

Influence of working hours and targets on work-life balance in jaipur banking sector

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Abstract

The banking sector in India has experienced rapid transformation due to globalization, privatization, digitization, and increasing competition. These developments have significantly altered the nature of banking employment, especially in urban centers like Jaipur. Employees in both public and private sector banks face demanding schedules, target-oriented work culture, customer pressure, and technological stress. Long working hours and unrealistic performance targets have become major factors affecting the work-life balance of banking professionals. The present article critically examines the influence of working hours and organizational targets on the work-life balance of employees in Jaipur's banking sector. The article explores how occupational stress, workload, digital banking responsibilities, and managerial expectations affect employees' physical, emotional, and social well-being.

The study highlights that private sector bank employees generally experience higher pressure due to aggressive business targets, customer acquisition goals, and performance evaluation systems. Public sector bank employees, though comparatively secure in employment, also face increasing workload because of staff shortages, administrative duties, and pressure to achieve financial targets. Excessive working hours often reduce personal time, family interaction, leisure opportunities, and psychological stability.

The article further examines the relationship between work-life balance and employee productivity, job satisfaction, organizational commitment, and mental health. It concludes that sustainable work culture, flexible working arrangements, realistic target allocation, and employee-friendly human resource policies are essential for ensuring healthy work-life balance in Jaipur's banking sector.

Keywords: Work-Life Balance, Banking Sector, Working Hours, Employee Targets, Jaipur, Occupational Stress, Employee Well-Being, Public Sector Banks, Private Sector Banks, Job Satisfaction

INTRODUCTION

The modern banking industry plays a crucial role in economic development, financial inclusion, and digital transformation. Over the past two decades, India's banking sector has undergone remarkable changes because of liberalization, technological advancement, and increased market competition. The emergence of online banking, mobile banking, digital payments, and financial technology has transformed traditional banking practices into highly competitive and customer-driven systems.

While these developments have improved efficiency and accessibility, they have simultaneously increased pressure on banking employees. Employees are expected to meet ambitious business targets, maintain customer satisfaction, manage digital operations, and adapt continuously to technological innovations. As a result, banking professionals frequently experience extended working hours, workload stress, performance anxiety, and work-family conflict.

Work-life balance refers to the ability of individuals to effectively manage professional responsibilities along with personal and family life. In the banking sector, maintaining work-life balance has become increasingly difficult because of target-oriented culture, overtime work, and organizational expectations. Research studies indicate that excessive workload and stressful working conditions significantly affect employee morale and personal well-being.

Jaipur, the capital city of Rajasthan, has emerged as an important commercial and financial centre. The city hosts numerous branches of public and private sector banks that cater to diverse customer needs. Employees working in Jaipur's banking institutions encounter both traditional administrative responsibilities and modern digital banking challenges. The increasing pressure to achieve sales targets, loan recovery goals, insurance selling targets, and customer service expectations has considerably affected employees' work-life balance.

The issue becomes more significant because banking employees often continue working beyond official office hours. In many institutions, employees are required to attend meetings, complete reporting tasks, and communicate with management even after office hours. Studies conducted among bank employees reveal that long working hours and insufficient personal time are major causes of work-life imbalance.

This article critically analyses the influence of working hours and targets on work-life balance in Jaipur's banking sector. It examines the causes, consequences, and possible solutions relating to employee stress, burnout, and organizational expectations in public and private sector banks.

CONCEPT OF WORK-LIFE BALANCE

Work-life balance is a state in which an individual effectively manages professional obligations and personal responsibilities without experiencing excessive stress or conflict. It represents equilibrium between work demands and personal life, including family relationships, leisure, social interaction, and health.

The concept has gained significant importance in modern organizations because employees increasingly face occupational stress and time constraints. Work-life balance is not merely about dividing time equally between work and personal life; rather, it involves achieving satisfaction and stability in both domains.

The major dimensions of work-life balance include:

- Professional satisfaction
- Family responsibilities
- Mental well-being
- Physical health
- Leisure and recreation
- Social relationships
- Emotional stability

In service-oriented industries such as banking, work-life balance is particularly important because employees continuously interact with customers and perform mentally demanding tasks.

Research indicates that poor work-life balance negatively affects employee productivity, psychological health, and organizational commitment.

BANKING SECTOR AND CHANGING WORK CULTURE

The Indian banking sector has witnessed structural transformation due to:

- Liberalization and privatization
- Digital banking expansion
- Increased competition
- Customer-oriented services
- Technological innovation
- Financial inclusion policies

These changes have created a highly competitive work environment. Employees are now expected to perform multiple functions beyond traditional banking duties.

PUBLIC SECTOR BANKS

Public sector banks provide relatively stable employment, pension benefits, and structured organizational hierarchy. However, employees often face:

- Staff shortages
- Administrative burden
- Large customer volume
- Pressure for government schemes
- Loan recovery responsibilities

PRIVATE SECTOR BANKS

Private sector banks operate with aggressive business strategies and target-oriented management systems. Employees frequently encounter:

- Sales pressure
- Performance-based evaluation

- Long working hours
- Customer acquisition targets
- Continuous monitoring

Studies conducted among private sector bank employees in Jaipur show that increasing work pressure significantly affects employees' personal and family life.

WORKING HOURS IN BANKING SECTOR

Meaning of Working Hours

Working hours refer to the total amount of time employees spend performing professional duties within an organization. In the banking sector, official working hours are generally fixed, but employees frequently work beyond scheduled timings because of operational demands and target completion.

Causes of Extended Working Hours

- **Customer Pressure:** Banks deal directly with customers requiring immediate service, account management, loan processing, and grievance resolution.
- **Administrative Workload:** Employees are responsible for documentation, compliance, auditing, reporting, and transaction management.
- **Digital Banking Operations:** Technology has increased efficiency but also created continuous work expectations through online systems, digital reporting, and communication platforms.
- **Target Completion:** Employees often stay beyond office hours to achieve targets related to loans, insurance, deposits, and customer acquisition.
- **Staff Shortages:** Many bank branches operate with limited staff, increasing workload on existing employees.

Studies reveal that extended working hours are a major cause of stress and dissatisfaction among banking professionals.

ORGANIZATIONAL TARGETS AND EMPLOYEE PRESSURE

Nature of Banking Targets

Targets in the banking sector are performance expectations established by management to achieve organizational profitability and growth.

Common banking targets include:

- Loan disbursement targets
- Insurance selling targets
- Deposit mobilization goals
- Credit card sales
- Customer acquisition
- Digital transaction targets
- Recovery targets

TARGET-ORIENTED WORK CULTURE

Private sector banks particularly emphasize target achievement as a measure of employee performance. Employees are continuously evaluated on the basis of productivity and business generation.

Research conducted among banking employees in Jaipur highlights that unrealistic targets contribute significantly to stress and work-life imbalance.

PSYCHOLOGICAL IMPACT OF TARGETS

Continuous pressure to achieve targets may lead to:

- Anxiety
- Burnout
- Fear of failure
- Emotional exhaustion

- Reduced motivation
- Sleep disorders

Employee experiences shared on online workplace forums reveal that banking professionals frequently experience intense pressure because of unrealistic targets and reporting systems.

INFLUENCE OF WORKING HOURS ON WORK-LIFE BALANCE

- **Family Relationships:** Long working hours reduce the time employees spend with family members. Employees often miss family gatherings, celebrations, and social activities because of work obligations.

- **Physical Health:** Extended work schedules contribute to:

- Fatigue
- Hypertension
- Headaches
- Sleep disturbances
- Lack of exercise

- **Mental Health:** Continuous work pressure and insufficient rest negatively affect psychological well-being. Common symptoms include:

- Stress
- Depression
- Irritability
- Emotional instability
- Burnout

- **Social Isolation:** Employees working for extended hours may experience reduced social interaction and weakened personal relationships.

- Studies indicate that chronic workplace stress significantly affects emotional well-being and organizational productivity.

IMPACT OF TARGETS ON EMPLOYEE WELL-BEING

- **Stress and Anxiety:** Employees often feel insecure and anxious when they fail to meet organizational expectations.
- **Reduced Job Satisfaction:** Excessive target pressure reduces professional satisfaction and organizational commitment.
- **Burnout:** Burnout is a condition of emotional exhaustion caused by prolonged stress and overwork.
- **Work-Family Conflict:** Target-driven work culture frequently interferes with personal responsibilities and family obligations.

Research studies confirm that performance pressure and workload imbalance are major causes of work-life conflict among banking employees.

COMPARATIVE PERSPECTIVE: PUBLIC VS PRIVATE SECTOR BANKS IN JAIPUR

Public Sector Banks

Employees in public sector banks generally experience:

- Greater job security
- Moderate salary growth
- Administrative pressure
- Increasing business targets
- Large customer workload

Although traditionally considered stable jobs, public sector banking roles have become increasingly target-oriented.

Employee discussions reveal that many public sector bankers experience workload stress and poor work-life balance despite job security.

PRIVATE SECTOR BANKS

Private sector bank employees often experience:

- Aggressive target systems
- Extended working hours
- Incentive-based performance culture
- Greater technological pressure
- Faster career growth opportunities

While compensation packages may be attractive, employees often struggle with occupational stress and limited personal time.

ROLE OF TECHNOLOGY IN INCREASING WORKLOAD

Digital banking has transformed banking operations through:

- Mobile banking
- Internet banking
- Online customer service
- Automated reporting systems
- Digital payment platforms

Although technology improves efficiency, it also creates new responsibilities:

- Continuous online availability
- Instant communication expectations
- Frequent reporting
- Technical adaptation pressure

Employees often remain connected to work through mobile phones, emails, and messaging platforms even after office hours.

GENDER PERSPECTIVE IN WORK-LIFE BALANCE

Women employees in banking institutions face additional challenges due to societal expectations and domestic responsibilities.

Major issues include:

- Balancing childcare and office work
- Safety concerns during late working hours
- Emotional stress
- Career interruptions
- Lack of flexible schedules

Working women frequently experience dual burden because they manage both professional duties and household responsibilities.

Organizations should therefore implement gender-sensitive policies including:

- Flexible working hours
- Childcare support
- Maternity benefits
- Safe transportation facilities

OCCUPATIONAL STRESS AND BURNOUT

Occupational Stress: Occupational stress arises when job demands exceed an employee's ability to cope effectively.

Major causes include:

- Excessive workload
- Long working hours

- Unrealistic targets
- Lack of organizational support
- Customer pressure

Burnout: Burnout is characterized by:

- Emotional exhaustion
- Reduced professional efficiency
- Detachment from work
- Mental fatigue

Research indicates that employee well-being directly influences organizational performance and productivity.

HUMAN RESOURCE MANAGEMENT AND WORK-LIFE BALANCE

Human Resource Management (HRM) plays an important role in reducing occupational stress and promoting employee well-being.

Effective HR strategies include:

- Flexible working arrangements
- Mental health counselling
- Employee engagement programs
- Stress management workshops
- Leave policies
- Recognition and rewards

Organizations with supportive work culture generally experience higher employee satisfaction and productivity.

CONSEQUENCES OF POOR WORK-LIFE BALANCE

Poor work-life balance negatively affects both employees and organizations.

Employee-Level Consequences

- Mental stress
- Health problems
- Family conflict
- Emotional exhaustion
- Job dissatisfaction

Organizational Consequences

- Reduced productivity
- Higher absenteeism
- Increased turnover
- Low morale
- Poor customer service

Studies demonstrate that employees with balanced professional and personal lives perform more effectively and remain committed to organizational goals.

STRATEGIES FOR IMPROVING WORK-LIFE BALANCE

- **Flexible Working Hours:** Banks should allow flexible schedules where operationally feasible.
- **Realistic Target Allocation:** Management should establish practical and achievable performance expectations.
- **Employee Counselling Services:** Psychological counselling and stress management support should be provided regularly.

- **Digital Work Management:** Technology should simplify work rather than increase unnecessary workload.
- **Wellness Programs:** Yoga, meditation, fitness activities, and recreational events improve employee morale.
- **Supportive Leadership:** Managers should adopt empathetic leadership practices and encourage healthy communication.
- **Family-Friendly Policies:** Organizations should promote family-oriented welfare initiatives and leave benefits.

FINDINGS AND DISCUSSION

The study of Jaipur's banking sector indicates that long working hours and target-oriented culture significantly affect employee work-life balance.

Major Findings

1. Employees in private sector banks experience higher target pressure and extended working hours.
2. Public sector bank employees also face increasing stress because of administrative workload and staff shortages.
3. Excessive work hours reduce family interaction and leisure opportunities.
4. Occupational stress negatively affects employee productivity and mental health.
5. Digital banking operations have increased workload beyond traditional office hours.
6. Women employees experience greater work-family conflict.
7. Organizational support and flexible HR practices improve employee well-being.
8. Unrealistic targets are a major cause of burnout and dissatisfaction.

Research studies conducted among Jaipur banking employees confirm that work-life imbalance has become a serious organizational concern.

Suggestions

- Banks should adopt employee-centric management practices.
- Organizational targets should be realistic and achievable.
- Overtime work should be minimized.
- Mental health support services should be introduced.
- Flexible work arrangements should be encouraged.
- Employee welfare programs should be strengthened.
- Management should promote supportive work culture.
- Technology should reduce workload instead of increasing continuous pressure.
- Work-life balance policies should be implemented uniformly across branches.
- Gender-sensitive workplace measures should be strengthened.

CONCLUSION

The influence of working hours and organizational targets on work-life balance in Jaipur's banking sector is substantial and multidimensional. The modern banking industry has become highly competitive, technologically advanced, and performance-driven. Employees in both public and private sector banks are increasingly required to manage customer expectations, digital operations, administrative responsibilities, and ambitious business targets.

Long working hours and excessive performance pressure significantly affect employees' physical health, psychological well-being, social relationships, and family life. Private sector banks generally impose greater target-related pressure, whereas public sector banks experience workload imbalance due to staffing limitations and administrative responsibilities. In both sectors, employees struggle to maintain equilibrium between professional commitments and personal responsibilities.

Healthy work-life balance is essential not only for employee well-being but also for organizational productivity, customer satisfaction, and long-term institutional growth. Banks in Jaipur must therefore adopt employee-friendly policies, realistic target systems, mental

health support mechanisms, and flexible work arrangements to create sustainable and productive work environments. The future success of the banking sector depends not only on financial growth and technological advancement but also on the well-being and satisfaction of its workforce.

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