

# Work Stress and Work Life Balance among Bank Employees

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## Abstract

The research paper examines the demographic variables influence on work stress and WLB and also work stress relationship with WLB among private sector bank employees. The study has used both first hand and secondary sources of information. Using a structured questionnaire the data was gathered from the private sector bank employees. Anova, Independent sample t-test and correlation were employed to analyse the data. The outcome of one-way Anova revealed that experience of the bank employees has a significant influence on work stress as well as WLB. The analysis of the independent samples t-test revealed that type of family has a significant influence on work stress, whereas marital status and family type has a significant influence on WLB. It was found that work stress has a negative correlation with WLB.

**Keywords:** *Work stress, WLB, demographic variables and bank employees.*

## Introduction

Banking sector is one of the most dynamic service industries. It is essential to the country's economic development. Rapid technological improvements, high customer expectations, increased competition and high-performance targets have changed the nature of work. These factors have increased job demands and the pressure of work on the bank employees. This makes work stress a common concern in the banking sector.

As stress has gained lots of attention in the banking sector (Aithal & Iype, 2024). It is an unavoidable thing and it affects everyone regardless of age, gender and economic conditions. High stress can influence a person's ability to pay attention, concentrate and make decisions (Arshleen & Gautam, 2024). Work stress may lead to reduced job satisfaction, lower productivity and burnout.

In the banking sector where employees are required to multitask and achieve the given targets. Achieving an appropriate balance between personal and professional life is crucial for both organisation as well as employee well-being. Maintaining a healthy WLB for the employees has become a challenge, as more working hours and workload often interfere with the personal life.

It is important to understand the relationship between work stress and WLB and how the demographic factors shape these experiences. By analysing the issues, it can help banking organisations to design effective stress management strategies and support the employee to improve their well-being and overall performance.

## Literature Review

(Muis et al., 2021) determined the factors which were associated with WS. The BNI Makassar Branch Office employees were considered for the study. Simple random method was employed and the data was processed using SPSS. The research found that workload and gender have a correlation with work stress (WS).

(Yadav, 2023) studied workplace stress impact on bank employees performance. The sample was gathered from banks in Rajasthan state cities. Hypothesis was examined using z-test. It was found that poor mental and psychological

health is caused by fear, rage and anxiety among the bank employees. Stress in workplace has a negative impact on profits and productivity as well as on employees health and well-being.

(Jaysan et al., 2024) analysed the influence of WLB and work stress levels on job satisfaction of the employees at South Jakarta. The multiple regression was used to analyse the raw information. The research highlighted that there is a direct significant influence between WLB and employee satisfaction. Level of stress and employee satisfaction has an inverse significant influence.

(Khotimah & Nardo, 2025) studied the WLB influence and work load on job stress among civil servants at the Directorate of Procurement and Rank, National Civil Service Agency. The data was collected using questionnaire which included Likert scale questions. T-test, multiple linear regression, classical assumption test was employed and the data analysis was done using SPSS. The research concluded that WLB has negative result on job stress and workload has a positive effect on job stress.

### Objectives

This research paper has made an attempt to study the demographic variables influence on work stress and work life balance. In addition to it the study also intends to understand the relation between work stress and WLB.

### Data sources

In order to attain the above objectives, the research study has employed both first hand as well as secondary sources of literature. The data was gathered from the employees working in the private sector banks by using a well-structured questionnaire. The secondary data was referred using different research papers, journals, books and websites.

### Sample design

Only the private sector bank employees were considered for the study. 75 from Belagavi city participated in the study. The data was gathered from the employees working in Kotak Mahindra bank, Yes bank, Federal, IDBI and ICICI bank.

### Hypothesis

H<sub>01</sub>: There is no significant influence of demographic variables on work stress.

H<sub>02</sub>: There is no significant influence of demographic variables on WLB.

H<sub>03</sub>: Work stress and WLB do not have any relationship with each other.

### Results and Discussions

**Table 1: Demographic variables and Work Stress**

		Sum of squares	d.f.	Mean square	F	p value
Age	Between groups	6.445	3	2.148	2.001	.122
	Within groups	76.241	71	1.074		
	Total	82.686	74			
Educational Qualification	Between groups	.346	2	.173	.151	.860

	Within groups	82.339	72	1.144		
	Total	82.686	74			
Experience	Between groups	11.788	3	3.929	3.935	.012
	Within groups	70.898	71	.999		
	Total	82.686	74			
Designation	Between groups	7.494	4	1.874	1.744	.150
	Within groups	75.192	70	1.074		
	Total	82.686	74			

Source: SPSS output

One-way Anova was conducted to examine whether demographic variables has an influence on work stress. The results revealed that experience has a significant influence on work stress ( $F=3.935$ ,  $p<0.05$ ). However, age, educational qualification and designation did not show any significant influence on work stress as ( $p\text{-value} > .05$ ).

**Table 2: Demographic variables and Work stress using Independent Samples t-test**

Demographic variables	Levene's sig.	t-value	d.f.	p value
Gender	.302	.296	73	.768
Marital Status	.045	1.197	63.558	.236
Type of family	.674	2.035	73	.045

Source: SPSS output

Prior of interpreting the t-test results, Levene's test for y variances equality was employed to examine whether the assumption of homogeneity of variances was satisfied or not. For the demographic variable marital status Levene's sig = .045 therefore, equal variances not assumed row was used for interpretation.

The outcome of independent sample t-test highlighted that marital status and gender did not significantly influence work stress among the private sector bank employees as  $p\text{-value}>0.05$ . However, a significant influence on work stress was found based on type of family ( $t=2.035$ ,  $p<0.05$ ). This specifies that family structure plays an important role in the employees stress level.

The results indicate that work stress differs significantly based on experience and type of family, while age, educational qualification, designation, gender and marital status does not show any significant influence. Hence the main hypothesis ( $H_{01}$ ) is partially rejected.

**Table 3: Demographic variables and WLB**

		Sum of squares	d.f.	Mean square	F	p value
Age	Between groups	2.514	3	.838	1.190	.320
	Within groups	49.996	71	.704		
	Total	52.510	74			
Educational Qualification	Between groups	.618	2	.309	.429	.653
	Within groups	51.892	72	.721		
	Total	52.510	74			
Experience	Between groups	7.771	3	2.590	4.111	.010
	Within groups	44.739	71	.630		
	Total	52.510	74			
Designation	Between groups	3.413	4	.853	1.216	.312
	Within groups	49.097	70	.701		
	Total	52.510	74			

Source: SPSS output

One- way Anova was used to examine the demographic variables influence on WLB of private bank employees. The results from the above table reveal that experience has a significant influence on WLB ( $F=4.11$ ,  $p<0.05$ ). However, other demographic variables such as age, educational qualification and designation did not show any significant influence.

**Table 4: Demographic variables and WLB using Independent Samples t-test**

Demographic variables	Levene's sig.	t value	d.f.	p value
Gender	.772	-1.497	73	.139
Marital Status	.158	-2.585	73	.012
Type of family	.363	-3.889	73	.000

Source: SPSS output

To determine whether the assumption of homogeneity of variances was true, Levene's test for equality of variances was used. Gender, type of family and marital status satisfied the assumption of equal variances.

From the above table 4, it was found that gender did not significantly influence WLB as  $p \text{ value} > 0.05$ , whereas type of family and marital status significantly influences WLB as  $p \text{ value} < 0.05$ . This reveals that marital status and type of family highlight the vital role of family support in managing the work and personal responsibilities of the bank employees.

Overall, the outcome imply that experience, type of family and marital status of the bank employees influence WLB, while age, educational qualification, designation and gender do not show any influence. Therefore, the main hypothesis ( $H_{02}$ ) is partially rejected.

**Table 5: Relation between Work stress and WLB**

		Work Stress	WLB
Work stress	Pearson Correlation	1	-.513**
	Sig. (2-tailed)		0.000
	N	75	75
WLB	Pearson Correlation	-.513**	1
	Sig. (2-tailed)	0.000	
	N	75	75

\*\* . Correlation is significant at 0.01 level (2-tailed).

Source: SPSS output

Above table 5, highlights that there is a negative relation between work stress and WLB. This reveals that as work stress increases WLB decreases. As the  $p \text{ value} < 0.01$  it can be concluded that work stress’s relationship with WLB is significant. Therefore, hypothesis ( $H_{03}$ ) is rejected.

### Conclusion

The present study examined the work stress and WLB among bank employees and analysed the demographic variables influence on work stress and WLB. The findings revealed that work stress has a negative relationship with WLB. As work stress increases employees face difficulties in balancing their personal and professional responsibilities. Work experience significantly influences work stress and WLB, whereas type of family has an influence on work stress. Marital status and type of family significantly influence WLB. Overall, the study highlights the need for the banks to focus on reducing work stress by implementing effective stress management practices, employee friendly policies, good working environment. The banks can organise yoga and meditation sessions, short exercise breaks to enhance energy levels of the employees.

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