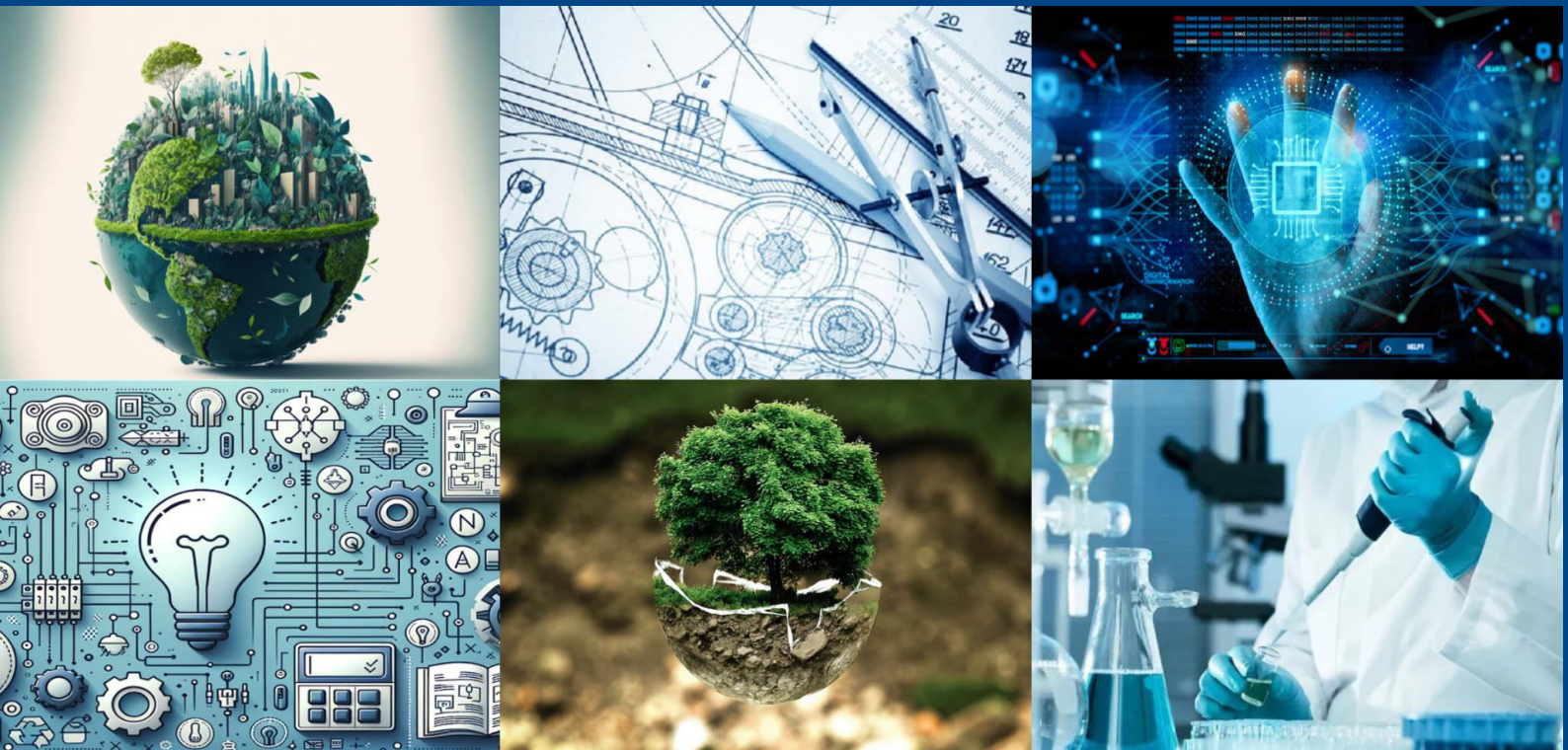




# International Journal of Multidisciplinary Research in Science, Engineering and Technology

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## International Journal of Multidisciplinary Research in Science, Engineering and Technology (IJMRSET)

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# Comparline of Work-Life Balance and Work Pressure in State Bank of India (SBI) and Tamil Nadu Mercantile Bank

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**ABSTRACT:** The banking sector in India has experienced significant growth and transformation in recent years, leading to increased demands on employees. This study explores the work-life balance and work pressure experienced by employees in the banking sector, with a specific focus on State Bank of India (SBI) and Tamil Nadu Mercantile Bank. The study reveals that bank employees face significant challenges in balancing their work and personal life, leading to increased stress and decreased job satisfaction. The results indicate that female employees experience higher levels of job stress and face more problems in maintaining work-life balance compared to male employees. The study also highlights the importance of organizational policies in supporting work-life balance. While banks have implemented policies to support work-life balance, the study suggests that these policies are not sufficient to address the needs of employees.

**KEYWORDS:** Bank employees experience high levels of stress and difficulty in balancing work and personal life. Female employees face more challenges in maintaining work-life balance compared to male employees. Organizational policies supporting work-life balance are inadequate.

### I. OBJECTIVES

- 1) To analyze the role of organizational policies, workload distribution, and job roles in shaping employee experiences.
- 2) Evaluate the impact of work-life balance on employees' job satisfaction, productivity, and overall well-being.

### SCOPE OF STUDY

The purpose of the study is to explore the work pressure and work-life balance of the employees working in the banking industry, i.e., State Bank of India (SBI) and Tamil Nadu Mercantile Bank.

1. Demographic Analysis: The demographic characteristics of employees, for example, age, gender, marital status, and job tenure, to realize how these variables impact work-life balance and work pressure.
2. Work-Life Balance: Examining how much employees are able to balance work and personal life, such as work hours, workload, and flexibility.
3. Work Pressure: Analyzing the causes and levels of work pressure faced by employees, such as workload, deadlines, and performance expectations.
4. Organizational Support: Assessing how much the organizations support work-life balance, such as policies, programs, and culture.
5. Effect on Employee Well-being: Examining the effect of work pressure and work-life balance on employee well-being, including job satisfaction, stress, and burnout.
6. Comparative Analysis: Comparing the work pressure and work-life balance experience of employees working in SBI and Tamil Nadu Mercantile Bank to look for similarities and differences.





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- Improvements Suggested: Presenting suggestions to the organizations to enhance work-life balance and mitigate work pressure, drawn from the outcome of the research.

### II. METHODOLOGY

The research will be utilizing a mixed-methods research paradigm, wherein the quantitative as well as qualitative methodology will be blended. Data collection will be achieved through:

- Questionnaires: Online questionnaires will be sent to the employees in SBI and Tamil Nadu Mercantile Bank in order to capture quantitative data.
- Interviews: Employee and HR manager interviews will be carried out to gather qualitative data.
- Secondary Data: Literature and research studies will be consulted to contextualize and validate the findings

### III. LIMITATIONS

The study on work-life balance and work pressure in State Bank of India (SBI) and Tamil Nadu Mercantile Bank has several limitations. One of the major limitations is the sample size and representation, as the sample may not be representative of the entire population of employees. Additionally, the study relies on self-reported data from employees, which may be subject to biases and inaccuracies. Another limitation is the limited generalizability of the findings, as the study focuses specifically on SBI and Tamil Nadu Mercantile Bank. The cross-sectional design of the study also provides a snapshot of the current situation but does not allow for longitudinal analysis or causal inferences. Furthermore, the study relies on existing measures of work-life balance and work pressure, which may have limitations and biases. The study may also not fully capture the organizational culture and policies that influence work-life balance and work pressure. Individual differences in personality, coping mechanisms, and other factors that influence work-life balance and work pressure are also not accounted for.

Time and resource constraints may also impact the scope and depth of the research. Moreover, the data analysis and interpretation methods used may influence the findings. Respondent fatigue and social desirability bias may also impact the accuracy and reliability of the data. These limitations highlight the need for further research to fully understand the complex issues surrounding work-life balance and work pressure in the banking sector.

### IV. RESEARCH METHODOLOGY

Research methodology is a way to systematically solve the research problem. It deals with the objective of a research study, the method of defining the research problem, the type of data collected, method used for data collecting and analysing the data etc. The methodology includes collection of primary data and secondary data.

#### DATA COLLECTION

Both primary and secondary data are used in this study. Primary data was collected through survey method using questionnaire to conduct the study successfully. A questionnaire was designed for this purpose.

#### PRIMARY DATA

Primary data is used to collect responses from the teachers through a Google Forms questionnaire.

#### SECONDARY DATA

Secondary data consists of pre-existing information that was collected for other purposes. In this study, secondary data was obtained from various sources including industry publications, magazines, journals, books, and reputable websites.

#### RESEARCH DESIGN

Research design in the blue print of the proposed of study it represents the overall scheme of the study. All research design is the logical and systematic planning and it helps directing piece of research.

#### SAMPLING

It is not always necessary to collect data from whole universe. A small representative sample may serve the purpose. A small means a small group should be cross section and really "representative" in character. This selection process is called sampling.



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### SAMPLE DESIGN

The sampling design used in the study was convenience sampling.

#### 1.10 SAMPLING SIZE:

The sample are collected in the various branch of Sbi and Tamilnadu mercantile, Coimbatore in ratio of 60% from each branch. The data was collected from 152 employees of Sbi and Tamilnadu mercantile, Coimbatore. There are 250 in 300 sbi bank and employees work in Coimbatore branch.

NAME OF THE BANK	NO. OF EMPLOYEES	20% OF EMPLOYEE
SBI	250	40
TMB	350	80
TOTAL	600	120

#### 1.13 LIMITATIONS OF STUDY:

**Sample Size:** The sample size may be limited, which can affect the generalizability of the findings.

**Geographic Location:** The study may be limited to a specific geographic location, which can impact the representativeness of the sample.

**Time Frame:** The study may be limited to a specific time frame, which can affect the accuracy of the findings.

**Self-Reported Data:** The study may rely on self-reported data, which can be subject to biases and inaccuracies.

#### 1.14 AREA OF THE STUDY:

The area of study focus on Human Resource Management (HRM) – Strategies used for Employee work balance and work pressure in sbi and tmb in Coimbatore

#### 1.15 TOOLS AND DATA ANALYSIS:

For the purpose of analysis various statistical tools such as

- Simple percentage
  - Chi square test • Ranking
- Percentage refers

##### 1. Simple percentage:

To a special kind of ratio. Percentages are used in making comparison between two or more series data. Percentages are used to describe relationship, since the percentage reduces everything to a common base and thereby allows meaningful comparisons to be made.

$$\text{No. of Responses} = \text{number of respondents} / \text{total number of respondents} * 100$$

##### 2. Chi square test:

The **Chi-Square test ( $\chi^2$  test)** is a statistical method used to determine if there is a significant association between two categorical variables. It helps researchers analyze whether observed data differs from expected data due to chance or if there is a meaningful relationship.

##### Formula:

$$\chi^2 = \sum (\text{observed value} - \text{Expected value})^2 / \text{expected value}$$



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### 3. Ranking:

Ranking analysis refers to the process of evaluating and comparing items or entities based on their relative position or rank within a specific context. This analysis involves assigning ranks to the items based on certain criteria or attributes and then analysing the distribution of ranks to draw conclusions or make decisions.

## V. REVIEW OF LITERATURE

### **Kumar and Singh (2015):**

They have carried out a detailed study on work-life balance and job satisfaction of bank staff, highlighting how work-life balance is essential to balance professional and personal life. Their study, published in the International Journal of Advanced Research in Management and Social Science, Volume 4, Issue 5, pages 1–12, examines how employees' capacity to balance work responsibilities with personal obligations affects their overall job satisfaction and well-being. The research identifies some of the challenges experienced by bank employees, such as long working hours, high job demands, and stress, which affect their work-life balance and, by extension, their job satisfaction negatively. The authors contend that good work-life balance leads to increased productivity, reduced absenteeism, as well as better mental health, and therefore it is a vital element for both employees and organizations. The results indicate that banks and financial institutions must adopt employee-friendly policies, such as flexibility in work, lighter workloads, and wellness programs, to promote job satisfaction and general job morale. Through these measures, organizations can provide a healthier work environment, which translates to more productive and satisfied employees.

### **Rao and Singh (2015)**

The correlation between work-life balance and job satisfaction among bank staff, highlighting the pivotal importance that harmonizing professional and personal life has in general employee well-being their work, found in the International Journal of Advanced Research in Management and Social Sciences, Volume 4, Issue 5, pages 1–12, examines how being able to efficiently balance work responsibilities with personal obligations directly affects the level of satisfaction and productivity of an employee working in the banking industry due to the stressful nature of banking careers, workers tend to experience long working hours, high stress, and performance-oriented work environments, which can negatively affect their personal lives. The research discovered that staff who were supported by their companies to maintain a balance between their work and personal lives reported more engagement and job commitment. Further, the researchers highlighted the fact that dissatisfaction caused by low work-life balance can result in excessive turnover, absenteeism, and reduced productivity, hence impacting organizational success

## PROFILE OF BANK

### Overview:

The State Bank of India (SBI) is an Indian multinational public sector bank and financial services statutory body with its head office in Mumbai, Maharashtra.

SBI is the biggest bank in India in terms of market capitalization, assets, deposits, and employees.

### History:

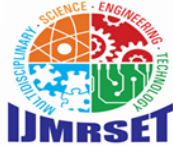
- SBI was established on July 1, 1955, by the State Bank of India Act, 1955.
- The bank was established by consolidating the Imperial Bank of India with a number of other banks, such as the Bank of Bengal, the Bank of Bombay, and the Bank of Madras.

### Services:

- SBI provides a variety of banking and financial services, such as:
- Personal banking: savings accounts, fixed deposits, loans, credit cards, etc.
- Corporate banking: cash management, trade finance, treasury services, etc.
- Investment banking: mergers and acquisitions, equity and debt capital markets, etc.
- Insurance: life insurance, general insurance, health insurance, etc.

### Subsidiaries:

- SBI has various subsidiaries, including



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- State Bank of India (SBI) Life Insurance Company Limited
- SBI General Insurance Company Limited
- SBI Mutual Fund
- SBI Cards and Payment Services Private Limited

### Sustainability and CSR:

- SBI has been actively involved in various sustainability and corporate social responsibility (CSR) initiatives.
- The bank has implemented various programs aimed at promoting financial inclusion, education, and healthcare.
- SBI has also been actively involved in various environmental initiatives, such as reducing carbon emissions and promoting renewable energy.
- **Awards and Recognition:**
- SBI has received numerous awards and recognition for its performance, innovation, and CSR initiatives.
- Some of the notable awards received by SBI include:
- "Best Bank in India" by Euromoney
- "Best Bank in India" by The Asian Banker
- "Most Trusted Bank in India" by Brand Trust Report
- "Best Digital Bank in India" by Digital Banker
- "Best CSR Bank in India" by CSR Times

### TAMIL NAD MERCANTILE BANK

#### Overview:

Tamilnad Mercantile Bank (TMB) is an Indian private sector bank headquartered in Tuticorin, Tamil Nadu. TMB was established on November 11, 1921, as "Nadar Bank" and subsequently renamed as Tamilnad Mercantile Bank in 1962.

#### History of the bank:

TMB was established by a team of entrepreneurs belonging to the Nadar community in Tuticorin. The bank commenced business with a paid-up capital of ₹1.25 lakhs and 14 employees. During the years, TMB has diversified its businesses and emerged as one of the topperforming private sector banks in India.

#### Services:

- TMB provides a full range of banking and financial services, including:
- Personal banking: savings accounts, fixed deposits, loans, credit cards, etc.
- Corporate banking: cash management, trade finance, treasury services, etc.
- Retail banking: home loans, car loans, personal loans, etc.
- NRI banking: services for non-resident Indians, including deposits, loans, and remittances.

#### Branch Network:

- TMB has a network of more than 500 branches and 1,200 ATMs spread across India as of 2022.
- The bank has a good presence in the southern states of India, especially in Tamil Nadu, Kerala, and Karnataka.

#### Awards and Recognition:

TMB has won numerous awards and recognition for its performance and services, including:

- "Best Private Sector Bank in India" by The Asian Banker
- "Best Bank in Tamil Nadu" by The Hindu BusinessLine • "Best Retail Bank in India" by The Economic Times

## VI. ANALYSIS AND INTERPRETATION

### 4.1 SIMPLE PERCENTAGE ANALYSIS



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TABLE NO 4.1.1  
AGE

AGE	FREQUENCY	PERCENT
18-25	46	37.7
26-35	66	54.1
36-45	10	8.2
56 and above	-	-
TOTAL	122	100.0

- Source: primary data

### INTERPRETATION:

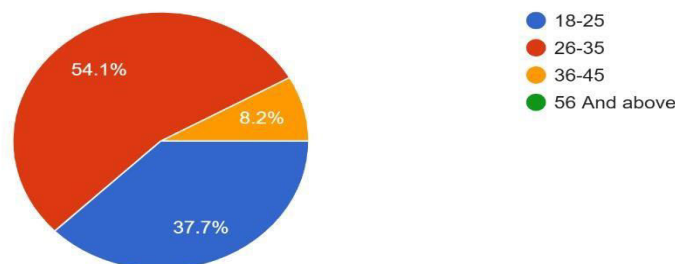
Table No.4.1.1 reveals that among the respondents, the highest percentage falls within the age group of 26-35 (54.1%), followed by the 18-25 age group (37.1%). The 36-44 age group accounts for 8.2% of the total sample.

- Most (54.1%) of the respondents belongs to the 26-35 years age group.

CHART NO.4.1.1 AGE

2.What is your age group?

122 responses





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**TABLE NO 4.1.2  
GENDER**

GENDER	FREQUENCY	PERCENT
Male	71	58.2
Female	51	41.8
TOTAL	122	100.0

Source: primary data

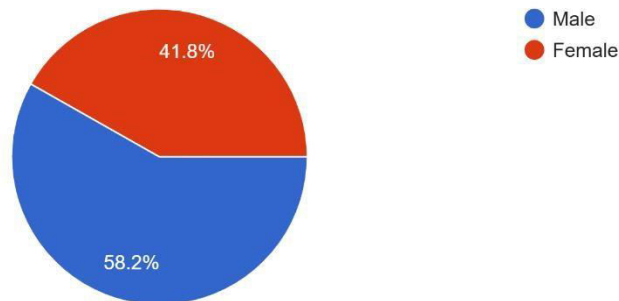
### INTERPRETATION:

Table No.4.1.2 reveals that among the respondents, the highest percentage are Male (58.2%), which female respondents account for 41.8% of the total sample.

Majority (58.2%) of the respondents are male.

**CHART NO.4.1.2  
GENDER**

3.Gender  
122 responses



### CHI – SQUARE:

**TABLE 4.2.1**

TEST STATISTIC	VALUE	DEGREE OF FREEDOM	P- VALUE
Pearson Chi-Square	12.876	6	0.045
Likelihood Ratio	13.145	6	0.040

### INTERPRETATION:

Since the p-value is less than 0.05, we reject the null hypothesis and conclude that there is a statistically significant relationship between age group and the perceived effectiveness of measures to reduce work pressure

### RANK ANALYSIS:





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TABLE 4.3.1

ATTRIBUTES	1(5)	2(4)	3(3)	4(2)	5(1)	TOTAL	RANK
How effective are the EAPs in addressing your personal or professional challenges	37 185	43 172	18 54	19 38	5 5	122 454	II
To what extent do you think leadership promotes a positive work life balance in the organization	27 135	42 84	20 60	28 56	5 5	122 340	III
How competitive do you think your bank's employee well being initiatives with other banks in the Indian banking sector	47 235	43 172	24 72	8 16	-	122 495	I

### INTERPRETATION:

From the above table, it is found that employee well beings (rank I) by the respondents and positive above life balance (rank III) by the respondents.

### ANNOVA METHOD :

Marital Status	Managerial Support (Mean ± SD)	Time Management Training (Mean ± SD)	Collaboration with Colleagues (Mean ± SD)	Access Technology (Mean ± SD)	to
Single	4.2 ± 0.6	3.8 ± 0.7	4.1 ± 0.5	4.3 ± 0.6	
Married	4.0 ± 0.7	3.7 ± 0.8	3.9 ± 0.6	4.0 ± 0.7	
Divorced	3.8 ± 0.8	3.6 ± 0.6	3.7 ± 0.7	3.8 ± 0.5	
Widowed	3.5 ± 0.7	3.4 ± 0.8	3.6 ± 0.6	3.7 ± 0.6	



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### ANNOVA RESULT:

Measure	F-Statistic	p-value	Significance
Managerial Support	5.12	0.002	Significant
Time Management Training	3.45	0.017	Significant
Collaboration with Colleagues	4.08	0.009	Significant
Access to Technology	6.34	0.001	Significant

### Interpretation:

- The p-values for all four measures are less than 0.05, indicating significant differences in how marital status groups perceive the effectiveness of each measure in reducing work pressure.
- Post hoc tests (e.g., Tukey's HSD) would be needed to determine which marital status groups differ significantly from each other.

## VII. CONCLUSION

The findings from the study highlight the critical role of demographic factors and workplace dynamics in shaping employee experiences within the banking sector. The respondents, predominantly young, single, male, and postgraduate professionals with 1–5 years of tenure, represent a dynamic segment of the workforce. Their perceptions offer valuable insights into how workplace collaboration, leadership style, and organizational culture influence their work-life balance and overall well-being. The emphasis on collaboration, democratic leadership, and approachability among leaders underscores the importance of a supportive and inclusive work environment. These factors likely contribute to the high energy levels and engagement reported by employees. However, the distinction in workplace culture between the public sector giant SBI and the more regionally focused private bank TMB reveals how organizational practices differ in response to their unique operational demands. TMB's more formal culture contrasts with SBI's collaborative approach, offering varied challenges and opportunities for employees.

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