factors disrupting personal well-being and work satisfaction (Khan et al., 2022) ^[1]. This aligns with the findings of Vasumathi (2018) ^[5], who highlighted that women often experience dual role pressure that affects both productivity and family harmony. Furthermore, Bhatt (2020) ^[10] discussed how modernization in banking, with increased digitalization and competitive work culture, has intensified women’s professional challenges by blurring boundaries between work and personal life. The growing prevalence of occupational stress among women bankers often manifests as fatigue, anxiety, and declining motivation, impacting their health and lifestyle (Nair, 2021) ^[15]. Overall, the literature suggests that while the banking sector offers career growth, women face continuous struggles in achieving equilibrium between their professional and personal spheres due to institutional and societal expectations.

Suhartini and Nurnadjamuddin (2023) ^[2] investigated work–life balance and stress among women employees in Indonesian banks, finding that the absence of organizational support leads to high emotional exhaustion and reduced work commitment. Their findings mirror those of Lakshmi and Prasanth (2018) ^[6], who noted that women experience significant time-based and strain-based conflicts due to family responsibilities and rigid workplace policies. Similarly, Garg, Dar, and Mishra (2018) ^[8] emphasized that work engagement and job satisfaction decline when employees lack autonomy and flexibility in their schedules. Chavan (2020) ^[11] further linked women’s participation in banking with broader socio-economic changes, but noted persistent gender inequalities that limit career progression and reinforce work-life imbalance. Priya and Ahamed (2024) ^[3] observed that implementing flexible hours, childcare facilities, and supportive supervision significantly improves women’s performance and mental health. Thus, literature consistently demonstrates that organizations prioritizing employee well-being and flexible practices tend to foster greater loyalty and productivity among women employees in banking.

Priya and Ahamed (2024) ^[3] conducted a descriptive study highlighting that unresolved work-life conflicts among women bankers often lead to burnout and deterioration in health, impacting both personal and professional spheres. Their findings correspond with Chaudhuri, Arora, and Roy (2020) ^[16], who stressed that lack of proper work–life balance policies contributes to employee dissatisfaction and absenteeism. Marzec and Szczudlińska-Kanoś (2023) ^[9] added that contemporary management must integrate work–life balance principles to sustain workforce motivation and social inclusion. Moreover, Sahu et al. (2024) ^[17] explained that prolonged imbalance causes lifestyle disorders such as hypertension, obesity, and diabetes, especially among women working in stressful environments. Nair (2021) ^[15] also noted that occupational stress negatively influences emotional stability and overall quality of life, making women more susceptible to chronic illnesses. Collectively, these studies emphasize that work-life imbalance has far-reaching health consequences, demonstrating the need for

interventions that combine organizational policies, employee wellness programs, and mental health awareness.

1.2. Research Methodology

This research paper describes the methodological framework adopted to examine work-life balance challenges and their impact on the lifestyle of women employees in the banking sector. The study employs a structured survey method to collect primary data from female bank employees. Emphasis is placed on identifying key work-related challenges and evaluating how workplace culture and work-life balance influence lifestyle outcomes. A quantitative survey design supported by limited qualitative interpretation was used to ensure objective measurement of variables and meaningful interpretation of results. The methodology was designed to ensure reliability, validity, and ethical integrity, thereby enabling accurate analysis and generalization of findings.

1.3. Research Design

The study adopts a descriptive and analytical research design, as it aims to describe existing work-life balance challenges and analyze their impact on women employees’ lifestyles in banks. A cross-sectional survey design was used to collect data at a single point in time, making it suitable for capturing current perceptions and experiences. The design facilitates quantitative analysis of relationships between independent variables (workload, job stress, organizational support, etc.) and dependent variables (challenges experienced and lifestyle impact). Closed-ended questions were used to ensure uniformity of responses and ease of statistical analysis. This design is appropriate for identifying patterns, associations, and trends related to work-life balance in the banking industry.

1.4. Research Approach and Strategy

The study follows a mixed research approach, primarily quantitative with supportive qualitative interpretation. Quantitative data were collected using a structured questionnaire based on a 5-point Likert scale, allowing respondents to express degrees of agreement. The strategy involved administering an online Google-based survey to reach a geographically diverse population of women bank employees. Snowball sampling was combined with random sampling elements, where initial respondents referred other eligible participants, ensuring wider coverage. This approach helped in accessing respondents who might otherwise be difficult to reach while maintaining randomness within the accessible population. The strategy ensured efficiency, inclusivity, and reliability of the collected data.

1.5. Designing the Questionnaire

The questionnaire was designed carefully to align with the research objectives and variables. It consisted of three sections: demographic details, work-life balance challenges, and impact on lifestyle. All items were closed-ended and measured using a 5-point Likert scale ranging from Strongly Disagree (1) to Strongly Agree (5). Questions were framed clearly and concisely to avoid ambiguity and respondent fatigue. Independent variables such as workload, job stress, childcare support, workplace culture, and organizational support were included, along with dependent variables measuring challenges experienced and lifestyle impact. The questionnaire was reviewed for content validity and pilot-tested to ensure clarity and consistency before final

distribution.

2. Population and Sampling

The target population included female employees working in public and private banks across India. The sample size of 384 respondents was determined based on Cochran's formula to achieve statistical accuracy. The study employed a simple random sampling technique supported by snowball sampling for initial participant identification. This approach ensured representation across diverse regions and job levels within the banking sector. Only female employees currently employed in public or private banks were included in the study sample.

2.1. Data Collection Procedure

Data were collected through an online Google Form survey distributed via email, WhatsApp, and LinkedIn banking groups to reach women employees from different banks. Respondents were informed about the study's purpose and confidentiality assurance before participation. The survey included an introductory consent section, demographic questions, and 12 Likert-scale items aligned with the research objectives. The snowball sampling technique was used initially, where early respondents referred their female colleagues, followed by random sampling to ensure broad representation. Participation was voluntary, and no personally identifiable information was collected to maintain anonymity. The data collection spanned over four weeks, and responses were automatically stored in Google Sheets for analysis. This online method was chosen for its accessibility, cost-effectiveness, and ability to reach geographically dispersed respondents efficiently while minimizing researcher bias.

2.2. Inclusion and Exclusion Criteria

Inclusion Criteria:

- Female employees currently working in public or private banks.
- Respondents aged 18 years or above.
- Participants willing to provide informed consent.
- Employees with a minimum of six months of banking experience.

Exclusion Criteria:

- Male employees of banks.
- Retired or former banking employees.
- Respondents outside the banking sector.
- Incomplete or duplicate survey responses.

2.3. Data Analysis Methods

Collected data were analyzed using SPSS and Microsoft Excel for both descriptive and inferential statistics. Descriptive statistics such as frequency, percentage, mean, and standard deviation were used to summarize demographic details and responses. Inferential analysis, including correlation and regression, examined the relationships between independent and dependent variables. Workplace culture and work-life balance were treated as dependent variables, while factors like communication, leadership, teamwork, flexibility, and family support were considered independent variables. The reliability of the scale was tested using Cronbach's alpha, and mean scores were compared between public and private bank. Graphical representations such as pie charts were used for visualization. The mixed-method approach ensured that both numerical data and qualitative insights provided a well-rounded understanding of the factors influencing Work-Life Balance Challenges and Their Impact on the Lifestyle of Women Employees in Banks

3. Results

Table 1: Demography

Category	Parameter	Frequency	Percent	Category	Parameter	Frequency	Percent
Status	Single	48	24.0	Type of bank	Government Bank	100	50.0
	Married	152	76.0		Private Bank	100	50.0
	Total	200	100.0		Total	200	100.0
Name of Bank	SBI	50	25.0	Number Of children's	1 child	58	28.5
	Punjab National Bank	50	25.0		More than 2 children	23	11.5
	HDFC	50	25.0		2 children	53	26.5
	Axis Bank	50	25.0		None	66	33.0
	Total	200	100.0		Total	200	100.0
Age	20-25 year	25	12.5	Place of work	Delhi	27	13.5
	26-30 year	50	25.0		Faridabad	47	23.5
	31-35 year	50	25.0		Ghaziabad	34	17.0
	36-40 year	37	18.5		Gurgaon	53	26.5
	41-45 year	22	11.0		Noida	39	19.5
	above 45 year	16	8.0		Total	200	100.0
Total	200	100.0					

Table 1 presents the demographic profile of 200 women employees drawn equally from public and private banks, with 100 respondents (50%) from government banks and 100 (50%) from private banks. Equal representation is taken from SBI, Punjab National Bank, HDFC Bank, and Axis Bank,

each contributing 50 respondents (25%). The majority of respondents are married (76%), while 24% are single, indicating that most women employees balance professional and family roles. Age-wise, most respondents belong to the 26–30 years and 31–35 years groups (25% each), followed

by 36–40 years (18.5%), 20–25 years (12.5%), 41–45 years (11%), and above 45 years (8%). In terms of children, 33% have no children, 28.5% have one child, 26.5% have two children, and 11.5% have more than two children, reflecting varied family responsibilities. Regarding place of work,

respondents are largely based in the NCR region, with the highest proportion in Gurgaon (26.5%), followed by Faridabad (23.5%), Noida (19.5%), Ghaziabad (17%), and Delhi (13.5%), providing a diverse and balanced sample for analyzing workplace culture and work-life balance.

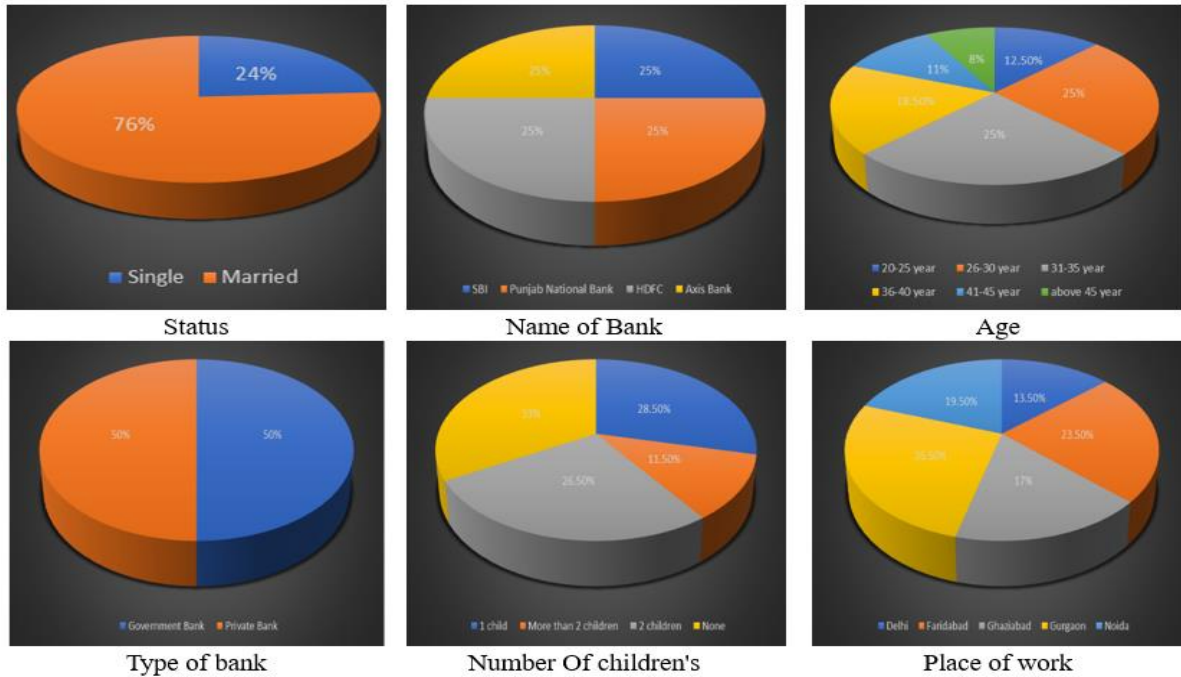


Fig 1: Demography

Objective 1: To investigate the challenges women employees face in maintaining a work-life balance in the banking industry.

Table 2: Model Summary for objective 1

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.648 ^a	.420	.405	1.027

Predictors: (Constant), Time Availability/Work-Life Spillover, Workload/Working Hours, Childcare Support, Job Stress, Career Pressure

Table 3: ANOVA for objective 1

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	148.160	5	29.632	28.094	.000
Residual	204.620	194	1.055		

Table 4: Coefficients for objective 1

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
(Constant)	.533	.238		2.235	.027
Workload/Working Hours	.212	.065	.215	3.249	.001
Career Pressure	.175	.065	.188	2.702	.007
Childcare Support	.139	.066	.144	2.112	.036
Job Stress	.168	.064	.178	2.617	.010
Time Availability/Work-Life Spillover	.138	.069	.146	1.991	.048

Dependent Variable: Challenges Experienced
The coefficient analysis reveals that all independent variables significantly contribute to work-life balance challenges among women bank employees. Workload/working hours show a strong positive effect ($\beta = 0.215$, $t = 3.249$, $p = 0.001$),

Total	352.780	199			
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Dependent Variable: Challenges Experienced

Predictors: (Constant), Time Availability/Work-Life Spillover, Workload/Working Hours, Childcare Support, Job Stress, Career Pressure

The regression results indicate a strong relationship between work-related factors and work-life balance challenges among women bank employees. The model shows a correlation coefficient ($R = 0.648$), explaining 42% of the variation in challenges experienced ($R^2 = 0.420$). The ANOVA results confirm that the model is statistically significant ($F = 28.094$, $p < 0.001$), indicating that workload, job stress, career pressure, childcare support, and time availability significantly influence women’s ability to maintain work-life balance in the banking industry

indicating higher workload increases challenges. Career pressure ($\beta = 0.188$, $t = 2.702$, $p = 0.007$) and job stress ($\beta = 0.178$, $t = 2.617$, $p = 0.010$) also significantly intensify difficulties. Childcare support ($\beta = 0.144$, $t = 2.112$, $p = 0.036$) and time availability/work-life spillover ($\beta = 0.146$, $t = 1.991$, $p = 0.048$)

= 1.991, $p = 0.048$) further influence challenges. The constant is statistically significant ($t = 2.235$, $p = 0.027$), confirming baseline effects.

Objective 2: To investigate the impact of workplace culture and work-life balance on women's lifestyle.

Table 5: Model Summary for objective 2

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.650 ^a	.422	.407	1.022

Predictors: (Constant), Organizational Support, Social Relationship Impact, Lifestyle Time Allocation, Stress and Physical Well-Being, Health Impact

Table 6: ANOVA for objective 2

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	148.006	5	29.601	28.324	.000
Residual	202.749	194	1.045		
Total	350.755	199			

Dependent Variable: Public Impact on Lifestyle

Predictors: (Constant), Organizational Support, Social Relationship Impact, Lifestyle Time Allocation, Stress and Physical Well-Being, Health Impact

The regression analysis for Objective 2 indicates a strong relationship between workplace culture, work-life balance, and women's lifestyle. The model shows a high correlation

($R = 0.650$) and explains 42.2% of the variance in lifestyle impact ($R^2 = 0.422$), with an adjusted R^2 of 0.407. The ANOVA results confirm that the model is statistically significant ($F = 28.324$, $p < 0.001$), demonstrating that organizational support, health impact, stress and physical well-being, lifestyle time allocation, and social relationships significantly influence women employees' lifestyles.

Table 7: Coefficients for objective 2

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
(Constant)	.511	.245		2.084	.038
Health Impact	.188	.069	.193	2.719	.007
Social Relationship Impact	.201	.064	.207	3.158	.002
Stress and Physical Well-Being	.189	.066	.193	2.862	.005
Lifestyle Time Allocation	.141	.068	.142	2.062	.041
Organizational Support	.131	.065	.136	2.008	.046

Dependent Variable: Public Impact on Lifestyle

The coefficient analysis for Objective 2 reveals that all independent variables have a statistically significant impact on women's lifestyle in the banking sector. Social relationship impact exerts the strongest influence ($\beta = 0.207$, $t = 3.158$, $p = 0.002$), indicating that workplace-related social factors greatly affect lifestyle outcomes. Health impact ($\beta =$

0.193 , $t = 2.719$, $p = 0.007$) and stress and physical well-being ($\beta = 0.193$, $t = 2.862$, $p = 0.005$) also significantly contribute to lifestyle changes. Lifestyle time allocation ($\beta = 0.142$, $t = 2.062$, $p = 0.041$) and organizational support ($\beta = 0.136$, $t = 2.008$, $p = 0.046$) further influence lifestyle. The significant constant ($p = 0.038$) confirms baseline lifestyle effects.

Table 8: Reliability

S. No	Parameters	No. of items	Cronbach's alpha
1	Identify women work-life challenges	6	.781
2	Assess culture balance impact	6	.834

The reliability analysis indicates acceptable internal consistency for both constructs used in the study. The scale measuring women's work-life balance challenges, consisting of six items, shows good reliability with a Cronbach's alpha value of 0.781. Similarly, the scale assessing workplace culture and work-life balance impact on lifestyle demonstrates high reliability with a Cronbach's alpha of 0.834, confirming the suitability of the measurement instruments.

5. Conclusion

The present study examined Work-Life Balance Challenges and Their Impact on the Lifestyle of Women Employees in Banks using primary data collected from a sample of 200 women employees working in public and private sector banks. The demographic profile indicates a balanced representation, with 50% respondents each from government and private banks, and a majority being married (76%), highlighting the dual responsibility of work and family.

Most respondents belonged to the 26–35 age group (50%) and were based in the NCR region, providing a relevant and diverse sample to understand work-life balance issues among women in the banking sector.

With respect to Objective 1, the findings reveal that women employees face significant challenges in maintaining work-life balance. The regression model explains 42% of the variance ($R^2 = 0.420$) in challenges experienced, and the model is statistically significant ($F = 28.094$, $p < 0.001$). Among the predictors, workload/working hours ($\beta = 0.215$) emerged as the strongest contributor, followed by career pressure ($\beta = 0.188$) and job stress ($\beta = 0.178$). Childcare support and time availability also showed significant effects, indicating that both professional demands and family-related responsibilities jointly influence work-life balance challenges faced by women employees in banks.

Regarding Objective 2, the results confirm a strong impact of workplace culture and work-life balance on women's lifestyle. The regression model explains 42.2% of the variance ($R^2 = 0.422$) in lifestyle impact and is statistically significant ($F = 28.324$, $p < 0.001$). Social relationship impact ($\beta = 0.207$) and health impact ($\beta = 0.193$) were found to be the most influential factors, followed by stress, lifestyle time allocation, and organizational support. The reliability analysis further strengthens the findings, with Cronbach's alpha values of 0.781 for work-life balance challenges and 0.834 for lifestyle impact, confirming the internal consistency of the measurement scales. Overall, the study highlights the need for supportive workplace policies to enhance women employees' well-being and quality of life in the banking sector.

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