RESEARCH PAPER

A Theoretical Framework for Understanding Work-Life Balance, Its Determinants, and Coping Mechanisms Among Banking Employees

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Abstract
Sustainable work-life balance (WLB) has become an important issue in the banking industry, with technology-driven service expectations, target-based performance systems, and constant engagement with customers consuming a lot of time and mental strength from the workers. This theoretical paper integrates theory and empirical research on WLB in the banking industry to delineate the various factors that could affect WLB, the different ways in which it can be fostered, and the ways in which it can differ across the various organisational settings in the banking industry. Inspired by role theory, work-family conflict theory, work/family border theory, Conservation of Resources theory and the Job Demands-Resources (JD-R) model as the main conceptual framework, the paper conceptualises WLB as the result of an ongoing process of balancing job demands (workload, working hours, target pressure and role-related strain) with job resources (organisational support, flexible-work provisions and leave policies). It also hypotheses that the term 'resource-supplying interventions' refers to a range of interventions that could be executed within an organisation, but the presence of such interventions is not enough; it is essential that they be truly implemented, as this would mean that they are effective enough to produce the necessary supply.It also suggests that there are different ways of structuring the ownership, governance and culture of organisations in the banking sector, which are likely to lead to different configurations of demand-resources and, consequently, to different levels of WLB experienced by employees. Finally, a set of theoretically-derived improvement measures is outlined and the proposed framework is placed as a stepping stone for empirical study of determinants of WLB, coping with WLB and comparative differences between organizations in the banking sector.

Keywords: work-life balance, job demands-resources model, banking sector, coping strategies, organisational support, comparative analysis
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1. Introduction

Work-life balance (WLB) has come a long way from being a peripheral human resource concern to being a primary factor in employee well-being, productivity, and organisational sustainability, especially in service industries that involve emotional labour and performance pressure, along with extended customer engagement (Parakandi & Behery, 2016). The pressures is most pronounced in the banking sector. Banking, and in particular the relationship between the service and the technology used to deliver it, has been one of the most cited areas of work-life balance research in the literature, due to the combination of technology-mediated service delivery, sales and performance pressures, long hours and frequent extended shifts, and constant exposure to the demanding nature of the public. There are also some structural differences across institutions in this group, such as in ownership structure, governance philosophy, compensation design, and organisational culture, which are likely to affect the nature of the work-life interface in different ways at different institutions (Khan et al., 2025).Theoretically, this paper builds an integrated conceptual framework that consists of four overlapping themes, identified across the empirical literature thus far, which are (a) the general level of WLB that individual bank employees experience, (b) the work and/or resource factors that influence this level of WLB, (c) the coping strategies, individual and organizational , that are used to manage the work and personal life tension, and their effectiveness in the real world, and (d) the structural and organizational source of variation that leads to systematically different levels of WLB among various segments of the banking workforce. The paper does not intend to be bounded by a particular geography or a set of empirical variables but to lay out a general theoretical structure that can be implemented and validated in different banking scenarios, institutional environments, and employee groups.

2. The Conceptual Meaning of Work-Life Balance

Work-life balance is not a simple 50-50 split between work and non-work roles (Kelliher et al., 2019); rather, it is the feeling that one has a balance that is adequate, controlled and satisfying in the different roles he or she plays as an employee, spouse, parent, caregiver and

community member. Guest (2002) sees WLB as a balance between the requirements of work and home life where role performance and satisfaction in both work and home is maintained without one systematically undermining the other. The conceptualization is significant because it moves from an analytical perspective based on time (hours worked, hours free) to a perceptual and evaluative perspective, one that reflects how employees experience the interaction between the professional and personal role, not just how the roles are scheduled.

3. Theoretical Foundations

3.1. Role Theory and Work-Family Conflict

One of the most lasting and initial theories on the work-life interface is derived from role theory, specifically from the formulation of role conflict by Kahn et al. (1964) that suggested people with multiple roles face strain when the requirements of one role do not fit those of the other. They expanded this to the specific construct of work-family conflict, describing three ways in which conflict can occur: time-based conflict, when having too much of one role means not having enough of the other; strain-based conflict, when stress or fatigue from one role comes into conflict with another; and behaviour-based conflict, when patterns of behaviour in one role interfere with the other. (Greenhaus & Beutell 1985) The tripartite model is still the most prevalent lens through which the determinants of WLB in banking are observed: a conflict triggered by working time, a conflict caused by emotional exhaustion as a result of ongoing customer interactions and a conflict triggered by the need to switch between the assertive targeting role and the more family-like relationship role.

3.2. Border Theory and Boundary Management

An alternative view is provided by Clark's (2000) Work/Family Border Theory, which defines work and home as separate realms with borders that people cross on a regular basis, and that differ in permeable, flexible and integrated characteristics. In banking, boundaries are often made extremely porous by technology, whether that is emails that are sent after work hours, or a monthly and/or yearly (month/year end) settlement period where work schedules may not allow for flexibility of work to accommodate personal demands. For understanding coping strategies, border theory is analytically helpful because it makes organisational measures, such as flexible hours, remote working, norms of after hours contact, less abstract interventions that can be evaluated specifically as their capability to re-establish manageable borders between work and family, and more concrete measures that are identified as ‘border management'.

3.3. Conservation of Resources Theory

Hobfoll's (1989) Conservation of Resources (COR) theory offers a motivational explanation of how work-life imbalance leads to strain, by suggesting that people seek to obtain, conserve, and defend resources (time, energy, social support, status) and feel stressed when they are threatened, lost, or not sufficiently replenished in relation to the demands made on them. In the banking context, the COR theory helps to understand how regular exposure to target pressure, plus regular exposure to long hours, can take their toll over time and replenishment of time and energy has been difficult to achieve, leading to a cumulative strain that self-reported WLB measures are meant to identify. Theory of coping strategies, which is a set of organisational measures that provide support, autonomy, recognition, flexibility, is also based on COR theory, and is closely related to the study of coping mechanisms – the ways that people respond to a depletion of resources.

3.4. The Job Demands-Resources (JD-R) Model

The most directly applicable integrative framework is the Job Demands-Resources model (Bakker & Demerouti, 2007), which classifies all job characteristics into two categories: job demands — aspects of work requiring sustained physical or psychological effort, such as workload, time pressure, and customer-related stress — and job resources — aspects of work that reduce demands, help achieve goals, or stimulate growth, such as supervisor support, autonomy, and organisational WLB policies. The JD-R model proposes two parallel processes: a health-impairment process, in which high demands combined with insufficient resources produce exhaustion and imbalance, and a motivational process, in which adequate resources buffer demands and sustain engagement and balance. Recent applications of the JD-R model to employee well-being in South Indian occupational contexts have found strong positive relationships between WLB and multiple dimensions of well-being — physical, psychological, social, and financial — reinforcing the model’s relevance beyond the specific sectors in which it was originally developed (Kamboj et al., 2025). The JD-R model is well suited to organise the framework proposed in this paper: job demands and resources jointly determine the overall level of WLB experienced; the specific demands and resources salient to banking constitute the substantive “factors” shaping that level; organisational coping strategies are best understood as resource-supplying interventions; and systematic differences in demand-resource configuration across organisational contexts provide the theoretical basis for expecting comparative variation in WLB outcomes.

3.5. The Level of Work-Life Balance Among Banking Employees

Numerous studies conducted in empirical settings in different countries around the world consistently reveal that a significant number of bank staff experience imbalances rather than balances. Reported imbalance has been found to be related to workload, high level of job responsibilities, and stressful work hours associated with lack of breaks; a significant proportion of respondents in some samples reported actual imbalance in their work-life situation (Kaur, 2020). Complementary evidence shows that the level of WLB of bank employees is highly associated with multidimensional workplace well-being, meaning that the differences in WLB of bank employees have direct consequences on well-being outcomes, and not just a subjective or inconsequential concern (Sharma & Sharma, 2023). The results in this study confirm that measuring the degree of WLB is not just a descriptive exercise but a vital diagnostic process: the percentage of staff who report low levels of WLB and the magnitude of the WLB imbalance sets the groundwork for assessing the factors and coping mechanisms.

4. Factors Shaping Work-Life Balance

The factors of WLB in banking can be grouped into demand side and resource side components, and personal and demographic moderators, based on the JD-R model and the tradition of work-family conflict.

A. Demand-side factors: The most common determinants found in literature are workload and extended working hours, with various studies reporting that the majority of reported imbalance is due to workload and high job responsibility, with a lack of breaks (Kaur, 2020). Target-based management and performance pressure – a hallmark of modern retail banking – adds to this the psychological demand, beyond the pure hours worked. The structural elements of periodic transfers and irregular closing-period work (settlement at the end of the month, end of the quarter, and end of the year) add to the temporal unpredictability that is hard for employees to plan for, and exacerbates time-based conflict as theorized by Greenhaus and Beutell (1985).

B. Resource-side factors: Comparative studies have shown that organisational support (i.e. supervisor support, leave, family-friendly policies) has the strongest effect on WLB compared to other predictors (Islam, 2026); one study of bank employees found that perceived organisational support had the greatest influence on WLB, but the influence of workload and extended hours was comparatively less when organisational support was included (UUM ETD, n.d.). Theoretically, this finding is important as it indicates that resource factors could either buffer or partially attenuate the effects of the demand factors in line with the buffering hypothesis implicit in both COR theory and the JD-R theory.

C. Personal and demographic moderators: Gender remains a salient factor across the literature: studies of women bank employees consistently report those domestic responsibilities compound workplace demands, and that gender bias in the workplace is itself perceived as a contributing factor to imbalance (Suhartini et al., 2025). Marital status, presence of young children, and years of service have similarly been examined as moderating variables, on the logic that role accumulation — an employee simultaneously managing spousal, parental, and caregiving roles — increases the total demand load an individual must absorb, independent of workplace conditions per se.

Together, this literature supports a multi-factor determinant model in which the level of WLB is jointly shaped by workload and hours, target pressure, organisational support, mobility and scheduling policies, gender-related role burden, and demographic life-stage variables.

5. Coping Strategies and Their Effectiveness

Coping in the WLB literature is best distinguished at two levels: individual coping, drawing on Lazarus and Folkman's (1984) classic distinction between problem-focused coping, which targets the source of stress directly, and emotion-focused coping, which manages the emotional response to stress; and organisational coping, comprising the formal policies and informal practices instituted by employers to reduce demands or supply resources. Organisational coping is situated within the JD-R model's resource-supply logic and within border theory's boundary-management logic, and is generally the primary object of empirical inquiry when researchers examine coping mechanisms "followed" within organisations rather than those improvised by individual employees.

Documented organisational coping mechanisms in banking include flexible working arrangements, structured leave policies, employee assistance and counselling provisions, job-sharing arrangements, and workload redistribution during peak operational periods (Pathania et al., 2025). Research recommends flexible working hours as a mechanism to enhance both employee well-being and productivity, given the demonstrated association between rigid scheduling and reported dissatisfaction. Organisational cultures that explicitly value employees' family commitments, and that maintain job-sharing or workload-adjustment norms, have similarly been proposed as concrete responses that translate general WLB awareness into actionable practice (Sharma & Sharma, 2023). Importantly, however, effectiveness is not guaranteed by the mere existence of such policies: comparative literature on WLB policy implementation suggests that formally similar policies can produce markedly

different real-world outcomes depending on organisational culture, supervisory attitudes, and the perceived legitimacy of using available provisions. This distinction between policy availability and policy effectiveness is theoretically central to any study of coping strategies: an audit of organisational coping mechanisms must assess not only which measures exist on paper, but the degree to which employees perceive them as accessible, actually used, and genuinely balance-improving — a distinction well captured by COR theory's emphasis on resources that are actually available for use rather than merely nominally present.

6. Structural Sources of Variation in Work-Life Balance

An important message that has emerged in the banking WLB literature is that the demand-resource balance that an employee face is shaped systematically by the organisation; and thus, WLB should be expected to vary across banking sectors (Syauqi et al., 2026). These differences in job security, standardisation of working hours, promotion and target systems, compensation structures, and organisational culture raise conflicting theoretical predictions as to how employees will be distributed across the WLB categories even when they have similar roles in an institution. If the job security is high, the working hours are more regularized, and the target regimes are less aggressive, then, on JD-R lines, employees may be expected to report comparatively higher WLB because of the greater stability of their resources and predictability of their demands. On the other hand, employees may expect comparatively lower WLB when performance-based resource are better, but target cultures are more assertive and working hours are longer than in other cases.

Comparative empirical research broadly supports this directional logic while also revealing important distinctions. Studies comparing employees across institutions with differing ownership and governance structures find real, if partial, gaps in reported happiness and imbalance at work, consistent with a demand-resource account of organisational variation. At the same time, some determinants of imbalance, such as gender-related role burden, have been found to cut across institutional type rather than being confined to any single organisational context, indicating that certain sources of imbalance are structural to the banking occupation itself rather than specific to any one type of employer. Other research reports that employees in more target-intensive, performance-driven institutional environments are comparatively less able to balance work and life and report higher stress relative to counterparts in more stable institutional settings, reinforcing the demand-intensity account of organisational variation. Comparative research on WLB policy access similarly finds meaningful implementation differences across institutional contexts, even where written policies are similar on paper, implying that observed gaps in WLB outcomes may be driven as much by implementation culture as by nominal policy differences.

This evidence indicates that any comparative study on WLB between organisational contexts in banking should not only test one mean-difference hypothesis, but should also consider which of the determinants of WLB are invariant across the institutions and which are likely to be strongly differentiated by the different institutional contexts.

7. Toward Improvement: Theoretically Grounded Measures

The prescriptive dimension of WLB research — identifying measures to improve employee outcomes — follows logically from the JD-R and COR frameworks: interventions should either reduce excessive job demands or augment job resources, and ideally accomplish both in a mutually reinforcing way. Building on the literature reviewed above, plausible categories of improvement measures include: structural measures, such as rationalising working hours around peak operational periods, staggered shift systems, and workload redistribution to reduce time-based conflict; supportive measures, such as strengthening supervisor and organisational support systems, given the demonstrated primacy of perceived organisational support as a WLB predictor; implementation measures, such as training managers to actively encourage — rather than passively permit — the use of flexible-work and leave provisions, addressing the documented gap between policy existence and policy effectiveness; and equity-focused measures, such as explicit initiatives addressing gender-related role burden, given evidence that this factor recurs across institutional contexts. Because the literature suggests that some determinants are institution-specific while others are common across the sector, effective interventions are likely to require a differentiated approach: context-specific measures where variation across institutions is pronounced, and sector-wide measures where convergence is observed.

8. An Integrated Conceptual Framework

Synthesising the theoretical strands developed above, the proposed framework positions job demands (workload, working hours, target pressure, role-related strain, gender-related burden) and job resources (organisational and supervisor support, flexible-work provisions, leave policies) as the joint determinants of an employee's level of work-life balance, consistent with the JD-R model (Bakker & Demerouti, 2007) and reinforced by role theory (Kahn et al., 1964), work-family conflict theory (Greenhaus & Beutell, 1985), border theory (Clark, 2000), and Conservation of

Resources theory (Hobfoll, 1989). Organisational coping strategies function as resource-supply interventions hypothesised to moderate the demand-WLB relationship, with their effectiveness contingent on genuine implementation rather than nominal availability. Institutional and organisational context is theorised as a structural moderator that systematically shapes the demand-resource balance an employee experiences, generating the comparative differences that empirical investigations within this framework are designed to detect and explain. This integrated framework allows the WLB research agenda to be read as a coherent sequence: establish the baseline level of WLB experienced; identify and weigh the demand- and resource-side factors producing that level; evaluate the resource-supplying coping mechanisms currently in place and their real-world effectiveness; examine whether, and through which specific factors, these dynamics differ systematically across organisational contexts; and derive targeted, theoretically grounded improvement measures calibrated to the demand-resource gaps identified.

9. Conclusion

This paper has developed a general theoretical framework for understanding work-life balance among banking employees, integrating role theory, work-family conflict theory, border theory, Conservation of Resources theory, and — as the primary organising model — the Job Demands-Resources framework. The literature examined reveals that employees of financial institutions often experience significant work-life imbalance, primarily as a result of the workload, working hours and pressure to achieve targets; that organisational support is likely to be the most significant resource side buffer; that coping strategies are not as effective as they are implemented in practice; and that the organisational and institutional setting is likely to exert systematic but not uniform variation in WLB outcomes. The paper offers a theoretical basis that can be applied in empirical studies of work-life balance, its determinants, its management and its comparative differences across different aspects of the banking industry in general.

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