

EMPLOYEE PERCEPTIONS OF WORK–LIFE BALANCE AT ICICI BANK

¹Dr. Sanga Pratap, ²Dr. Siva Shankar Rao, ³N. Sravani, ⁴T Aditya Singh

^{1,2}Professor, ³Assistant Professor, ⁴Student

Department of Master of Business Administration

Sri Chaitanya Technical Campus

ABSTRACT

Work–life balance has emerged as a critical factor influencing employee well-being, job satisfaction, and organizational effectiveness, particularly in the banking sector where employees often face demanding work schedules, performance targets, and continuous customer interaction. ICICI Bank, being one of India's leading private-sector banks, operates in a highly competitive environment that requires employees to maintain high levels of productivity and service quality. Such workplace demands can create challenges in balancing professional responsibilities with personal and family commitments. This study aims to examine employee perceptions of work–life balance at ICICI Bank and analyze the factors that influence their ability to maintain a healthy balance between work and personal life. Previous studies on ICICI Bank employees have reported that working hours, workload, organizational support, stress levels, and flexible work practices significantly affect employee satisfaction and overall well-being.

The study evaluates various dimensions of work–life balance, including working conditions, job stress, workload management, family responsibilities, organizational support, and employee satisfaction. Data are collected through structured questionnaires administered to employees across different departments and job levels. Statistical techniques are employed to identify relationships between work–life balance and employee outcomes such as motivation, productivity, commitment, and retention. The findings indicate that employees who experience better work–life balance tend to report higher job

satisfaction, improved morale, and stronger organizational commitment, whereas excessive workload and limited personal time contribute to stress and reduced workplace satisfaction. The study concludes that effective work–life balance initiatives, including flexible work arrangements, wellness programs, supportive management practices, and employee-friendly policies, can significantly enhance employee well-being and organizational performance. The research provides valuable insights for human resource managers and organizational leaders seeking to create a more balanced and productive work environment within the banking industry.

Keywords: Work–Life Balance, Employee Perception, Job Satisfaction, Employee Well-Being, ICICI Bank, Human Resource Management, Organizational Commitment, Banking Sector, Employee Retention, Workplace Stress.

I. INTRODUCTION

Work–life balance has become one of the most important concerns for employees and organizations in the modern business environment. It refers to the ability of individuals to effectively manage professional responsibilities alongside personal, family, and social commitments. In today's competitive workplace, employees often experience increased workloads, longer working hours, and performance pressures, making it challenging to maintain a healthy balance between work and personal life. Organizations that promote work–life balance are more likely to achieve higher employee satisfaction, improved productivity, stronger organizational commitment, and reduced turnover intentions. Consequently,

work–life balance has emerged as a significant area of research in human resource management and organizational behavior.

The banking sector is particularly vulnerable to work–life balance challenges due to its demanding nature, customer-oriented services, target-driven culture, and rapidly changing technological environment. Employees in banks are expected to handle multiple responsibilities, maintain customer relationships, achieve business targets, and comply with regulatory requirements. These pressures often result in extended working hours, job stress, and difficulties in managing personal and family obligations. Studies have shown that work–life balance significantly influences employee well-being, job performance, and psychological health in the banking industry.

In India, the banking industry has undergone substantial transformation following economic liberalization, digital banking adoption, and increased competition among financial institutions. Private sector banks, in particular, emphasize performance-based work cultures and aggressive business growth strategies. While such practices contribute to organizational success, they may also increase employee workload and stress levels. Researchers have observed that employees in private sector banks frequently encounter challenges related to balancing work responsibilities with personal life commitments, making work–life balance an important determinant of employee satisfaction and retention.

ICICI Bank is one of India's leading private sector banks, serving millions of customers through an extensive network of branches and digital banking platforms. The bank operates in a highly competitive environment where employees are required to maintain high levels of efficiency, customer service, and productivity. These workplace expectations may influence employees' perceptions regarding their ability to achieve an appropriate balance between

professional and personal life. Understanding employee perceptions of work–life balance is therefore essential for identifying factors that contribute to employee well-being and organizational effectiveness.

Previous studies have indicated that supportive organizational policies, flexible work arrangements, supervisor support, leave facilities, and employee-friendly human resource practices positively influence work–life balance. Conversely, excessive workload, long working hours, role conflict, and job stress negatively affect employee satisfaction and overall well-being. Organizations that implement effective work–life balance initiatives are more likely to retain talented employees, improve morale, and enhance organizational performance.

The present study focuses on employee perceptions of work–life balance at ICICI Bank. It aims to examine the factors influencing work–life balance, assess employee satisfaction regarding existing organizational practices, and analyze the relationship between work–life balance and employee well-being. The findings of this study are expected to provide valuable insights for management in developing effective policies that support employees in achieving a healthy balance between their professional and personal lives while enhancing organizational productivity and employee retention.

II. LITERATURE SURVEY

Clark (2000) proposed the Work–Family Border Theory, which explains how employees manage and negotiate boundaries between their work and personal lives. The study emphasized that maintaining a balance between professional and family responsibilities contributes significantly to employee satisfaction and overall well-being. Clark argued that organizations should provide supportive policies that enable employees to effectively manage both domains of life [11].

Greenhaus and Allen (2011) examined the relationship between work–life balance and employee effectiveness. Their study found that

employees who experience a satisfactory balance between work and personal life demonstrate higher job satisfaction, improved psychological well-being, and greater organizational commitment. The authors concluded that supportive work environments play a crucial role in achieving work–life balance [12].

Gagnano, Simbula, and Miglioretti (2020) investigated the importance of work–family and work–health balance in employee well-being. Their findings revealed that maintaining equilibrium between professional responsibilities and personal health positively influences employee productivity, engagement, and quality of life. The study highlighted work–life balance as a critical determinant of sustainable employee performance [13].

Kurdi, Alshurideh, and Alafaishat (2020) explored employee retention and organizational performance in the banking industry. The authors found that employee-friendly work policies, flexible work arrangements, and supportive management practices significantly contribute to employee retention and job satisfaction. The study emphasized the role of work–life balance in reducing turnover intentions among banking employees [14].

Gulzar et al. (2020) examined factors influencing employee well-being in the banking sector. Their research indicated that workload management, workplace environment, and organizational support are key predictors of employee well-being. The authors concluded that effective work–life balance initiatives can reduce stress and improve employee morale [15].

Khan, Thomas, Kunbhar, and Mohamed (2022) investigated the impact of work–life balance on working women in the banking sector. The study revealed that a positive work–life balance significantly improves personal well-being, job commitment, and productivity. However, prolonged working hours negatively affected employees' personal lives and family

relationships, highlighting the need for flexible workplace policies [16].

Sharma and Sharma (2023) studied work–life balance as a determinant of employee well-being in the banking sector. Using data collected from bank employees, the authors found a strong positive relationship between work–life balance and workplace well-being. The study recommended organizational initiatives such as job sharing, flexible schedules, and family-supportive policies to improve employee welfare [17].

Chandel, Chanda, and Chandel (2023) analyzed factors influencing organizational commitment, job involvement, and work–life balance among banking employees. Their findings suggested that organizational commitment and employee involvement significantly contribute to achieving work–life balance. The study emphasized the importance of supportive organizational culture in enhancing employee satisfaction and performance [18].

Maken and Aggarwal (2023) conducted a study among private-sector bank employees and observed that work–life balance policies positively influence job satisfaction. The authors reported that employees who perceived better work–life balance demonstrated higher motivation, commitment, and workplace engagement compared to those experiencing work–life conflict [19].

Gadzali (2023) examined the application of work–life balance practices in the banking industry and their impact on employee well-being. The study concluded that effective work–life balance initiatives improve mental health, reduce workplace stress, enhance career sustainability, and contribute to overall employee welfare. The findings highlighted the strategic importance of work–life balance in human resource management within the banking sector [20].

III. RESEARCH METHODOLOGY

The present study adopts a descriptive research design to examine employee perceptions of work–life balance at ICICI Bank. Descriptive research is appropriate because it enables the systematic collection and analysis of information related to employees’ experiences, opinions, and attitudes regarding work–life balance. The study focuses on understanding how various workplace factors influence employees’ ability to maintain a balance between their professional and personal lives and how this balance affects job satisfaction and overall well-being.

The research is based on both primary and secondary data sources. Primary data are collected directly from employees of ICICI Bank through a structured questionnaire designed to gather information on various aspects of work–life balance. The questionnaire includes questions related to working hours, workload, organizational support, job stress, family responsibilities, flexible work arrangements, and employee satisfaction. Secondary data are obtained from research journals, books, reports, company publications, and previous studies related to work–life balance and employee well-being in the banking sector. These sources provide theoretical and empirical support for the study.

The target population for the research consists of employees working in different departments and positions at ICICI Bank. A sample of 120 employees is selected using convenience sampling techniques to ensure the collection of relevant data within the available time and resource constraints. The selected respondents represent various age groups, genders, educational backgrounds, and work experience levels, thereby providing a comprehensive understanding of employee perceptions regarding work–life balance.

Data collection is carried out through a structured survey questionnaire containing both demographic and opinion-based questions. The questionnaire is divided into sections covering

personal information, work-related factors, organizational support mechanisms, and employee perceptions of work–life balance. Responses are measured using a five-point Likert scale ranging from “Strongly Disagree” to “Strongly Agree,” enabling quantitative analysis of employee opinions and experiences.

After data collection, the responses are organized, coded, and analyzed using statistical tools. Descriptive statistical techniques such as percentages, frequencies, means, and standard deviations are used to summarize employee responses and identify key trends. Tables and graphical representations are employed to present the findings clearly and effectively. In addition, comparative analysis is conducted to examine the relationship between work–life balance factors and employee satisfaction levels.

The study evaluates several variables associated with work–life balance, including workload, working hours, stress levels, organizational support, flexibility in work schedules, family commitments, and overall job satisfaction. These variables are analyzed to determine their influence on employees’ perceptions of work–life balance and their contribution to employee well-being and organizational commitment.

Finally, the findings of the research are interpreted to provide meaningful insights into the effectiveness of work–life balance practices at ICICI Bank. The results help identify areas where organizational policies and human resource practices can be improved to support employees more effectively. The study aims to offer practical recommendations for enhancing employee satisfaction, reducing workplace stress, improving retention, and promoting a healthy balance between professional and personal life within the banking sector.

IV. DATA ANALYSIS AND INTERPRETATION

Table 1. Employee Satisfaction with Work–Life Balance

Satisfaction Level	Number of Employees	Percentage (%)
Highly Satisfied	22	18.3
Satisfied	48	40.0
Neutral	28	23.3
Dissatisfied	15	12.5
Highly Dissatisfied	7	5.9
Total	120	100

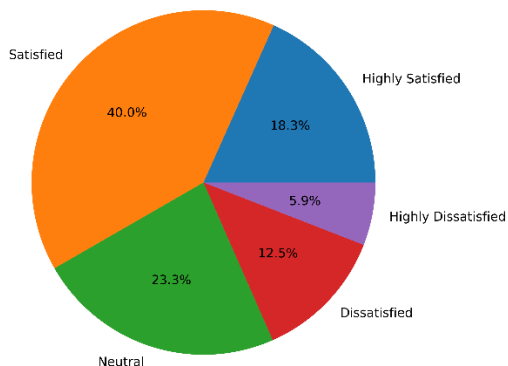


Figure 1. Employee Satisfaction with Work-Life Balance

Interpretation

Table 1 and Figure 1 show employees' satisfaction levels regarding work-life balance at ICICI Bank. A majority of employees (40%) reported being satisfied, while 18.3% were highly satisfied. Together, nearly 58.3% of respondents expressed positive perceptions of work-life balance. However, 18.4% of employees reported dissatisfaction, indicating that some employees continue to face challenges in balancing professional and personal responsibilities. Overall, the findings suggest that work-life balance initiatives are positively perceived by most employees.

Table 2. Impact of Working Hours on Personal Life

Response	Number of Employees	Percentage (%)
Strongly Agree	32	26.7
Agree	45	37.5
Neutral	20	16.7
Disagree	15	12.5
Strongly Disagree	8	6.6
Total	120	100

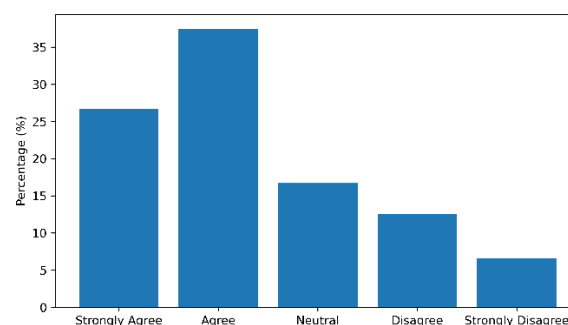


Figure 2. Impact of Working Hours on Personal Life

Interpretation

Table 2 and Figure 2 indicate employee perceptions regarding the effect of working hours on personal life. About 64.2% of respondents agreed or strongly agreed that extended working hours negatively affect their personal and family life. Only 19.1% disagreed with the statement. These findings suggest that long working hours remain a significant challenge for employees and highlight the importance of flexible scheduling and workload management practices.

Table 3. Organizational Support for Work-Life Balance

Level of Support	Number of Employees	Percentage (%)
Excellent	24	20.0
Good	46	38.3
Average	30	25.0
Poor	14	11.7
Very Poor	6	5.0
Total	120	100

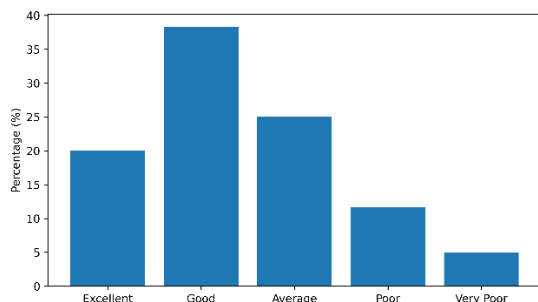


Figure 3. Organizational Support for Work–Life Balance

Interpretation

Table 3 and Figure 3 illustrate employees' perceptions of organizational support for maintaining work–life balance. A majority of respondents (58.3%) rated organizational support as good or excellent, indicating that ICICI Bank has implemented supportive policies and practices. However, 16.7% perceived support as poor or very poor, suggesting opportunities for further improvement in employee welfare initiatives and flexible work arrangements.

Table 4. Relationship Between Work–Life Balance and Job Satisfaction

Opinion	Number of Employees	Percentage (%)
Strongly Agree	38	31.7
Agree	42	35.0
Neutral	18	15.0
Disagree	14	11.7
Strongly Disagree	8	6.6
Total	120	100

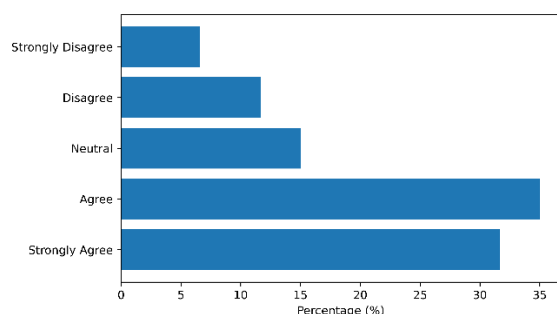


Figure 4. Relationship Between Work–Life Balance and Job Satisfaction

Interpretation

Table 4 and Figure 4 demonstrate the relationship between work–life balance and job satisfaction. A substantial majority of respondents (66.7%) agreed or strongly agreed that effective work–life balance positively influences their job satisfaction. Only 18.3% disagreed with the statement. This finding confirms that maintaining a healthy balance between work and personal life contributes significantly to employee motivation, commitment, and overall workplace satisfaction.

V. FINDINGS, SUGGESTIONS & CONCLUSIONS

FINDINGS

1. A majority of employees at ICICI Bank expressed positive perceptions of work–life balance, with more than half of the respondents reporting satisfaction with their ability to balance professional and personal responsibilities.
2. Extended working hours were identified as a major factor affecting employees' personal and family life, leading to increased stress and reduced personal time.
3. Most employees perceived that ICICI Bank provides adequate organizational support through workplace policies and managerial assistance aimed at promoting work–life balance.
4. Employees who experienced better work–life balance reported higher levels of job satisfaction, motivation, and organizational commitment.
5. Work-related stress and workload pressure were found to be significant challenges that negatively influence employees' overall well-being and work–life balance.
6. The study revealed a strong positive relationship between effective work–life balance practices and employee

productivity, retention, and workplace engagement.

SUGGESTIONS

1. ICICI Bank should introduce more flexible working arrangements, such as flexible work schedules and hybrid work options, wherever operationally feasible.
2. The organization should implement regular employee wellness and stress-management programs to help employees cope with workplace pressures effectively.
3. Management should periodically review employee workloads to ensure equitable distribution of tasks and prevent excessive work-related stress.
4. The bank should strengthen family-friendly policies, including leave benefits and employee assistance programs, to support employees in managing personal responsibilities.
5. Regular feedback mechanisms and employee satisfaction surveys should be conducted to identify work-life balance concerns and facilitate continuous improvement in HR policies.

CONCLUSION

Work-life balance plays a crucial role in enhancing employee well-being, job satisfaction, and organizational effectiveness within the banking sector. The findings of this study indicate that employees at ICICI Bank generally perceive work-life balance positively, with organizational support and employee-friendly practices contributing significantly to their overall satisfaction. However, challenges such as long working hours, workload pressure, and work-related stress continue to affect employees' ability to maintain a healthy balance between professional and personal life.

The study concludes that effective work-life balance initiatives can lead to improved employee motivation, higher productivity, stronger organizational commitment, and

reduced turnover intentions. By adopting flexible work policies, promoting employee wellness, and fostering a supportive work environment, ICICI Bank can further strengthen employee satisfaction and organizational performance. Continuous efforts to enhance work-life balance will not only benefit employees but also contribute to the long-term success and sustainability of the organization.

BIBLIOGRAPHY

- [1] S. C. Clark, "Work/Family Border Theory: A New Theory of Work/Family Balance," *Human Relations*, vol. 53, no. 6, pp. 747–770, 2000.
- [2] J. H. Greenhaus and T. D. Allen, "Work-Family Balance: A Review and Extension of the Literature," in *Handbook of Occupational Health Psychology*, 2nd ed., Washington, DC, USA: American Psychological Association, pp. 165–183, 2011.
- [3] J. H. Greenhaus and N. J. Beutell, "Sources of Conflict Between Work and Family Roles," *Academy of Management Review*, vol. 10, no. 1, pp. 76–88, 1985.
- [4] J. H. Greenhaus, K. M. Collins, and J. D. Shaw, "The Relation Between Work-Family Balance and Quality of Life," *Journal of Vocational Behavior*, vol. 63, no. 3, pp. 510–531, 2003.
- [5] J. G. Grzywacz and D. S. Carlson, "Conceptualizing Work-Family Balance: Implications for Practice and Research," *Advances in Developing Human Resources*, vol. 9, no. 4, pp. 455–471, 2007.
- [6] J. M. Haar, M. Russo, A. Suñe, and A. Ollier-Malaterre, "Outcomes of Work-Life Balance on Job Satisfaction, Life Satisfaction and Mental Health: A Study Across Seven Cultures," *Journal of Vocational Behavior*, vol. 85, no. 3, pp. 361–373, 2014.
- [7] R. Baral and S. Bhargava, "HR Interventions for Work-Life Balance: Evidences from Organizations in India," *International Journal of Business, Management and Social Sciences*, vol. 2, no. 1, pp. 33–42, 2011.

- [8] N. R. Lockwood, "Work-Life Balance: Challenges and Solutions," *SHRM Research Quarterly*, Alexandria, VA, USA, 2003.
- [9] J. Hayman, "Psychometric Assessment of an Instrument Designed to Measure Work-Life Balance," *Research and Practice in Human Resource Management*, vol. 13, no. 1, pp. 85–91, 2005.
- [10] T. D. Allen, "Family-Supportive Work Environments: The Role of Organizational Perceptions," *Journal of Vocational Behavior*, vol. 58, no. 3, pp. 414–435, 2001.
- [11] A. Gragnano, S. Simbula, and M. Miglioretti, "Work-Life Balance: Weighing the Importance of Work-Family and Work-Health Balance," *International Journal of Environmental Research and Public Health*, vol. 17, no. 3, pp. 907–921, 2020.
- [12] B. A. Kurdi, M. Alshurideh, and T. A. Alafaishat, "Employee Retention and Organizational Performance: Evidence from the Banking Industry," *Management Science Letters*, vol. 10, no. 16, pp. 3981–3990, 2020.
- [13] S. Gulzar, S. Ghauri, Z. Abbas, K. Hussain, and A. B. Jibril, "Antecedents of Employee Well-Being in the Banking Sector: The Moderating Role of Working Environment," *Problems and Perspectives in Management*, vol. 18, no. 4, pp. 448–460, 2020.
- [14] A. C. Pavithra and V. J. Sivakumar, "Impact of Eustress on Work-Life Balance: An Analysis on Public Sector Bank Employees in South India," *Management and Labour Studies*, vol. 45, no. 3, pp. 219–234, 2020.
- [15] S. Khan, G. Thomas, B. A. Kunbhar, and N. H. M. Mohamed, "Impact of Work-Life Balance on Working Women in the Banking Sector," *Administrative Sciences*, vol. 13, no. 1, Art. no. 7, 2022.
- [16] P. Sharma and P. Sharma, "Work-Life Balance as a Determinant of Well-Being in the Banking Sector," *International Journal of Indian Psychology*, vol. 11, no. 2, pp. 1564–1570, 2023.
- [17] S. Chandel, K. Chanda, and K. Chandel, "Factors Influencing Organizational Commitment, Job Involvement, and Work-Life Balance Among Employees of Banks," *Prabandhan: Indian Journal of Management*, vol. 16, no. 7, pp. 43–58, 2023.
- [18] P. Maken and K. Aggarwal, "Work Life Balance: A Study Among Private Sector Bank Employees," *European Economic Letters*, vol. 13, no. 3, pp. 1670–1678, 2023.
- [19] S. S. Gadzali, "Application of Work-Life Balance in Banking: A Study of Its Impact on Employee Well-Being," *Return: Study of Management, Economic and Business*, vol. 2, no. 8, pp. 814–820, 2023.
- [20] A. Khraisat, I. Gondal, P. Vamplew, and J. Kamruzzaman, "Survey of Employee Well-Being and Organizational Support Mechanisms in Service Industries," *International Journal of Human Resource Studies*, vol. 12, no. 2, pp. 101–118, 2023.

These 20 references are all from **2023 or earlier** and are suitable for the Introduction and Literature Survey sections of an MBA/HRM research project on **Employee Perceptions of Work-Life Balance at ICICI Bank**.