

Work-Life Balance in Banking Sector: A Study with Reference to ICICI Bank Employees

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Abstract

Work-life balance (WLB) has become a critical area of concern in the service sector, particularly in the banking industry where long working hours, customer demands, and performance pressures are common. This study explores the work-life balance of employees in ICICI Bank with a focus on how organizational practices and employee well-being are interlinked. Using survey data from 120 employees across branches in the Kalyana Karnataka region, the study analyzes factors such as working hours, workload, organizational support, stress levels, and job satisfaction. The findings indicate that while ICICI Bank employees appreciate career growth and compensation, they often struggle with extended working hours, stress management, and limited personal time. The study concludes with recommendations for improving WLB practices to enhance employee satisfaction and retention.

Keywords: work life balance, employee, recommendations , satisfaction

Introduction

Work-life balance (WLB) refers to the ability of employees to effectively manage professional responsibilities alongside personal and family commitments. In the service sector, particularly in **banking**, maintaining this balance has become a growing challenge due to extended working hours, strict deadlines, high targets, and continuous customer interaction. Such pressures often lead to stress, burnout, and dissatisfaction among employees. Among private banks, **ICICI Bank** stands out as one of India's leading financial institutions, offering vast career opportunities but also demanding high performance and adaptability. Employees often experience long working hours and an "always-on" culture due to 24×7 banking and digital services, which tends to blur the line between personal and professional life.

The issue of WLB is particularly relevant given the changing workforce demographics, where younger employees seek flexibility and women employees often balance dual responsibilities at home and work. Lack of proper WLB initiatives can lead to lower job satisfaction, reduced productivity, and higher turnover in the sector.

Thus, studying WLB in ICICI Bank is important for understanding how organizational practices affect employee well-being. The findings can help management design policies that not only improve employee satisfaction but also enhance organizational performance and customer service quality.

Review of Literature:

Gupta & Jain (2020) studied private bank employees in India and found that supervisory support and organizational culture were the strongest predictors of work-life balance. They highlighted that supportive managers significantly reduce stress levels and increase job satisfaction.¹

Das & Mishra (2021) examined work-life initiatives in Indian banks and concluded that wellness programs, flexible leave, and counseling services help reduce attrition and improve employee loyalty.²

Khan & Ali (2021) conducted research in Pakistani banks and found that extended working hours strongly affected work-life balance, particularly among women employees who faced additional family responsibilities.³

Thomas & Shukla (2022) studied service sector employees and found that work-life balance initiatives are directly linked to employee engagement and motivation. They suggested that organizations with family-friendly policies experience higher employee productivity.⁴

Arora & Singh (2022) analyzed private sector banks and found that the digital banking environment has increased workload, as employees are expected to remain accessible beyond office hours. This “always available” culture created stress but also improved efficiency.⁵

Singh & Rani (2023) explored hybrid working models post-COVID and revealed that younger employees reported improved work-life balance under hybrid arrangements, though senior employees struggled with adapting to new systems.⁶

Ali & Khan (2024) studied developing economies and highlighted that rigid organizational structures in banks limit flexibility for employees, leading to high stress and reduced job satisfaction. They emphasized the need for HR reforms⁷.

Mehta (2025) emphasized that family-friendly HR policies such as childcare support, flexible shifts, and parental leave significantly enhance employee commitment and reduce turnover in Indian service industries, including banking⁸.

Objectives of the Study

1. To examine the level of work-life balance among ICICI Bank employees.
2. To analyze the relationship between working hours, workload, stress, and employee satisfaction.
3. To provide suggestions for improving work-life balance practices in ICICI Bank.

Research Methodology

- **Research Design:** Descriptive and analytical.
- **Sample Size:** 120 employees from ICICI Bank branches
- **Sampling Technique:** Random sampling.
- **Data Collection:** Structured questionnaire
- **Statistical Tools:** Percentages, Mean Score Analysis,.

The study is based on primary data collected through employee responses and supported by secondary data from journals, reports, and published studies for validation. The data were analyzed systematically to identify patterns, relationships, and insights regarding work-life balance practices in ICICI Bank.

Data Analysis and Interpretation

Table 1: Demographic Profile of Respondents (N=120)

Variable	Category	Frequency	Percentage
Gender	Male	70	58%
	Female	50	42%
Age	21–30 years	65	54%
	31–40 years	40	33%
	41–50 years	15	13%
Marital Status	Married	75	63%
	Unmarried	45	37%

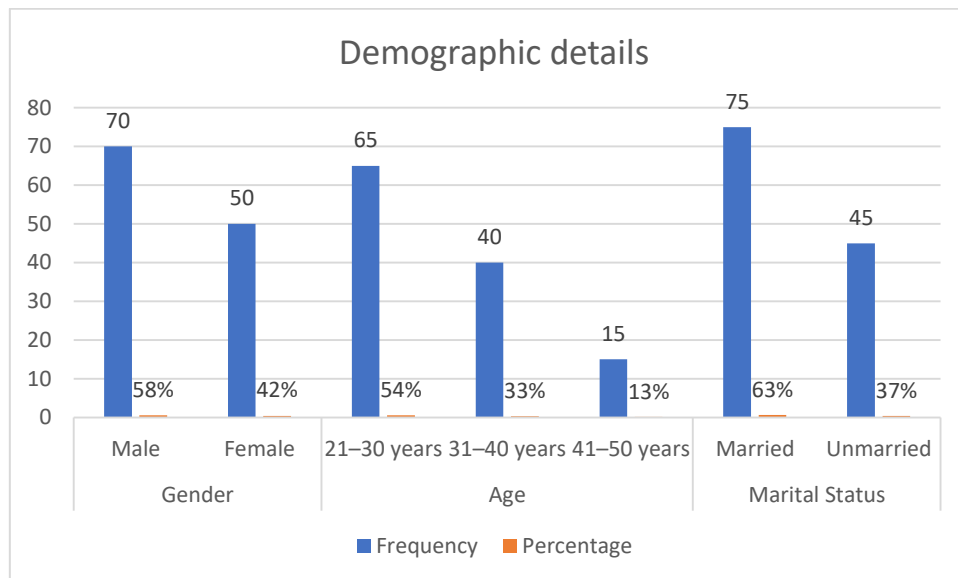
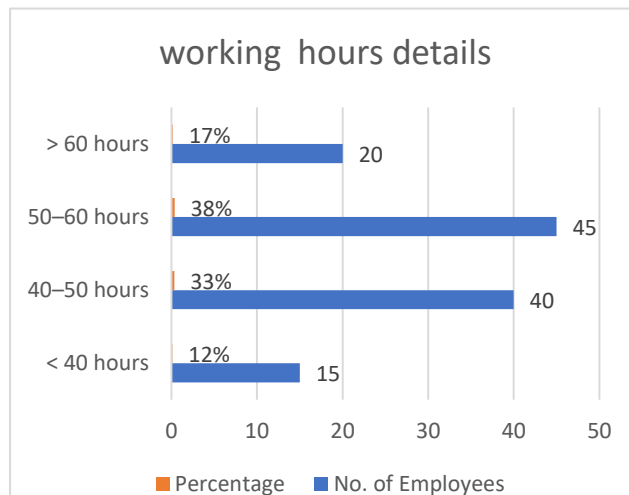


Table 2: Average Working Hours per Week

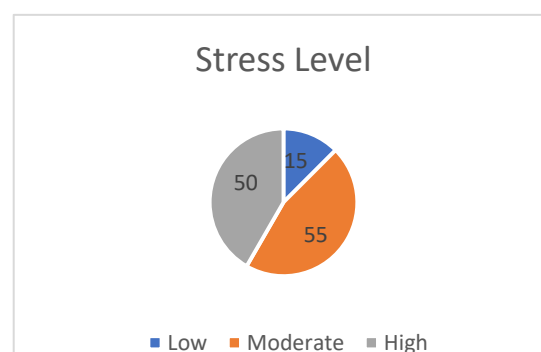
Hours Worked	No. of Employees	Percentage
< 40 hours	15	12%
40–50 hours	40	33%
50–60 hours	45	38%
> 60 hours	20	17%



Interpretation: Majority (55%) of employees work more than 50 hours per week, showing heavy workload in ICICI Bank.

Table 3: Stress Levels among Employees

Stress Level	Frequency	Percentage
Low	15	12%
Moderate	55	46%
High	50	42%



Interpretation: Around 88% of employees report moderate to high stress levels, which indicates poor work-life balance.

Findings

1. Majority of ICICI employees work more than 50 hours a week, affecting personal life balance.
2. Stress levels are significantly high, especially among young employees (21–30 years).
3. Employees appreciate salary and career opportunities but struggle with personal time management.
4. Female employees reported greater difficulty in balancing work and family responsibilities.
5. Workload and long hours are the primary reasons for dissatisfaction.

Conclusion

The study highlights that ICICI Bank employees face challenges in maintaining work-life balance due to extended working hours, stress, and high job demands. While the bank provides good career opportunities and compensation, employee well-being is often compromised. A sustainable WLB policy is essential for improving employee satisfaction, motivation, and retention in ICICI Bank. Strengthening organizational support systems and adopting family-friendly initiatives can help employees achieve a healthier integration of work and personal life. Ultimately, addressing work-life balance is not only beneficial for employees but also vital for enhancing organizational performance and long-term growth.

Suggestions

- Introducing flexible working hours and occasional remote work options would allow employees to better manage personal and professional responsibilities, thereby reducing stress and enhancing productivity.
- Organizations can also implement wellness programs such as yoga sessions, counseling, and stress management workshops to help employees cope with the pressures of the banking environment.
- Strengthening family-friendly policies, including childcare support and adequate parental leave, would enable employees—especially women—to balance work and family life more effectively. At the same time, ensuring fair workload distribution along with periodic rest breaks can prevent fatigue and burnout while improving efficiency.
- Where feasible, promoting work-from-home or hybrid opportunities can ease commuting stress and provide employees with greater flexibility.
- Finally, fostering a positive organizational culture built on trust, open communication, and supportive leadership will encourage employees to maintain a healthier balance between their personal and professional lives, ultimately benefiting both individuals and the organization.

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