

## **EXECUTIVES' PERCEPTION ON WORK-LIFE EFFECTIVENESS IN COMMERCIAL BANKS OF INDIA - A STUDY**

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### **ABSTRACT:**

Work-life effectiveness is extremely significant for bank officers because of the nature of their job which is highly demanding, customer-oriented, target-driven with heavy requirement of compliance. If the work-life portfolio is serviced properly it will increase the performance at work and the family's contentment at home.

The given study is conducted with an objective of studying and comparing the perceptions of bank officers regarding Work-Life Effectiveness in selected commercial banks in India.

In order to study this the primary data has been collected through administering a duly tested structured questionnaire among the officer respondents working in the selected public, private and foreign sector commercial banks operating in the state of Punjab and UT of Chandigarh.

The variable undertaken for research is the work-life effectiveness scale by Zeynep Copur

The universe of the present study is all the public, private and foreign sector commercial banks operating in India, a sample of 10 commercial banks consisted of 04 public sector commercial banks (SBI, PNB, BOB, CB) and other 04 banks (ICICI Bank, HDFC Bank, Axis Bank, and Yes Bank) from the private sector and 02 banks (Standard Chartered Bank and Citi Bank) from the foreign sector banks operating in the state of Punjab and UT of Chandigarh have been drawn. The criteria adopted for the selection of the sample banks is the total staff strength. The Overall Index of Work-Life Effectiveness Levels in the Public, Private and Foreign Sector Commercial Banks indicates that the scores on the work-life effectiveness are inclined more towards the positive side in the continuum, indicating thereby that the officers of the public, private and foreign sectors possess a very favorable approach towards the job.

### **Key-words: Work-Life Effectiveness**

Despite the dynamic nature of economic, social, and cultural growth across the globe the work-life ineffectiveness-related problems have been continuously emerging. The banking sector has indeed undergone a significant change over the past decade and various transformations have been a common theme of discussion along with the structural, operational, and environmental shifts which have led to building pressure on the organizations as well as the human resources. Thus, a revolutionary shift has changed the mindset, working style, behavior, performance, and capability of the workers and the officers of banks almost at the same level all over the world. This transformation has the potential to instil a sense of fear amongst officers regarding their job security and growth potential. As such, officers working under immense pressure turned reluctant or resistant as these created distortions in domestic and professional life and restricted their work-life effectiveness scale, which forced them to adapt themselves according to the changing environment. This can become possible only by adopting strategic planning, advanced communication systems, project management, monitoring the practices which will further help them in increasing their productivity, engagement, and retention of the officers. If the work-life portfolio is serviced properly it will increase the performance at work and the family's contentment at home. It has

been observed that officers with access to high levels of flexibility have more job satisfaction and they enjoy better health than employees who have access to moderate or low levels of flexibility. Further, the research studies demonstrated that the availability of retirement benefits, pension programs, and self-initiated saving plans have played an effective and long-lasting role in increasing their loyalty to the organization.

To forgo this gap, banks need to work on coordination, integration, strategic planning, and decisions which would hence increase the effectiveness and improve the relationship between the employee and the employer. This objective was resolved by effectively measuring, screening, and further evaluating the opinions of the officers categorized under demographic profile on the work-life effectiveness scale.

### **OBJECTIVE OF THE STUDY:**

To Study and Compare the Perceptions of Bank Officers Regarding Work-Life Effectiveness in Selected Commercial Banks in India

### **SCOPE OF THE STUDY:**

In order to study this the primary data has been collected through administering a duly tested structured questionnaire among the officer respondents working in the selected public, private and foreign sector commercial banks operating in the state of Punjab and UT of Chandigarh. Since the jobs of these bank officers are transferable throughout India, it is expected that the sample from these officers will be representative in nature and its findings can be generalized.

### **SAMPLE DESIGN:**

A multistage sampling technique has been used for choosing the sample. Under this method of sampling, the sample is picked up from the population in stages. In the first stage, the total universe of the study is the 22 public, 20 private, and 43 foreign sector banks. In the second stage, a sample of 10 banks comprised of 04 banks out of 22 public sector banks, 04 banks out of 20 private sector banks, and 02 banks out of 43 foreign sector banks have been selected. And in the third stage of sampling, the selection of the sample respondents bank officers has been done.

The universe of the present study is all the public, private and foreign sector commercial banks operating in India, a sample of 10 commercial banks consisted of 04 public sector commercial banks (SBI, PNB, BOB, CB) and other 04 banks (ICICI Bank, HDFC Bank, Axis Bank, and Yes Bank) from the private sector and 02 banks (Standard Chartered Bank and Citi Bank) from the foreign sector banks operating in the state of Punjab and UT of Chandigarh have been drawn. The criteria adopted for the selection of the sample banks is the total staff strength.

**Table 1.1**  
**Banks Selected as Sample Units**

<b>Sr. No.</b>	<b>Public Sector Banks</b>	<b>Private Sector Banks</b>	<b>Foreign Sector Banks</b>
<b>1</b>	State Bank of India	ICICI Bank	Standard Chartered Bank
<b>2</b>	Punjab National Bank	Axis Bank	Citi Bank
<b>3</b>	Bank of Baroda	HDFC Bank	-
<b>4</b>	Canara Bank	Yes Bank	-
<b>Total</b>	<b>04</b>	<b>04</b>	<b>02</b>

### **RESPONDENT EXECUTIVES:**

To achieve the set objectives of the present research, primary data has been collected from the respondent officers working in the selected commercial banks.

‘Officers’ working in the public and private sector banks are categorized as Officers in General Scales (Scale-I to Scale-VII) who are initially recruited in Scale -I as Probationary Officers and are classified into the three groups viz. Senior Management Cadre: Executive Director (E. D.), Chief General Manager (C.G.M.); Middle Management Cadre: General Manager (G.M.), Deputy General Manager (D.G.M.); Junior Management Cadre: Assistant General Manager (A.G.M.), Manager and Assistant Manager. Specialist officers (direct recruitment to any of the scales). In the present study, the respondent officers represent the Scale -I to Scale VII officers inclusive of Technical and Specialist officers. **The officers in the foreign sector banks** consist of the Service Managers, Branch Operations Service Head, Branch Managers, Cluster Head, Teller Service Managers, Branch Sales, and Service Managers, Business Development Manager, Relationship Manager, Team Leaders/Branch Managers/Portfolio Heads, Associate Directors/Area Directors/Cluster Heads, National Head/Business Head, CEO: CEO-Management and Decision Making, CEO- Operations

### SELECTION OF RESPONDENTS:

To study the work-life effectiveness and job satisfaction of the staff in the public, private, and foreign sector banks, mainly primary data has been used. A structured questionnaire was framed and administered to the officer respondents in selected banks. The entire manpower working in all these 10 sample banks (04 public sectors, 04 private sectors, 02 foreign sectors) mentioned below forms the population under the study.

To study and compare the perceptions of bank officers, a sample of 100 bank officers was drawn by selecting 10 officers from each selected bank working at different levels. The entire manpower i.e., officers working in all the ten sample banks is the population under study and the selection was made by adopting the purposive sampling method. Moreover, to make the data more representative; due care and cautions have been taken to avoid any bias in the selection of the sample respondents. The table given below depicts the bank-wise details of sample respondents (officers) under study.

**Table 1.2**  
**Number of Officers’ Taken as Sample from Selected Sample Units**

Sr. No.	Name of the Sample Unit (Bank)	Nos. of Officers Included as Sample Respondents
1	State Bank of India	10
2	Punjab National Bank	10
3	Bank of Baroda	10
4	Canara Bank	10
5	ICICI Bank	10
6	Axis Bank	10
7	HDFC Bank	10
8	Yes Bank	10
9	Standard Chartered Bank	10
10	Citi Bank	10
	<b>Total Sample Size</b>	<b>100</b>

**Selection of Respondent Bank Officers:** A total of 119 questionnaires were distributed to the bank officers of the three banking sectors under the study. This pertained to 48 officers

from the public sector banks, 45 officers from the private sector banks, and 26 officers from the foreign sector banks. After scrutinizing the questionnaires, 08 questionnaires from the public sector banks, 05 questionnaires from the private sector banks, and 06 questionnaires from the foreign sector banks were rejected on account of the incomplete responses. Eventually, 100 questionnaires were found to be complete in all respects and were used for the given research. The selection of officer respondents was made by adopting the purposive method of sampling. Therefore, out of the four public sector banks under the study 40 officers were selected. Similarly, the same number (40 officers) was selected from the private sector banks and 20 officers were selected from the foreign sector banks. In this way, the total number of the respondent officers selected was 100. The response percentage is 80 percent ( $100/125 \times 100$ ) in the case of the officers.

### VARIABLE UNDERTAKEN FOR RESEARCH

Category	Source	Number of Statements
Work-Life Effectiveness	Zeynep Copur	21

### PERCEPTION OF THE OFFICERS REGARDING WORK-LIFE EFFECTIVENESS

Table 1.3 underneath describes the sector-wise analysis of the perception of 100 officers regarding the 21 statements of the work-life effectiveness practices prevailing in the sample public, private, and foreign sector commercial banks as indicated by their responses which have been measured on a five-point Likert scale in terms of the extent of their agreement from 'Strongly Agree' (5) to 'Strongly Disagree' (1). The analysis of these statements has been done based on the weighted average (mean) of responses given by the respondents.

**Table 1.3**

#### Sector-wise Analysis of Work-Life Effectiveness of the Sample Respondent Officers

Statements	Public		Private		Foreign		Total		Max. Gap	Z-Value	p-Value
	Mean	SD	Mean	SD	Mean	SD	Mean	SD			
The nature of the officer's work keeps him near to his family activities sufficiently.	3.38	1.19	3.28	1.01	3.95	1.05	3.45	1.11	0.67	4.04	0.00
The officer has not to miss family activities due to the amount of time he must spend on work responsibilities.	3.40	1.06	3.33	0.97	3.40	0.99	3.37	1.00	0.07	3.69	0.00
The time the officer must devote to his job keeps him participating equally in household responsibilities and activities.	3.10	0.98	3.15	0.98	3.40	0.99	3.18	0.98	0.30	1.84	0.07
When the officer gets home from work he is often not frazzled to participate in family activities/	3.40	1.10	3.33	1.14	3.65	0.93	3.42	1.08	0.33	3.87	0.00

Statements	Public		Private		Foreign		Total		Max. Gap	Z-Value	p-Value
	Mean	SD	Mean	SD	Mean	SD	Mean	SD			
responsibilities.											
<i>The officer is often so emotionally drained when he gets home from work that it prevents him from contributing to his family activities.</i>	2.28	1.13	2.98	1.19	2.90	1.21	2.68	1.21	0.70	2.66	0.01
<i>Due to all the pressures at work, sometimes when the officer comes home he is too stressed to do the things he enjoys.</i>	2.78	1.29	3.18	1.11	2.95	1.36	2.97	1.23	0.40	0.24	0.81
The problem-solving behaviors the officer uses in his job are effective in resolving problems at home also.	3.63	1.05	3.43	1.03	3.95	0.89	3.61	1.02	0.53	5.96	0.00
The behaviors the officer performs that make him effective at work help him to be a better parent and spouse.	3.80	0.85	3.43	0.84	3.80	0.77	3.65	0.85	0.38	7.69	0.00
<i>The time the officer spends on family responsibilities often interferes with his work responsibilities.</i>	2.48	1.15	2.70	1.02	3.40	1.39	2.75	1.19	0.93	2.10	0.04
The time the officer spends with his family often helps him to spend time in activities at work that could be helpful to his career.	3.65	0.92	3.35	1.00	3.00	0.86	3.40	0.96	0.65	4.15	0.00
The time spent by the officer on family responsibilities helps him to perform office work effectively.	3.78	0.89	3.33	1.07	3.75	0.72	3.59	0.95	0.45	6.18	0.00
<i>Due to stress at home, the officer is often preoccupied with family matters at work.</i>	2.45	1.36	3.05	1.04	2.75	1.25	2.75	1.23	0.60	2.03	0.05
Because the officer is often relaxed from	3.45	1.01	3.43	1.03	4.00	0.73	3.55	0.99	0.58	5.56	0.00

Statements	Public		Private		Foreign		Total		Max. Gap	Z- Value	p- Value
	Mean	SD	Mean	SD	Mean	SD	Mean	SD			
family responsibilities, he has a good time concentrating on his work.											
<i>Tension and anxiety from the officer's family life often weaken his ability to his job.</i>	2.30	1.18	3.08	1.10	2.90	1.33	2.73	1.22	0.78	2.21	0.03
The behaviors that work for the officer at home seem to be effective at work.	3.38	0.84	3.45	0.99	3.85	0.93	3.50	0.93	0.48	5.40	0.00
Behavior that is effective and necessary for the officer at home would be productive at work.	4.00	0.75	3.58	0.87	3.35	1.09	3.70	0.90	0.65	7.74	0.00
The problem-solving behavior that works for the officer at home seems to be as useful at work also.	3.88	0.79	3.63	0.90	3.50	0.69	3.70	0.82	0.37	8.51	0.00
The officer's organization provided adequate support to officers for balancing their work and family.	3.10	0.93	3.43	1.03	3.75	1.07	3.36	1.02	0.65	3.53	0.00
<i>In case of conflict between family and office duty, officers would always prefer to be at home.</i>	2.83	0.93	2.95	1.11	3.45	1.05	3.00	1.04	0.63	0.00	1.00
Officers do not shirk additional responsibility due to their duty towards home and children.	3.28	1.13	3.13	0.94	4.05	0.89	3.37	1.06	0.93	3.49	0.00
<i>Officers cost the bank more as their attention is divided between career and family.</i>	2.53	1.32	3.03	1.07	3.55	1.19	2.93	1.25	1.03	0.56	0.58

The analysis of responses on statement viz. the officer has not to miss family activities due to the amount of time he must spend on work responsibilities, points out based on the weighted average mean (less than < 3.50) indicates that the bank officers of public, private and foreign sector commercial banks are 'neutral' in their opinion. The p-value indicates a highly



significant difference in the opinions of the respondent officers concerning all the three categories of sample banks under study.

The officer is often so emotionally drained when he gets home from work that it prevents him from contributing to his family activities, The time the officer spends on family responsibilities often interferes with his work responsibilities, Due to stress at home, the officer is often preoccupied with family matters at work, Tension and anxiety from the officer's family life often weaken his ability to his job with weighted average value based on their perceptions show that the officers of the public sector banks 'disagree' in their opinion with the weighted average value below 2.50 for all the public sector bank officers with significant difference in their opinions depicted by the p-value. While the officers working in both the private and foreign sector commercial banks are "neutral" for the above-mentioned statements with significant difference in their opinions.

In case of statements the time the officer must devote to his job keeps him participating equally in household responsibilities and activities, due to all the pressures at work, sometimes when the officer comes home, he is too stressed to do the things he enjoys, in case of conflict between family and office duty, officers would always prefer to be at home depicts that the officers of public, private and foreign sector commercial banks are 'neutral' in their responses for the given statements. The p-value higher than 0.05 represents that there lies an insignificant difference in the opinions of the respondent officers of the respective banks.

When analysing the data on the statements regarding the nature of the officer's work keeps him near to his family activities sufficiently, when the officer gets home from work he is often not frazzled to participate in family activities/ responsibilities, because the officer is often relaxed from family responsibilities, he has a good time concentrating on his work, the behaviors that work for the officer at home seem to be effective at work, the officer's organization provided adequate support to officers for balancing their work and family, officers do not shirk additional responsibility due to their duty towards home and children. It depicts that the officers of both the public and private sector commercial banks are 'neutral' in their responses while the officers working in foreign sector commercial banks 'agree' to the above said statements with highly significant difference in their opinions as the p- value is 0.00 for all such statements.

Analysing the perception given by the respondents for the statement officers' cost the bank more as their attention is divided between career and family indicates a 'neutral' response by the respondent officers of public and private sector commercial banks with the weighted average value of 2.53 and 3.03 respectively. The p-value of 0.58 indicates that there exists an insignificant difference in the opinions of the officers of all the three category sample banks.

As far as the statements that the problem-solving behaviors the officer uses in his job are effective in resolving problems at home also, the behaviors the officer performs that make him effective at work help him to be a better parent and spouse, the time spent by the officer on family responsibilities helps him to perform office work effectively are concerned, the officers working in public and foreign sector commercial banks 'agree' to the statement whereas private sector bank officers are 'neutral' in their responses. The p-value of 0.00 for all three statements indicates a highly significant gap in the perception of the officers of all the sample banks under the present study.

As far as the statement that the time the officer spends with his family often helps him to spend time in activities at work that could be helpful to his career is concerned the bank officers have expressed their opinion with the weighted averages based on the perceptions expressed by them. The respondent officers of public sector banks 'agree' in their responses

for the said statement with weighted average value of 3.65; whereas the respondents of private and foreign sector commercial banks are 'neutral' in their responses. The p-value of 0.00 shows that there lies a highly significant difference in the opinions of the respondent bank officers of the sample banks under study.

An analysis of the weighted average values based on the perception of the respondent officers of both the public and private sector commercial banks clarify that the officers in these sectors 'agree' in their perception about the statement that the behavior that is effective and necessary for the officer at home would be productive at work with the weighted average of 4.00 and 3.58 respectively; whereas the respondent officers working in foreign sector banks are 'neutral' with the weighted average of 3.35. The p-value of 0.00 is indicative of highly significant gap in the opinions of all the three sector banks.

After analysing relative importance and weighted averages based on the perception given by the respondent officers it has been found that the officers of all the three-sector banks 'agree' in their opinions for the statement that the problem-solving behavior that works for the officer at home seems to be as useful at work also. The p-value of 0.00 indicates a highly significant gap in the opinions of the respondent officers for the above-said statement.

**Table 1.4**  
**Sector-wise Analysis of Work-Life Effectiveness Based on T-Test**

Variable	Sector	N	Mean	SD	t-value	d.f.	Sig.
<b>WLE</b>	Public	40	73.57	11.26	39.653	39	.000
	Private	40	68.85	8.4	49.587	39	.000
	Foreign	20	71.5	7.95	38.531	19	.000

Taking 21 statements under work-life effectiveness together, the responses of the public sector respondents depict that a great majority of the respondents have expressed a large degree of work-life effectiveness indicated by the mean value of 73.57 but with the reservation of highest standard deviation of 11.267 whereas the private sector respondents also fall to a greater extent in the same category but with a low standard deviation i.e. 8.4. In the case of the foreign sector banks, the position is comparatively better than the private sector with an average of 71.5 and with the lowest standard deviation as far as responses on statements related to work-life effectiveness are concerned. The t-test p-value 0.00 is the same in all the three categories of the sample banks and the results are found to be significant.

#### **Assessment of Work-Life Effectiveness Levels**

An effort has been made to analyse the work-life effectiveness of the officers of the public, private and foreign sector commercial banks by using the summation of scores method. The scores have been obtained on the 21 statements covering all the aspects of work-life effectiveness. The weight scores which were assigned to the responses of the individual respondents were pooled together to compute the overall index. The weight scores were falling in between a minimum of 21 to the maximum of 105 (21x5) of the officers' work-life effectiveness level. The discussion of the formulated data has been done in table 1.5

#### **The scoring procedure followed.**

The responses given by the officers on various statements of work-life effectiveness were assessed on the five-point Likert scale containing the categories of low, to some extent, moderate, large, and to great extent. In this way, the scores on work-life effectiveness inventory were determined for lower, low, medium, higher, and the highest levels. The summated scores may fall between 21 to 105.



**Table 1.5**  
**Overall Index of Work-Life Effectiveness Levels in the Public, Private and Foreign Sector Commercial Banks**

Levels of Work-Life Effectiveness	Sum of Scores	Ownership							
		Public		Private		Foreign		Total	
		Count	%	Count	%	Count	%	Count	%
<b>Low</b>	0-21	0	0	0	0	0	0	0	0
<b>To Some Extent</b>	22-42	0	0	0	0	0	0	0	0
<b>Moderate</b>	43-63	11	28	13	33	1	5	25	25
<b>Large</b>	64-84	28	70	26	65	19	95	73	73
<b>Great</b>	85-105	1	3	1	3	0	0	2	2
<b>Total</b>		<b>40</b>	<b>100</b>	<b>40</b>	<b>100</b>	<b>20</b>	<b>100</b>	<b>100</b>	<b>100</b>

Table 1.5 shown above indicates that the scores on the work-life effectiveness are inclined more towards the positive side in the continuum, indicating thereby that the officers of the public, private and foreign sectors possess a very favorable approach towards the job. A majority i.e. 73 (73 percent) of the respondent officers of the entire sample banking sectors collectively show a large extent of effectiveness in work and life. A good number of respondent officers i.e. 25 (25 percent) have a moderate extent of work-life effectiveness and a very less count of 2 (2 percent) of the respondent officers have their work-life effectiveness to great extent. So far are the sectors concerned individually the data indicates that only 1 officer respondent each (3 percent each) from the public and private sector banks are satisfied with work-life effectiveness to a great extent and none i.e. 0 (0 percent) of respondent officers from the foreign sector fall in the given category. None of the respondent officers perceive 'low' or 'to some extent' of the work-life effectiveness in all the three categories of sample banks.

### **Suggestions for Improving Work-life Effectiveness**

In terms of work culture, the foreign sector banks have better practices while public sector banks, private sector banks and the industry as a whole need a substantial improvement in the same. As far as the nature of the work is concerned the public and private sector banks need to take effective steps to enrich the officers' job description and their nature of work to increase the work-life effectiveness level.

The policies regarding the length of the duty hours must be reframed taking into consideration the fact that the officers can spend more time with their families. The officers in public and private sector banks need to be facilitated to participate equally in their household as well as job responsibilities. Much of the work related to the office should be completed within the office hours only so that they easily attend to the responsibilities at home.

Steps should be taken in all the banking sectors to reduce carry-home work stress. Banks in public, private and the foreign sectors should adopt such strategies as to make their employees emotionally strong enough to contribute to their family affairs. Similarly, work pressures should be reduced to check the high stress level and burn-out the status of the officers. Banks in the private sector should take enough initiative to improve the problem-solving behavior to make their employees effective in the solution of their problems at home too and also to make them better parent and spouse. For this purpose, more workshops, training, seminars, etc. should be arranged in the field of learning problem-solving behavior.

Keeping in view the fact that the time spent by the officers in their family responsibilities does not interfere with their work responsibilities, all banking sectors especially the public sector banks must take care of it while framing policies and while putting them into practice too. Similarly, the private and foreign sector banks must consider the fact that the time spent by the officers with their families positively helps them in their career.

It should be kept in mind that the relaxation from the family responsibilities contributes effectively at the workplace among the foreign sector bank officers. Hence, the public and private sector banks should take initiative to solve officers' problems so that they do not come in the way of their work routines in the office. The initiatives should be taken by all the banking sectors to organize workshops to encourage and improve the problem-solving behavior of their officers.

There is a persistent need to provide support to the officers working in public and private sector banks in helping them out to make a balance in their work and family life. The conflict between the family and the official duties should be appropriately checked within the banking industry as a whole to handle the same time and to remove it away from the workplace. Efforts should be made in the public and private banking industry to boost the morale and behavior of the officers to assume additional responsibilities while giving due consideration to their family responsibilities.

Effective steps should be taken by the public and private sector banks to help the officers maintain the balance between their career and families because imbalances faced by them affect their emotional and physical wellbeing which in turn becomes a costly affair for the banks.

#### **OTHER SUGGESTIONS:**

1. Organizations can minimize the worries of the staff by being attentive towards their physical and emotional needs and requirements. Organizations should arrange yoga sessions every week or aerobic classes after working hours to encourage the staff members to a healthy lifestyle. The banks should make provision of comfortable furniture, working equipment, good computer systems, adequate sunlight and relaxing atmosphere to improve the officer's productivity, to bring down the turnover cost and the absenteeism cost.
2. Support by the members of the family is a dominant predictor of work-life effectiveness. They feel a sense of pride and satisfaction to know that the members of the family care about their well-being and respect their contribution. It is suggested that the members of the family should extend their support either practically (sharing the burden) or emotionally (caring about their well-being).
3. The banks should bring enhancement in the work-life effectiveness of the staff members by introducing more of the work-life programs in the form of stress management programs. Morale of the officers could be boosted by setting realistic goals, maintaining a respectable gap between the management and the members of the staff, etc. Side by side the morale-boosting programs, management interaction programs should also be organized at regular intervals for the creation of a productive atmosphere at work.
4. The banking sector organizations are required to pay more attention to the demographics like gender, age, marital status, etc. Organizations should adopt such human resource strategies to suit the work-life needs of the divergent workforce. There is a significant impact of demands from the family life on work-life

effectiveness. The role expectations coming from the family front, spousal support in household chores, rearing of children, and eldercare at home significantly impact the work-life effectiveness. The staff members with more responsibilities of the child or elder care sometimes have to sacrifice the job priorities which become a stress source. On the other hand, the members of the staff with no or less of such responsibilities experience more effectiveness in work and life. The employers must find some direct or indirect solutions.

5. Due cognizance is required to be given on diversities existing within the organization to decide the volume of training-related activities and to customize its nature so that it becomes more economical and effective as per the organizational divergent requirements. The organizations should bring a shift in their emphasis from the volume of training to the nature of the training activities and programs.
6. Last but not least is the need to educate the officers and employees working in the entire banking sector to develop time management skills within themselves also. It will enable them to prioritize the activities as per their importance and urgency.

## CONCLUSION:

Work-life balance remains to be one of the most important attributes in any organization even surpassing the wage and compensations factor of the workplace. The present study was conducted to study and compare the perception of bank officers of the commercial banks regarding work-life effectiveness. The work-life effectiveness was studied using mean, standard deviation, and the z test. Significant differences were found to exist in the opinions of the respondent officers of the three banking sectors under study in respect to the 17 statements out of 21. For the rest of the statement, insignificant differences were found amongst the perception of the respondent officers. The t-test and sum of scores were also applied and the officers were found to be satisfied with the effectiveness in their work and life.

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