Workplace Culture and Work-Life Balance of Women Employees: A Comparative Study of Public and Private Banks

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Abstract
The study titled "Workplace Culture and Work-Life Balance of Women Employees: A Comparative Study of Public and Private Banks" examines how organizational practices influence the professional well-being of women employees in the banking sector. Adopting a mixed-method research approach, the study employed a structured survey using a 5-point Likert scale to collect data from women employees working in public and private banks across India. Data were gathered through Google Forms using random and snowball sampling techniques, and analyzed using descriptive and inferential statistics in SPSS. The findings reveal a strong relationship between workplace culture and organizational factors, with the regression model explaining 40% of the variation in workplace culture ($R = 0.633$, $R^2 = 0.400$, $p < 0.001$). Equality and fairness ($B = 0.247$) and leadership style ($B = 0.203$) emerged as key determinants. Similarly, work-life balance perception was significantly influenced by supervisory support, workload management, and family support, explaining 37.7% of the variation ($R = 0.614$, $R^2 = 0.377$, $p < 0.001$). Reliability analysis confirmed strong internal consistency, with Cronbach's alpha values of 0.822 for workplace culture and 0.792 for work-life balance. The study concludes that inclusive workplace culture, supportive leadership, and effective work-life balance policies are essential for enhancing women employees' satisfaction, productivity, and retention in both public and private banking sectors.

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1. Introduction

The banking sector plays a crucial role in economic development and is known for its demanding work environment, long working hours, and performance-driven culture. Within this context, the work-life balance (WLB) of employees, especially women, has emerged as a significant concern due to their dual responsibilities in professional and personal life. Work-life balance refers to an individual's ability to manage work commitments and personal responsibilities effectively without conflict or stress. According to Raju (2018) [4], employees in the banking sector often experience high workloads, tight deadlines, and extended working hours, which can lead to work-family conflicts and affect their well-being. In public sector banks, the work environment is perceived to be more structured and stable, allowing employees greater flexibility and security, while private sector banks emphasize efficiency, competitiveness, and performance targets that can intensify work pressure (Thorat & Lunia, 2022) [2]. Consequently, women in the banking industry face unique challenges in maintaining a healthy balance between their professional and personal lives due to these differing organizational structures and expectations.

The workplace culture also significantly influences employees' job satisfaction and work-life equilibrium. A supportive culture that values employee well-being, flexible work arrangements, and gender-sensitive policies enhances overall satisfaction and productivity. In contrast, a rigid and performance-oriented culture often leads to stress and burnout, particularly among women employees. JS, Nair, and Sarachandran (2022) [3] highlighted that women employees in private banks often struggle with long working hours, work pressure, and lack of flexible schedules, while those in public sector banks benefit from job security, regular working hours, and supportive policies. However, despite these advantages, women in public banks may still encounter bureaucratic rigidity and slower career progression. Therefore, understanding the comparative dynamics of workplace culture and work-life balance in public and private banks is essential to formulating effective human resource strategies that promote equality, job satisfaction, and overall organizational efficiency.

1.1. Concept of Workplace Culture in the Banking Sector

Workplace culture in the banking sector encompasses the collective values, beliefs, and practices that shape employees' behavior, motivation, and performance within financial institutions. It determines how employees interact with each other, approach their work, and perceive organizational goals. According to Kaur, Goyal, and Kaur (2020) [6], a positive work culture in banks promotes employee satisfaction, commitment, and productivity by fostering teamwork, open communication, and recognition of employee efforts. In contrast, a rigid or hierarchical culture can lead to dissatisfaction, stress, and reduced morale among employees. The banking industry, being highly competitive and customer-focused, often requires a culture that balances performance orientation with employee well-being. Negi and Dangwal (2024) [5] emphasized that organizational culture in Indian banks is influenced by leadership style, communication patterns, and decision-making structures, which vary significantly between public and private sector banks. Public sector banks tend to maintain a bureaucratic and rule-bound environment, while private sector banks promote a performance-driven and innovation-oriented culture. Thus, workplace culture in the banking sector plays a pivotal role in shaping employee experiences, influencing retention, and determining the overall success of banking institutions in a dynamic and customer-centric environment.

1.2. Work–Life Balance: Meaning and Importance for Women Employees

Work–life balance (WLB) refers to the equilibrium between professional responsibilities and personal life demands, allowing individuals to manage both effectively without excessive stress or conflict. For women employees, achieving this balance is particularly significant as they often juggle multiple roles, including professional duties, household responsibilities, and caregiving. According to Vasumathi (2018) [7], maintaining a healthy work–life balance enables women to enhance job satisfaction, productivity, and psychological well-being, while preventing burnout and emotional exhaustion. Alqahtani (2020) [8] emphasized that WLB is not merely about managing time but about ensuring emotional and physical stability by aligning work commitments with family and personal priorities. In modern workplaces, especially in high-demand sectors, women frequently encounter challenges such as long working hours, inflexible schedules, and societal expectations, which can hinder their ability to sustain a balanced lifestyle. Balamurugan and Sreeleka (2020) [9] highlighted that organizations play a crucial role in facilitating WLB through supportive policies, flexible work arrangements, and a culture that values employee welfare. Therefore, achieving work–life balance is essential not only for women's personal fulfillment and family harmony but also for organizational growth, as balanced employees contribute more effectively and remain committed to their professional roles.

1.3. Role of Workplace Culture in Shaping Work–Life Balance

Workplace culture plays a vital role in determining employees' ability to balance professional and personal responsibilities, especially for women, by influencing flexibility, support systems, and organizational expectations.

1. Supportive workplace culture fosters flexibility and reduces stress, enabling women employees to manage professional and personal roles effectively (Kaur *et al*., 2020) [6].
2. Performance-driven cultures often increase workload and pressure, leading to reduced work–life balance and employee satisfaction (Negi & Dangwal, 2024) [5].
3. Gender-sensitive organizational practices promote inclusivity, enhancing women's ability to balance career aspirations with family commitments (Vasumathi, 2018) [7].
4. Open communication and empathetic leadership create psychological safety, allowing employees to address work–life conflicts more openly (Alqahtani, 2020) [8].
5. Flexible scheduling and supportive HR policies strengthen employees' sense of belonging and improve their work–life equilibrium (Balamurugan & Sreeleka, 2020) [9]

1.4. Challenges Faced by Women Employees in the Banking Sector

Women employees in the banking sector encounter a variety of challenges that impact their professional growth, personal well-being, and overall career satisfaction. One major issue is gender discrimination and inequality, where women often face bias in recruitment, promotions, and access to leadership roles, leading to under-representation at higher levels of management. Studies indicate that despite an increase in female participation, women are less likely than men to occupy senior positions, reflecting persistent structural and cultural barriers within banks. Additionally, women often struggle with work–life balance conflicts, as banking jobs are characterized by intense pressure, demanding schedules, and high performance expectations. These demands make it difficult for women to manage professional responsibilities alongside family obligations, causing stress, burnout, and reduced job satisfaction (Khan, Thomas, Kunbhar, & Mohamed, 2022) [12].

Beyond these challenges, women in banking also face limited career advancement opportunities due to organizational norms that favor traditional male career trajectories. Research on female management personnel in banking shows that organizational support for career progression often falls short, with inadequate mentoring, recognition, and structural empowerment to help women advance in their careers (Saxena & Kumar, 2023) [14]. Societal expectations and role conflicts further exacerbate these issues, as women frequently balance societal norms related to family care with the professional demands of the banking industry, significantly impacting their ability to pursue leadership roles and full career development. Collectively, these challenges—rooted in workplace culture, institutional policies, and societal norms—highlight the complex landscape women navigate in the banking sector and underscore the need for targeted interventions to promote gender equality, supportive work environments, and meaningful career pathways.

2. Statement of the Problem

The banking sector has undergone rapid expansion and modernization, resulting in a highly demanding work environment marked by increased workloads, extended working hours, and heightened performance expectations. While these developments have enabled greater participation of women in the workforce, they have also intensified pressures related to managing professional and personal responsibilities. Workplace culture—comprising leadership style, communication patterns, fairness, teamwork, flexibility, and organizational support—plays a vital role in shaping employees' experiences and perceptions of work-life balance. However, there is limited empirical evidence comparing how workplace culture differs between public and private sector banks and how women employees in these sectors perceive their work-life balance. Existing studies have not sufficiently explored sector-wise variations in organizational practices and their influence on women employees' perspectives. This gap necessitates a focused examination of workplace culture and work-life balance perceptions among women employees in public and private banks.

3. Significance of the Study

This study is significant as it provides a comparative understanding of workplace culture and women employees' perceptions of work-life balance in public and private sector banks. The findings will assist banking institutions in identifying cultural strengths and weaknesses that influence employee satisfaction and well-being. By offering sector-specific insights, the study can help management and HR professionals design supportive organizational policies, leadership practices, and flexible work arrangements. Policymakers may also use the findings to promote gender-sensitive workplace frameworks. Academically, the study contributes to the literature on workplace culture, gender, and work-life balance by offering comparative evidence across banking sectors.

4. Objective

1. To investigate the workplace culture of public and private banks.
2. To examine women employees' perspectives on work-life balance in the public and private banking sectors.

5. Literature Review

Dash (2018) [15] emphasizes that the concept of work–life balance (WLB) has become increasingly vital in the banking industry, where demanding job responsibilities and extended working hours often disrupt employees' personal lives. Women employees, in particular, face the dual challenge of meeting organizational expectations while managing familial and societal roles. The author highlights that private sector banks, with their performance-driven culture, tend to exert greater pressure on employees compared to the more stable environment of public sector banks (Raju, 2018) [4]. Work–life balance not only influences employee satisfaction but also affects organizational productivity and retention rates. Abubaker, Luobbad, Qasem, and Adam-Bagley (2022) [17] noted that cultural and religious perspectives play an essential role in shaping perceptions of work and family responsibilities, especially in societies where women's professional participation is still evolving. Furthermore, Vasumathi (2018) [7] stated that a lack of flexibility in work arrangements often leads to stress and burnout among women employees. Hence, achieving a balance between work and life in the banking sector is not merely a personal issue but a structural challenge that requires organizational sensitivity and policy interventions to promote gender equity and sustainable performance.

Ashwini and Siddaraju (2020) [16] conducted a comparative study highlighting that women in private banks face greater stress due to higher performance expectations and longer working hours, while public sector employees benefit from better job security and defined work schedules. However, even public sector banks are not free from challenges like bureaucratic rigidity and slower career progression (JS, Nair, & Sarachandran, 2022) [3]. Raju (2022) [18] found that the perception of work–life balance differs significantly between these two sectors, as private banks emphasize efficiency and productivity, whereas public banks prioritize stability and procedural compliance. Gupta, Farooque, and Siddiqui (2024) [10] revealed that women in private banks often develop coping mechanisms to manage stress, whereas their counterparts in public banks rely more on family support. Thorat and Lunia (2022) [2] also emphasized that organizational culture is a decisive factor affecting employees' satisfaction and emotional well-being. Thus, the contrasting operational and cultural frameworks of public and private banks play a central role in shaping the work–life balance experiences of women employees across the sector.

Abubaker *et al.* (2022) [17] noted that workplace culture strongly influences how women navigate their professional and personal roles, especially in traditional societies where gender norms remain dominant. Negi and Dangwal (2024) [5] asserted that Indian banking institutions exhibit distinct cultural orientations: public banks tend to operate within hierarchical and rule-based frameworks, while private banks promote a performance-oriented and innovation-driven culture. This divergence often results in differing stress levels and satisfaction rates among women employees (Kaur, Goyal, & Kaur, 2020) [6]. Balamurugan and Sreeleka (2020) [9] argued that a supportive workplace culture that recognizes women's dual responsibilities can significantly enhance job commitment and psychological well-being. In contrast, rigid and target-based environments can lead to fatigue and disengagement. Saxena and Kumar (2023) [14] further observed that inclusive workplace cultures foster gender sensitivity and equality, which are essential for improving work–life balance and professional advancement. Therefore, cultural dynamics within banking institutions act as both a barrier and an enabler of women's empowerment and organizational harmony.

Raju (2022) [18] found that job stress and satisfaction are critical indicators of women's ability to maintain work–life balance in banking. Private sector women employees often report higher levels of occupational stress due to competitive environments and lack of flexibility (Mukherjee, 2024) [19]. In contrast, women in public banks experience stress stemming from limited growth opportunities and bureaucratic work settings (Gupta *et al*., 2024) [10]. Alqahtani (2020) [8] pointed out that psychological well-being is closely linked to how effectively women can separate work and home boundaries, and insufficient balance leads to emotional exhaustion and lower motivation. Similarly, Khan *et al*. (2022) [12] observed that imbalance between work and personal life contributes to decreased productivity and increased turnover intentions. Kshirsagar (2018) [13] added that the adoption of flexible policies, such as remote work and flexible hours, could substantially improve women's job satisfaction and engagement. Thus, managing stress through organizational support and cultural reform remains a key strategy for enhancing women's professional sustainability in banking.

6. Methodological

This methodological framework used to investigate the workplace culture and work-life balance of women employees in public and private sector banks. The study adopts a mixed-method approach, integrating both quantitative and qualitative techniques to ensure a comprehensive understanding of the research objectives. A survey-based research design was employed using a Google Form questionnaire to collect data from female bank employees. The questionnaire incorporated closed-ended questions structured on a 5-point Likert scale ranging from "Strongly Disagree" to "Strongly Agree." The target population consisted exclusively of female employees working in various public and private banks across India. The study utilized a random sampling technique to ensure equal representation, with a sample size of 384 respondents determined using Cochran's formula for large populations. The methodology aims to assess workplace culture, organizational practices, and women's perceptions of work-life balance while identifying the dependent and independent variables influencing their experiences.

Research Design

The study adopts a descriptive and comparative research design to explore and compare the workplace culture and work-life balance experiences of women employees in public and private banks. The descriptive aspect captures the current conditions of women employees regarding workplace practices, communication, leadership, and flexibility, while the comparative aspect identifies the differences between the two sectors. Quantitative data were collected through a structured questionnaire designed on a 5-point Likert scale, facilitating statistical analysis. Qualitative insights were gathered through open-ended questions to understand personal experiences and perceptions in greater depth. The design allows for systematic examination of variables such as leadership style, teamwork climate, equality, flexibility, workload management, and supervisory support, which directly or indirectly affect work-life balance. This structured approach ensures that the findings are reliable, comparable, and applicable for formulating organizational policies aimed at enhancing women's professional well-being in the banking sector.

Research Approach and Strategy

A mixed-method approach was adopted, combining both quantitative and qualitative strategies to provide a holistic view of the research topic. The quantitative component involved a structured online questionnaire to gather measurable data on workplace culture and work-life balance, while the qualitative component provided contextual insights through optional open-ended responses. The research strategy was primarily survey-based, utilizing Google Forms as the medium for data collection. A snowball sampling technique was integrated initially to reach participants across various banks, followed by a random sampling method to ensure diversity and reduce selection bias. This combination enabled access to a larger and more representative sample of female employees. The research strategy aligns with the objectives by facilitating the exploration of relationships between independent variables (e.g., communication, leadership, flexibility) and dependent variables (e.g., workplace culture, work-life balance), ensuring both depth and generalizability of the results.

Designing the Questionnaire

The questionnaire was designed as a structured, closed-ended survey instrument divided into three sections: demographic information, workplace culture, and work-life balance. The items were measured using a 5-point Likert scale ranging from *Strongly Disagree (1)* to *Strongly Agree (5)*. Questions under Objective 1 measured workplace culture aspects such as leadership style, teamwork, communication, equality, and opportunities for growth. Questions under Objective 2 focused on work-life balance perceptions, including workload management, flexibility, family support, and organizational policies. Each statement was linked to specific independent variables, while workplace culture and work-life balance served as dependent variables. The questionnaire was pre-tested with a small sample of female bankers to ensure clarity, reliability, and validity. The use of simple language and structured formatting ensured that respondents could complete the survey easily, yielding accurate and consistent responses suitable for both statistical and interpretive analysis.

Population and Sampling

The target population included female employees working in public and private banks across India. The sample size of 384 respondents was determined based on Cochran's formula to achieve statistical accuracy. The study employed a simple random sampling technique supported by snowball sampling for initial participant identification. This approach ensured representation across diverse regions and job levels within the banking sector. Only female employees currently employed in public or private banks were included in the study sample.

Data Collection Procedure

Data were collected through an online Google Form survey distributed via email, WhatsApp, and LinkedIn banking groups to reach women employees from different banks. Respondents were informed about the study's purpose and confidentiality assurance before participation. The survey included an introductory consent section, demographic questions, and 12 Likert-scale items aligned with the research objectives. The snowball sampling technique was used initially, where early respondents referred their female colleagues, followed by random sampling to ensure broad representation. Participation was voluntary, and no personally identifiable information was collected to maintain anonymity. The data collection spanned over four weeks, and responses were automatically stored in Google Sheets for analysis. This online method was chosen for its accessibility, cost-effectiveness, and ability to reach geographically dispersed respondents efficiently while minimizing researcher bias.

Inclusion and Exclusion Criteria

Inclusion Criteria:

- Female employees currently working in public or private banks.
- Respondents aged 18 years or above.
- Participants willing to provide informed consent.
- Employees with a minimum of six months of banking experience.

Exclusion Criteria:

- Male employees of banks.
- Retired or former banking employees.
- Respondents outside the banking sector.
- Incomplete or duplicate survey responses.

Data Analysis Methods

Collected data were analyzed using SPSS and Microsoft Excel for both descriptive and inferential statistics. Descriptive statistics such as frequency, percentage, mean, and standard deviation were used to summarize demographic details and responses. Inferential analysis, including correlation and regression, examined the relationships between independent and dependent variables. Workplace culture and work-life balance were treated as dependent variables, while factors like communication, leadership, teamwork, flexibility, and family support were considered independent variables. The reliability of the scale was tested using Cronbach's alpha, and mean scores were compared between public and private bank. Graphical representations such as pie charts were used for visualization. The mixed-method approach ensured that both numerical data and qualitative insights provided a well-rounded understanding of the factors influencing women employees' workplace culture and work-life balance in the banking sector.

7. Results

Table 1: demography

Category	Parameter	Frequency	Percent	Category	Parameter	Frequency	Percent
	Single	48	24.0		Government Bank	100	50.0
Status	Married	152	76.0	Type of bank	Private Bank	100	50.0
	Total	200	100.0		Total	200	100.0
	SBI	50	25.0		1 child	58	28.5
	Punjab National Bank	50	25.0		More than 2 children	23	11.5
Name of Bank	HDFC	50	25.0	Number Of children's	2 children	53	26.5
	Axis Bank	50	25.0		None	66	33.0
	Total	200	100.0		Total	200	100.0
	20-25 year	25	12.5		Delhi	27	13.5
	26-30 year	50	25.0		Faridabad	47	23.5
	31-35 year	50	25.0		Ghaziabad	34	17.0
Age	36-40 year	37	18.5	Place of work	Gurgaon	53	26.5
	41-45 year	22	11.0		Noida	39	19.5
	above 45 year	16	8.0		Total	200	100.0
	Total	200	100.0				

Table 1 presents the demographic profile of 200 women employees drawn equally from public and private banks, with 100 respondents (50%) from government banks and 100 (50%) from private banks. Equal representation is taken from SBI, Punjab National Bank, HDFC Bank, and Axis Bank, each contributing 50 respondents (25%). The majority of respondents are married (76%), while 24% are single, indicating that most women employees balance professional and family roles. Age-wise, most respondents belong to the 26–30 years and 31–35 years groups (25% each), followed by 36–40 years (18.5%), 20–25 years (12.5%), 41–45 years (11%), and above 45 years (8%). In terms of children, 33% have no children, 28.5% have one child, 26.5% have two children, and 11.5% have more than two children, reflecting varied family responsibilities. Regarding place of work, respondents are largely based in the NCR region, with the highest proportion in Gurgaon (26.5%), followed by Faridabad (23.5%), Noida (19.5%), Ghaziabad (17%), and Delhi (13.5%), providing a diverse and balanced sample for analyzing workplace culture and work-life balance.

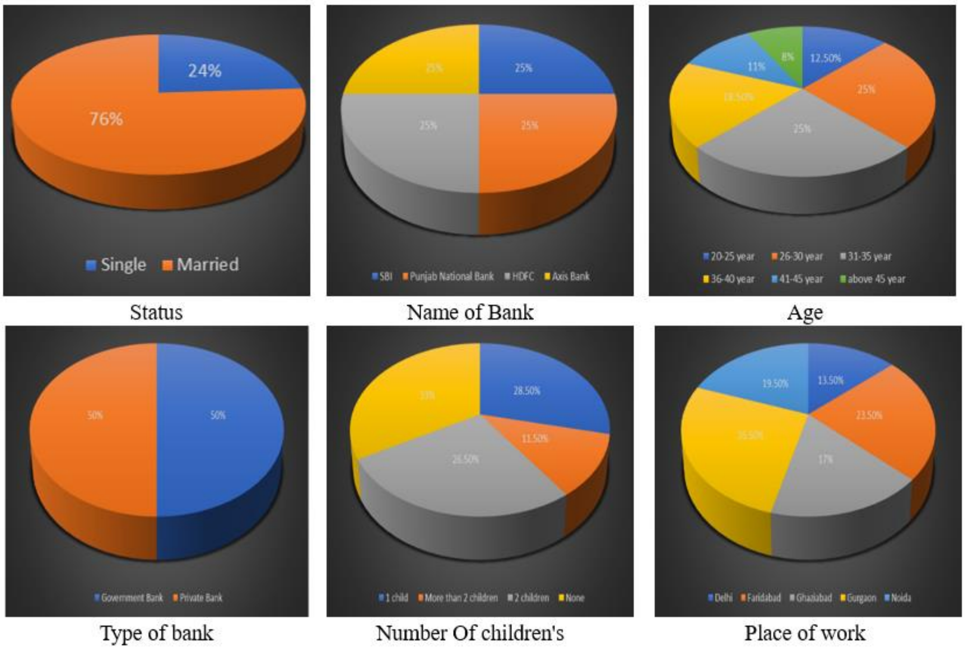

Fig 1: Demography

Objective 1: To investigate the workplace culture of public and private banks.

Table 2: Model Summary for objective 1

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.633[a]	.400	.385	1.086

Predictors: (Constant), Professional Development, Communication Pattern, Leadership Style, Teamwork Climate, Equality and Fairness

Table 3: ANOVA for objective 1

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	152.803	5	30.561	25.918	.000
Residual	228.752	194	1.179		
Total	381.555	199			

Dependent Variable: Workplace Culture
Predictors: (Constant), Professional Development, Communication Pattern, Leadership Style, Teamwork Climate, Equality and Fairness

For Objective 1, the regression model indicates a strong relationship between workplace culture and selected factors, with an R value of 0.633. The R^2 value of 0.400 shows that 40% variation in workplace culture is explained. The ANOVA result ($F = 25.918$, $p < 0.001$) confirms the model's statistical significance.

Table 4: Coefficients for objective 1

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.339	.268		1.263	.208
Communication Pattern	.196	.072	.184	2.713	.007
Teamwork Climate	.155	.069	.154	2.244	.026
Equality and Fairness	.247	.070	.241	3.507	.001
Leadership Style	.203	.066	.206	3.073	.002
Professional Development	.068	.072	.063	.945	.346

Dependent Variable: Workplace Culture
For Objective 1, Table 4 presents the regression coefficients explaining workplace culture in public and private banks. Communication pattern shows a significant positive effect ($B = 0.196$, $t = 2.713$, $p = 0.007$), indicating its importance in shaping workplace culture. Teamwork climate also significantly influences workplace culture ($B = 0.155$, $t = 2.244$, $p = 0.026$). Equality and fairness emerge as a strong predictor ($B = 0.247$, $t = 3.507$, $p = 0.001$), followed by leadership style ($B = 0.203$, $t = 3.073$, $p = 0.002$). However, professional development does not have a significant impact ($B = 0.068$, $t = 0.945$, $p = 0.346$).

Objective 2: To examine women employees' perspectives on work-life balance in the public and private banking sectors.

Table 5: Model Summary for objective 2 key variable "Work-Life Balance Perception"

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.614[a]	.377	.361	1.113

Predictors: (Constant), Supervisory Support, Work-Life Balance Policies, Workload Management, Flexibility in Work, Family Support

Table 6: ANOVA for objective 2

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	145.418	5	29.084	23.464	.000
Residual	240.457	194	1.239		
Total	385.875	199			

Dependent Variable: Work-Life Balance Perception
Predictors: (Constant), Supervisory Support, Work-Life Balance Policies, Workload Management, Flexibility in Work, Family Support

For Objective 2, the regression model shows a strong relationship between work-life balance perception and selected factors, with an R value of 0.614. The R^2 value of 0.377 indicates that 37.7% variation is explained. The ANOVA result ($F = 23.464$, $p < 0.001$) confirms the model's statistical significance.

Table 7: Coefficients for objective 2

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.671	.267		2.512	.013
Workload Management	.240	.071	.233	3.406	.001
Flexibility in Work	-.036	.070	-.035	-.510	.611
Family Support	.188	.076	.190	2.478	.014
Work-Life Balance Policies	.160	.077	.151	2.075	.039
Supervisory Support	.252	.070	.249	3.618	.000

Dependent Variable: Work-Life Balance Perception
For Objective 2, Table 7 explains the determinants of women employees' work-life balance perception in public and private banks. Supervisory support has the strongest and most significant influence ($B = 0.252$, $t = 3.618$, $p < 0.001$), followed by workload management ($B = 0.240$, $t = 3.406$, $p = 0.001$). Family support ($B = 0.188$, $t = 2.478$, $p = 0.014$) and work-life balance policies ($B = 0.160$, $t = 2.075$, $p = 0.039$) also show significant positive effects. However, flexibility in work shows a negative and statistically insignificant impact ($B = –0.036$, $t = –0.510$, $p = 0.611$).

Table 8: Reliability

S. No	Parameters	No. of items	Cronbach's alpha
1	Analyze banking workplace culture	6	.822
2	Evaluate women work-life perceptions	6	.792

Table 8 indicates satisfactory reliability of the research instrument. The scale measuring banking workplace culture shows high internal consistency with a Cronbach's alpha of 0.822 across six items. Similarly, the work-life balance perception scale demonstrates good reliability ($\alpha = 0.792$), confirming the consistency and adequacy of the measures used.

8. Conclusion

The present study examines the workplace culture and work-life balance of women employees in public and private banks, highlighting how organizational practices and personal responsibilities influence their professional experiences. The study is based on a sample of 200 women employees, equally represented from government and private banks (50% each). Demographically, 76% of the respondents were married and a majority belonged to the 26–35 years age group (50%), indicating that most participants were managing both career and family responsibilities. Representation from four major banks and diverse NCR locations such as Gurgaon (26.5%), Faridabad (23.5%), and Noida (19.5%) ensured a balanced and comprehensive sample.

With respect to Objective 1, the findings reveal that workplace culture in the banking sector is significantly shaped by organizational factors. The regression model demonstrated a strong relationship between predictors and workplace culture ($R = 0.633$), explaining 40% of the variation ($R^2 = 0.400$; $F = 25.918$, $p < 0.001$). Equality and fairness emerged as the strongest determinant ($B = 0.247$, $p = 0.001$), followed by leadership style ($B = 0.203$, $p = 0.002$), communication pattern ($B = 0.196$, $p = 0.007$), and teamwork climate ($B = 0.155$, $p = 0.026$). However, professional development was found to be statistically insignificant ($p = 0.346$), suggesting that existing development initiatives may not adequately address women employees' expectations.

Regarding Objective 2, the study found that women employees' perceptions of work-life balance are significantly influenced by organizational and social support mechanisms. The regression results indicate a strong model fit ($R = 0.614$), with 37.7% of the variation explained ($R^2 = 0.377$; $F = 23.464$, $p < 0.001$). Supervisory support was the most influential factor ($B = 0.252$, $p < 0.001$), followed by workload management ($B = 0.240$, $p = 0.001$), family support ($B = 0.188$, $p = 0.014$), and work-life balance policies ($B = 0.160$, $p = 0.039$). Flexibility in work was found to be insignificant ($p = 0.611$), indicating possible implementation gaps. The reliability of the study is well established, with Cronbach's alpha values of 0.822 for workplace culture and 0.792 for work-life balance perception, confirming the consistency and robustness of the measurement scales.

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