

Factors Influencing Organizational Commitment, Job Involvement, and Work-Life Balance Among Employees of Banks : An Analysis

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Abstract

Organizational commitment is the degree to which employees trust, admit, and wish to continue with the organization. Some investigators have well-thought-out that organizational rules and guidelines are the foundation of work-life conflicts. It has also been recognized that the role of corporate culture is very significant in maintaining the work-life balance among employees in an organization.

Purpose : The review of the literature revealed that no authoritative and comprehensive study had so far been focused on organizational commitment, job involvement, and work-life balance among employees of banks under study, and there existed a research gap among various studies undertaken so far. The present research work would help bridge the gaps among the various studies undertaken.

Methodology : The present research work is exploratory and descriptive. Both secondary and primary data were collected to accomplish the objectives undertaken for the present research work.

Findings : The analysis and interpretation based upon the methodology used led to the conclusion that the factors influencing organizational commitment and job involvement might significantly contribute towards work-life balance.

Practical Implications : The study was carried out on banking institutions. Therefore, suitable strategies should be framed for enhancing organizational commitment and job involvement and maintaining work-life balance among employees in the banking sector.

Keywords : organizational commitment, job involvement, work-life balance

JEL Classification Codes : J28, M120

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Employee loyalty toward an organization is referred to as organizational commitment. It is also known as the attachment that workers have with their organization. Employees who are dedicated to their organizations feel linked and attached, whereas engaged employees are inspired to work by extrinsic and

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intrinsic aspects. Employees might be dedicated to the business yet nevertheless perform poorly. Consequently, the employees feel delighted to devote the remainder of their careers to the organization. They truly believe that the matters challenging this organization are their own at their workplace. The business environment, technology, and the number and significance of employees are also undergoing major changes. High levels of competition, work consolidation, and numerous responsibilities at work and in the personal sphere have made employee work-life balance a distant yet important task for any organization. Due to the increased work pressure, employees find it challenging to balance their working and personal lives. It is also in the best interest of organizations to help their employees maintain work-life balance. The present research paper is an attempt to highlight various aspects of organizational commitment, job involvement, and work-life balance among employees of banks in Himachal Pradesh.

Review of Literature

The review of the literature acts as a guide to carrying out the prospective research activities. Several studies have been conducted on different facets of organizational commitment, job involvement, and work-life balance. Therefore, an attempt has been made to review various research studies conducted by various researchers in India and abroad.

Vij et al. (2012) examined the impact of employees' job satisfaction and organizational culture in banks on receptiveness to change, cooperation among peers, team orientation, organizational goal, identity, union management, cooperation, etc. The study revealed a significant and positive association between the employees' job satisfaction and the organizational culture. Shukla and Singh (2014) exhibited that participative decision-making and job autonomy were positively related to flexible role development through physical ownership. Chandel and Kaur (2015) explained that "work-life balance" had become the buzzword for many organizations. The study aimed to explore various contributors to work-life balance. They revealed that organizational initiatives were important for maintaining work-life balance among employees. They suggested that organizations should understand various stress-causing factors and try eliminating them. They further suggested that organizations must focus on various contributing factors to work-life balance. Parida (2016) concluded that good work-life balance policies must be adapted to benefit private and public sector employees. Mittal et al. (2017) accomplished a cross-sectional investigation of the influence of work-life balance on employees' well-being in both the manufacturing sector and service sector organizations in northwestern India. The result validated that the burden of work caused an imbalance in life, which led to several health problems, including stress.

Kshirsagar (2018) attempted to study the "Work-life balance of women employees in the service sector." She revealed that a lack of work-life balance increased women's stress levels. She suggested that organizations adopt a work-life balance strategy and create a friendly working environment on the job to improve the work-life balance among employees. Gragnano et al. (2020) attempted to introduce a new dimension in the work-life balance dimensions. The study revealed that work-family and work-health balance were crucial dimensions for maintaining work-life balance. Syed et al. (2022) concluded that jobs are becoming more challenging day by day in the present scenario. They examined the association between job burnout and stress in the Indian banking industry. The study recommends that stressors meaningfully obstruct job burnout in the area under study. They finally concluded that stressors and other factors responsible for burnout substantially and positively influenced job burnout.

Research Gaps

After the review of the literature, it has been established that there is a lack of collaborative studies on

organizational commitment, job involvement, and work-life balance. There is a need to delineate the affective, continuing, and normative components of organizational commitment, as well as job involvement and work-life balance. For this purpose, an elaborative evaluation and assessment of organizational commitment, job involvement, and work-life balance dimensions are needed. There is also a need to study all these components of organizational commitment, job involvement, and work-life balance.

Need of the Study

The literature review indicated that although various studies have been reviewed on the current topic and substantial work has also been done on the antecedents of organizational commitment, job involvement, and work-life balance, a research gap exists among the various studies undertaken. It has been observed that no authoritative and comprehensive study has been conducted on organizational commitment, job involvement, and work-life balance among employees of the banks. The present research work will help bridge the gap among the various studies undertaken. Hence, the present research paper will be significant for the policymakers, researchers, banks, industrialists, and other stakeholders directly or indirectly associated with the current research topic.

Scope of the Study

The scope of the present study has been limited to the employees of public and private sector banks in Himachal Pradesh. Furthermore, the two largest public sector banks and the two largest private sector banks operating in Himachal Pradesh have been chosen for the study. The period of the present study is limited to March 2020 – February 2023.

Objectives of the Study

The main objectives of the study are:

- ✦ To study the employees' perceptions of organizational commitment, job involvement in general, and work-life balance specifically.
- ✦ To suggest policy measures to the different stakeholders under study.

Hypotheses of the Study

- ✦ **H1** : The opinion of the respondents regarding affective commitment as a component of organizational commitment and work-life balance is equally distributed.
- ✦ **H2** : The opinion of the respondents regarding continuance commitment as a component of organizational commitment and work-life balance is equally distributed.
- ✦ **H3** : The opinion of the respondents regarding normative commitment as a component of organizational commitment and work-life balance is equally distributed.
- ✦ **H4** : There is no difference in the mean score of the perceptions of the respondents regarding factors influencing organizational commitment, job involvement, and work-life balance on the basis of the qualifications of employees of the banks under study.

Research Methodology

The present research work was exploratory and descriptive. Therefore, an empirical investigation was done to accomplish the current research work. Both secondary and primary data were collected to accomplish the objectives undertaken for the present research work.

Secondary Data

☞ To make research more appropriate and reliable, we collected secondary data from numerous sources, such as reference books, libraries, and current relevant publications available on websites, magazines, journals, articles, annual reports, periodicals, etc.

☞ The primary data for the study was collected from various employees working in the public and private sectors of the banks under study. We made a special visit to the respondents before designing the questionnaire. This effort helped us include certain objects in the requirements of the present research work. The observation method was used to understand practices like working conditions, co-workers, supervisors, management attitudes, etc. A questionnaire was used to collect first-hand data from the respondents. The questionnaire was designed on a 5-point Likert scale and a 3-point Likert scale.

☞ A pilot survey was conducted before collecting the information through the questionnaire to check its correctness and suitability. A sample of 500 respondents was selected from different banks under study using multistage sampling, including stratified sampling methods, simple random sampling methods, and quota sampling.

Reliability and Validity of the Questionnaire

The data collected have been analyzed with the help of SPSS. Cronbach's alpha has been applied to check the reliability and validity of the questionnaire (Table 1). As depicted in Table 1, the results indicate the degree to which a set of items measure a single one-dimensional latent construct. The alpha value reached 0.897 in many circumstances, showing excellent consistency.

Table 1. Cronbach's Alpha for Reliability and Validity of the Questionnaire

Variables	Cronbach's Alpha	F	Significance Value	Grand Mean.
Organizational Commitment	0.916	15.835	0.000	3.815
Job Involvement	0.897	9.178	0.000	3.834
Work-Life Balance	0.897	23.289	0.000	3.677

Analysis and Results

Perception Regarding Affective Commitment as a Component of Organizational Commitment and Work-Life Balance

To appraise organizational commitment, we studied various aspects, as shown in Table 2. It reveals that the respondents felt delighted to devote the remainder of their careers to the organization where they worked. It is evident from the higher mean value, i.e., 3.70. Further, the skewness value is negative, which supports the fact that respondents' opinion was inclined more toward the higher side. Moreover, the chi-square test value shows

significant results at the 5% significance level, and the kurtosis value indicates that the distribution is platykurtic. As a result, it may be stated that the respondents wanted to continue working for the same organization as long as other factors stayed constant.

When the respondents were asked to rank their perceptions regarding the statement whether they truly believed that the matters challenging this organization are their own, the mean value calculated on a 5-point Likert scale depicts significant results. This signifies that the perception of the respondents inclined more toward the higher side (greater than 3). Moreover, the skewness is noted with a negative value, and the negative value of the kurtosis has shown platykurtic trends. Further, the significant value of the chi-square test of goodness of fit at a 5% significance level determines the appropriateness of the distribution. As a result, it can be concluded that the respondents were individually involved in the organization's development and considered the organization's tough matters as their own.

Table 2. Affective Commitment as a Component of Organizational Commitment and Work-Life Balance : An Analysis

Statements	SA	A	N	D	SD	Total	\bar{X}	σ	Sk	Kt	χ^2	p - value
Affective commitment												
I feel delighted to devote the remainder of my career to this organization.	192(38.4)	127(25.4)	51(10.2)	100(20)	30(6)	500	3.7020	1.31935	-0.595	-1.012	164.940	0.000
I truly believe that the matters challenging this organization are my own.	161(32.2)	156(31.2)	53(10.6)	75(15)	55(11)	500	3.5860	1.36026	-0.635	-0.892	117.160	0.000
At my workplace, I feel like I'm a member of the family.	164(32.8)	128(25.6)	67(13.4)	76(15.2)	65(13)	500	3.5000	1.41209	-0.508	-1.097	77.700	0.000
The organization is strongly and emotionally attached to me.	169(33.8)	141(28.2)	50(10)	90(18)	50(10)	500	3.5780	1.37247	-0.563	-1.036	115.420	0.000
This organization holds a personal meaning for me.	163(32.6)	142(28.2)	70(13.4)	95(20)	25(5.8)	500	3.6180	1.28037	-0.500	-1.014	117.800	0.000
I feel a great sense of belonging to my organization.	168(33.6)	141(28.2)	71(14.2)	95(19)	25(5)	500	3.6640	1.25629	-0.533	-0.951	127.960	0.000

Note. Figures in parentheses denote percentages.

Further, similar orientations are put forward by the respondents in respect of the workplace, such as “I feel like I am a member of the family,” “the organization is strongly and emotionally attached to me,” and “this organization holds a personal meaning for me.” These aspects show positivity and motivation among the employees of the organization, and they feel connected to the organization. The results indicate that the calculated mean score is greater than the standard mean score (greater than 3). The values of skewness and kurtosis also support the opinion of the respondents. Furthermore, the significant chi-square value justifies the normality of the distribution. As a result, the conclusion can be drawn that the employees regarded the above-mentioned qualities positively and demonstrated their alliance with the organization.

The employees were further asked to rank their perception regarding the statement that whether they felt a great sense of belonging to their organization. The mean value calculated on 5-point Likert scale signifies that the perception of the respondents bent more toward the higher side, which shows that the mean value is greater than 3. Moreover, the skewness and kurtosis are noted with a negative value with a significant chi-square value at the 5% significance level, which determines the appropriateness of distribution. As seen from the abovementioned factors, employees are emotionally and psychologically tied to the organization and feel devoted to it.

Perception Regarding Continuance Commitment as a Component of Organizational Commitment and Work-Life Balance

Continuance commitment is a sense of devotion by employees toward the bank because they see few alternatives or consider quitting the business prohibitively expensive. They may believe that leaving the bank will jeopardize their financial condition because the organization has been struggling. The primary advantage of ongoing commitment is fewer staff turnovers. The employees with a high level of ongoing commitment are more likely to stay with the banks. Thus, we aimed to assess the relevant factors that impacted continued commitment in the organization. In this regard, we investigated the various statements included in Table 3.

While evaluating the perception of respondents concerning “I never feel worried about what will happen if I resign from my job without another lined up,” the result is inclined toward the higher side of the 5-point Likert scale. The mean score on a 5-point Likert scale is greater than 3. Moreover, the leptokurtic behavior of kurtosis and the negative value of skewness with a significant chi-square value support that the distribution is not biased. As a result, it may be concluded that the respondents were not anxious about their career prospects in their organization if someone was set up to take their position. It could be because they were confident about their work and thus their performance and had a cordial connection with the authorities.

Confirmatory perceptions of the respondents have been noted for the statement; “Even if I wanted to, it would be quite difficult for me to leave my organization.” The mean score for this aspect has shown a value greater than 3 (the standard mean value), with the significant value of chi-square at a 5% significance level and a leptokurtic distribution, which rules out the bias in the distribution. Thus, it can be stated that the respondents were hesitant to leave the organization, even if they received a lucrative offer from another organization, implying that they did not desire to leave the organization. It has also been observed that the organization may be taking utmost care of its employees in respect of their well-being by taking care of all other factors. This ultimately enhances the commitment level of the employees toward the organization and ultimately helps to maintain the work-life balance among employees of the banks under study.

The other point identified by us regarding employees' continued commitment to their organization is that their lives will be overturned if they leave their organization, and staying with this company is both a need and a passion for them. It is supported by the mean value calculated on a 5-point Likert scale, which is greater than the standard mean score (3), signifying that the opinion of the respondents was more toward the higher side. Moreover, the skewness and kurtosis are noted with a negative value with a significant chi-square value at the 5% significance

Table 3. Continuance Commitment as a Component of Organizational Commitment and Work-Life Balance: An Analysis

Continuance commitment	SA	A	N	D	SD	Total	Mean	St. Dev	Skewness	Kurtosis	Chi-Square	p-value
I never feel worried about what will happen if I resign from my job without having another lined up.	256(51.2)	146(29.2)	19(3.8)	26(5.2)	53(10.6)	500	4.0520	1.30871	-1.378	0.639	406.980	0.000
Even if I wanted to, it would be quite difficult for me to leave my organization.	286(57.2)	134(26.8)	19(3.8)	37(7.4)	24(4.8)	500	4.2420	1.13225	-1.592	1.580	520.580	0.000
My life would be overturned if I left this organization.	240(48)	95(19)	22(4.4)	45(9)	98(19.6)	500	3.6680	1.59464	-0.747	-1.113	287.380	0.000
Staying with my company is both a need and a passion.	273(54.6)	97(19.4)	21(4.2)	54(10.8)	55(11)	500	3.9580	1.41854	-1.084	-0.341	403.200	0.000
The lack of acceptable alternatives would be one of the few major disadvantages of quitting this organization.	297(59.4)	96(19.2)	28(5.6)	38(7.6)	41(8.2)	500	4.1400	1.29451	-1.386	0.588	513.340	0.000
It is difficult for any other organization to provide me with comparable benefits.	296(59.2)	80(16)	26(5.2)	38(7.6)	60(12)	500	4.0280	1.42523	-1.209	-0.079	497.360	0.000

Note. Figures in parentheses denote percentages.

level, which determines the appropriateness of distribution. This concludes that the respondents were committed toward the banks and were satisfied too. They were not willing to leave the organization without any valid reason.

Similarly, the employees' continued dedication is recognized because they had few acceptable options to leave the banks, and it was tough to convince them that any other organization could support them with equivalent benefits. The mean score arrived at is greater than the standard mean score, which supports the fact that the opinion of respondents lies more toward the higher side. Moreover, the negative values of skewness and kurtosis also

justify that the opinion is bent more toward the higher side. Furthermore, the significant value of the chi-square at a 5% level of significance shows that the opinions of the respondents are not normally distributed. As a result, the respondents believed they received more advantages than other organizations and will not receive similar benefits from any other avenues. That is why it was tough for them to quit the bank while remaining committed to the organization's vision.

Perception Regarding Normative Commitment as a Component of Organizational Commitment and Work-Life Balance

Normative commitment is the employees' devotion to their organization when they believe they "ought" to continue to work there. It is a different feeling than the "desire" and "need" sentiments of affective and continuous commitment. In this case, individuals feel obligated to work for an organization because of the fact that the organization is taking their utmost care. In this framework, the statements concerning employees shifting from one organization to another too frequently, reveal the opinions of the respondents : "I feel that a person must always be devoted to his or her organization, and jumping from one organization to other sounds immoral." Moreover, the opinions have also been adjudged, with statements like : "loyalty is vital to me; loyalty necessitates a feeling of moral duty to me ; I was elevated and devoted to a single group only, and things were better when individuals worked for the same company for the majority of their time." Table 4 analyzes and interprets all these factors as under:

This analysis reveals that most respondents nowadays believe that employees shift from one organization to another too frequently. The mean score shows a value greater than the standard mean score of 3 on a 5-point Likert scale. The result shows that the respondents surveyed held their opinion in favor of the statement. Moreover, the skewness is negative, and the kurtosis is platykurtic, which also support that the opinion of the respondents is inclined more toward the higher side. This is further proved by the value of the chi-square test, which is significant at a 5% significance level. As a result, it is deduced that the employees in the research region did not want to be identified as job shifters or a part of labor turnover. Thus, they might be normative contributors to the organization.

A varied opinion of the employees was recorded to adjudge their normative commitment toward the organization. The responses drawn from the statement that, "I feel that a person must be devoted to his or her organization at all times, and jumping from one organization to other sounds immoral," are on the higher side of the 5-point Likert scale. It is supported by the mean value, as the calculated mean score of the study area is greater than 3, which is the standard mean score. It is further proved by the values of skewness and kurtosis, which reflect that the opinion of the respondents bent more toward the higher side. The value of the chi-square test shows significant results at a 5% significance level, proving the point further. It indicates that the employees felt that they should be devoting their lives to a single organization, and jumping from one organization to other was immoral to them.

On a similar note, it is put forward that the majority of the respondents surveyed opined in favor of their normative commitment to the organization. Their loyalty is critical and necessitates a feeling of moral duty to them. The mean score arrived at shows a value greater than the standard mean score, i.e., 3, on a 5-point Likert scale. This also shows that the surveyed employees held their opinion in favor of the statement. Moreover, the skewness is negative, and the kurtosis is platykurtic, which also support the fact that the opinion of respondents is inclined more toward the higher side. This is further proved by the value of the chi-square test, which is significant at a 5% significance level. As a result of the employee's commitment towards the organization, the employees feels a sense of self-worth and high moral purpose.

It is also noticed that the employees are interested to be elevated and devoted to a single group only and felt that things are better when individuals work for the same company for most of their time. The calculated mean score

Table 4. Normative Commitment as Component of Organizational Commitment and Work-Life Balance : An Analysis

Normative commitment	SA	A	N	D	SD	Total	Mean	St. Dev	Skewness	Kurtosis	Chi-Square	p-value
People nowadays, I believe, shift from one organization to another too frequently.	298(59.6)	75(15)	255(5)	35(7)	67(13.4)	500	4.0040	1.46159	-1.178	-0.201	507.680	0.000
I feel that a person must be devoted to his or her organization at all times.	251(50.2)	96(19.2)	27(5.4)	54(10.8)	72(14.4)	500	3.8000	1.49950	-0.880	-0.802	310.460	0.000
Jumping from one organization to another sounds immoral to me.	238(47.6)	123(24.6)	29(5.8)	50(10)	60(12)	500	3.8580	1.41345	-0.987	-0.467	287.140	0.000
Loyalty is vital to me.	241(48.2)	120(24)	39(7.8)	34(6.8)	66(13.2)	500	3.8720	1.41691	-1.037	-0.341	295.140	0.000
Loyalty necessitates a feeling of moral duty to me.	216(43.2)	167(33.4)	22(4.4)	54(10.8)	41(8.2)	500	3.9260	1.28211	-1.110	0.023	296.260	0.000
I was elevated and devoted to a single group only.	224(44.8)	132(26.4)	25(5)	55(11)	64(12.8)	500	3.7940	1.43236	-0.912	-0.631	253.460	0.000
Things were better when individuals worked for the same company for the majority of their time.	215(43)	137(27.4)	29(5.8)	45(9)	74(17.8)	500	3.7480	1.45628	-0.889	-0.683	233.360	0.000

Note. Figures in parentheses depict percentages.

supports these facets of normative commitments, which is greater than the standard mean score (> 3). The values of skewness and kurtosis also support the opinions of the respondents. Furthermore, the significant chi-square value justifies the normality of the distribution. According to the study, the causes include workers' feelings of moral duty and an individual's value system, emotional commitment, and socialization, which directly contribute to normative obligations toward organizations. Furthermore, loyalty, systematic communication, and other tactics help to retain and sustain the employees and increase the level of their commitment toward an organization.

Factors Influencing Organizational Commitment, Job Involvement, and Work-Life Balance

Work-life balance is a broad term in human resource management that refers to finding the right balance between a person's various aspects and roles in life. Although there are multiple perspectives and concepts regarding work-life balance, it is commonly associated with maintaining an overall balance in several aspects of life. In this sense, we attempted to categorize the respondents' opinions based on their educational qualifications regarding managing their professional and personal lives, family matters, and providing adequate time to dependents after work. Furthermore, this classification has been expanded to include work-life balance, which helps manage time to address social and religious problems, handle home affairs in addition to the job, and generate a pleasant and cooperative working environment. Here, the analysis of variance (ANOVA) with descriptive statistics has been used to observe the respondents' perceptions about the role of work-life balance in maintaining cordial relationships at work and in one's personal life. Table 5 shows a detailed analysis of the abovementioned facets.

We explored how respondents' beliefs about efficient work-life balance influenced their management of both professional and personal lives based on their literacy level. It produced an insignificant value, indicating that irrespective of the literacy level, there is a negligible difference in respondents' perceptions of optimum work-life balance. Furthermore, descriptive statistics tend to favor the higher end of the degree of agreement which reveals that the responses of the employees regarding this facet are almost similar irrespective of their literacy level. As a result, the respondents agreed that a positive work-life balance motivates them and that negative situations cause depression both within and outside the workplace.

Table 5. Factors Influencing Organizational Commitment, Job Involvement, and Work-Life Balance : ANOVA

Particulars		Descriptive				F-Test					
		N	Mean	Std. Deviation	Std. Error	Description of Variables	Sum of Squares	Df	Mean Square	F	Sig.
Management of your professional and personal lives.	Matric	56	1.9286	0.25987	0.03473	Between Groups	0.197	3	0.066	1.500	0.214
	12 th	100	1.9500	0.21904	0.02190	Within Groups	21.745	496	.044		
	Graduate	238	1.9454	0.22772	0.01476	Total	21.942	499			
	Post-Graduate	106	1.9906	0.09713	0.00943						
	Total	500	1.9540	0.20969	0.00938						
Family matters are important in addition to work.	Matric	56	1.7679	0.42602	0.05693	Between Groups	1.517	3	0.506	3.941	0.008
	12 th	100	1.9300	0.25643	0.02564	Within Groups	63.625	496	0.128		
	Graduate	238	1.8109	0.39239	0.02544	Total	65.142	499			
	Post-Graduate	106	1.8868	0.31835	0.03092						
	Total	500	1.8460	0.36131	0.01616						
Provide adequate time for dependents after devoting time to the job.	Matric	56	1.7500	0.43693	0.05839	Between Groups	1.703	3	0.568	3.147	0.025
	12 th	100	1.8000	0.40202	0.04020	Within Groups	89.497	496	0.180		
	Graduate	238	1.7059	0.45661	0.02960	Total	91.200	499			

	Post-Graduate	106	1.8491	0.35969	0.03494						
	Total	500	1.7600	0.42751	0.01912						
Helps to	Matric	56	1.7679	0.42602	0.05693	Between	0.136	3	0.045	0.279	0.841
manage time						Groups					
to attend to	12 th	100	1.8100	0.39428	0.03943	Within	80.462	496	0.162		
social and						Groups					
religious matters.	Graduate	238	1.7899	0.40823	0.02646	Total	80.598	499			
	Post-Graduate	106	1.8208	0.38538	0.03743						
	Total	500	1.7980	0.40189	0.01797						
	12 th	100	1.9200	0.27266	0.02727	Within	26.542	496	0.054		
						Groups					
	Graduate	238	1.9706	0.16931	0.01097	Total	27.318	499			
	Post-Graduate	106	1.8774	0.32958	0.03201						
	Total	500	1.9420	0.23398	0.01046						
Helps to	Matric	56	2.0000	0.00000	0.00000	Between	0.108	3	0.036	2.625	0.050
establish a						Groups					
pleasant and	12 th	100	2.0000	0.00000	0.00000	Within	6.794	496	0.014		
cooperative						Groups					
working	Graduate	238	1.9706	0.16931	0.01097	Total	6.902	499			
atmosphere.	Post-Graduate	106	2.0000	0.00000	0.00000						
	Total	500	1.9860	0.11761	0.00526						

Correspondingly, we inquired into the perceptions of respondents, based on their literacy level, regarding whether work-life balance plays a critical role in handling family matters in addition to work. The ANOVA shows a significant difference in perception as the F - value arrived at 3.941, which reflects the relative variability in means within the sample and is reported to be significant ($p > 0.05$). This evidence rejects the null hypothesis, and it can be concluded that there is a significant mean difference in perceptions, based on the level of literacy, concerning work-life balance, which plays a critical role in handling family matters in addition to work.

In the same context, we mulled over another aspect, under the impression of the literacy level of the respondents, that work-life balance is an essential component that provides adequate time for dependents after devoting time to the job. The outcome defines the degree of agreement among responses, which varied based on literacy. The F - value of 3.147 reflects the relative variability of means within the sample and is reported to be significant ($p > 0.05$). This rejects the null hypothesis, and it can be concluded that there is a significant mean difference in perceptions concerning optimal work-life balance as an essential component that provides adequate time for dependents after devoting time to the job. Likewise, statistics have shown a positive inclination for the said aspect.

Further, we examined the respondents' perception of optimal work-life balance, which helps them manage time to attend to social and religious matters through their literacy level. The F - value of 0.279 reflects the relative predictability of means within the sample and is reported to be insignificant ($p > 0.05$). Thus, it can be concluded that there is an insignificant mean difference in the perceptions of the respondents concerning optimal work-life balance, which helps them manage time to attend to social and religious matters. Moreover, it might be because taking the time needed to understand how the many aspects of your life interact with one another is a critical step in building a new work-life integration that meets the needs of the employees.

We looked at “whether work-life balance helps to establish a pleasant and cooperative working atmosphere in the minds of participants” through their literacy levels. This test shows significant results as the F -value arrived at is 2.625, which reflects the relative variability in means within the sample and is reported to be significant ($p > 0.05$), which leads to acceptance of the alternative hypothesis. However, the descriptive statistics also trend more on the median side, explaining the consented attitude toward work-life balance, which helps to establish a pleasant and cooperative working atmosphere in the participants' minds.

Summary and Conclusion

Organizational commitment is an employee's psychological perspective with regard to their affiliation with the organization they work for. The level of organizational commitment will determine whether an employee stays with the company longer and puts in extra effort to meet the organization's objectives. According to the above analysis, the respondents preferred to remain employed and work in the same organization if other variables did not change. Additionally, they might be motivated to take on challenging organizational issues on their own and participate actively in the organization's growth. The respondents also believed they had a strong and emotional bond with their organizations. Therefore, they had a personal connection with the organization. These aspects also help inspire the stakeholders of an organization and show their significance. Finally, it may be concluded that the employees had a psychological and emotional connection with the banks they served and felt loyal to their organization. This further may contribute significantly as an antecedent of organizational commitment, job involvement, and work-life balance among employees of banks in Himachal Pradesh.

It can be further concluded that continuance commitment is a loyalty to the banks under study because the employees saw few alternatives or perceived the cost of leaving the business to be excessively high. Similarly, people may fear quitting the group may threaten their financial situation because the banks under study may have been struggling. The inference drawn from the tables advocates that the respondents were hesitant to leave the banks, even if they received a lucrative offer from another organization, implying that the employees did not want to leave the organization. They also believed that their lives would be flipped upside down if they left the bank where they worked. Working at the bank had become a need and passion for them. It can also be concluded that these factors impact their work-life balance, and leaving the bank would disturb their lives.

Similarly, the respondents believed they had received sufficient advantages and would not receive similar benefits from other avenues. That is why it was tough for them to quit the banks, and they were committed to the organization's vision. Thus, the above analysis leads to the conclusion that being an important component of the organization may significantly contribute to work-life balance among employees of banks in Himachal Pradesh.

It is inferred from the results that recognized principles concerning reciprocal duty between the organization and its members impact the intensity of normative organizational commitment. The reciprocal obligation is based on the social exchange theory, which states that a person who receives a benefit has a strong normative responsibility or rule to repay the advantage in some form. So, in this analysis, it is deduced that the employees in the research region did not want to be identified as job shifters or a part of labor turnover. Thus, they might be normative contributors to the organization. It indicates that the employees felt they should devote their lives to a single organization instead of shifting from one organization to another.

Consequently, most respondents surveyed discerned that their loyalty is critical to their normative commitment to the organization. Further, it necessitates a feeling of moral duty to them. It was also noticed that the employees are interested in being elevated and devoted to only one group. They felt things are better when individuals work for the same company for a long time. The causes include workers' feelings of moral duty and an individual's value system, emotional commitment, and socialization, which directly contribute to normative obligations toward organizations. Furthermore, these are founded on loyalty, systematic communication, and

other tactics. As a result, these help retain and sustain employees' commitment. Consequently, it can be said that normative commitment, as a part of organizational commitment, strongly contributes as an antecedent to organizational commitment, job participation, and work-life balance.

We found that there is a negligible difference in respondents' perceptions of optimum work-life balance, which influences their management of professional and personal lives. As a result, the respondents agreed that a positive work-life balance motivates them and that negative situations cause depression both within and outside the workplace. Correspondingly, there is a significant mean difference in perceptions, based on literacy level, concerning work-life balance, which plays a critical role in handling family matters and work. In the same context, we mulled over another aspect, under the impression of the literacy level of the respondents, that work-life balance is an essential component that provides adequate time for dependents after devoting time to the job. The outcome defines the degree of agreement among responses, which varies based on literacy.

Further, there is an insignificant mean difference in the perceptions of the respondents with regard to optimal work-life balance, which helps them manage time to attend to social and religious matters. Moreover, it might be because taking the time to understand how the many aspects of one's life interact is critical in building a new work-life integration that meets their needs. However, the descriptive statistics also trended more on the median side, explaining that the agreed-upon attitude toward work-life balance helps establish a pleasant and cooperative working atmosphere in participants' minds, with significant differences in their opinions based on the literacy level. Thus, the above analysis concludes that the factors influencing organizational commitment and job involvement, as analyzed above, may be significant contributors to work-life balance.

Recommendations and Suggestions

The following recommendations and suggestions have been made based on the analysis and results of the present research work:

- ✍ Organizational commitment is critical in deciding whether an employee will stay with the organization for a longer time and will work tirelessly to achieve the organization's goals. Therefore, organizations must prioritize taking utmost care of their employees to enhance their commitment.
- ✍ The employees are emotionally and psychologically attached to the bank they serve and feel devoted to it, significantly contributing to organizational commitment, job involvement, and work-life balance. The banks must take care of it so that they can serve with more dedication. The continuance commitment is a sense of loyalty to the banks under study. Therefore, organizations should make consistent efforts through HR perspectives to maintain a sense of loyalty among employees of the banks.
- ✍ There should be proper autonomy in the work culture of the banks so that creativity at work may be ensured. This will benefit the banks' employees and other stakeholders in the organization.
- ✍ The results pertaining to organizational commitment, job involvement, and work-life balance have been identified as the most significant. The study suggests that the banks should provide ample facilities to make the working environment more employee-centric and friendly.
- ✍ The study further recommends that efforts be made continuously to motivate the employees in the banks. This may be done by focusing on their career and growth opportunities. In this way, the commitment level of the employees working in the banks can also be enhanced. This may also be helpful for the organization to decrease employee turnover.
- ✍ Work stress has also been observed to significantly contribute to maintaining work-life balance among bank employees. Therefore, banks should try to lessen their employees' stress levels.

Managerial and Theoretical Implications

In the present scenario, most of the employees work in a 24*7 work culture, as the industries expect them to render their services fully committed and be available day and night. This creates stress among the employees and causes imbalances in their work and personal lives. It has also been revealed that organizational initiatives like providing a sound working climate, enhancing job satisfaction, and framing adequate work-life policies may significantly contribute to maintaining work-life balance among employees (Chandel & Kaur, 2015). The banks under study may benefit from formulating suitable strategies for enhancing organizational commitment, job involvement, and work-life balance among employees. The present research paper may be useful in this direction.

Limitations of the Study

An effort has been made to make the present study authentic, scientific, and comprehensive. However, the following limitations have remained in the present research work:

- ✎ The present study is confined to respondents from public-sector banks and private-sector banks in Himachal Pradesh. Hence, the findings may not be appropriate to be generalized elsewhere in India or outside India.
- ✎ There is a chance of potential biases in the responses of the bank employees.
- ✎ To summarize, the present study's findings may be affected to some extent by the above-stated limitations, and the results may vary due to these limitations.

Scope for Further Research

Based on the literature reviewed, the results, and the limitations of the present study, the following areas are open for future research:

The present study is confined to the employees of banks in Himachal Pradesh. Nevertheless, a similar study can be conducted on a larger sample and some other organizations. A comparative study of organizational commitment, job involvement, and work-life balance in public and private sector undertakings may also be conducted to increase the scope of the research.

Authors' Contribution

Dr. Kulbhushan Chandel conceptualized the study's idea and qualitative and quantitative designs. High-calibre research papers were extracted by Siddharth Chandel, who then used these papers to create concepts and codes pertinent to the study's design. The work was supervised by Dr. Kiran Chanda, who also validated the analytical techniques. Siddharth Chandel collected the information. Using SPSS 20.0, Dr. Kulbhushan Chandel and Dr. Kiran Chanda performed the numerical calculations. The manuscript was written by Siddharth Chandel after a discussion with both other authors.

Conflict of Interest

The authors certify that they are not associated with or actively involved in any group or entity with a financial or non-financial stake in the topics or resources covered in this paper.

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