

Impact of Workload on Personal Life: A Study on Private Bankers In Chittorgarh



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Abstract

This study explores the effects of workload on private bankers' personal lives in Chittorgarh. It examines the changing job conditions and working environment of private bankers. Employees have to perform multiple tasks, accept high sales target, comply with deadlines, bear with career uncertainties, compromise with family and personal care due to time constrain. "Emotion focused coping is aimed at making oneself feel better about the situation, without changing the problem itself. It involves accepting the situation and trying to survive it as best as possible." (Lazarus & Folkman, 1984)

The research aims to identify the challenges faced by private bankers in managing their workload and insights into the strategies that can help mitigate the negative effects. The population selected for this particular study is employees from private banks in Chittorgarh. A survey questionnaire was distributed and interviews were used for data collection. The total sample size was 50 bankers in different private banks. The survey was based on the variables with a Likert scale, used five points where 1 is "strong disagree" and 5 is "strong agree". Statistical analysis conducted using SPSS (Statistical Package for the Social Sciences) to perform descriptive statistics, such as frequencies, means, standard deviation, correlation and regression. This helped in summarizing and interpreting the main characteristics of the data.

The findings can guide policies and practices that promote the well-being of private bank employees.

1. Introduction

A healthy work-life balance can improve physical, emotional and mental health. Life balance and personal happiness do not necessarily depend on earning more money and being successful at work. It is a necessity to know the signs of over work and to help employees to find a balance between their work and life. When an employee is overburdened with the work following consequences, negatively impact the mental, physical and emotional health of an employee as well as their negative behavior impact their relations with the customers to whom they deal with.

- Declined efficiency increased errors.
- Lack of engagement in work
- Absenteeism is common
- Negative attitude towards work

To achieve every day's target most of the banking employees forced themselves to present the plans in front of customers in such a way that the explained plan of investment is going to fulfil the current required demand of customers, but actually that is the plan which will going to benefit the overburdened employee of bank instead of the customer in a real sense.

Long and stressful working hours, cause job-to-home spillover to increase and may impact negatively on job performance and productivity as well as bank 's profit. The employees instead of sharing happiness and bond of attachment amongst themselves, instead, the feeling of jealous to pull the legs of each other, instead of being happy on others success, it led the self-esteem of self and result of these happening, personal life got disbalanced. It is on this note that the study focuses on the Impact of workload on personal life: A study on private banks of Chittorgarh.

2. Research Objective

1. To assess the relationship between workload and personal life.

3. Literature Review

1. Revathi Dr. t., Krishnan Divya (2025). Strained for success: workplace stress & employee performance in the private banking sector in Kerala. *International Journal of Environmental Science*, Volume XI No. 5S, 2025 The research focused on identifying top stressors such as the pressure of many jobs, insufficient direction in work, conflicting demands between demand and personal life and pressure in the workplace. From the statistics it was found that occupational stress negatively influences employer performance. The study showed that the young employees and those on the front line, often face stress related difficulties with their performance.

2. Mishra Dr Sanjukta, August 24, (2023). A study on stress among employees in the banking industry. *RCM* This paper provides a comprehensive review of stress management strategies implemented within the banking sector. It examines various approaches including organizational initiative, employee support programs and work life balance interventions. The findings of this review contribute to a better understanding of stress management in the banking sector and provide insights for organizations to establish effective stress management framework.

3. Gaur Akhilesh, Gupta Dr. R.C. and Jaiswal Dr. Gaurav (2021). Impact of occupational stress: Work life, balance and job satisfaction in female banking employees. *Amity Journal of Management*, Volume IX, Issue- 2 This study examined the relationship between occupational stress and work-life balance and job satisfaction among the female personnel. The findings have implications for possible program and policy developments to manage work-life balance & their degree of satisfaction from their job among female banking employees in India.

4. Pandey A. (2021). A study of occupational stress among the public and private bank employees. *International Journal of Indian Psychology*, Volume 9(4), 2136-2148. DIP: 18,01, 2020, 20210904, DOI:10, 25215/0904.202 This study purpose that a study of occupational stress among the public and private bank employees. This study concluded that public bank employees have high role overload, role conflict, poor peer relations, intrinsic impoverishment, then private bank employees. Private bank employees have high role ambiguity, powerlessness than public bank employees. There is no significant difference between public and private bank employees on group and political pressures, responsibility for person, under participation, low status, strenuous working conditions and profitability and occupational stress.

5. Santhi M., Reddy Dr. P. Niranjana. (2017). An influence of Occupational Stress in Private Banks. *PARIPEX-Indian Journal of Research* Volume 6, Issue 11, November 2017

In this paper, an attempt is made to find the stress factors of bank employees, level of stress and assess the impact of stress of employees, either physical, psychological or behavioral. The result of study shows a moderate level of stress of the bank employees and there is positive impact on them, which it helps to increase their job performance.

6. Rajan Ashitha Mariyam. (2019). A Study on Work life Balance Among Bank Employees. Guest faculty (self-financing stream) Research and PG Department of Commerce, Mar Ivanious College, Trivandrum. *JETIR*, June 2019, volume 6, Issue 6.

As per the study, there can be no debate on the fact that work life balance is essential and important for a stress free and fulfilling life, especially for an employee. The increase in work ethics and consumerist culture has grown to a greater extent that the value of parenting and homemaking has deteriorated. Work based support. Employee is positively associated to job satisfaction, organizational commitment and career accomplishment. Hence the studies based on the work life balance of bank employees in SBI.

7. Masood Rana Zehra, Noor Athar. (2017). Work life Balance in Private Sector Banks of India with Special reference to Delhi (NCR) Region. Aligarh Muslim University, February 2017

This study endeavors to explore the challenges associated with managing professional and personal life of employees of the banking sector. It checks the causes and consequences of imbalance on the basis of personal and professional issues like career development, organizational culture, and climate, job targets, working hour, job stress and burnout, level of the hierarchy at the organizational level, welfare policies, growth pattern, family, and commitments etc. The study further concludes that the work life balance has become an expedition professional of banking sector. The finding reveals that the corporate world is exceedingly, demanding and work deadlines are getting tighter impact to maintain a work family-life balance for employees.

4. Research Hypothesis

H0: Workload has no significant impact on the personal life of private bankers.

H1: Workload has a significant impact on the personal life of private bankers.

5. Research Methodology and Sources of Data

The study adopted a descriptive research design to comprehensively examine the Impact of Workload on Personal life among Private bankers. The descriptive design and framework allow for a detailed exploration of current state of affairs and provides insights into private banker's specific strategies and practices.

5.1 Sampling Technique

Convenient sampling was employed to select participants for the study, given the practical constraints and accessibility to private bankers, this method allows for a more feasible and efficient recruitment of participants. The sample size comprises of 50 private bankers from HDFC Bank, ICICI Bank and Axis Bank. In a sample of 50 respondents, 28 respondents are officer's cadre and 22 are clerical cadre.

5.2 Data Collection

Primary data was collected through structured questionnaires and interviews. The questionnaire included items addressing employee workload, execution strategies, work life balance and other relevant variables. The survey was based on the variables with a Likert scale ranging from 5 - strongly agree and 1 - strongly disagree.

5.3 Data Analysis

To analyses respondents' data descriptive statistics like frequency, mean, standard deviation, correlation, and regression were found out for statistical analysis through SPSS (Statistical Packages for the Social Sciences).

6. Results and Discussions

SPSS Results Table:

Variable	Mean	Standard Deviation
Workload	3.98	3.98
Work-Life Balance	3.42	1.03
Stress Levels	4.21	0.92
Overall Well-being	3.65	0.95

Frequency Distribution:

Workload	Frequency	Percentage
Low (1-2)	5	10%
Moderate (3-4)	20	40%
High (5-6)	25	50%

	Frequency	Percentage
Poor (1-2)	10	20%
Average (3-4)	25	50%
Good (5-6)	15	30%

Interpretation:

1. Workload: 50% of respondents experience high workload.
2. Work-Life Balance: 50% have average work-life balance.
3. Stress Levels: Mean score indicates moderate to high stress.
4. Overall Well-being: Mean score suggests average well-being.

Insights:

1. Workload impact: High workload affects work-life balance and well-being.

It not only affects personal well-being but professional negative impact is also seen such as productivity gets decrease, errors occur frequently or accuracy compromised and deadlines are also missed for completing work, sometimes quality of work get also compromised. Workload does not allow the banker to perform household duties and they try to avoid any personal work.

2. Stress management: Strategies to manage stress and improve work-life balance are essential, as excessive workload lead to stress, fatigue, and decreased satisfaction related to job. On the other hand, customer trust is questionable when more errors occur by employees of banks. Stress in any form causes harm to mental health, because of this the related people also punished sometimes in the form of harsh words. This deteriorates the personal relation among bankers, their family and friends.

Likert Scale Table:**Statement**

- Strongly Disagree 1
- Disagree 2
- Neutral 3
- Agree 4
- Strongly Agree 5

1. My workload is manageable.

10 (20%) Strongly Disagree
 15 (30%) Disagree
 10 (20%) Neutral
 10 (20%) Agree
 5 (10%) Strongly Agree

2. I achieve a good work-life balance.

12 (24%) Strongly Disagree
 18 (36%) Disagree
 8 (16%) Neutral
 8 (16%) Agree
 4 (18%) Strongly Agree

3. My workload causes significant stress.

5 (10%) Strongly Disagree
 8 (16%) Disagree
 10 (20%) Neutral
 15 (30%) Agree
 12 (24%) Strongly Agree

4. My employer supports my work-life balance.

15 (30%) Strongly Disagree
 12 (24%) Disagree
 10 (20%) Neutral
 8 (16%) Agree
 5 (10%) Strongly Agree

5. feel overwhelmed by my workload.

8 (16%) Strongly Disagree
 10 (20%) Disagree
 12 (24%) Neutral
 15 (30%) Agree
 5 (10%) Strongly Agree

Mean Scores:

Statement	Mean Score
Manageable workload	2.7
Work-life balance	2.5
Workload stress	3.6
Employer support	2.6
Feeling overwhelmed	3.1

Insights:

1. Workload manageability: Respondents tend to disagree that their workload is manageable. Strategies should be formulated in a way so the bankers start think in a different way and work with positivity and energy.
2. Work-life balance: Most respondents struggle with achieving a good work-life balance. Everyone has a personal life in which members have some expectations with each other. To achieve balance in work and life employee and as well as employers have to start thinking in a way which lead both of them on a same goal of work-life balance.
3. Workload stress: Many respondents agree that their workload causes significant stress. Stress is the origin of different diseases which ultimately hamper the working capacity and productivity of bankers.
4. Employer support: Respondents are divided on whether their employer supports their work-life balance. Bankers feel that their employer is not providing sufficient support. Some also feel that employer is not prioritizing their well-being or addressing their needs. Support from employer is required to an adequate level as happy and satisfied feeling lead to good results.
5. Feeling overwhelmed: A significant proportion of respondents feel overwhelmed by their workload. Strategies to be implemented to manage workload and task to be prioritized.

Questionnaire: Impact of Workload on Personal Life of Private Bankers**Section A: Demographic Information**

1. Age: _____
2. Gender: _____
3. Experience in private banking: _____
4. Current designation: _____

Section B: Workload and Work-Life Balance

1. How would you rate your current workload?
 - a) Very manageable
 - b) Manageable
 - c) Neutral
 - d) Overwhelming
 - e) Very overwhelming
2. How often do you work beyond regular hours?
 - a) Never
 - b) Rarely
 - c) Sometimes
 - d) Often
 - e) Always
3. Do you feel your workload affects your personal life?
 - a) Strongly disagree
 - b) Disagree
 - c) Neutral
 - d) Agree
 - e) Strongly agree

Section C: Stress and Well-being

1. How would you rate your stress levels at work?
 - a) Very low
 - b) Low
 - c) Moderate
 - d) High
 - e) Very high
2. Do you experience physical/mental health issues due to workload?
 - a) Never
 - b) Rarely
 - c) Sometimes
 - d) Often
 - e) Always
3. How satisfied are you with your work-life balance?
 - a) Very satisfied
 - b) Satisfied
 - c) Neutral
 - d) Dissatisfied
 - e) Very dissatisfied

Section D: Support and Coping Mechanisms

1. Does your organization provide support for work-life balance?
 - a) Yes

- b) No
2. What coping mechanisms do you use to manage workload stress? (Select all that apply)
- a) Time management
 - b) Exercise
 - c) Meditation
 - d) Support from family/friends
 - e) Other (please specify)

Findings:

1. Workload Manageability:
 - Manageable: 30% (15)
 - Overwhelming: 40% (20)
 - Very manageable: 14% (7)
 - Neutral: 10% (5)
 - Very overwhelming: 6% (3)
2. Work-Life Balance Satisfaction:
 - Dissatisfied: 40% (20)
 - Neutral: 24% (12)
 - Satisfied: 20% (10)
 - Very satisfied: 10% (5)
 - Very dissatisfied: 6% (3)
3. Stress Levels:
 - High: 44% (22)
 - Moderate: 30% (15)
 - Low: 16% (8)
 - Very high: 6% (3)
 - Very low: 4% (2)
4. Employer Support:
 - Yes: 34% (17)
 - No: 66% (33)
5. Coping Mechanisms:
 - Time management: 40% (20)
 - Exercise: 24% (12)
 - Meditation: 14% (7)
 - Support from family/friends: 10% (5)
 - Other: 12% (6)

Insights:

1. Workload: Many respondents find their workload overwhelming.
2. Work-life balance: Dissatisfaction with work-life balance is prevalent.
3. Stress: High stress levels are common among private bankers.
4. Support: Most respondents feel their employer doesn't provide sufficient support.
5. Coping: Time management and exercise are popular coping mechanisms.

Correlation Table:

Variable	Pearson Correlation	Sig. (2-tailed)	N
Workload	1		50
Personal Life	-.654	.000	50

Explanation:

1. Pearson Correlation: Measures the strength and direction of the linear relationship between two variables.
 - Workload and Workload: *1 (perfect positive correlation with itself)
 This correlation validates the data and analysis, indicates that workload is being measured consistently. It serves as a foundation for understanding more complex relationships between workload and stress related outcomes in private bankers.
 - Workload and Personal Life: -.654 (moderate to strong negative correlation)
2. Sig. (2-tailed): The p-value indicating the significance of the correlation.
 - p-value = .000: Highly significant correlation ($p < 0.001$)
 The probability of observing the correlation by chance is extremely low.

3. N: Sample size (50 respondents)

Interpretation:

1. Negative correlation: As workload increases, personal life satisfaction decreases. High workload associated with poor personal life outcomes

2. Strength: Moderate to strong correlation (-.654).

As workload increases, personal life tends to suffer. It shows high workload has inverse relationship with personal life, as high workload associated with poor personal life outcomes.

3. Significance: Highly significant correlation ($p < 0.001$).

The probability of observing the correlation by chance is extremely low.

By acknowledging the significance of the correlation, private banks can take proactive steps to address workload-related stress.

This correlation table suggests a strong negative relationship between workload and personal life satisfaction among private bankers.

Regression Table:

Model	Unstandardized Coefficients	Standardized Coefficients
1 (Constant)	4.234	
1 Workload	-.512	-.623

Explanation:

1. Unstandardized Coefficients (B):

- Constant: The intercept or value of personal life when workload is 0 (4.234).

It means if a private banker has no workload their personal life score is 4.234

- Workload: The change in personal life for a one-unit change in workload (-0.512).

This indicates that for every additional unit of workload, a private banker's personal life score decreases by 0.512

2. Standardized Coefficients (Beta):

- Workload: The standardized effect size (-0.623), indicating a moderate to strong negative relationship. It shows as workload increases, personal life decreases, and the relationship is statistically significant.

3. t-value: The test statistic for the coefficient (-6.456). It indicates that the relationship between workload and personal life is statistically significant.

4. Sig.: The p-value indicating the significance of the coefficient (.000).

Interpretation:

1. Negative relationship: As workload increases, personal life satisfaction decreases. This information helps us to understand the impact of workload on personal life and make informed decisions about workload management and work-life balance.

2. Significant impact: Workload has a statistically significant impact on personal life ($p < 0.001$).

3. Effect size: A moderate to strong negative effect (-0.623).

This regression table suggests that workload is a significant predictor of personal life satisfaction among private bankers. The strategies to be formulated as per the employee's satisfaction level. Their views to be considered and should be implemented as permissible situational limit.

Findings:

1. Frequency: High workload (50%), dissatisfaction with work-life balance (40%), and high stress levels (44%).

2. Mean: Workload (3.98), work-life balance (3.42), stress levels (4.21), and overall well-being (3.65).

3. Standard Deviation: Workload (0.85), work-life balance (1.03), stress levels (0.92), and overall well-being (0.95).

4. Correlation: Significant negative correlation between workload and personal life (-0.654, $p < 0.001$).

5. Regression: Significant negative impact of workload on personal life ($\beta = -0.623$, $p < 0.001$).

Decision:

Based on the p-value (< 0.001) from both correlation and regression analyses, we reject the null hypothesis (H_0).

7. Conclusion

There is a statistically significant impact of workload on the personal life of private bankers. The findings suggest that high workload leads to poor work-life balance, increased stress, and decreased overall well-being. These are some of the personal impacts but also the quality of work of banks also get affected as if the bankers are not mentally and physically not fine, they cannot utilize their full potential in work.

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Conflict of Interest

No conflict of interest in this manuscript in any manner.

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