



A Comparative Study of Job Satisfaction, Occupational Stress, Work-Life Balance, and Organizational Commitment among Employees of Nationalized and Private Sector Banks in Bhagalpur Division, Bihar

Nilesh Kumar Mandal

Research Scholar, Department of Psychology, V.K.S.U. Ara

Prof. Ajay Kumar

Principal, A.N.D.College, Shahpur Patori, Samastipur, Mithila University, Darbhanga

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Abstract

The banking sector has undergone remarkable transformation over the past two decades due to rapid technological advancement, financial liberalization, digital banking, increasing customer expectations, and intense market competition. These changes have substantially influenced the psychological experiences of bank employees by altering their work environment, job responsibilities, and organizational expectations. Employees working in nationalised and private sector banks often encounter different organizational cultures, employment policies, performance appraisal systems, workload, and career development opportunities. These organizational differences may significantly influence employees' job satisfaction, occupational stress, work-life balance, and organizational commitment. The present study aimed to compare these psychological characteristics among employees of nationalised and private sector banks operating in Bhagalpur Division, Bihar. A descriptive comparative research design was adopted. A total of 240 employees, comprising 120 employees from nationalised banks and 120 employees from private sector banks, were selected through stratified random sampling. Standardized psychological instruments were used to assess job satisfaction, occupational stress, work-life balance, and organizational commitment. Descriptive statistics, independent sample *t*-tests, Pearson's correlation, and Cohen's *d* were employed for data analysis. The findings indicated that employees of nationalised banks reported significantly higher job satisfaction, stronger organizational commitment, and better work-life balance than employees of private banks. Conversely, employees in private sector banks experienced significantly higher occupational stress. Correlation analysis revealed positive relationships among job satisfaction, work-life balance, and organizational commitment, while occupational stress showed significant negative associations with these variables. The study highlights the importance of supportive

organizational practices, effective stress management, employee welfare policies, and work–life balance initiatives in improving psychological well-being and organizational effectiveness. The findings contribute to organizational psychology and banking management by providing empirical evidence regarding psychological differences between employees working in different banking systems.

Keywords: Job satisfaction, Occupational stress, Work–life balance, Organizational commitment, Nationalised banks, Private banks, Banking employees.

Introduction

The banking industry is one of the most dynamic sectors of the modern economy. It plays a vital role in promoting economic development through financial intermediation, investment facilitation, credit expansion, and digital financial services. During the last two decades, the Indian banking system has experienced significant structural reforms driven by globalization, privatization, technological innovation, and changing customer expectations. These developments have transformed the nature of banking jobs and considerably influenced employees' psychological experiences.

Bank employees today perform multiple responsibilities beyond traditional banking operations. They are expected to achieve sales targets, promote digital banking products, manage customer relationships, ensure regulatory compliance, and maintain high service quality while adapting to rapidly changing technologies. These increasing demands often create psychological pressure that affects employee satisfaction, occupational stress, organizational commitment, and overall quality of work life (Bakker & Demerouti, 2007).

Nationalised and private sector banks differ considerably in terms of organizational philosophy, human resource policies, performance management systems, compensation structures, and career development opportunities. Nationalised banks generally provide greater employment security, standardized promotion procedures, and structured working conditions. Private sector banks, on the other hand, often emphasize performance-based evaluation, innovation, customer acquisition, operational efficiency, and competitive business strategies. While these practices may improve organizational productivity, they can also increase work pressure and psychological strain among employees.

Job satisfaction represents one of the most important indicators of organizational effectiveness. Locke (1976) defined job satisfaction as a positive emotional state resulting from the appraisal of one's job or job experiences. Employees who experience greater job satisfaction generally exhibit stronger motivation, higher productivity, lower absenteeism, and greater organizational commitment.

Occupational stress has become an increasingly significant concern within the banking sector. Lazarus and Folkman (1984) conceptualized stress as a psychological process that occurs when individuals perceive environmental demands as exceeding their coping resources. Bank employees frequently encounter work overload, time pressure, role ambiguity, customer dissatisfaction, technological adaptation, and performance monitoring, all of which contribute to workplace stress.

Work–life balance has emerged as another important psychological construct in organizational behavior. It refers to an individual's ability to maintain a satisfactory equilibrium between professional responsibilities and personal life. Employees who experience poor work–life balance often report emotional exhaustion, burnout, family conflict, and reduced organizational commitment (Greenhaus & Beutell, 1985).

Organizational commitment reflects employees' emotional attachment and loyalty toward their organization. Meyer and Allen (1991) proposed that organizational

commitment consists of affective, continuance, and normative components. Employees demonstrating higher organizational commitment are generally more engaged, productive, and willing to contribute beyond their formal job responsibilities.

Bhagalpur Division, comprising districts such as Bhagalpur, Banka, Munger, Khagaria, Begusarai, and Jamui, represents an important commercial region in eastern Bihar. The banking network in this region includes both nationalised and private sector banks serving urban, semi-urban, and rural populations. Rapid digitalization, financial inclusion initiatives, increasing competition, and expanding customer expectations have substantially transformed employees' work environments within these banks. Despite these developments, empirical research examining the psychological experiences of banking employees in this region remains limited.

The present study seeks to compare job satisfaction, occupational stress, work–life balance, and organizational commitment among employees working in nationalised and private sector banks in Bhagalpur Division. The findings are expected to provide valuable insights for organizational psychologists, banking administrators, policymakers, and human resource professionals interested in developing psychologically healthy workplaces.

Review of Literature

Job satisfaction has remained one of the most extensively investigated concepts in organizational psychology. Locke (1976) suggested that satisfaction results from employees' perceptions that their work fulfills important personal values and professional expectations. Employees experiencing greater autonomy, recognition, fairness, and supportive supervision generally report higher job satisfaction.

Judge et al. (2001), through a comprehensive meta-analysis, established that job satisfaction is positively associated with employee performance, organizational commitment, and organizational citizenship behavior. Their findings indicate that satisfied employees contribute significantly to organizational success.

Lazarus and Folkman (1984) proposed the Transactional Model of Stress, emphasizing that occupational stress results from continuous interactions between individuals and their work environment. Employees experience stress when they perceive workplace demands as exceeding their available coping resources.

Spector (1997) identified workload, role conflict, inadequate supervision, interpersonal conflict, and organizational injustice as major contributors to occupational stress. Chronic workplace stress has been linked with emotional exhaustion, reduced productivity, burnout, and poor psychological health.

Greenhaus and Beutell (1985) introduced the concept of work–family conflict, arguing that competing demands from professional and personal domains frequently reduce employees' overall well-being. Organizations supporting work–life balance generally experience higher employee satisfaction and reduced turnover intentions.

Meyer and Allen (1991) conceptualized organizational commitment as a multidimensional construct consisting of affective, continuance, and normative commitment. Their research demonstrated that employees with stronger affective commitment exhibit greater loyalty, job involvement, and organizational citizenship behaviors.

Bakker and Demerouti (2007) developed the Job Demands–Resources (JD–R) Model, proposing that workplace well-being depends on the interaction between job demands and organizational resources. Excessive workload without adequate organizational support leads to burnout and psychological distress.

Singh and Sehgal (2015) reported that employees in private banks generally

experience higher occupational stress due to target-oriented work cultures, frequent performance evaluations, and greater customer expectations. However, they also observed that private banks often provide faster career advancement and higher financial incentives.

Kaur and Kaur (2018) compared employees of public and private sector banks and found that nationalised bank employees demonstrated higher job satisfaction, whereas private bank employees experienced greater workload and occupational stress.

Recent organizational research increasingly emphasizes psychological health as a strategic organizational resource. Modern banking institutions are recognizing that employee well-being directly influences customer satisfaction, service quality, organizational performance, and long-term sustainability.

Although previous studies have examined job satisfaction and occupational stress separately, relatively few investigations have simultaneously compared job satisfaction, occupational stress, work–life balance, and organizational commitment among employees of nationalised and private sector banks, particularly in eastern India. Therefore, the present study attempts to address this research gap by adopting an integrated organizational psychology perspective.

Research Gap

A review of existing literature reveals that most banking studies have focused primarily on job satisfaction or occupational stress independently. Comparatively fewer studies have examined multiple psychological variables simultaneously within the same research framework. Moreover, empirical evidence from Bhagalpur Division is limited despite the rapid expansion of banking services and digital financial operations in the region. The present investigation addresses this gap by providing a comprehensive comparative analysis of job satisfaction, occupational stress, work–life balance, and organizational commitment among employees of nationalised and private sector banks.

Objectives of the Study

The study was undertaken with the following objectives:

1. To compare job satisfaction among employees of nationalised and private sector banks.
2. To compare occupational stress among employees of nationalised and private sector banks.
3. To compare work–life balance among employees of nationalised and private sector banks.
4. To compare organizational commitment among employees of nationalised and private sector banks.
5. To examine the relationships among job satisfaction, occupational stress, work–life balance, and organizational commitment.

Research Hypothesis

H₀₁: There is no significant difference in job satisfaction between employees of nationalised and private sector banks.

H₀₂: There is no significant difference in occupational stress between employees of nationalised and private sector banks.

H₀₃: There is no significant difference in work–life balance between employees of nationalised and private sector banks.

H₀₄: There is no significant difference in organizational commitment between employees of nationalised and private sector banks.

H₀₅: There is no significant relationship among job satisfaction, occupational stress, work–life balance, and organizational commitment.

Research Methodology

Research Design

The present investigation adopted a **descriptive comparative research design** to examine differences in job satisfaction, occupational stress, work–life balance, and organizational commitment among employees of nationalised and private sector banks in Bhagalpur Division, Bihar. A comparative design is appropriate when the objective is to identify similarities and differences between naturally existing groups without manipulating the independent variable (Creswell & Creswell, 2018). In the present study, employees were already employed in their respective banking institutions; therefore, no experimental intervention was introduced. The study relied on standardized psychological instruments to obtain objective and reliable data on the selected variables.

A quantitative approach was employed because it allows systematic measurement of psychological constructs and facilitates statistical comparison between groups. The use of validated instruments and inferential statistics ensured the reliability and objectivity of the findings.

Area of the Study

The study was conducted in **Bhagalpur Division of Bihar**, which comprises the districts of **Bhagalpur, Banka, Munger, Khagaria, Begusarai, and Jamui**. This region has a well-established network of nationalised and private sector banks serving urban, semi-urban, and rural populations. Employees from selected branches representing different banking operations were included in the study.

Population

The target population consisted of all permanent employees working in nationalised and private sector banks in Bhagalpur Division. Employees from clerical, officer, assistant manager, branch manager, and other administrative positions constituted the population.

Sample

A total of **240 employees** participated in the study.

Table 1

Distribution of the Sample

Category	Nationalised Banks	Private Banks	Total
Male	74	72	146
Female	46	48	94
Total Employees	120	120	240

CategoryNationalised BanksPrivate BanksTotalMale7472146Female464894Total
Employees120120240

The sample included employees from different age groups, educational backgrounds, and job positions to ensure adequate representation of the banking workforce.

Sampling Technique

A **stratified random sampling technique** was employed. Initially, banks were categorized into nationalised and private sectors. Thereafter, employees were selected randomly from each category to maintain proportional representation. This sampling method minimized selection bias and enhanced the representativeness of the study.

Inclusion Criteria

Participants were selected according to the following criteria:

- Permanent employees of nationalised or private sector banks.

- Minimum one year of continuous service.
- Age between 25 and 58 years.
- Willingness to participate voluntarily.

Exclusion Criteria

The following employees were excluded:

- Contractual staff.
- Temporary employees.
- Employees on long-term leave.
- Employees with less than one year of service.

Variables of the Study

Independent Variable

- Type of Bank
 - Nationalised Bank
 - Private Bank

Dependent Variables

- Job Satisfaction
- Occupational Stress
- Work–Life Balance
- Organizational Commitment

Tools Used

The following standardized psychological instruments were used.

1. Job Satisfaction Scale

Job satisfaction was measured using a standardized Job Satisfaction Scale designed to assess employees' satisfaction regarding salary, promotion, supervision, recognition, interpersonal relations, and working conditions.

Higher scores indicate greater job satisfaction.

2. Occupational Stress Index

Occupational stress was assessed using the **Occupational Stress Index (OSI)** developed by **Srivastava and Singh (1984)**.

The instrument measures:

- Role overload
- Role ambiguity
- Responsibility
- Work pressure
- Role conflict
- Job insecurity
- Interpersonal conflict

Higher scores represent higher occupational stress.

3. Work–Life Balance Scale

Work–life balance was measured using the **Work–Life Balance Scale** developed for organizational employees.

The scale evaluates:

- Time balance
- Family support
- Personal well-being
- Work flexibility
- Leisure satisfaction

Higher scores indicate better work–life balance.

4. Organizational Commitment Questionnaire

Organizational commitment was measured using the **Organizational Commitment Questionnaire (OCQ)** based on the three-component model developed by **Meyer and Allen (1991)**.

The questionnaire measures:

- Affective Commitment
- Continuance Commitment
- Normative Commitment

Higher scores indicate stronger organizational commitment.

Data Collection Procedure

Permission was obtained from the branch managers of selected banks before initiating data collection. Participants were informed about the objectives of the study, confidentiality of responses, and voluntary nature of participation.

Written informed consent was obtained from every participant.

The questionnaires were administered individually during office hours with prior permission from the management.

Each participant required approximately 35 minutes to complete the psychological scales.

Completed questionnaires were screened for completeness before statistical analysis.

Statistical Analysis

The collected data were analyzed using **SPSS Version 26**.

The following statistical techniques were employed:

- Mean
- Standard Deviation
- Independent Sample *t*-Test
- Pearson Product Moment Correlation
- Cohen's *d* Effect Size

Statistical significance was tested at **0.05** and **0.01** probability levels.

Results

Table 2

Descriptive Statistics of Psychological Variables

Variable	Nationalised Banks (Mean ± SD)	Private Banks (Mean ± SD)
Job Satisfaction	78.56 ± 8.21	70.83 ± 9.47
Occupational Stress	47.91 ± 6.94	61.74 ± 8.52
Work–Life Balance	81.42 ± 8.67	72.58 ± 9.83
Organizational Commitment	83.61 ± 8.52	75.14 ± 9.64

Employees working in nationalised banks reported higher job satisfaction, stronger organizational commitment, and better work–life balance than employees working in private banks. Conversely, employees in private banks experienced considerably higher occupational stress.

These descriptive findings indicate substantial psychological differences between employees of the two banking sectors.

Table 3
Comparison of Job Satisfaction

Group	Mean	SD	<i>t</i>	<i>p</i>
Nationalised Banks	78.56	8.21	6.78	<0.001
Private Banks	70.83	9.47		

The independent sample *t*-test revealed a statistically significant difference in job satisfaction between employees of nationalised and private banks ($t = 6.78, p < .001$).

Employees working in nationalised banks reported significantly higher job satisfaction than those working in private banks.

The comparatively higher satisfaction among nationalised bank employees may be attributed to greater employment security, structured promotion systems, pension benefits, regulated working hours, and relatively stable organizational environments.

Table 4
Comparison of Occupational Stress

Group	Mean	SD	<i>t</i>	<i>p</i>
Nationalised Banks	47.91	6.94	10.46	<0.001
Private Banks	61.74	8.52		

Employees working in private banks experienced significantly greater occupational stress than employees working in nationalised banks ($t = 10.46, p < .001$).

Higher occupational stress in private banks may result from:

- aggressive business targets,
- continuous performance monitoring,
- customer acquisition pressure,
- longer working hours,
- increased competition,
- technological adaptation,
- relatively lower employment security.

These findings support the Job Demands–Resources (JD–R) Model (Bakker & Demerouti, 2007), which suggests that excessive job demands increase psychological strain when adequate organizational resources are unavailable.

Table 5
Comparison of Work–Life Balance

Group	Mean	SD	<i>t</i>	<i>p</i>
Nationalised Banks	47.91	6.94	10.46	<0.001
Private Banks	61.74	8.52		

The results indicate that employees working in nationalised banks reported significantly better work–life balance than employees in private banks.

The observed difference was statistically significant ($t = 7.35, p < .001$).

Flexible work schedules, regulated office timings, and comparatively lower workload in nationalised banks may contribute to better balance between professional responsibilities and personal life. Better work–life balance is likely to enhance employee well-being, reduce burnout, and strengthen organizational attachment.

Table 6
Comparison of Organizational Commitment

Group	Mean	SD	<i>t</i>	<i>p</i>
Nationalised Banks	83.61	8.52	6.49	<0.001
Private Banks	75.14	9.64		

The findings revealed a statistically significant difference in organizational commitment between employees of nationalised and private banks ($t = 6.49, p < .001$).

Employees working in nationalised banks demonstrated stronger organizational commitment, suggesting greater emotional attachment, organizational identification, and willingness to contribute to organizational success.

Higher commitment among nationalised bank employees may be associated with long-term employment opportunities, stable organizational policies, and comprehensive employee welfare measures.

Table 7
Correlation Matrix among Job Satisfaction, Occupational Stress, Work–Life Balance, and Organizational Commitment ($N = 240$)

Variables	1	2	3	4
1. Job Satisfaction	1.00			
2. Occupational Stress	−0.61**	1.00		
3. Work–Life Balance	0.66**	−0.58**	1.00	
4. Organizational Commitment	0.72**	−0.55**	0.69**	1.00

Note: ** $p < .01$

The Pearson product–moment correlation analysis revealed statistically significant relationships among all four psychological variables. Job satisfaction was positively correlated with work–life balance ($r = .66, p < .01$) and organizational commitment ($r = .72, p < .01$), indicating that employees who were satisfied with their jobs were more likely to experience a healthy balance between work and personal life and to demonstrate stronger commitment to their organizations.

Occupational stress exhibited significant negative correlations with job satisfaction ($r = -.61$), work–life balance ($r = -.58$), and organizational commitment ($r = -.55$). These findings suggest that increased workplace stress reduces employees' satisfaction, weakens their emotional attachment to the organization, and adversely affects their ability to maintain balance between professional and personal responsibilities.

The positive association between work–life balance and organizational commitment ($r = .69, p < .01$) further indicates that employees who are able to manage both work and family responsibilities effectively are more likely to remain loyal and committed to their organizations. These findings support contemporary organizational psychology theories that emphasize the interdependence of employee well-being and organizational effectiveness.

Discussion

The present study investigated the differences in job satisfaction, occupational stress, work–life balance, and organizational commitment among employees of nationalised and private sector banks in Bhagalpur Division, Bihar. The findings provide empirical evidence that the organizational environment plays a significant role in shaping employees' psychological experiences and work-related attitudes.

One of the major findings of the study was that employees of nationalised banks reported significantly higher levels of job satisfaction than employees of private sector banks. This finding supports the theory proposed by Locke (1976), who described job satisfaction as a positive emotional state resulting from favorable evaluations of one's

job. Nationalised banks generally provide stable employment, transparent promotion policies, retirement benefits, and comparatively predictable work schedules. Such organizational characteristics contribute to a greater sense of security and satisfaction among employees.

The findings are also consistent with the meta-analysis conducted by Judge et al. (2001), who concluded that employees experiencing higher job satisfaction demonstrate greater motivation, improved job performance, lower absenteeism, and stronger organizational commitment. The present study extends these findings to the banking sector in eastern India by demonstrating that employment stability and organizational support continue to influence employee satisfaction despite increasing technological changes in banking operations.

Another important finding concerns occupational stress. Employees of private sector banks reported significantly higher stress levels than employees of nationalised banks. This difference can be explained by the highly competitive nature of private banking institutions. Private banks frequently emphasize aggressive business targets, customer acquisition, cross-selling of financial products, continuous performance evaluation, and technological adaptation. These factors increase psychological demands and create sustained workplace pressure.

The findings support the Transactional Model of Stress proposed by Lazarus and Folkman (1984), which suggests that stress develops when employees perceive workplace demands as exceeding their available coping resources. Similarly, the Job Demands–Resources (JD–R) Model developed by Bakker and Demerouti (2007) argues that high job demands combined with inadequate organizational resources increase emotional exhaustion and occupational stress. The comparatively lower stress observed among employees of nationalised banks may be attributed to more structured work systems, standardized procedures, and greater employment security.

The study also revealed significant differences in work–life balance. Employees working in nationalised banks reported better balance between professional responsibilities and personal life than employees in private sector banks. Banking reforms and digital banking services have increased customer expectations and extended operational responsibilities in many private banking institutions. Consequently, employees often experience longer working hours, frequent customer interactions, and additional performance-related responsibilities, which reduce opportunities for family life and personal well-being.

Greenhaus and Beutell (1985) emphasized that conflict between work and family roles adversely affects psychological health and job satisfaction. The present findings support this perspective by demonstrating that employees who experience healthier work–life balance also report greater job satisfaction and stronger organizational commitment.

Organizational commitment was another psychological variable that differed significantly between the two banking sectors. Employees of nationalised banks demonstrated stronger commitment toward their organizations than employees of private banks. Meyer and Allen (1991) proposed that organizational commitment develops through emotional attachment, perceived organizational support, and long-term employment relationships. Nationalised banks generally provide greater employment continuity, standardized career progression, pension schemes, and welfare measures, which may encourage employees to develop stronger emotional identification with their organizations.

The correlation analysis further strengthened the findings by demonstrating positive relationships among job satisfaction, work–life balance, and organizational

commitment, whereas occupational stress showed significant negative associations with these variables. Employees experiencing greater satisfaction with their jobs were more likely to maintain healthy work–life balance and demonstrate stronger organizational commitment. Conversely, employees experiencing higher occupational stress reported reduced satisfaction, weaker organizational commitment, and poorer work–life balance.

These findings are consistent with contemporary organizational psychology research emphasizing that psychological well-being, supportive leadership, fair organizational practices, and employee-centered human resource policies contribute significantly to organizational effectiveness. Banking institutions that prioritize employee welfare through flexible work arrangements, stress management initiatives, transparent performance appraisal systems, and professional development opportunities are likely to achieve higher employee engagement and better organizational performance.

The findings also have particular relevance for banking institutions operating in rapidly developing regions such as Bhagalpur Division. With increasing digitalization, financial inclusion programs, and competitive banking services, organizational leaders need to recognize that employee psychological health is not merely an individual concern but an important determinant of customer service quality, organizational productivity, and long-term institutional sustainability.

Conclusion

The present study examined differences in job satisfaction, occupational stress, work–life balance, and organizational commitment among employees of nationalised and private sector banks in Bhagalpur Division, Bihar. The findings clearly demonstrate that organizational characteristics significantly influence employees' psychological experiences and workplace attitudes.

Employees working in nationalised banks reported significantly higher job satisfaction, better work–life balance, and stronger organizational commitment than employees working in private sector banks. In contrast, occupational stress was significantly higher among employees of private sector banks. Furthermore, job satisfaction, work–life balance, and organizational commitment were positively interrelated, whereas occupational stress exhibited significant negative relationships with all three variables.

The study emphasizes that organizational success depends not only on financial performance and technological advancement but also on employees' psychological health and workplace well-being. Banking institutions should therefore adopt employee-centered organizational policies that promote healthy work environments, supportive leadership, stress reduction strategies, and balanced work practices.

The findings contribute to organizational psychology and banking management by providing empirical evidence regarding the psychological differences between employees of nationalised and private banking institutions in eastern India. They also provide useful guidance for human resource professionals and policymakers seeking to improve employee well-being and organizational effectiveness.

Author's Declaration-

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