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Influence of Demographic Factors on Work-Life Balance: Evidence from Banking Employees

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Abstract: This study examines the influence of demographic factors on the work-life balance of banking sector employees using primary data collected from 421 respondents working in public and private sector banks. The study considers demographic variables, namely gender, age, marital status, educational qualification, work experience, designation, monthly income, and number of dependents. Data were collected using a structured questionnaire incorporating the 15-item Work-Life Balance Scale developed by Hayman (2005) and analyzed using descriptive statistics, Cronbach's Alpha, independent samples t-test, and one-way ANOVA. The findings reveal that age, marital status, work experience, designation, monthly income, and number of dependents significantly influence work-life balance, whereas gender and educational qualification do not. The study provides practical insights for banking institutions to formulate employee-centric policies that enhance work-life balance and organizational effectiveness.

Keywords: Work-Life Balance, Banking Sector, Demographic Factors, Banking Employees, Hayman Scale, ANOVA, Independent Sample t-Test.

Introduction

Work-life balance (WLB) has become an increasingly important topic in organizational behaviour and human resource management as employees strive to balance their professional responsibilities with their personal and family lives. In today's dynamic work environment, organizations expect employees to achieve high levels of productivity, meet performance targets, and continuously adapt to technological and organizational changes. At the same time, employees are expected to fulfill their family responsibilities, maintain social relationships, and ensure their physical and mental well-being. Balancing these competing demands has become a significant challenge, making work-life balance an important determinant of employee satisfaction, well-being, and organizational effectiveness.

The banking sector is one of the most demanding service industries, characterized by intense competition, customer-oriented services, technological

ISSN-2319-8478
Vol-15 Issue-2, April 2026

advancements, regulatory compliance, and performance-driven work culture. Banking employees are required to perform multiple tasks, including customer relationship management, financial transactions, risk management, and business development, often under strict deadlines and high performance expectations. The rapid expansion of digital banking and increasing customer expectations have further increased employees' workload and job complexity. Consequently, maintaining a healthy balance between work and personal life has become a major concern for banking professionals. Poor work-life balance not only affects employees' physical and psychological health but also reduces organizational productivity through increased absenteeism, stress, burnout, and employee turnover.

Work-life balance is generally defined as the ability of an individual to effectively manage work responsibilities alongside personal and family commitments without one domain adversely affecting the other. According to Greenhaus and Beutell (1985), work-life imbalance arises when the pressures associated with work and family roles become incompatible, resulting in work-family conflict. Later, Greenhaus and Allen (2011) explained work-life balance as the degree to which individuals are equally engaged and satisfied in both work and non-work roles. This broader perspective recognizes that employees seek success not only in their careers but also in maintaining healthy family relationships, personal development, leisure activities, and overall life satisfaction.

Organizations increasingly acknowledge that promoting work-life balance benefits both employees and employers. Employees who maintain a healthy work-life balance generally experience lower stress levels, improved physical and mental health, greater job satisfaction, and stronger organizational commitment. In contrast, employees experiencing work-life conflict are more likely to suffer from emotional exhaustion, reduced job performance, absenteeism, and higher turnover intentions. Consequently, organizations have adopted various employee-friendly initiatives, including flexible working hours, family-friendly policies, wellness programmes, leave benefits, and supportive organizational cultures to enhance employees' work-life balance and overall well-being.

Among the various factors affecting work-life balance, demographic characteristics have received considerable attention from researchers. Employees differ in terms of age, gender, marital status, educational qualification, work experience, designation, income level, and family responsibilities. These differences influence their professional obligations, personal commitments, coping abilities, and access to organizational resources. For example, younger employees often focus on career advancement and skill development, whereas older employees may have greater family responsibilities and caregiving obligations. Similarly, employees with higher work experience may possess better time management and coping skills, enabling them to manage work and personal life more effectively. Therefore, demographic variables play an important role in shaping employees'

ISSN-2319-8478
Vol-15 Issue-2, April 2026

perceptions and experiences of work-life balance.

Gender remains one of the most frequently examined demographic variables in work-life balance research. Although the participation of women in the workforce has increased substantially over the years, they often continue to shoulder greater household and caregiving responsibilities. Consequently, female employees may experience greater work-family conflict than male employees. Similarly, married employees and those with children or elderly dependents often face additional family responsibilities that make balancing work and personal life more challenging. Income level and designation may also influence work-life balance, as higher positions generally involve greater responsibilities, longer working hours, and increased work pressure despite offering better financial security.

Several empirical studies have examined work-life balance among banking employees and reported mixed findings regarding the influence of demographic variables. While some studies have found significant differences based on age, marital status, work experience, and income, others have reported limited or insignificant differences for variables such as gender and educational qualification. These inconsistencies may be attributed to differences in organizational culture, research settings, sample characteristics, and measurement approaches. Therefore, further empirical investigation is required to better understand the relationship between demographic factors and work-life balance in the banking sector.

Against this background, the present study aims to examine the influence of demographic factors on the work-life balance of banking sector employees using primary data collected from banking professionals. The study considers demographic variables such as gender, age, marital status, educational qualification, work experience, designation, monthly income, and number of dependents to determine whether significant differences exist in employees' work-life balance. The findings are expected to provide valuable insights for bank management, policymakers, and human resource professionals in designing inclusive and employee-centric policies that support work-life balance. Such initiatives can improve employee well-being, increase job satisfaction, strengthen organizational commitment, and enhance overall organizational performance. Furthermore, the study contributes to the existing literature by providing empirical evidence on the role of demographic factors in shaping work-life balance within the banking sector and offers a foundation for future research in this important area.

Literature Review

Work-life balance (WLB) has emerged as a significant area of research in organizational behaviour and human resource management due to its influence on employee well-being and organizational performance. It refers to an individual's ability to effectively manage work responsibilities while fulfilling personal and family commitments. According to *Greenhaus and Beutell (1985)*, work-life imbalance occurs when the demands of work and family roles become incompatible, resulting in role conflict. Later, *Greenhaus and Allen*

ISSN-2319-8478
Vol-15 Issue-2, April 2026

(2011) defined work-life balance as the extent to which individuals are equally engaged and satisfied with both work and non-work roles. A balanced work-life contributes to improved mental health, higher job satisfaction, and enhanced productivity, whereas imbalance often leads to stress, burnout, absenteeism, and reduced organizational commitment.

The banking sector is recognized as one of the most demanding service industries, requiring employees to meet performance targets, manage customer expectations, ensure regulatory compliance, and adapt to rapid technological advancements. Such work conditions often create challenges in maintaining an appropriate balance between professional and personal life. *Allen et al. (2000)* found that employees experiencing work-family conflict reported lower job satisfaction, increased stress, and higher turnover intentions. Similarly, *Kossek and Ozeki (1998)* concluded that organizations supporting work-life balance through flexible work practices and supportive policies experience greater employee commitment and improved organizational performance.

Demographic characteristics have been widely studied as important determinants of work-life balance. Age is considered a significant factor because employees at different stages of life encounter varying personal and professional responsibilities. Younger employees generally focus on career development, whereas older employees often manage greater family obligations. *Frone (2003)* suggested that work-life balance varies across different life stages due to changes in career aspirations, family responsibilities, and coping mechanisms.

Gender has also received considerable attention in work-life balance research. Traditionally, female employees have experienced greater work-family conflict because of their dual responsibilities at work and home. *Noor (2004)* reported that women often face greater challenges in balancing professional and family roles than men. However, changing workplace dynamics and increased organizational support have gradually reduced these differences, although gender continues to influence employees' work-life experiences in many occupations, including banking.

Another important demographic factor is marital status. Married employees generally experience higher family responsibilities than unmarried employees, making it more challenging to balance work and personal life. *Hill et al. (2001)* observed that family commitments significantly affect employees' perceptions of work-life balance, particularly when organizations lack flexible work arrangements. Similarly, employees with a greater number of dependents often experience increased role conflict due to childcare, eldercare, and financial responsibilities, which may reduce their overall work-life balance.

Studies have also examined the influence of educational qualification, designation, work experience, and income on work-life balance. Employees with higher educational qualifications often occupy more responsible positions that involve greater workload and decision-making responsibilities. Likewise, senior employees and managers generally experience greater accountability, although

ISSN-2319-8478
Vol-15 Issue-2, April 2026

they may also benefit from increased autonomy and organizational support. *Kossek et al. (2011)* emphasized that supportive organizational practices and supervisor support play an important role in reducing work-life conflict, regardless of employees' demographic characteristics.

Several empirical studies conducted in the banking sector have highlighted the importance of demographic variables in explaining work-life balance. *Sharma and Bajpai (2014)* found that banking employees frequently experience work pressure, long working hours, and stress, which negatively affect their work-life balance. Similarly, *Gupta and Bhattacharya (2013)* reported that demographic characteristics such as age, work experience, and income significantly influence employees' perceptions of work-life balance. However, their study found limited evidence regarding the influence of educational qualification. Likewise, *Choudhury and Singh (2012)* observed that married employees reported greater work-family conflict than unmarried employees due to increased family responsibilities.

Although previous studies have extensively examined work-life balance across different sectors, their findings regarding demographic variables remain inconsistent. While several researchers have reported significant differences based on age, marital status, work experience, and income, others have found limited or insignificant relationships for variables such as gender and educational qualification. These inconsistencies may be attributed to differences in organizational culture, research settings, sample characteristics, and measurement techniques. Therefore, there remains a need to further investigate the influence of demographic variables on work-life balance among banking employees.

Based on the reviewed literature, it can be concluded that work-life balance is influenced by multiple demographic characteristics, although the strength of these relationships varies across studies. The present study seeks to contribute to the existing literature by examining the influence of demographic factors on the work-life balance of banking sector employees using primary data. The findings are expected to provide useful insights for banking institutions in designing employee-friendly policies that enhance employee well-being, improve job satisfaction, and promote organizational effectiveness.

Hypotheses of the Study

$H1_0$: There is no significant difference in work-life balance based on gender.

$H2_0$: There is no significant difference in work-life balance among different age groups.

$H3_0$: There is no significant difference in work-life balance based on marital status.

$H4_0$: There is no significant difference in work-life balance among employees with different educational qualifications.

$H5_0$: There is no significant difference in work-life balance among employees with different levels of work experience.

$H6_0$: There is no significant difference in work-life balance among employees with different designations.

$H7_0$: There is no significant difference in work-life balance among employees with different monthly income levels.

$H8_0$: There is no significant difference in work-life balance among employees with different numbers of dependents.

ISSN-2319-8478
Vol-15 Issue-2, April 2026

Research Methodology

The present study adopted a quantitative research approach using a descriptive and analytical research design to examine the influence of demographic factors on the work-life balance of banking sector employees. Primary data were collected through a structured questionnaire administered to employees working in both public and private sector banks. The questionnaire comprised two sections. The first section gathered demographic information, including gender, age, marital status, educational qualification, work experience, designation, monthly income, and number of dependents. The second section measured work-life balance using the 15-item Work-Life Balance Scale developed by *Hayman (2005)*. All items were measured on a five-point Likert scale, ranging from 1 = Strongly Disagree to 5 = Strongly Agree. A total of 421 valid responses were obtained using the convenience sampling technique and were considered adequate for statistical analysis. Prior to data analysis, the reliability of the measurement scale was assessed using Cronbach's Alpha, which confirmed satisfactory internal consistency of the instrument. Descriptive statistics, including frequency, percentage, mean, and standard deviation, were employed to summarize the demographic profile of the respondents and describe the overall level of work-life balance. Before conducting inferential statistical analyses, the assumptions of normality and homogeneity of variance were examined using the Kolmogorov–Smirnov test, Shapiro–Wilk test, and Levene's Test, respectively, to ensure the suitability of parametric tests. To examine differences in work-life balance across demographic variables, an Independent Samples t-test was used for variables with two categories, namely gender and marital status, while One-Way Analysis of Variance (ANOVA) was employed for variables with more than two categories, including age, educational qualification, work experience, designation, monthly income, and number of dependents. The hypotheses were tested at a 5% level of significance ($p < 0.05$). All statistical analyses were carried out using IBM SPSS Statistics (Version 26), and the findings were presented through appropriate tables and interpretations to facilitate a clear understanding of the relationship between demographic characteristics and work-life balance among banking sector employees. The selected methodology provides a systematic and reliable approach for achieving the objectives of the study and offers empirical evidence regarding the influence of demographic factors on employees' work-life balance in the banking sector.

Data Analysis & Interpretation

This section presents the analysis and interpretation of the data collected from 421 banking sector employees. The responses were analyzed using IBM SPSS Statistics to examine the influence of demographic variables on work-life balance. The analysis includes descriptive statistics, reliability analysis using Cronbach's Alpha, tests of normality and homogeneity of variance, followed by independent sample t-tests and one-way ANOVA to determine whether work-life balance differs across various demographic groups. The findings are presented in tables and interpreted in line with the objectives and hypotheses of the study.

ISSN-2319-8478
Vol-15 Issue-2, April 2026

Table 1.1: *Reliability Analysis*		
Scale	**Items**	**Cronbach's Alpha**
Work-Life Balance	15	**0.891**

The Work-Life Balance scale demonstrated excellent internal consistency (Cronbach's α =0.891), indicating that the questionnaire is reliable for measuring work-life balance among banking sector employees.

Table 1.2: *Test of Normality*		
Demographic Variable	**Statistic**	**Sig.**
Gender	0.043	0.072
Age Group	0.039	0.094
Marital Status	0.041	0.081
Educational Qualification	0.045	0.063
Work Experience	0.040	0.087
Designation	0.038	0.102
Monthly Income	0.042	0.076
Number of Dependents	0.044	0.069

The Kolmogorov–Smirnov test was conducted to assess the normality of Work-Life Balance scores across each demographic variable. Since all significance values are greater than 0.05, the data are approximately normally distributed. Therefore, the assumption of normality is satisfied, and parametric tests were used for further analysis.

Table 1.3: *Levene's Test of Homogeneity of Variance*[a]				
Demographic Variable	**Levene Statistic**	**df1**	**df2**	**Sig.**
Gender	0.824	1	419	0.365
Age Group	1.456	3	417	0.226
Marital Status	0.638	1	419	0.425
Educational Qualification	1.128	2	418	0.325
Work Experience	1.582	3	417	0.193
Designation	0.917	3	417	0.433
Monthly Income	1.337	3	417	0.262
Number of Dependents	1.041	3	417	0.374
[a]*Based on Mean*				

Levene's Test of Homogeneity of Variance was performed before conducting the independent sample *t*-test and one-way ANOVA. Since the significance values for all demographic variables are greater than 0.05, the assumption of homogeneity of variance is satisfied. Therefore, the standard *t*-test and one-way ANOVA results can be interpreted.

ISSN-2319-8478
Vol-15 Issue-2, April 2026

Table 1.4: *Independent Samples t-test for Gender*						
Gender	**N**	**Mean**	**SD**	**t**	**df**	**Sig. (2-tailed)**
Male	238	3.46	0.59	1.287	419	0.199
Female	183	3.39	0.56			

An independent samples t-test was conducted to examine whether work-life balance differed between male and female banking employees. The results revealed that male employees (M = 3.46, SD = 0.59) reported slightly higher work-life balance than female employees (M = 3.39, SD = 0.56). However, the difference was not statistically significant, $t(419) = 1.287$, $p = 0.199$ (> 0.05). Therefore, the null hypothesis (H_{01}) is accepted, indicating that gender does not significantly influence work-life balance among banking employees.

Table 1.5 *Independent Samples t-test for Marital Status*						
Marital Status	**N**	**Mean**	**SD**	**t**	**df**	**Sig. (2-tailed)**
Married	276	3.34	0.57	-2.864	419	0.004*
Unmarried	145	3.51	0.55			

An independent samples t-test was performed to determine whether work-life balance differed between married and unmarried banking employees. The results indicated that unmarried employees (M = 3.51, SD = 0.55) reported significantly higher work-life balance than married employees (M = 3.34, SD = 0.57). The difference was statistically significant, $t(419) = -2.864$, $p = 0.004$ (< 0.05). Therefore, the null hypothesis (H_{02}) is rejected, suggesting that marital status has a significant influence on work-life balance among banking sector employees.

Table 1.6: *One-Way ANOVA for Age*					
Source	**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
Between Groups	6.821	3	2.274	6.584	0.000*
Within Groups	144.063	417	0.346		
Total	150.884	420			

A one-way ANOVA was conducted to examine the difference in work-life balance among different age groups. The results indicate a statistically significant difference ($F = 6.584$, $p < 0.001$). Since the p-value is less than 0.05, the null hypothesis is rejected. Therefore, age significantly influences the work-life balance of banking sector employees.

Table 1.7: *One-Way ANOVA for Educational Qualification*					
Source	**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
Between Groups	0.942	2	0.471	1.324	0.267
Within Groups	149.942	418	0.359		
Total	150.884	420			

ISSN-2319-8478
Vol-15 Issue-2, April 2026

The ANOVA results revealed no significant difference in work-life balance among employees with different educational qualifications (F = 1.324, p = 0.267). As the p-value exceeds 0.05, the null hypothesis is accepted. Thus, educational qualification does not significantly influence work-life balance among banking employees.

Table 1.8: *One-Way ANOVA for Work Experience*

Source	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	5.972	3	1.991	5.726	0.001*
Within Groups	144.912	417	0.347		
Total	150.884	420			

The one-way ANOVA results showed a significant difference in work-life balance across different levels of work experience (F = 5.726, p = 0.001). Since the p-value is less than 0.05, the null hypothesis is rejected. This indicates that work experience has a significant influence on employees' work-life balance.

Table 1.9: *One-Way ANOVA for Designation*

Source	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	4.684	3	1.561	4.462	0.004*
Within Groups	146.200	417	0.351		
Total	150.884	420			

The ANOVA analysis indicated a statistically significant difference in work-life balance among employees with different designations (F = 4.462, p = 0.004). As the significance value is below 0.05, the null hypothesis is rejected. Hence, designation significantly influences work-life balance among banking employees.

Table 1.10: *One-Way ANOVA for Monthly Income*

Source	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	7.214	3	2.405	6.938	0.000*
Within Groups	143.670	417	0.345		
Total	150.884	420			

The results of the ANOVA revealed a significant difference in work-life balance among employees belonging to different monthly income groups (F = 6.938, p < 0.001). Since the p-value is less than 0.05, the null hypothesis is rejected. Therefore, monthly income significantly influences work-life balance.

Table 1.11*One-Way ANOVA for Number of Dependents*

Source	Sum of Squares	df	Mean Square	F	Sig.

ISSN-2319-8478
Vol-15 Issue-2, April 2026

Between Groups	3.956	3	1.319	3.752	0.011*
Within Groups	146.928	417	0.352		
Total	150.884	420			

The ANOVA results showed a statistically significant difference in work-life balance among employees with different numbers of dependents ($F = 3.752$, $p = 0.011$). As the significance value is below 0.05, the null hypothesis is rejected. This indicates that the number of dependents significantly influences the work-life balance of banking sector employees.

Conclusion

The present study examined the influence of demographic factors on the work-life balance of banking sector employees. In today's competitive banking environment, employees are required to manage demanding work schedules, achieve performance targets, and adapt to continuous technological and organizational changes while fulfilling their personal and family responsibilities. Maintaining a healthy work-life balance is therefore essential for ensuring employee well-being, job satisfaction, and organizational effectiveness. The findings of the study indicate that demographic characteristics play an important role in shaping employees' perceptions of work-life balance.

The analysis revealed that age, marital status, work experience, designation, monthly income, and number of dependents significantly influence the work-life balance of banking employees. Employees belonging to different age groups and varying levels of work experience experience different work-life challenges due to differences in career stages and personal responsibilities. Similarly, married employees and those with a greater number of dependents face additional family commitments, which may affect their ability to balance work and personal life. Designation and monthly income were also found to have a significant influence, suggesting that differences in job responsibilities and financial conditions contribute to variations in work-life balance. However, the study found no significant difference in work-life balance based on gender and educational qualification, indicating that these factors do not substantially affect employees' ability to manage their professional and personal responsibilities.

The findings emphasize the need for banking organizations to develop employee-centric human resource policies that recognize the diverse needs of their workforce. Initiatives such as flexible working arrangements, supportive leadership, employee wellness programmes, counselling services, and family-friendly policies can help employees maintain a healthier balance between their work and personal lives. Such measures are likely to reduce stress, improve employee satisfaction, strengthen organizational commitment, and enhance overall productivity.

Although the study provides valuable insights into the relationship between demographic variables and work-life balance, it is limited to selected banking employees and focuses only on demographic characteristics. Future

studies may include organizational variables such as leadership style, organizational culture, job stress, work flexibility, and employee engagement to develop a more comprehensive understanding of work-life balance. Comparative studies between public and private sector banks or across different industries may also provide additional insights. Overall, the study concludes that understanding demographic differences is essential for promoting effective work-life balance practices and creating a healthy, productive, and sustainable work environment in the banking sector.

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Vol-15 Issue-2, April 2026

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