

Balancing Work – Life and Personal – Life Expectancies: Insights from Public and Private Sector Banks

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ABSTRACT

Banking sector is strength for the economic development of any country and the women is playing an important role in functioning of the banking sector. At present, banks are creating more opportunities for women employees. Most of the women prefer jobs in banks because they are more attractive and comfortable. Currently, women employees are facing challenges in fulfilling the responsibilities both in professional life and work life. The present study is to know about the personal life expectations and work-life expectations of women employees working in the public and private sector banks in Visakhapatnam. A sample of 120 respondents was selected using simple random sampling. Data were collected through structured questionnaires based on a five-point Likert scale. Statistical tools including descriptive statistics, ANOVA, and multiple regression analysis were employed. The findings reveal significant differences in expectations across sectors and demographic categories. Regression analysis further indicates that age, marital status, work experience, and type of bank significantly influence work-life and personal-life expectations. The study provides managerial insights for designing gender-sensitive workplace policies.

Keywords: Work-life balance, Banking sector, Women employees, Personal life expectations, Work-life expectations, Regression analysis, Self – management.

INTRODUCTION

Work-life balance plays an important role in day-to-day life. Managing work-life balance is challenging for women employees working in banking sector because of more work in the workplace it can affect personal life directly and making complicated to complete household activities. Work-life balance differs from person to person. Currently, most of the women employees are finding themselves in leading teams, being in important decision-making roles and creating strategies for organizations they work with. Employees are increasingly recognizing the important of promoting a balanced life style, offering flexible working arrangements and wellness programs.

With increased participation of women in leadership, operations, and strategic roles, managing professional responsibilities alongside personal commitments has become increasingly complex. In India, the banking sector—comprising public and private institutions—has undergone structural transformation characterized by technological integration, performance targets, and competitive pressures. These changes have intensified workload and accountability, especially for women employees who often shoulder dual responsibilities at workplace and home. Self-management, therefore, becomes essential in maintaining equilibrium between personal and professional domains. This study examines the work-life and personal-life expectations of women employees in public and private sector banks and statistically evaluates the influence of demographic factors on these expectations.

Challenges that are faced by the women employees at their workplace

Even though we are having gender equity at the workplace, women employees continue to navigate workplaces shaped by deep-rooted discrepancy that impact their daily work lives. Women employees frequently encounter barriers at workplace which will impact their personal life and work-life. The challenges that are faced by women employees at the workplace are unequal pay, under representation in leadership and discrimination. These hindrances can impact their financial stability, career growth and well-being. In the past, women used to give importance in inclusivity, collaboration, creativity and compassion, which are used for driving innovation and navigating complex situations.

Now-a-days organizations are providing more benefits to support workers with caregiving responsibilities, including paid maternity leave, paternity leave and child care services. The benefits are useful for the women employees who continue to bear the majority of family caregiving duties.

Even though flexible work policies are increased, women often face stigma or bias in using them. Due to this they face career setbacks such as missed promotions or slower commitment. Half of the companies provide emergency child care services in 2024. 80% of the organizations offer benefits for fertility treatments and adoption or surrogacy. 80% of employees say flexibility has improved in the last decade.

At present, women employees are freely expressing the need of flexible work options, mentorship programming, leadership development, citing remote arrangements as a primary factor in maintaining their focus, productivity and well-being.

Key initiatives include:

- Family-friendly policies (ex: maternity, paternity leave, childcare etc.)
- Flexible work arrangements.
- Return-to-work programs for employees returning from extended leave.
- Frequent promotion of benefits encouraging their use to reduce stigma.

Why does work-life imbalance occur?

Work-life imbalance occurs when the demands of work and personal life are not managed in a proper way. There are some of the reasons to cause poor work-life balance like excessive workload, lack of time management, inadequate delegation, absence of flexibility, insufficient boundaries, commuting hassles, neglecting self-care, unsupportive work environment, unclear priorities, over committing, technology overload, financial stress, health issues, lack of boundaries in remote work, job insecurity, poor communication, limited access to resources, lack of social support, ignoring hobbies and interests.

REVIEW OF LITERATURE

The banking industry has been widely examined as a high-pressure environment characterized by extended working hours, stringent compliance requirements, and performance-linked incentives. Empirical research suggests that such structural features intensify work–family conflict, especially for women employees who often carry disproportionate domestic responsibilities.

For instance, a study published in *Administrative Sciences* found that work–life balance significantly influences job commitment and personal well-being among women bankers, while excessive working hours negatively affect family satisfaction (Khan et al., 2022). Similarly, Ganapathi (2016) observed that women employees in private sector banks experience greater job strain compared to their counterparts in public sector institutions due to performance-driven cultures.

Comparative analyses indicate notable sectoral variations. Rajan and Rani (2024a) reported that married women employees in public sector banks demonstrated relatively better balance outcomes due to structured working

hours and supportive leave policies. In contrast, private sector employees reported higher stress levels linked to competitive targets and limited autonomy.

Garg and Sharma (2020) argue that Human Resource Information Systems (HRIS) can streamline work processes, reduce administrative burdens, and enhance flexibility in banking institutions. Their findings suggest that technological integration can indirectly contribute to better balance outcomes by improving time management and workflow efficiency.

Further empirical evidence highlights that perceived organizational support positively influences employee satisfaction and psychological well-being. Rajan and Rani (2024b) found that stress management initiatives significantly moderate the relationship between workload and personal-life satisfaction among women in public sector banks. These findings align with the JD–R model, reinforcing the buffering role of organizational resources.

The relationship between work–life balance and job satisfaction has received considerable empirical validation. Kaushik and Guleria (2020) conceptualized WLB as a predictor of employee performance and satisfaction, suggesting that balanced employees exhibit higher productivity and organizational commitment.

Kumar and Sujatha (2023) examined women employees in public sector banks and found a strong positive correlation between balance perception and job satisfaction. Their results indicate that emotional well-being and reduced role conflict significantly enhance professional engagement.

Similarly, Dhungel (2022), in a study of women in the banking industry, reported that improved balance practices contribute to lower turnover intentions and higher organizational loyalty. These findings underscore the strategic importance of WLB initiatives in sustaining workforce stability within the service sector.

Gender remains a critical dimension in WLB research. Women employees often encounter dual-role pressures arising from workplace expectations and societal norms regarding caregiving responsibilities. Chandana and Jain (2025) highlight that women in banking frequently experience role overload due to professional commitments coupled with domestic expectations.

Prathiba and Raja (2023) observed that married women employees face heightened strain during peak operational periods, particularly in private sector banks where performance metrics are stringent. Nambiar (2025) further emphasizes that psychological well-being is closely associated with institutional support systems, especially maternity leave provisions and flexible scheduling options.

These findings collectively suggest that gender-sensitive HR policies are essential to achieving sustainable work–life integration.

Several studies have compared public and private sector banking institutions to assess differences in work–life balance outcomes. Walia (2020) reported that public sector banks generally provide more stable working conditions, structured hours, and predictable workloads, thereby facilitating better work–life integration. Conversely, private sector banks often demonstrate higher productivity expectations and extended operational hours, which intensify work–family conflict.

Rajan and Rani (2024a) empirically confirmed that public sector employees reported higher balance scores compared to private sector counterparts. However, private sector institutions were found to offer greater career progression opportunities, creating a trade-off between professional advancement and personal life equilibrium.

Objectives

- To comprehend about the personal life expectations and work-life expectations of women employees working in banks.

- To make a comparative analysis of practices adopted in public and private sector banks to achieve work-life balance among women employees.
- To assess the influence of demographic variables on work-life and personal-life expectations.
- To provide suitable suggestions for an appropriate work-life balance in banking sector for women employees.

Hypothesis

Sector-Based Hypotheses

H01: There is no statistically significant variation in work-life expectations among women employees working in public sector banks.

H02: There is no statistically significant variation in work-life expectations among women employees working in private sector banks.

H03: There is no statistically significant difference between public and private sector women employees regarding work-life expectations.

Similarly, personal-life expectations may vary across sectors due to workload, flexibility policies, and organizational culture.

H04: There is no statistically significant variation in personal-life expectations among women employees working in public sector banks.

H05: There is no statistically significant variation in personal-life expectations among women employees working in private sector banks.

H06: There is no statistically significant difference between public and private sector women employees with respect to personal-life expectations.

Demographic-Based Hypotheses

Work-life balance perceptions are often shaped by individual demographic characteristics. Therefore, the study further examines the influence of age, marital status, educational qualification, and work experience.

H07: Age does not significantly influence work-life expectations of women employees in the banking sector.

H08: Marital status does not significantly influence personal-life expectations of women employees in the banking sector.

H09: Work experience does not significantly affect perceptions of work-life balance among women employees.

H10: Educational qualification does not significantly influence work-life expectations among women employees.

RESEARCH METHODOLOGY

Simple random sampling method is used for the survey of the study. It is a probability sampling technique. The study adopts a descriptive and analytical research design. Data is collected through questionnaires, emails and personal interviews from 120 respondents from the different public and private sector banks of Visakhapatnam district and try to find out the women employees personal life expectations and work-life expectations. In the questionnaire, Likert's 5-point scale is used to determine scores, where respondents were asked to rate each

attribute on 5 point scale ranging from strongly agree to strongly disagree. Secondary data were gathered from journals and published sources.

Methodological Justification

The study employed both ANOVA and multiple regression analysis to address distinct but complementary research objectives. ANOVA was utilized to examine mean differences in work–life and personal–life expectations across public and private sector banks. This technique enabled identification of statistically significant group-level variation. Subsequently, multiple regression analysis was conducted to assess the predictive influence of demographic and institutional variables on expectation constructs. Regression allowed estimation of the magnitude, direction, and explanatory power of independent variables, thereby providing deeper insight into causal relationships. The combined use of these techniques enhanced analytical robustness and strengthened the explanatory validity of the study.

Statistical Tools

- Descriptive statistics (Mean and Standard Deviation)
- One-way ANOVA
- Multiple Linear Regression

Limitations of the study

- The study was conducted only in the Visakhapatnam district hence the data cannot be compared with other areas.
- The analysis is made based on the information provided by the respondent which is subjected to bias.
- The result analysis applicable only to the certain period.

Research Gap

Although numerous studies have examined work–life balance among women employees in the banking sector, most prior research has primarily focused on general stress factors, organizational policies, or overall job satisfaction. Limited attention has been given to the integrated examination of both work-life expectations and personal-life expectations within the same empirical framework.

Further, earlier studies have largely concentrated on either public sector or private sector banks independently, without offering a comparative perspective between the two sectors. The structural differences in workload, performance targets, flexibility policies, and organizational culture between public and private banks may create distinct expectation patterns among women employees, yet empirical comparative evidence remains insufficient.

Moreover, demographic determinants such as age, marital status, and work experience have often been discussed descriptively, but few studies have statistically tested their influence using inferential techniques. Particularly in the context of Visakhapatnam district, there is a lack of region-specific empirical evidence assessing how demographic variables shape work-life and personal-life expectations among women employees.

Three major gaps remain:

1. Limited comparative analysis between public and private sector banks.
2. Insufficient integration of work–life and personal–life expectations within a single empirical model.
3. Lack of statistical testing of demographic predictors using inferential methods such as regression analysis.

Additionally, region-specific studies in Visakhapatnam district remain scarce. The present study addresses these gaps through a structured comparative and predictive approach.

Data Analysis and Interpretation

There are 12 public sector banks and 21 private sector banks in India. Out of 12 public sector banks some of the banks that are selected in Visakhapatnam for study are SBI, Union Bank of India, UCO bank, Bank of India and Bank of Baroda. Out of 21 private sector banks, some of the banks that are selected for the study are Axis bank, ICICI bank, and HDFC bank.

The sample size of both the public and private sector banks is 120. The demographic characteristics considered for the study include age, marital status, educational qualification, work experience, designation, and type of bank.

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

Variable	Category	Frequency	Percentage
Age	20 – 30 years	30	25.0%
	31 – 40 years	46	38.3%
	41 – 50 years	28	23.3%
	Above 50 years	16	13.4%
Marital Status	Married	78	65.0%
	Unmarried	34	28.3%
	Others	8	6.7%
Education	Graduate	40	33.3%
	Post Graduate	62	51.7%
	Professional Qualification	18	15.0%
Work Experience	Below 5 years	32	26.7%
	5–10 years	40	33.3%
	11–15 years	26	21.7%
	Above 15 years	22	18.3%
Type of Bank	Public	60	50.0%
	Private	60	50.0%

Interpretation

Majority of respondents (38.3%) belong to the age group of 31–40 years and only 13.4% of the respondents are above 50 years. 65% of the respondents are married women employees. More than half (51.7%) of the respondents are post-graduates and only 15% of the respondents are having Professional Qualification. Equal representation was ensured from public and private sector banks.

Model 1: Predicting Work-Life Expectations

A multiple linear regression analysis was conducted to examine whether demographic and institutional variables significantly predict **Work–Life Expectation (WLE) scores** among women employees in the banking sector.

The regression equation estimated was:

$$WLE = \beta_0 + \beta_1(\text{Age}) + \beta_2(\text{Marital Status}) + \beta_3(\text{Experience}) + \beta_4(\text{Education}) + \beta_5(\text{Type of Bank}) + \epsilon$$

Table 2: Multiple Regression Results – Work-Life Expectations

Variable	Beta	t-value	Significance
Age	0.312	3.45	0.001
Marital Status	0.276	2.98	0.004
Work Experience	0.214	2.41	0.018
Education	0.109	1.32	0.189
Type of Bank	0.287	3.12	0.002

$R^2 = 0.48$
 $F = 21.67$
 $p < 0.001$

This indicates that the model provides a good fit to the data and that the independent variables collectively explain a substantial portion of variation in work–life expectations.

Interpretation of R^2 and Model Fit

An R^2 value of 0.48 suggests that 48% of the variance in work–life expectation scores is explained by age, marital status, work experience, education, and type of bank.

In social science research, an R^2 close to 0.50 is considered moderately strong, indicating that demographic and institutional factors play a meaningful role in shaping work–life expectations.

The significant F-statistic confirms that the regression model as a whole is statistically reliable.

Interpretation of Individual Predictors

1. Age ($\beta = 0.312$, $p = 0.001$)

Age is a significant and positive predictor of work–life expectations.

- A one-unit increase in age is associated with a 0.312 increase in WLE score.
- Older employees tend to report higher work–life expectations.

This may reflect increased family responsibilities, caregiving roles, or career-stage transitions that heighten expectations for balance.

2. Marital Status ($\beta = 0.276$, $p = 0.004$)

Marital status significantly predicts work–life expectations.

- Married employees exhibit higher expectations compared to unmarried employees.
- This suggests that dual-role responsibilities intensify the need for institutional support.

The finding aligns with role conflict theory, where multiple role demands elevate expectations for work-life integration.

3. Work Experience ($\beta = 0.214$, $p = 0.018$)

Work experience is a significant positive predictor.

- Employees with greater experience demonstrate higher expectations.
- Senior employees may expect more autonomy, flexibility, and supportive policies.

This suggests that expectations evolve with tenure and organizational exposure.

4. Education ($\beta = 0.109$, $p = 0.189$)

Education is not statistically significant.

- Although positively related, its effect is weak and insignificant.
- Educational attainment alone does not substantially influence work-life expectations.

This implies that institutional environment and life-stage variables are more influential than academic qualifications.

5. Type of Bank ($\beta = 0.287$, $p = 0.002$)

Type of bank is a strong and significant predictor.

- Employees in private sector banks (dummy coded 1) show significantly higher work-life expectations compared to public sector employees.
- This may reflect higher performance pressure and longer working hours in private banks.

This variable demonstrates structural institutional differences in shaping employee expectations.

Among all predictors, age and type of bank show relatively stronger standardized beta values, indicating their substantial contribution to explaining variation in work-life expectations.

Demographic maturity and institutional structure jointly influence expectations more than educational level.

Model 2: Predicting Personal-Life Expectations

A second regression model was estimated to assess predictors of Personal-Life Expectation (PLE) scores.

Regression Equation:

$$PLE = \beta_0 + \beta_1(\text{Age}) + \beta_2(\text{Marital Status}) + \beta_3(\text{Experience}) + \beta_4(\text{Education}) + \beta_5(\text{Type of Bank}) + \epsilon$$

Table 3 : Regression Results – Personal-Life Expectations

Variable	Beta	t-value	Significance
Age	0.298	3.21	0.002
Marital Status	0.354	3.88	0.000
Work Experience	0.190	2.09	0.039

Education	0.082	1.01	0.315
Type of Bank	0.265	2.74	0.007

$$R^2=0.52$$

$$F=24.83$$

$$p < 0.001$$

Interpretation of R^2 and Model Fit

- The R^2 value of **0.52** indicates that 52% of the variation in personal-life expectations is explained by the included predictors.
- This suggests that demographic and institutional variables have even stronger explanatory power for personal-life expectations than for work-life expectations.
- The statistically significant F-statistic confirms overall model adequacy.

Interpretation of Individual Predictors

1. Age ($\beta = 0.298$, $p = 0.002$)

Age significantly influences personal-life expectations.

- Older employees report higher personal-life expectations.
- This reflects increasing non-work responsibilities such as childcare and eldercare.

2. Marital Status ($\beta = 0.354$, $p < 0.001$)

Marital status emerges as the **strongest predictor** in this model.

- The highest beta coefficient (0.354) indicates substantial influence.
- Married women demonstrate significantly higher personal-life expectations.

This reinforces the centrality of family roles in shaping personal-life demands.

3. Work Experience ($\beta = 0.190$, $p = 0.039$)

Work experience is significant but weaker compared to age and marital status.

- Experienced employees may expect greater flexibility to manage personal commitments.

4. Education ($\beta = 0.082$, $p = 0.315$)

Education again shows no significant predictive power.

- This confirms that personal-life expectations are more influenced by social and familial factors than by academic background.

5. Type of Bank ($\beta = 0.265$, $p = 0.007$)

Type of bank significantly affects personal-life expectations.

- Employees in private banks report stronger personal-life expectations.
- This may indicate greater work pressure creating higher demand for balance.

Table: Hypothesis-Wise Acceptance/Rejection

Hypothesis	Statement	Result	Decision
H1	Age significantly influences work–life expectations.	$\beta = 0.312, p = 0.001$	Accepted
H2	Marital status significantly influences work–life expectations.	$\beta = 0.276, p = 0.004$	Accepted
H3	Work experience significantly influences work–life expectations.	$\beta = 0.214, p = 0.018$	Accepted
H4	Education significantly influences work–life expectations.	$\beta = 0.109, p = 0.189$	Rejected
H5	Type of bank significantly influences work–life expectations.	$\beta = 0.287, p = 0.002$	Accepted
H6	Age significantly influences personal-life expectations.	$\beta = 0.298, p = 0.002$	Accepted
H7	Marital status significantly influences personal-life expectations.	$\beta = 0.354, p < 0.001$	Accepted
H8	Work experience significantly influences personal-life expectations.	$\beta = 0.190, p = 0.039$	Accepted
H9	Education significantly influences personal-life expectations.	$\beta = 0.082, p = 0.315$	Rejected
H10	Type of bank significantly influences personal-life expectations.	$\beta = 0.265, p = 0.007$	Accepted

Table 4: Distribution of respondents from the Public sector banks according to their opinion on Work – Life Expectations

Statement	Opinion of Respondents				
	SA	A	N	DA	SDA
I get fair treatment from my superiors	13 (21.7)	16 (26.7)	10 (16.7)	14 (23.3)	7 (11.6)
I want to work for a maximum of 9 hours.	19 (31.7)	16 (26.7)	8 (13.3)	8 (13.3)	9 (15.0)
I want to have flexible targets.	14 (23.3)	22 (36.7)	10 (16.7)	9 (15.0)	5 (8.3)
I want have good relationship with colleagues	18 (30.0)	14 (23.3)	11 (18.3)	11 (18.3)	6 (10.0)
I look forward to receive adequate training when new systems are introduced.	17 (28.3)	15 (25.0)	13 (21.7)	4 (6.7)	11 (18.3)
Mean	16.2	16.6	10.4	9.2	7.6
Standard Deviation	2.59	3.13	1.82	3.70	2.41

Note: In the above table we have done the descriptive statistics like Mean and Standard deviation. Percentages are written in the brackets.

H01: There is no significant difference in the opinion of respondents on work-life expectations of women employees working in the Public sector banks.

Table 5: ANOVA for Work – Life Expectations in Public sector banks

WLB	ANOVA				
	Sum of Squares	DF	Mean Squares	F	Significance
Between Groups	342.8	4	85.7	10.90330789	0.00007
Within Groups	157.2	20	7.86		
Total	500	24			

Interpretation: The above table depicts that at 95% confidence intervals for the groups, $p < 0.05$ ($0.00007 < 0.05$), the critical value for degrees of freedom (4, 20) is 2.866. $F_{cal} > F_{critical}$ i.e., $10.9 > 2.866$. Hence the null hypothesis H_0 is rejected and it can be concluded that there is a significant difference in the opinion of respondents on Work – Life Expectations of women employees working in the public sector banks.

From the table 4 we can see that 36.7% of the respondents from the public sector banks agree that they want to have flexible targets and only 8.3% of the respondents said that they don't want to have flexible targets. 6.7% of the respondents said that employees are looking forward to receive adequate training when new systems are introduced and 28.3% of the respondents said that employees are looking forward to receive adequate training when new systems are introduced.

Table 6: Distribution of respondents from the Private sector banks according to their opinion on Work – Life Expectations

Statement	Opinion of Respondents				
	SA	A	N	DA	SDA
I get fair treatment from my superiors	16 (26.7)	19 (31.7)	13 (21.7)	7 (11.6)	5 (8.3)
I want to work for a maximum of 9 hours.	20 (33.3)	19 (31.7)	5 (8.3)	11 (18.3)	5 (8.3)
I want to have flexible targets.	14 (23.3)	21 (35.0)	10 (16.7)	8 (13.3)	7 (11.6)
I want have good relationship with colleagues	18 (30.0)	14 (23.3)	12 (20.0)	10 (16.7)	6 (10.0)
I look forward to receive adequate training when new systems are introduced.	17 (28.3)	15 (25.0)	13 (21.7)	11 (18.3)	4 (6.7)
Mean	17	17.6	10.6	9.4	5.4
Standard Deviation	2.24	2.97	3.36	1.82	1.14

Note: In the above table we have done the descriptive statistics like Mean and Standard deviation. Percentages are written in the brackets.

H_{02} : There is no significant difference in the opinion of respondents on work – life expectations of women employees working in the Private sector banks.

Table 7: ANOVA for Work – Life Expectations in Private sector banks

WLB	ANOVA				
	Sum of Squares	DF	Mean Squares	F	Significance
Between Groups	543.2	4	135.8	22.86195286	0.0000003
Within Groups	118.8	20	5.94		
Total	662	24			

Interpretation: The above table depicts that at 95% confidence intervals for the groups, $p < 0.05$ ($0.0000003 < 0.05$), the critical value for degrees of freedom (4, 20) is 2.866. $F_{cal} > F_{critical}$ i.e., $22.86 > 2.866$. Hence the null hypothesis H_0 is rejected and it can be concluded that there is a significant difference in the opinion of respondents on Work – Life Expectations of women employees working in the private sector banks. From the table 6 we can see that 31.7% of the respondents from the private sector banks agree that they are getting fair treatment from the superiors and only 8.3% of the respondents strongly disagree that they are getting fair treatment from the superiors. 30% of the respondents said that employees are having good relationship with the colleagues and 20% of the respondents are neutral and only 10% of the employees strongly disagree that they are not having good relationship with the colleagues.

Table 8: Distribution of respondents from the Public sector banks according to their opinion on Personal – Life Expectations

Statement	Opinion of Respondents				
	SA	A	N	DA	SDA
I need time for refreshment.	19 (31.6)	16 (26.7)	13 (21.7)	7 (11.7)	5 (8.3)
I need time for sleep.	19 (31.6)	21 (35.0)	4 (6.7)	11 (18.3)	5 (8.3)
I want to enjoy family trips at least once in year during vacation.	22 (36.7)	14 (23.3)	9 (15.0)	10 (16.7)	5 (8.3)
I want some personal time to squander with my family.	14 (23.3)	18 (30.0)	11 (18.3)	10 (16.7)	7 (11.7)
I want to spend some time with my children.	13 (21.7)	14 (23.3)	18 (30.0)	11 (18.3)	4 (6.7)
I want to spend some quality time for myself.	23 (38.3)	19 (31.6)	11 (18.3)	3 (5.0)	4 (6.7)
I love to indulge in social engagement.	17 (28.3)	19 (31.6)	9 (15.0)	7 (11.7)	8 (13.3)
Mean	18.1	17.3	10.7	8.4	5.4
Standard Deviation	3.8	2.7	4.3	2.9	1.5

Note: In the above table we have done the descriptive statistics like Mean and Standard deviation. Percentages are written in the brackets.

H03: There is no significant difference in the opinion of respondents on personal – life expectations of women employees working in the public sector banks.

Table 9: ANOVA for Personal – Life Expectations in Public sector banks

WLB	ANOVA				
	Sum of Squares	DF	Mean Squares	F	Significance
Between Groups	862.8571429	4	215.7142857	21.34778511	0.00000002
Within Groups	303.1428571	30	10.1047619		
Total	1166	34			

Interpretation: The above table depicts that at 95% confidence intervals for the groups, $p < 0.05$ (0.00000002 < 0.05), the critical value for degrees of freedom (4, 30) is 2.68. $F_{cal} > F_{critical}$ i.e., 21.347 > 2.68. Hence the null hypothesis H0 is rejected and it can be concluded that there is a significant difference in the opinion of respondents on Personal – Life Expectations of women employees working in the public sector banks. From the table 8 we can see that 38.3% of the respondents from the public sector banks strongly agree that they want to spend some quality time for themselves and only 5% of the respondents disagree that they don't want to spend some quality time for themselves. 23.3% of the respondents agree that they want to spend some quality time with their children, only 6.7% of the respondents strongly disagree that they don't want to spend some quality time with their children and 30% of the respondents are in a dilemma that whether they want to spend or don't want to spend the time with children.

Table 7: Distribution of respondents from the Private sector banks according to their opinion on Personal – Life Expectations

Statement	Opinion of Respondents				
	SA	A	N	DA	SDA
I need time for refreshment.	20 (33.3)	25 (41.7)	8 (13.3)	5 (8.3)	2 (3.3)
I need time for sleep.	22 (36.7)	18 (30.0)	11 (18.3)	5 (8.3)	4 (6.7)
I want to enjoy family trips at least once in year during vacation.	14 (23.3)	25 (41.7)	9 (15.0)	6 (10.0)	6 (10.0)
I want some personal time to squander with my family.	14 (23.3)	16 (26.7)	10 (16.7)	16 (26.7)	4 (6.7)
I want to spend some time with my children.	15 (25.0)	12 (20.0)	21 (35.0)	2 (3.3)	10 (16.7)
I want to spend some quality time for myself.	17 (28.3)	22 (36.7)	11 (18.3)	5 (8.3)	5 (8.3)
I love to indulge in social engagement.	13 (21.7)	23 (38.3)	6 (10.0)	13 (21.7)	5 (8.3)
Mean	16.4	20.1	10.9	7.4	5.1
Standard Deviation	3.41	4.95	4.81	5.06	2.48

Note: In the above table we have done the descriptive statistics like Mean and Standard deviation. Percentages are written in the brackets.

H04: There is no significant difference in the opinion of respondents on personal – life expectations of women employees working in the private sector banks.

Table 8: ANOVA for Personal – Life Expectations in Private sector banks

WLB	ANOVA				
	Sum of Squares	DF	Mean Squares	F	Significance
Between Groups	1086	4	271.5	14.91758242	0.0000008
Within Groups	546	30	18.2		
Total	1632	34			

Interpretation: The above table depicts that at 95% confidence intervals for the groups, $p < 0.05$ ($0.0000008 < 0.05$), the critical value for degrees of freedom (4, 30) is 2.68. $F_{cal} > F_{critical}$ i.e., $14.917 > 2.68$. Hence the null hypothesis H0 is rejected and it can be concluded that there is a significant difference in the opinion of respondents on Personal – Life Expectations of women employees working in the private sector banks. From the table 7, we can see that 41.7% of the respondents from the private sector banks agree that they need time for refreshment and only 31.6% of the respondents from the public sector banks say that they need time for refreshments. 36.7% of the respondents strongly agree that they need time to sleep so that stress will be reduced and they can complete the work in time, only 6.7% of the respondents strongly disagree that they no need time to sleep.

FINDINGS

The empirical analysis provides several important insights into the work–life and personal–life expectations of women employees in public and private sector banks.

1. Sector-Based Differences

The ANOVA results indicate statistically significant variation in both work–life and personal–life expectations within public and private sector banks. This demonstrates that expectation patterns are not uniform and differ across institutional settings. Women employees in private sector banks reported relatively higher expectations, particularly regarding flexibility, fair treatment, manageable working hours, and personal time. This may be attributed to higher performance pressures and competitive work environments in private banking institutions.

Public sector employees, while benefiting from structured working hours and relatively stable policies, also exhibited significant expectation variation, especially concerning training opportunities and flexibility in targets.

2. Demographic Influence on Work–Life Expectations

Multiple regression analysis revealed that demographic factors play a substantial role in shaping work–life expectations:

- **Age** emerged as a significant positive predictor, indicating that expectations increase with life stage progression.
- **Marital status** significantly influenced expectations, with married employees reporting higher demands for balance-supportive policies.
- **Work experience** also showed a positive and significant relationship, suggesting that tenure enhances awareness and expectation of institutional support.
- **Education**, however, did not demonstrate a statistically significant influence.
- **Type of bank** significantly predicted expectations, confirming structural differences between public and private sector institutions.

The model explained 48% of the variance in work–life expectations, indicating moderate explanatory strength.

3. Demographic Influence on Personal–Life Expectations

The second regression model showed even stronger explanatory power ($R^2 = 0.52$) for personal–life expectations.

- **Marital status** was the strongest predictor, highlighting the centrality of family responsibilities.
- **Age** remained a significant determinant.
- **Work experience** had a positive but comparatively weaker effect.
- **Education** again showed no significant influence.
- **Type of bank** significantly affected personal-life expectations, suggesting institutional context influences personal time demands.

4. Educational qualification alone does not significantly determine expectation patterns, indicating that structural and social factors outweigh academic credentials in shaping balance expectations.

Suggestions

Based on the empirical findings, the following policy and managerial recommendations are proposed:

1. Flexible Work Design

Banks, particularly private sector institutions, should introduce structured flexibility mechanisms such as:

- Flexible working hours
- Compressed work weeks
- Hybrid work arrangements
- Target-based performance evaluation instead of time-based monitoring

These initiatives can reduce role conflict and improve employee satisfaction.

2. Family-Supportive Policies

Given the strong influence of marital status and family responsibilities:

- Childcare support facilities
- Extended maternity and parental leave
- Emergency leave provisions
- Elder-care assistance programs

Should be institutionalized to support women employees across life stages.

3. Career-Stage Based Interventions

Since age and experience significantly influence expectations, banks may implement:

- Mentorship programs for mid-career employees
- Leadership development opportunities for senior women employees
- Career counseling and stress management workshops

Such initiatives can enhance self-management capabilities.

4. Sector-Specific HR Strategies

Private sector banks should focus on reducing excessive performance pressure and promoting psychological well-being, while public sector banks may enhance innovation and flexibility in policy execution.

5. Institutional Support Systems

Organizations should strengthen:

- Employee Assistance Programs (EAPs)
- Mental health counseling services
- Training on time management and self-regulation
- Transparent grievance redressal systems

A supportive organizational climate can mitigate stress and improve retention.

CONCLUSION

The study provides empirical evidence that work–life and personal–life expectations among women employees in the banking sector are significantly influenced by both demographic characteristics and institutional context. Sectorial differences between public and private banks contribute to distinct expectation patterns, reflecting variations in workload intensity, policy flexibility, and organizational culture.

Regression findings confirm that age, marital status, work experience, and type of bank are key determinants of expectation levels, while educational qualification does not significantly predict balance perceptions. Personal–life expectations appear to be more strongly shaped by demographic variables than work–life expectations.

The results emphasize that achieving sustainable work–life integration requires a dual approach: strengthening individual self-management capacities and implementing gender-sensitive organizational policies. Institutions that proactively address these dimensions are more likely to enhance employee well-being, productivity, and long-term organizational commitment.

Overall, the study contributes to the growing literature on gender and work–life balance by offering a comparative and predictive perspective within the Indian banking sector. The findings have practical implications for human resource management, policy formulation, and institutional reform aimed at promoting equitable and sustainable workplace environments.

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