

## Research Article

# A Study on the Impact of Perceived Organizational Support on Work - Life Balance of Employees in the Banking Sector

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**Abstract:** Achieving work-life balance is greatly facilitated by the basic nature of the banking industry, which comprises performance needs, government regulations, technology, and customer service. Taking into consideration the factors mentioned above, the current study was conducted to explore the role of work-life balance in shaping the perceptions of employees towards organizational support in public and private sector banks. The current study was also conducted to highlight some of the most important aspects of how employees perceive organizational support, which comprise career opportunities, flexible working hours, welfare, managerial support, and rewards and recognition. In addition, the current study was also conducted to highlight some of the most important aspects of work-life balance, which comprise job involvement, working hours, work-life balance, and work-life satisfaction. The primary data for the current study was collected from employees in the banking sector, and the study was conducted through a systematic questionnaire technique. In addition, the concept was also explored through statistical analysis. The findings of the current study highlighted that work-life balance and organizational perceptions are highly interrelated. In addition, it was also noted that public and private sector banks are different from each other.

**Keywords:** Perceived Organizational Support, Work life Balance, Public Banks, Employee Well-being, Organizational Commitment, Banking Sector.

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## INTRODUCTION

### Background of the Study

The most challenging and dynamic industry is the banking industry, which is working under a highly competitive and digitalized environment with a surge in the demands of the customers. There has been a major paradigm shift in the employment scenario with the advent of technology, digitalization, and performance-based environments. [1] The employees are expected to perform a large number of transactions, achieve high levels of sales, and provide high levels of satisfaction to the customers within a specified time frame. The work-life balance of the employees is adversely affected in response to the increasing demands of the customers, which are characterized by high work hours and work-related stress. [2]

The Perceived Organizational Support (POS) has emerged as a major construct in the employment scenario, and it assumes major importance in the life of the employees. POS is a construct where the employees are expected to perceive that the organization values their contribution made to the organization and therefore cares for the employees. [3] In this scenario, the employees are expected to experience low levels of stress, satisfaction, and work-life balance.

### **Need for the Study**

The research is relevant in the context of the present scenario because the concern for the work-life imbalance and the level of stress among the employees in the banking industry is on the rise. The workload of the employees in the banking industry is on the rise in the wake of digitalization, especially in the private sector banks, as the target is higher compared to the public sector banks. [4] The phenomenon of burnout, job satisfaction, and turnover of the employees adds value to the importance of the research, as the research focuses on the factors that are likely to increase the well-being of the employees. Though the support programs are in place in the banking industry, no research is conducted to evaluate the effectiveness of the support programs in maintaining the work-life balance of the employees. No research is conducted to compare the banks in the public sector with the banks in the private sector. [5]

### **Problem Statement**

The issue of the perceived organizational support for work-life balance, however, has not been considered adequately in the context of employees in the banking industry. In addition to the issues mentioned above, the importance of the perceived organizational support for the work-life balance of employees in the public and private sectors of the economy has not been considered adequately. [6] The importance of the perceived organizational support for the work-life balance of employees of the banking industry should be noted in the context of the issues mentioned above. [7]

## **LITERATURE REVIEW**

### **Concept of Perceived Organizational Support**

The general perception of the organization by the employees, based on the value given by the organization to the contribution of the employees and the care given by the organization for the well-being of the employees, is known as perceived organizational support, or POS. The term perceived organizational support was first proposed by Eisenberger and his team in the title of the Organizational Support Theory, or OST. [8] According to the Organizational Support Theory, the employees have a general perception of the support given by the organization for the contribution and socioemotional well-being of the employees. According to the theory, if the employees feel that a higher support is given by the organization, then they are bound to reciprocate the same by providing the same feedback to the organization, which will be beneficial to the organization. This theory is based on the Social Exchange Theory, which says that the relationships are always reciprocal. [9]

Employees who feel appreciated in the work environment are likely to be satisfied in their job, as the study concluded. Other studies concluded that organizational support is likely to provide the feeling of psychological security and coping resources to cope with professional pressures, which would result in a low level of burnout and emotional exhaustion. The conclusions drawn from the study confirm that the POS is an essential construct to predict the effectiveness of employees, especially in the high-pressure banking industry. [10]

### **Concept of Work-Life Balance (WLB)**

Work-life balance, or WLB, is the degree to which an individual is able to balance work life and non-work life. It is the degree to which an individual is able to balance work life and non-work life without experiencing stress and conflicting feelings. Work-life balance can be divided into three dimensions, which are referred to as time balance, involvement balance, and satisfaction balance. It is worth noting that all three are taken into account in the definition of work-life balance. [11] Time balance is referred to as the equitable distribution of time between work life and non-work life, involvement balance is referred to as the capacity of an individual to feel psychologically involved in two different aspects of life, and satisfaction balance is referred to as the capacity of an individual to feel satisfied while managing work life and non-work life. [12]

### **Relationship Between Perceived Organizational Support and Work-Life Balance**

The Social Exchange Theory would provide us with the required information about the idea that is related to the relationship between work-life balance and POS. The employees would not undergo any kind of stress, and they would be able to maintain the work-life balance effectively if they feel that they are being supported by the organization and they are being provided with the facilities they need. This would have a positive impact on their minds, and they would not undergo any kind of work-life conflict. [13]

It has been established that there is a high positive correlation between POS and WLB by conducting empirical studies on the same topic in the past. The employees would feel that they are being supported by the organization, and they would not undergo any kind of stress or would be satisfied with their job. [14] They would be able to maintain the work-life balance effectively. The effect of work intensity and performance systems may differ in the case of the banking industry. The studies conducted are related to corporate industries. [15]

### **Research Gap**

It is also noted that there is a scarcity of literature with regards to the relationship that exists between work-life balance and

perceived organizational support with regards to the banking industry. Moreover, it is noted that despite the fact that there is a significant difference that exists between the private and public sectors with regards to the structure and functioning of the sectors, there is a scarcity of literature with regards to the comparison of the banking industry in the private and public sector. Finally, it is noted that as a result of the rapid digitalization of the industry, there is a change that has occurred in the nature of the labor market. The intention of this current study is to provide empirical evidence with regards to the influence of work-life balance with regards to perceived organizational support in the banking industry.

### Conceptual Framework

The conceptual framework of this present study is to explore the perception of the employees of the banking industry regarding their work-life balance in terms of organizational support. The concept of work-life balance is considered to be a dependent concept. Perceived organizational support, on the other hand, is considered to be an independent concept. The impression that the company values the efforts and cares for the welfare of the employee is considered to be perceived organizational support. The five major factors that fall under perceived organizational support regarding this present study include welfare measures, career development opportunities, flexible work policies, managerial assistance, and recognition and rewards. The factors that fall under supervisors' leadership, supervisors' encouragement, and supervisors' understanding of their employees fall under managerial assistance. The appreciation and rewards provided to the workers based on their performances fall under recognition and rewards. The opportunities provided to the employees to develop their careers in terms of training, development, and growth in the company fall under career development opportunities. The factors that fall under employee welfare measures include employee help, safety, and health. The factors that fall under flexible work policies include leave benefits and working hours.

Dependent Variable: The dependent variable in this research is work-life balance. Work-life balance refers to the capacity of individuals to manage their personal and professional needs. There are three different variables that can be employed to examine the dependent variable. Among the variables that can be employed to examine the dependent variable are time balance, participation balance, and contentment balance. The equitable distribution of time between one's personal and professional life is referred to as time balance. When people are actively involved in their personal and professional life, there is no imbalance. This is referred to as involvement balance. When people make efforts to balance their personal and professional life, they experience satisfaction balance. This theory has the potential to enhance the work-life balance of banking employees.

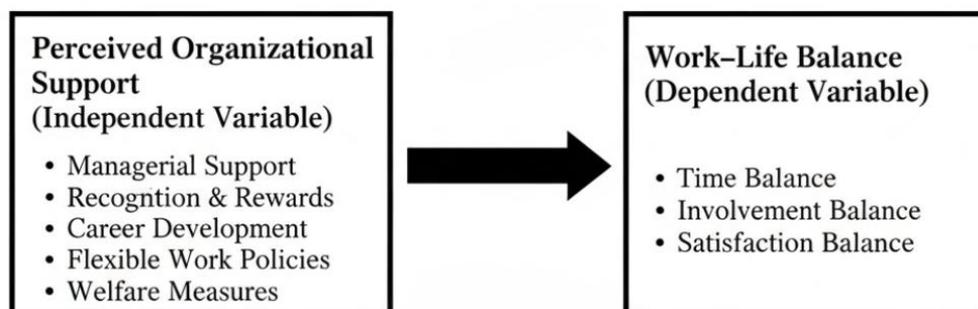


Figure 1: Conceptual Framework Diagram

### Research Objectives

1. To identify and examine the key variables of perceived organizational support among employees in the banking sector.
2. To explore the major dimensions of work-life balance experienced by employees in the banking sector.
3. To analyse the relationship between the variables of perceived organizational support and work-life balance.
4. To analyse the impact of perceived organizational support variables on the work-life balance of employees in public and private sector banks.

### Research Hypotheses

- H1: There is a significant relationship between perceived organizational support and work-life balance.
- H2: Managerial support significantly impacts work-life balance.
- H3: Recognition and rewards significantly influence work-life balance.
- H4: Career development opportunities significantly influence work-life balance.
- H5: Flexible work policies significantly influence work-life balance.
- H6: There is a significant difference in POS and WLB between public and private sector banks.

## RESEARCH METHODOLOGY

### Research Design

The research design that had been employed in the conducting of the research had been descriptive in its nature. The descriptive aspects of the organizational support, as well as the work-life balance of the workers in the banking sector, had been described in detail with the employment of the descriptive research method. The analytical research method had been employed to evaluate the impact and relationship of the independent and dependent variables with the employment of the statistical method.

### Nature of the Study

One could say that the study falls under the quantitative type because it involves the use of numbers and a structured questionnaire. It would be easier to analyze the variables objectively by using statistical methods in order to determine the relationship between perceived organizational support and its effect on work-life balance.

### Data Collection

Both primary and secondary sources of data have been used in this study. The scientific method has been used to collect primary data from bank employees in the public and private sectors. A set of statements using the Likert scale has been used to determine the level of perceived organizational support and work-life balance. To complement the theoretical nature of this study, secondary data has been collected from authentic online sources such as books, articles, and the internet.

### Sampling

In this case, the employees of banks, including private sector banks and public sector banks, are included. Proper sampling methods, such as convenience sampling or stratified sampling, are used to ensure proper representation of the population, i.e., the employees of private sector banks and public sector banks. The sample size of 200 respondents is considered for this study.

### Tools for Data Analysis

The collected data is then tested by a statistical test. Descriptive statistics are employed to analyze the collected data. The calculation of mean and standard deviation is also performed in descriptive statistics. Cronbach's Alpha is employed to determine the reliability of the questionnaire. Correlation analysis is employed to analyze the relationship between POS and work-life balance. Multiple regression analysis is employed to analyze the effect of POS on work-life balance. t-test for independent samples is employed to compare the number of employees in private and public sector banks.

### Data Analysis and Interpretation

#### Demographic Profile

The information provided is related to the demographic factors of the sample population, i.e., the gender of the people, the age group of the people, the marital status of the people, the educational status of the people, the job title of the people, the years of experience of the people, whether the bank is private or public, etc. The method of presenting the information provided about the distribution of the sample is achieved by the application of statistical tools in the form of frequency distribution of the provided data and percentage distribution of the provided data. The distribution of the sample is depicted by the application of graphical tools such as graphs, charts, and diagrams. The distribution of the sample and the guarantee of the representativeness of the sample with regard to the personnel of the bank, whether it is private or public, is achieved by the application of this method.

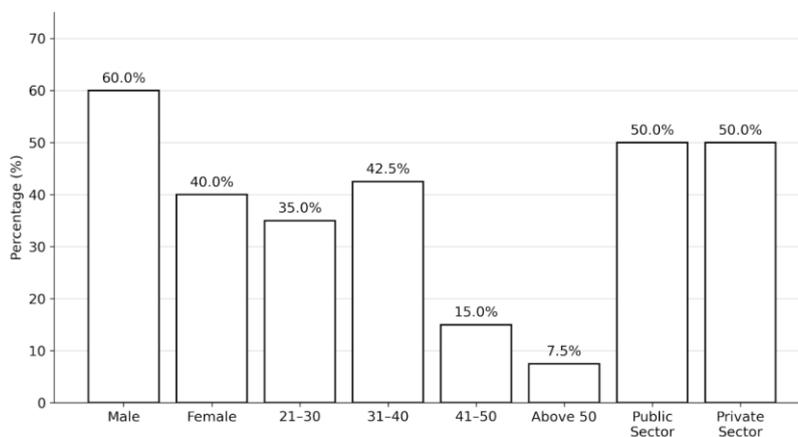


Figure 2: Demographic Profile of Respondents (N=200)

### Reliability Analysis

The value of Cronbach's Alpha is calculated for the constructs. The constructs have been defined as Work-Life Balance and Perceived Organizational Support. Internal consistency of the measuring scale has to be ensured. Reliability of the

measuring scale has to be ensured by keeping the value of Cronbach’s Alpha above 0.70. Reliability of the constructs has to be presented in a table. This stage ensures the measurement of variables.

### Correlation Analysis

Pearson correlation analysis was used to find out the correlation that exists between work-life balance and perceived organizational support. The correlation coefficients for the relationship that exists between the different dimensions of work-life balance, which included time balance, involvement balance, and satisfaction balance, and the different dimensions of perceived organizational support, which included managerial support, recognition, career growth opportunities, flexibility, and welfare measurements, are as shown in the correlation matrix table below. There was a strong positive correlation between improved work-life balance and organizational support.

### Regression Analysis

Impact of the characteristics of the perceived organizational support on the work-life balance is found out by using the multiple regression analysis. The dependent variable selected for the study is work-life balance, and the independent variable selected for the study is the dimension of the POS. The values of R, R<sup>2</sup>, adjusted R<sup>2</sup>, F, beta coefficients, and significance levels for the regression analysis are included in the table. The objective of the research is to find out the characteristics of the POS that have a significant impact on the work-life balance and the contributions of the employees.

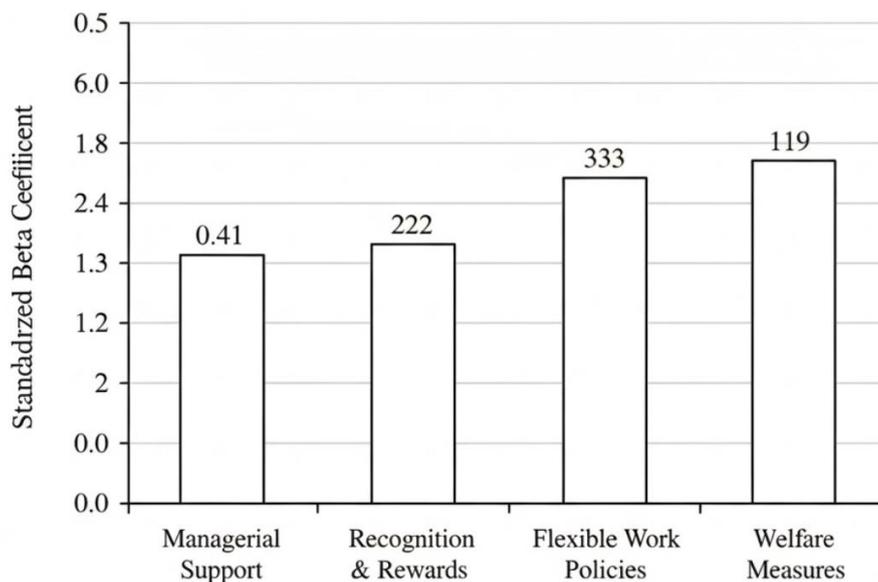
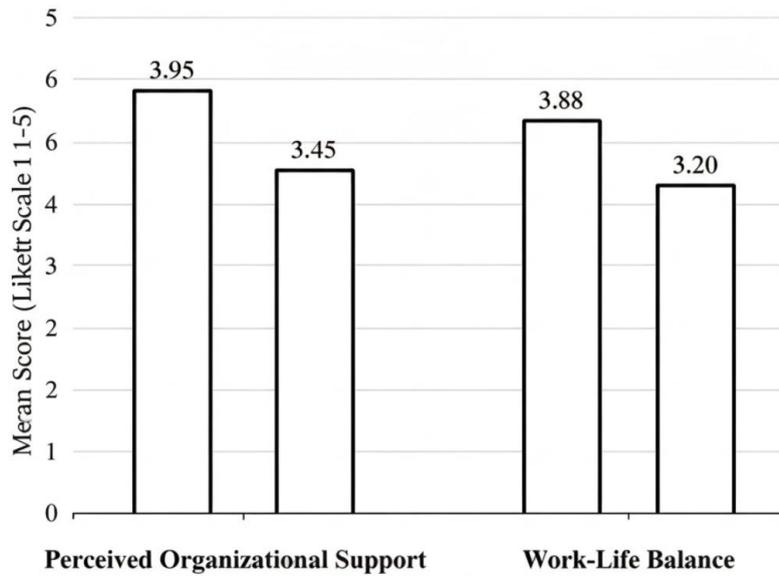


Figure 3: Regression Analysis – Impact of POS on Work-Life Balance

### Sector Comparison (Public vs Private Banks)

In order to know the perception of the employees of the public as well as private sector banks about the support provided by the organization to achieve the work-life balance, the independent sample ‘t’ test is used. The important values and differences are represented in the tabular form. The differences can also be represented in the bar chart form. This study will help us know whether there is any difference in the experience of work-life balance.



**Figure 4: Comparison of Public and Private Sector Banks**

### Findings

As per the data, employees working in the banking sector have reported that perceived organizational support has a significant, but positive, effect on work-life balance. Employees can have work-life balance if they feel that their businesses are supporting them. On the basis of different factors of perceived organizational support, it was found that managerial support is the most important factor that affects the work-life balance of employees working in the banking sector. This clearly shows the importance of the role of managers in businesses. It is clear that there are vast differences in the perceptions of employees working in public and private sector banks. It was found that factors like job pressure, target-based stress, and long working hours adversely affected the work-life balance of employees working in private sector banks. It was found that employees working in public sector banks have positive perceptions about job security and job stability, which results in work-life balance.

### DISCUSSION

The Social Exchange Theory, which proves that the relationship that has been formed in the organization is an exchange relationship, can also be considered an ideal theory based on the findings of this particular study. This is because the reason why the employees feel obliged to retaliate with good attitudes and behavior is because they feel that the organization cares for their input and genuinely cares for their well-being. This particular study was also able to prove that a better balance between life and work is related to organizational support. This shows that the organization is providing the employees with a sense of security, hence reducing the stress that comes from the workplace.

This finding is also supported by the findings of the literature review in relation to the positive effect of perceived organizational support on organizational commitment, burnout, and work satisfaction. The current study is very relevant to the banking sector as it highlights the differences between the public and private banking sector in relation to work pressure and job security. The findings of the current study have very significant implications for the role of managers in improving work-life balance and the need to develop supportive work practices. The findings of the current study revealed that work-life balance is positively affected by the role of managers. This is very significant to the banking sector as the banking sector can benefit from the positive effect in relation to the performance of the bank, plans to leave, and general well-being.

### Implication

The implications of the findings on management in the banking industry are quite significant. As discussed earlier, it was evident that the work-life balance of the employees was influenced by the aspect of managerial support. The importance of improving the supervisory support system cannot be overstated. For instance, to improve the work-life balance of the employees, flexible working arrangements such as leave policies, working from home when possible, and flexible working hours should be encouraged. Moreover, the implementation of fair and transparent systems of recognition and incentive schemes should be encouraged to improve the employees' motivation and self-esteem, thereby improving work-life balance.

For instance, it should be able to formulate well-rounded policies on how to improve the employees' well-being. For instance, it could be able to formulate family-friendly policies as well as policies aimed at improving the employees' stress

management and mental health. Moreover, it should be able to formulate intervention strategies aimed at improving the work-life balance of the employees as well as reducing burnout, especially in a high-stress environment such as private banking.

## CONCLUSION

The findings of this particular research study have made it possible to conclude that the work-life balance of employees working in the banking sector is affected by the kind of support that an organization provides to its employees. The findings of the research study have made it possible to conclude that if the employees of the banking sector feel that they are getting more support from their organization in terms of welfare benefits, career development, management guidance, and recognition, then they will be able to maintain a better work-life balance. It has been observed that organizational support not only helps in decreasing stress at work but also helps in increasing employee satisfaction and psychological well-being. Moreover, it has been observed that the employees of the government and the commercial banks are not the same. The employees of the commercial banks are increasingly facing stress and pressure at work. It is pertinent to note that the findings of the research study have made it possible to conclude that the work-life balance of employees requires support from the organization.

## Limitations

Although the study was successful, it is worth mentioning that there was a limitation. The scope of the study was limited, which was the first limitation of the study. The limitations of the study had a negative impact, particularly on the study's applicability in other geographical locations. The second limitation of the study was that it relied on self-reported data. This is because the study relied on questionnaires to collect data. The third and final limitation of the study was that the study was cross-sectional. This is because the study was carried out over a certain period of time. It is worth mentioning that the study was unable to demonstrate the impact of work-life balance and organizational support on employee perceptions. In addition, it was unable to demonstrate whether there was a cause-and-effect relationship.

## Future Scope

The scope of the research can also be further increased in many ways in the future. The causality can also be further increased in many ways. The research can be done in more than one industry. For example, it can be done in the manufacturing industry, the education industry, the healthcare industry, the information technology industry, etc. For a more inclusive model of the variables that may influence this relationship, other variables that may mediate or control the relationship between POS and work-life balance may also be considered. Burnout, commitment, participation, job stress, and so on, are some examples of such variables.

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