

AN OVERVIEW OF EMPLOYEE WORK-LIFE BALANCE AND JOB SATISFACTION AT PUNJAB NATIONAL BANK

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Abstract

Personal duties and career aspirations are found to be a global challenge, especially in India. The banking sector has a wide range of responsibilities given to its employees, making it harder to handle both personal and professional life hand in hand. The traditional thought process of taking care of parents and financial duties makes employees' mental health worse. In this research, as per the context of PNB shows that the employees face huge problems in handling both personal and professional lives. It further increases their job dissatisfaction. In this regard, the managerial leadership approach helps the company to keep the work culture stress-free.

This study used a secondary qualitative method to gather information on work-life balance among PNB employees. It is the statements collected by other researchers, which means it is authentic. Furthermore, this data has been analysed with thematic analysis. It's further linked with the research objectives. An exploration of training programs has been done in terms of making people happier in PNB. The findings from the journal articles and news articles have helped much more in terms of understanding their work pressure through daily operations. Thus, some recommended strategies have been incorporated into the study for further improvement.

Keywords: Work-life balance, job satisfaction, employee well-being, work environment, organisational behavior, employee satisfaction, Burnout, mental health, work- family conflict

Introduction

1.1 Background: "Punjab National Bank" is one of the most progressive banks that falls under the Indian banking sector, established in the year 1894. In terms of achieving excellence in performance, most employees are experiencing high levels of stress and workloads that lead to a lack of concentration. This bank was opened up for its respective business in the banking sector in 1895 (Punjab National Bank, 2025). It includes the first board of directors containing "Sardar Dayal Singh, who was also the founder of Dayal Singh College, along with Tribune". The company has its own unique mission to provide quality financial services in terms of leveraging technologies for creating value for the customers and stakeholders. Along with that, it offers various opportunities to the employees, contributing to the nation's economic growth. The company has a vision of becoming one of the trusted banking partners in terms of empowering employees, enriching stakeholders' lives, and making customer-based innovations. In the banking sector, managing work along with personal lives has become difficult in recent times. It states that the balance between personal and professional work needs to be addressed in terms of achieving appropriate outcomes. Work-life balance, along with job satisfaction are two sides of a coin. Increasing work pressures inside public sector banks have become a major reason for job dissatisfaction by creating work-life balance issues among employees. Job satisfaction, on the other hand, leads towards getting ultimate happiness after managing it altogether. All these banking professionals have been facing a high range of stress levels, which in turn disturbs their personal lives (FE News Desk, 2025). Other than that, it is also found that high levels of mental breakdowns and depression are caused among these people. In terms of achieving high job satisfaction, employees working under these banks are either facing problems in fulfilling customer needs or managing their own personal lives.

1.2 Problem Statement: This study focuses on reflecting the importance of job satisfaction among employees who balance both professional and personal lives in "Punjab National Bank (PNB)". In terms of identifying the issues, PNB has a major role in increasing the target pressures, a huge level of workload, and handling the stress of consumers. There is a major problem that is the differentiation between work and personal life, which leads to elevating the burden of work more prominently. Thus, the problems identified as high range of workloads faced by the employees. Even the work flexibility is also less in these banks.

1.3 Research Objectives: The main objective of this paper is as follows:

- To identify the relationship between work-life balance and its impact on job satisfaction at PNB
- To determine the issues arising from work-life imbalance
- To detect the aspects that are affecting the satisfaction of jobs among PNB employees
- To suggest several proposals for improving the balance between work and life in terms of attaining job satisfaction

1.4 Research Questions

- How does work-life balance have a major impact on the job satisfaction of PNB employees?
- What are the various issues arising from the imbalances created in the work and personal lives of PNB employees?
- What are the various aspects putting impact on the job satisfaction of PNB employees?
- What are the various recommendations that can be used for improving the imbalances to attain job satisfaction?

1.5 Study significance: The study signifies the importance of balancing work as well as life that are faced by the employees of PNB. Whether the HR managers, ground level staffs or the managers, the high pressure increasing in the banking sector for handling customer requirement had become a major issue. This research has been done in terms of showing the work-life integration, along with recognising all those policies and factors that the bank provides to the employees to fit into a low-stress culture. All those employee-friendly policies, supportive working environment, and wellness programs can improve their work-life integration. However, it represents the employees' hectic work culture by showing all their experiences to increase awareness (Lupu & Liu, 2025). This study further enriches this research in terms of lifestyle outcomes along with change advocacy. It can further promote a healthy lifestyle among employees and make the work culture more sustainable. This research is important as it will be helpful for HR managers to obtain ideas for keeping the work culture subtle through some employee-friendly policies that improve mental clarity.

Literature Review

2.1 Work-life balance among PNB employees: When a person joins an office, there is a very thin line between their personal and professional lives of the people. Work-life balance indicates the balance and management created between personal and professional lives. There is a time when the employees need to understand and act accordingly. As per the previous studies, it has been observed that the work-life balance has a

strong influence on women workers as compared to men. Emotional intelligence is stated to be a workplace competency that somehow impacts both employee effectiveness and employee satisfaction. Emotional theory can be very well stated in this aspect as these people experience fewer negative emotional episodes that mainly causes enhancement in job satisfaction. Emotionally intelligent people within the workplace aligns personalized goals with its organizational expectations, which leads to a strong sense of fulfilment in the working culture. However, motivation is one of the key factors of positiveness diving into the working culture that further leads towards a strong sense of fulfilment. However, long working hours, a lack of flexibility, and a high level of job stress have deteriorated the lives of all employees. Choudhary (2023) states that good employment, positive environment within the office not only help in balancing family and work life, whereas it increases organizational productivity. On the other hand, Bhakuni & Mandal (2025) argue that PNB has been lacking a major role in providing employees with perceptual organisational support. It is further supported by “Organisational Support Theory (OST)”. An imbalance between work life and professional life eventually lags in understanding of the consequences of mental breakdown and the need for organisational policies with health awareness by PNB banks. The research focuses on the limited issues in maintaining work-life balance and its impact on company output, whereas it is creating a gap that this research will be addressing.

2.2 Introducing the concept of job satisfaction

Job satisfaction evolves with stability in work, balance between work life, and professional advancement, which encourages people to become valuable as well as committed towards their respective jobs. These mostly satisfied employees engage towards positive interaction with customers. According to Ndibe et al. (2025), claims that in the most complicated task in the banking sector involves financial transactions as well as client engagement. Highly motivated and satisfied staff members operate error-free operations inside the workplace. It further impacts employee retention inside the company. Later on, it results in organisational success, following up on customer happiness, market reputation, and innovative ideas, aligning long-term goals. As per this research, inclusive leadership encourage and values employee participation by boosting organisational innovation. Transformational leadership, hereafter, fits very well with the aspect of aligning the theoretical approach. It is because this kind of leadership helps in boosting performance inside the workplace. These employees evolve in working harder to achieve company success. These leaders mainly achieve job satisfaction from a positive work culture after providing developmental opportunities to employees related to wellness and healthcare. ONWUESI & Bature (2025) argue that work satisfaction mainly impacts a company's obligations; however, job role and stress can be seen as affecting staff turnover indirectly. The banks need to have prominent rules as well as initiatives in terms of helping the company employees understand their goals and tasks to avoid unhappiness. Some of the key aspects in the banking sector related to employee satisfaction can be stated as follows:

2.2.1 Leadership behaviour: This leadership approach influences employee performance by increasing job satisfaction and loyalty among staff members, as it can decrease the rates of turnover. Proper leadership helps in implementing several attributes and practices within PNB. A leader can affect every employee's working life, starting from their day-to-day responsibilities in terms of career progression. In terms of providing proper job satisfaction in banks, a good leader can help in maintaining the proper work-life balance of the employees.

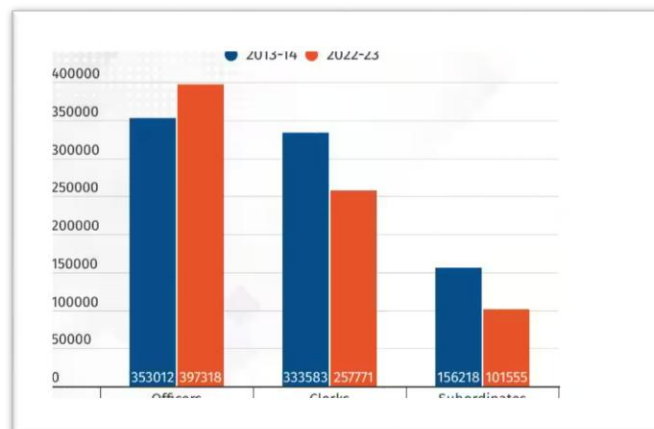
2.2.2 Stress within job level: This is one of the significant factors in banks, specifically in public sector banks like PNB. It directly influences employee retention and satisfaction, satisfaction that is exacerbated with rapid changes in organizations including globalisation, acquisitions and mergers. Most of the employees leave their respective positions due to a high level of stress. It further put a major impact on the existing employees by increasing the work pressure, that contributing high range of stress levels among workers.

2.2.3 Promotional approach: Career planning and development by the company managers consists of a skilled and sophisticated workforce. In this regard, career evaluation and just employee elevation policy (JEPP) depend on task performances, time management, abilities and knowledge. Thus, arrogance and nuisance behaviour of employees towards their seniors has become a major issue nowadays (Dwivedi, 2025).

2.2.4 Working environment: Work environment inside PNB banks plays a pivotal role in employee retention and satisfaction, which includes several aspects like aesthetic lighting, well-designed and comfortable furnishings and clean and well-maintained washrooms. These approaches from the company ensure compliance towards its health and safety policies (Kanwa & Yadav, 2025). It further improves employees' willingness towards remaining in their respective organisations.

2.2.5 Employee well-being and engagement : Employee personal values are the most effective substance that plays a significant role in retaining employees and an organisation's productivity. Similarity in personal values helps them to be intact in the organisation. PNB has a stressful working culture due to which employee wellbeing are hampered, and they become dissatisfied. Requirement of financial stability and meeting the requirements of the family becomes much more hectic for them. They imbalance their personal lives with professional lives, which in turn causes job dissatisfaction. On the other hand, facilities of work from home and flexible working hours are given to the employees for their well-being.

2.3 Impact of work-life balance within the banking sector: While working in the banking sector of India, it is found to have strong fundamentals that stand out as a beacon in terms of changing the financial market's volatility. In the year 2024 to 2025 Indian banking sector has exhibited significant resilience, where gross NPA has dropped to 2.1%. Employment rates have doubled over the two relevant decades. Around 8.6 lakh to 18.1 lakh employee rates have been increased within the private banks, accounting for around 46% (Dwivedi & Saurabh, 2026). It indicates that the banking sector has been focused on employee skill intensification and gives preference to those high-value roles. As per the records of the Reserve Bank of India, the banking sector has achieved significant progress in achieving credit growth. Furthermore, digitalisation has become more work friendly that helps the employees to complete their tasks anywhere. However, it also had an adverse effect, as due to the digitalisation, their personal lives are getting hampered. This creates work life imbalance when their professional works



are brought into their personal lives.

Figure 1: Yearly comparison of total employees (Source: Parmar, 2024)

As per the above image, public sector employees, especially in clerk and subordinate position faced a mere downfall, which clearly suggests that lower positions have high job stress as compared to higher posts. PNB has been a significant bank in the public sector, where it not only ensures customer satisfaction, it also looks after employee retention. This is the reason most of the employees are shifting from other banks to get posted in PNB. Work-life balance not only depends on the employees' management system however the entire working hierarchy is also responsible for it. If the working culture is kept moderate and an equal distribution of work is done, then this kind of problem would not have been a global issue. It further put a negative impact on the minds of the employees that further increases job dissatisfaction. A high level of working pressure is placed on the employees to meet their targets. Other than that, a high level of working loads is put upon them during the months of year-end. This increases the mental health disturbances among them. Thus, these employees could not satisfy their family members due to absenteeism in their lives. Maintaining and securing jobs becomes their priority; on the other hand, the family gets disturbed.

2.4 Onboarding compliance practices with time management

PNB has invested much more in technology-driven aspects in terms of managing time and ensuring punctuality, daily operations, and accountability within all the departments and branches of the company. Employees are taken care of through these digitalised facilities so that job dissatisfaction does not occur. Inside the bank, there is a system of time and attendance management for each individual working day, which is accessed through employee's I cards. Including a midday activity system helps in assigning pre-break durations as well as structured lunch periods. This further helps the managers from keeping an eye on the employees manually. Due to a high level of job dissatisfaction, the workplace implies several factors, including rules, code of ethics, company policies, working hours, management styles, as well as supervisors' behaviour towards employees. Coming down the working pressure, PNB faces the challenge of distributing it in an organised manner. This further requires proper time management for each of the individual employees to follow up on their allocated tasks.

2.5 Research gap: After conducting research is being detected that limited research has been done because there are not many sources disclosed on PNB bank's working culture. Even the previous research shows the overall banking sector's condition in relation to employees.

Methodology: This study will be using the "Secondary qualitative method" by case study analysis of PNB bank, so that the given sample can be characterized. It will be collecting all those key challenges that are going to further impact the culture of the workplace. All the case studies will be followed and obtained from Google Scholar and the internet, where previous researchers have already found out the issue of this particular group of people.

Research method	Factors	Advantages
Secondary qualitative method	Previous researchers' point of view	Effective and quick research
	Authentic news articles	Cost effective
	Thematic analysis	Defining the problem in a better way

Table 1: Characterisation of secondary data
(Source: Kiruthiga et al. 2025)

3.1 Research design: The descriptive research design has been involved in this study, which analyses all the existing information and data collected from the various sites. It involves obtaining data from the journal reports, books, any kind of government websites or reports for describing the aspects of the research topic. It identifies the behaviour of a group of the population, which is the PNB employees in this study. It is one of the cost-effective and time-effective methods for the researcher, where there is no need to do new surveys (Villamin et al. 2025). In this research, it is used because the secondary qualitative method involves obtaining information from existing articles and papers that have already been published on the internet. It has already been collected by other researchers for some other reasons. This research design does not manipulate variables as it only measures after observing them. It is beneficial when the information related to the topic is found to be limited. Descriptive research is not found to be manipulating or rather controlling the variables, as it observes and simply gets measured into the research. In this study, secondary qualitative research is being conducted, with a descriptive research design implemented. It helps the researcher detect and analyse facts to gain a deeper understanding of the problem. However, it can cause difficulty in generalising findings from all the given data. Quantitative research aims to get connected with the objective in terms of making it appropriate; however, it is not used here. There are two types of variables available in this study: dependent and independent variables. As per the research, work-life balance is considered here as an independent variable and job satisfaction as a dependent variable. It is because the independent variable further affects some other aspects, such as workload, stress, working hours, and policies, which have a negative impact on employees (Kiruthiga et al. 2025). On the other hand, the dependent variable in this research is job satisfaction, which is dependent on the independent variable.

3.2 Data Collection: In this study, the secondary data collection method will be used, which will be collected from journal articles, books, news articles, and online websites. The journal articles have been collected from the google scholar, ResearchGate, along with springer. Even some of the governmental websites have been followed to attain some information about the PNB in India. The peer-reviewed papers have helped obtain all the core data, as the research is based on qualitative data. A wide range of journal articles and news articles have been followed to understand the issues that are faced by PNB employees in terms of balancing their lives.

3.3 Study period: This research has been dependent on the reports as well as the journal articles that are being published from the years 2018 to 2025. In terms of understanding the work-life balance causing job satisfaction in recent years, researchers have mainly focused on recent years' articles. This shows the data has been authentic and verified by other researchers as well.

3.4 Data analysis: This research has been conducted with the help of secondary data. Thematic analysis has been done with the collected data from journal articles, books and websites. This specific methodology has been designed in terms of ensuring validity, ethical integrity and reliability. It interprets meaningful results collected from the study (Ahmed et al. 2025). As it uses all the researched materials done by other researchers, it achieves authentic and accurate data from generalised findings. All these qualitative insights put into this research help in providing well-rounded knowledge on the impact of work-life balance on job satisfaction among employees in a more prominent manner.

3.5 Limitations: In this research, the researcher has used only secondary data, which restricts only on single organisation instead of focusing on the entire sector. It would have been better analysed if the researcher had selected a primary method for collecting data. Due to financial limitations and time constraints researcher could not do so. However, if the topic were given in a broad context, then a comparison of PNB with other public sector banks can be done with that of all the private banks.

Discussion

In terms of researching on PNB banks in India, researcher has successfully come to several viewpoints by taking help from secondary data. In terms of analysing the work-life balance among PNB employees, there are several themes has been emerged. The thematic analysis has been done in terms of relying on others' points of view. These themes can be stated in the following:

Theme 1: Effect of remote work and flexible work put positive impact on work-life balance : Schedule flexibility plays a significant role towards helping all employees to balance their work and personal lives. As per the conducted research, it is being observed that remote work facilities might create problems in employees' lives because of time management. However, it has a positive impact of working under a home culture rather than in a pressurised culture of offices. PNB has also provided flexible working hours, which limit the tasks to be done daily. Spillover effect shown by the conflicts of work and family influences the job that is associated with stress as well as burnout. The research has found that emotional fatigue arises between family and work due to the reason of professional

commitments in their lives. Job satisfaction seems to be absent in most of the employees, especially those who cannot control their work timings (Firdausi & Indiyati, 2025). They generally fail to manage all their family duties. Flexible in schedules promotes balance between both work and family responsibilities. It is further supported by a study agreeing with the fact that family obligations, along with work is balanced harmoniously.

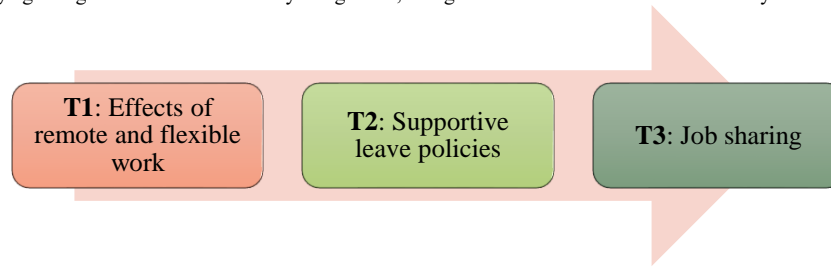


Figure 2: Themes used in the secondary method

(Source: Almaaitah et al. 2025)

Theme 2: Supportive leave policies moderate the relation between work-life balance and flexible working arrangements: Within the organization, supportive leave policies can be considered to be positively affecting the employees work life balance. Banks offering leave to their employees for family reasons reduce the conflict that arises between work and personal lives. This proves that employees might achieve job satisfaction from better leave policies. The finding is set to be consistent with the recent viewpoints of several researchers that leave policies are the key aspects. Even some of the experts have argued that providing high leaves depends on diversified responsibilities (Dorai et al. 2026). Additionally, it is being identified that even when the employee does not require immediate leave, the presence of the organization reassures them about the care they receive outside of work. This further helps in preventing rapid depletion of certain resources required personally in terms of family emergencies by decreasing burnout as well as family strain. Thus, it provides job satisfaction among employees.

Theme 3: The importance of job-sharing causes high-level job satisfaction: Work-life balance, along with job sharing, was not being supported by the research. However, relations seem to be positive in workplaces by sharing jobs among colleagues. Lower prevalence, as well as job-sharing awareness in the financial context, has been one of the reasons for it. Several employees partake in job sharing, along with those experiencing mixed outcomes, found to yield an insignificant effect with high variance. Sharing jobs means sharing down stress among themselves, which itself shows teamwork. However, employee conflicts due to reduced income or a position down line their partners. It is important for colleagues to have mutual understanding among themselves (Almaaitah et al. 2025). It helps in their work mutually, where they can easily distribute and help each other. Management needs to provide such training to the employees by introducing such training programs.

Conclusion and recommendation

5.1 Conclusion

The research focuses on the issues of work-life balance that PNB employees face in the current years. As per the research, it results in job dissatisfaction among them. Working culture needs to be friendly and stress-free so that people can keep both personal and professional lives side by side. Due to a high range of stress within the company, most of the employees fail to balance both their lives. In this regard, the research has analysed a good method, which is the use of inclusive leadership by the seniors to calm down the stress levels. It is further supported by the emotional theory in terms of understanding employees' problems and emotions. The main objective of the study lies in determining the balance between professional and personal lives of people leading towards job dissatisfaction. Due to this, several employees resign and thus lowers down the employee turnover of the company. PNB has increased its employee turnover, which means it has valued employees' emotions.

In this research, a secondary qualitative method has been used to collect data. All this information has been collected and analysed from peer-reviewed journals, books, news articles and websites. In terms of making it authentic, the researcher has used a descriptive research design to understand the interconnection between the dependent and independent variables. Furthermore, this research can be done more authentically; however, due to less time and financial constraints researcher has unable to conduct any other method. Thematic analysis has been conducted to conduct the research, where all the previous authors' articles have been reviewed. The themes are based on representing leave policies for the employees who can easily balance their lives. Emergence of remote work facilities gives an opportunity to all the employees to use the facility of work from home. This later on helps in identifying issues in their personal lives and managing them accordingly. On the other hand, PNB itself engages in high rates of employee turnover. This shows that the company is listening to their employees and working accordingly to lower their job dissatisfaction.

5.2 Recommendations

Analysing data from the previous researchers regarding the PNB bank's employees towards facing work-life balance to increase job satisfaction needs some changes in the organisation. This study further recommends several aspects in terms of reducing the problem in their lives. Some of the recommended strategies are as follows:

- PNB needs include a real-time and proactive evaluation-based mechanism instead of implementing set intervals, as well as training programs. However, some of the training programs and changes within the company policies need to be done as per the aligned job roles (Kim et al. 2025). This model of assessment will allow modifications in a timely manner to improve job performance.
- Strengthening the feedback system is taken after every training. Employees need to share their point of view regarding the training on its practical usefulness and its delivery style. Furthermore, involving the HR team can be helpful towards identifying gaps, making improvements, as well as increase in employee satisfaction.
- Increase in learning engagement with the help of diversified training modes. Other than traditional classrooms, PNB needs to incorporate various modernised approaches, including webinars, virtual training, workshop as well as mentorship programs. Different learning approaches help employees to gain more knowledge on balancing their professional and personal lives (Pushpika et al. 2025). By understanding their problems, these employees become satisfied with their jobs.
- Introduction and providing incentives for extra work are two of the significant recommended aspects in terms of making the employees satisfied with their jobs. Even if these employees are struggling towards managing their jobs in their personal lives, PNB provides them with extra payment. As money is the only motivation for employees work in such a stressful environment. Achieving job satisfaction not only helps employees to gain their balance in work and life, as this is also beneficial for the organisation.
- Accessible childcare services are one of the beneficial aspects that PNB can introduce to their female employees with a system of daycare. Most female employees face many more problems in balancing work and personal lives due to their children. Providing them with caregiving burden can help them to be more focused on their respective professional responsibilities.

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