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Role Efficacy among Women Employees in Public Sector Banks: A PRISMA Guided Systematic Review and Qualitative Thematic Synthesis of Evidence from India 2016 to 2026

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Abstract:
Women's participation in Indian banking has increased, yet organisational and family conditions can constrain their ability to use their skills, exercise influence and develop professionally. This review synthesises evidence from India published from 2016 up to June 2026 on role efficacy among women bank employees, its organisational and individual determinants, and gaps in public-sector banking research. Seven OpenAlex queries identified 192 records; after 54 duplicates were removed, 138 titles and abstracts were screened, 30 reports were assessed for eligibility, and 25 studies were included from OpenAlex. Four eligible 2026 studies identified through other sources brought the synthesis to 29 studies. Reporting followed PRISMA 2020, and findings were synthesised thematically and mapped cautiously to Pareek's role-efficacy dimensions. Five themes emerged: the work–family interface; organisational support and workplace culture; job satisfaction, engagement and performance; gendered career progression; and occupational stress and social support. Most studies addressed efficacy indirectly through related constructs, while the Patna study directly measured role efficacy among women in public-sector banks. Manageable workloads, role clarity, supportive supervision, equitable opportunities, training, family support and flexibility were associated with greater investment in work. Role overload, time pressure, weak support, inequitable career opportunities and work–family conflict were associated with poorer well-being and performance. The proposed framework links organisational culture, job satisfaction, work–life balance and perceived gender equality to role efficacy through role resources and role strain. Future research should measure

role efficacy directly, distinguish public-sector evidence and extend geographical coverage to under-researched settings, including Bihar and Patna City.

Introduction

Banking work combines formal responsibilities, ongoing customer interaction, sales and service expectations, regulatory compliance, technological change and increasingly visible performance targets. These demands shape employees' roles beyond their formal job descriptions. A role enables effective contribution when its occupant can connect personal abilities with assigned tasks, understand its organisational purpose, exercise initiative and influence, use relationships effectively and access professional development opportunities. Pareek (1980) termed this potential effectiveness 'role efficacy'. His framework comprises three clusters—role making, role centring and role linking—and ten dimensions: centrality, self-role integration, proactivity, creativity, confrontation, influence, personal growth, inter-role linkage, helping relationships and superordination. The concept therefore concerns both role design and the employee's experience of agency within the role.

Role efficacy is particularly important for women working in Indian public-sector banks. Banking has provided women with stable employment, social recognition and access to professional and managerial careers. At the same time, women may experience transfers, long or unpredictable working hours, restricted mobility, customer-facing pressure, domestic responsibilities, uneven access to informal networks and assumptions about their availability for leadership. These conditions can affect their opportunities to contribute, exercise influence and learn. A technically competent employee may still experience low role efficacy when the organisation provides limited autonomy, weak support, unclear expectations or restricted opportunities for advancement.

The broader role literature helps explain this distinction. Kahn et al. (1964) linked role conflict and ambiguity to organisational stress, showing how conflicting demands and unclear responsibilities can hinder adjustment and functioning. Greenhaus and Beutell (1985) explained work–family conflict through time-based, strain-based and behaviour-based incompatibilities. These pressures are especially salient when women bear an unequal share of family and caring responsibilities. Role efficacy complements these perspectives by asking which conditions enable employees to integrate the self with the role, build effective relationships and develop through their work.

Research on women in Indian banking has expanded, but it remains dispersed across studies of quality of work life, work–life balance, occupational stress, career advancement, organisational support, job satisfaction, engagement and performance. Many studies do not use the term role efficacy, although they examine conditions closely related to its dimensions. Supportive supervision, for example, relates to helping relationships; participation and autonomy relate to influence and proactivity; training supports personal growth and creativity; and career opportunities can reinforce centrality. Work–family conflict may undermine self-role integration.

A synthesis is needed to connect these strands without treating neighbouring constructs as interchangeable measures of role efficacy.

This review addresses that need by examining evidence published from 2016 up to June 2026, identified through OpenAlex and other relevant sources. It focuses on women employees in Indian banking, with particular attention to public-sector institutions and comparative public–private evidence. The study makes three contributions. First, it clarifies how role efficacy is represented, directly or indirectly, in literature. Second, it integrates organisational and individual influences into a qualitative thematic account. Third, it identifies measurement, design, sectoral, and geographical gaps that can guide an empirical study of women employees in selected public-sector banks in Patna City.

Gaur and Jha (2026) extend the evidence base to Patna City through a cross-sectional study of 180 women in five public-sector banks. They reported moderate overall role efficacy and comparatively lower personal growth and confrontation scores. The study is included in the review covering 2016 up to June 2026 and informs the interpretation of development opportunities and role design.

Review Objectives

The review had three objectives:

1. To systematically review and synthesise the literature published from 2016 up to June 2026 on role efficacy among women employees in Indian public-sector banks.
2. To identify and analyse the organisational and individual factors, particularly organisational culture, job satisfaction, work–life balance, and perceived gender equality, that shape the role efficacy of women bank employees.
3. To identify major research gaps and develop a thematic framework for improving and investigating role efficacy among women employees in Indian public-sector banks.

Conceptual Background

Organisational Role Efficacy

Role efficacy refers to the potential effectiveness embedded in an organisational role as experienced and enacted by the role occupant. It is not identical to measured job performance. Performance is an outcome assessed against expectations, whereas efficacy concerns whether the person experiences the role as important, integrated with the self, connected to others, open to influence, and capable of growth. A high-efficacy role allows initiative and creativity; a low-efficacy role may be peripheral, reactive, isolated, dependent, or stagnant. Pareek's framework groups the ten dimensions into three broad clusters. Role making includes self-role integration, proactivity, creativity, and confrontation. Role centring includes centrality, influence, and personal growth. Role linking includes inter-role linkage, helping relationships, and superordination.

This framework is useful for analysing women employees' experiences because it directs attention beyond individual limitations. A woman may possess the knowledge and motivation

needed for a managerial position yet encounter mobility barriers, limited influence or mentoring, and restricted access to developmental assignments. Conversely, organisational support can enhance efficacy by sharing information, providing growth opportunities, enabling employees to express their views and establishing workable boundaries. The review therefore treats efficacy as an interaction between personal resources and organisational arrangements.

Organisational Culture and Support

Organisational culture conveys which behaviours are rewarded, who is trusted and whether employees can raise concerns. In a supportive culture, supervisors establish clear expectations, colleagues share information and employees can use policies without adverse consequences. These conditions support helping relationships, influence, confrontation and inter-role linkage. A culture may be formally equal while informally favouring those who can work late, relocate quickly or participate in male-dominated networks. For women employees, the practical availability of support may matter more than written policy alone.

Job Satisfaction and Engagement

Job satisfaction reflects employees' evaluations of working conditions, rewards, interpersonal relationships, promotion opportunities and the work itself. Satisfaction is not equivalent to role efficacy, but it may indicate whether a role provides recognition, centrality, growth and workable relationships. Engagement is related but distinct: an engaged employee invests energy and attention in work. When a role is meaningful, autonomous and supported, satisfaction and engagement may reinforce proactive behaviour and performance. Unfairness, overload and limited progression may reduce satisfaction and weaken the role's potential to support growth.

Work Life Balance and Role Strain

Work–life balance concerns the extent to which work and non-work responsibilities can be managed without persistent conflict. Greenhaus and Beutell's (1985) distinction between time-based, strain-based and behaviour-based conflict helps explain the banking evidence. Long hours and commuting can create time conflicts; workload and customer pressure may carry strain into family life; and family and workplace expectations may require incompatible behaviours. These pressures may undermine self-role integration and reduce the time or psychological energy available for proactivity, creativity and professional development.

Perceived Gender Equality

Perceived gender equality encompasses fair treatment, safety, pay, development, promotion, access to leadership and freedom from stereotyping or harassment. Equality is relevant to role efficacy because influence and centrality depend partly on whether employees believe their contributions are recognised and advancement is attainable. It also affects helping relationships and access to networks. A woman who expects unequal treatment or penalties associated with family responsibilities may avoid visible assignments or limit her aspirations despite being formally eligible for advancement.

Method

Review Design and Reporting Standard

This study used a systematic review with qualitative thematic synthesis. PRISMA 2020 guided reporting of identification, screening, eligibility and inclusion (Page et al., 2021). It served as a reporting framework rather than a method of qualitative analysis. The synthesis followed the approach described by Thomas and Harden (2008): relevant findings were coded, related codes were grouped into descriptive themes, and these themes were interpreted to develop analytical themes concerning role efficacy.

The review was not registered. A protocol was developed before screening to document the review period, search concepts, eligibility criteria, extraction fields and synthesis approach. The review concerned published literature and did not involve human participants or identifiable personal data; institutional ethical approval was therefore not required.

Information Source and Search Strategy

OpenAlex was searched for publications from 2016 up to June 2026. Seven queries combined exact phrases with keywords across titles, abstracts and indexed full text where available:

- "role efficacy" women bank India
- "work life balance" "women bank employees" India
- "job satisfaction" "women bank employees" India
- "organizational culture" "women bank employees" India
- "gender equality" "women bank employees" India
- "role stress" "women bank employees" India
- "public sector bank" "women employees" India

British and American spellings were considered during screening. Crossref metadata, DOI landing pages and publisher records were used to verify bibliographic details. Results were exported for deduplication and screening.

Eligibility Criteria

Eligible studies were empirical, published in English from 2016 up to June 2026, and examined women employees or reported gender-specific findings in Indian banks. They addressed role efficacy or related conditions and outcomes, including organisational culture, support, training, career progression, work–life balance, role stress, workload, job satisfaction, engagement, emotional intelligence, fairness, performance, motivation, well-being and retention.

Public–private comparisons and private-bank studies were included when they provided relevant contextual evidence. Studies concerning customers, financial inclusion, entrepreneurship, banking technology, corporate boards, other industries or non-Indian samples were excluded, as were non-empirical reports and studies without evidence concerning women. For overlapping reports, the study with clearer methods and greater relevance was retained.

Study Selection

The OpenAlex searches yielded 25 eligible studies after deduplication and screening. Four eligible studies from 2026 were identified through other sources, giving 29 studies for thematic synthesis. Table 1 summarises selection; the other-source count represents included studies rather than all search hits.

PRISMA Flow

Table 1: *Study Selection Counts*

Review stage	**Number**
Records identified through OpenAlex	192
Duplicate records removed	54
Titles and abstracts screened	138
Records excluded at screening	108
Reports assessed for eligibility	30
Reports excluded at eligibility assessment	5
Studies included from OpenAlex	25
Studies included from other sources	4
Total studies included in thematic synthesis	29

Data Extraction and Quality Appraisal

For each included study, data were extracted on the authors, publication year, location, sector, population, sample size where reported, design, variables and key findings. Quality appraisal was informed by the Mixed Methods Appraisal Tool because the evidence included quantitative, qualitative and mixed-method reports (Hong et al., 2018). Appraisal considered the clarity of the research question, appropriateness of sampling, alignment between measures and constructs, completeness of reporting, transparency of analysis and acknowledgement of limitations. Studies were classified as strong, adequate or limited for interpretive weighting; none was excluded solely on quality grounds. Studies with clearer samples, validated measures and appropriate analyses received greater interpretive weight than studies with weaker reporting.

The four studies identified through other sources were appraised descriptively, without assigning formal MMAT ratings. Nisha (2026) and Ray and Dubey (2026) used convenience samples, limiting representativeness. Their findings were interpreted as associations, and exact significance statistics were not pooled. Abinaya et al. (2026) was checked through the publisher's accessible abstract and metadata; detailed full-text appraisal remains incomplete. For Gaur and Jha (2026), the reported role-efficacy scale specification requires verification before score comparisons. These limits inform the cautious interpretation of these studies.

Thematic Synthesis

The analysis began with close coding of findings related to women's ability to perform, grow and develop in their roles. Initial codes included workload, working hours, role clarity, supervisory support, family support, training, flexibility, emotional stability, career opportunities, safety, fairness, harassment, engagement, stress and performance. Codes were compared across studies and grouped into five descriptive themes. In the final interpretive step, each theme was mapped to Pareek's dimensions. This mapping was analytical rather than psychometric: a study of supervisory support could inform the interpretation of helping relationships, but it was not treated as providing a score on the Role Efficacy Scale.

Results

Characteristics of the Evidence Base

The 29 included studies were distributed unevenly across publication years: four in 2016, three in 2017, one in 2019, one in 2021, three in 2022, three in 2023, five in 2024, five in 2025 and four in 2026. The concentration of later studies reflects increased attention to work–life balance, stress and workplace support following COVID-19. Geographical coverage included Tamil Nadu, Telangana, Uttar Pradesh, Chhattisgarh, Uttarakhand, Haryana, Kerala, Delhi and the National Capital Region, alongside multilocation or India-wide samples. The study by Gaur and Jha extends geographical coverage to Patna, Bihar (Gaur & Jha, 2026).

Most studies used cross-sectional questionnaires with descriptive and inferential statistics. Reported sample sizes ranged from 32 women employees in Kerala to 500 in the 2026 public–private banking study; other clearly reported samples included 110, 120, 130, 148, 150, 180, 200, 283, 300 and 310 employees. Few studies used interviews or mixed methods. Several combined public and private banks without reporting sector-specific results. The 25 studies published from 2016 to 2025 focused on proposed antecedents or related outcomes; Gaur and Jha (2026) provide direct role-efficacy measurement in public-sector banks. Table 2 summarises the included studies.

Summary of Included Studies

Table 2: *Summary of Included Studies*

Study	Context and design	Main contribution to the synthesis
Kaur (2016)	Women in public and private banks; training comparison	Training and development support role growth and organisational contribution
Rath et al. (2016)	Indian women bank managers; career progression model	Personal, organisational, and societal conditions shape advancement
Maragatham & Amudha (2016)	150 married women in Kumbakonam banks	Health, dependants, emotional balance, and spousal context affect work-life balance

Study	Context and design	Main contribution to the synthesis
Selvakumar et al. (2016)	Women in commercial banks in Sivakasi	Organisational support is necessary for managing connected work and family demands
Jauhari (2017)	Women in SBI, Bank of Baroda, and Bank of India in Lucknow	Work-life policies and barriers to aspiration are linked in public-sector careers
Aravinda & Kishore (2017)	Women bank employees in Warangal	Multiple roles, inequality, and quality of work life affect organisational effectiveness
Upadhyay & Singh (2017)	Women in banking; stress and social support	Support can buffer occupational stress and negative mental health
Ratnesh et al. (2019)	148 women managers in private banks	Family demands, career stage, personality, emotional stability, and self-efficacy shape balance and well-being
Singh & Vaishya (2021)	283 SBI employees in Raipur	Engagement predicts performance; marital status alters this relationship
Ponmanikandan & Muthukumaran (2022)	Women in private banks in Chennai	Communication and training may reduce stress and protect motivation
Sowmya & Preetham (2022)	Women in public and private banks	Rewards, career development, family, and HR conditions affect work-life balance
Saxena & Kumar (2022)	300 married women in NCR banks	Work-life balance is tied to job satisfaction and retention-oriented HR policies
Singh (2023)	Women working in banks	Structural inequality, advancement barriers, and work-life conflict are identified as stressors
Valli & Esther (2023)	110 women in Radhapuram banks	Stress and sexual harassment were prominent reported problems
Verma (2023)	Women in Uttarakhand banking	Emotional intelligence and socialisation were positively related to productivity
Rajan & Rani (2024)	130 married women in Thiruvananthapuram	Public-sector employees reported better balance; support and flexibility were beneficial

Study	Context and design	Main contribution to the synthesis
Dubey & Baghel (2024)	200 public and private bank employees in Chhattisgarh	Gender alone did not predict satisfaction, but gender and bank type interacted
Ishtyaq & Bisaria (2024)	Women in Lucknow public and private banks	Public-bank women reported stronger satisfaction across several work conditions
Raina (2024)	Women bank employees during COVID-19	Pandemic conditions intensified boundary-management demands
Vikas & Mathur (2024)	310 women bank employees in Haryana	Workload, organisational support, and family support were strongly associated with balance
Priyalakshmi (2025)	372 women bank employees in Kerala	Work-family conflict reflected workload, role clarity, management culture, and environment
Thasni et al. (2025)	32 women in Kerala public and private banks	Long hours, limited flexibility, and social expectations constrained balance
Sharma (2025)	120 women in Delhi NCR banks	Stress was negatively related to performance; private-bank and early-career women reported more strain
Priya Lakshmi (2025)	372 women bank employees in Kerala	Safety, support, job security, role description, and career development formed the work environment
Herenz & Rani (2025)	Women in public and private banks; mixed methods	Fairness, leadership, supervision, workload, and family support linked culture with work-life balance
Gaur & Jha (2026)	180 women in five public-sector banks in Patna; cross-sectional survey	Direct role-efficacy measurement; moderate overall efficacy and lower personal growth and confrontation scores
Nisha (2026)	120 women bank employees in Thrissur; convenience survey	Better work–life balance associated with higher satisfaction and lower stress; indirect efficacy evidence
Ray & Dubey (2026)	150 women in Indian public-sector banks; convenience survey	Longer working hours associated with poorer work–life balance; supports time-demand interpretation

Study	Context and design	Main contribution to the synthesis
Abinaya et al. (2026)	500 women in Indian banks, equally public/private; CFA and SEM	Engagement partially mediated support–turnover association, but not career-barrier–turnover association; publisher abstract assessed

Theme One Work Family Interface as a Foundation of Role Efficacy

Work-life balance dominated the evidence base. Across locations and years, women employees described or reported difficulty reconciling working hours, workload, transfers or commuting, customer responsibilities, parenting, care of dependants, and domestic expectations. Maragatham and Amudha (2016) found that health, emotional balance, education, dependants, and spousal circumstances were associated with balance among 150 married women. Selvakumar et al. (2016) similarly treated work and personal life as interdependent and emphasised organisational support. Jauhari's (2017) public-sector study connected balance with women's willingness to aspire to higher posts, indicating that work–family strain can affect career choice as well as daily well-being.

Later evidence retained this pattern. Ratnesh et al. (2019) identified family demands, career stage, personality, emotional stability, and self-efficacy as antecedents of work–life balance among women managers. Saxena and Kumar (2022) linked balance with job satisfaction among 300 married women in NCR banks. Rajan and Rani (2024) reported better work–life balance in public than private banks and identified organisational support and flexible conditions as favourable. Vikas and Mathur (2024), using data from 310 employees in Haryana, found workload, organisational support, and family support closely connected to balance. Kerala studies in 2025 again identified long hours, limited flexibility, workload, care obligations, role clarity, and workplace environment as relevant (Priyalakshmi, 2025; Thasni et al., 2025).

The 2026 studies reinforce the work–family theme. Nisha (2026) surveyed 120 women bank employees in Thrissur using convenience sampling and reported associations of better work–life balance with greater job satisfaction and lower stress. Ray and Dubey (2026), surveying 150 women in public-sector banks, found longer working hours associated with poorer balance. These studies support attention to time demands and workload; neither directly measures organisational role efficacy, and neither establishes that flexible schedules cause improvement.

Interpreted through role efficacy, these findings relate to self-role integration and proactivity. Persistent work–family strain can leave less scope for discretionary initiative, learning or creative problem-solving and can make the occupational role appear incompatible with important aspects of the self. Family support and usable flexibility act as role resources by making sustained investment in work more feasible. Work–life balance therefore extends beyond

a welfare concern: it affects women's ability to remain in challenging roles, approach them with confidence and prepare for promotion.

Theme Two Organisational Support and Workplace Culture

The second theme concerns the practical environment in which women perform their roles. Across studies, support appeared through training, communication, supervisory behaviour, flexibility, safety, clear role descriptions, and development opportunities. Kaur (2016) drew attention to training effectiveness in public and private banks, placing skill development within women's contribution to organisational growth. Ponmanikandan and Muthukumaran (2022) suggested that communication and training could reduce occupational stress and sustain motivation. Priya Lakshmi (2025) grouped working conditions, job security, workplace relationships, role description, and career development as elements of the environment affecting satisfaction and balance.

Herenz and Rani (2025) provided an integrated account linking workplace culture and work–life balance with equality and fairness, leadership style, supervisory support, workload management and family support. The cross-sectional design, however, did not support causal inference. Ishtyaq and Bisaria (2024) reported that women in public banks in Lucknow expressed greater satisfaction with salary, incentives, family time, training, safety and treatment than women in private banks. Rajan and Rani (2024) also reported a public-sector advantage in work–life balance.

These findings relate to helping relationships, inter-role linkage, influence, creativity and personal growth. Supportive supervision connects employees with information and resources across roles. Training and meaningful development opportunities support competence and growth, while fair leadership makes it easier to raise concerns and propose changes. Clear expectations reduce misunderstanding and create scope for initiative. The evidence also indicates that a policy's existence does not guarantee practical support: employees need to be able to use flexibility, leave and development policies without being regarded as less committed.

Theme Three Job Satisfaction Engagement and Performance

The third theme concerns the relationship between employees' evaluations of work, engagement and performance. Singh and Vaishya (2021) analysed 283 State Bank of India employees and found an association between engagement and performance. Marital status significantly moderated this relationship, whereas gender did not. The finding cautions against assuming a uniform disadvantage among women and indicates that family circumstances may influence the relationship between engagement and performance. Among 200 employees, Dubey and Baghel (2024) found no significant main effect of gender or bank type on job satisfaction, but identified a significant interaction between them. This suggests that gender and organisational setting should be considered together.

Complementary evidence comes from studies focused on women. Saxena and Kumar (2022) linked work–life balance with job satisfaction and retention-related concerns. Verma

(2023) reported positive relationships between emotional intelligence, socialisation and productivity among women in Uttarakhand's banking sector. Sharma (2025) found a negative relationship between occupational stress and performance among 120 women employees in Delhi NCR; the reported model accounted for 33.9% of the variance in performance. These studies examined distinct constructs and cannot be combined statistically, but their findings converge on the relevance of psychological energy, positive interaction and manageable demands.

Abinaya et al. (2026) examined career barriers, support systems, engagement and turnover intention among 500 women, equally drawn from Indian public and private banks. Their structural model reported partial mediation through engagement for the support–turnover relationship, but not for the career-barrier–turnover relationship. This differentiates supportive relationships from career barriers and adds a retention outcome to the framework. Engagement and turnover intention remain distinct from role efficacy, so this is evidence about related mechanisms rather than direct efficacy measurement.

Satisfaction and engagement should be treated as states related to role efficacy rather than substitutes for it. Satisfaction reflects evaluations of rewards, recognition, growth and relationships; engagement indicates investment of effort in work; and productivity and performance are possible outcomes. The evidence is consistent with an interpretive sequence in which supportive and fair conditions reduce strain and promote satisfaction or engagement, enabling proactive and effective role behaviour. Longitudinal research would be needed to test this sequence.

Theme Four Gendered Career Progression and Equality

Women's participation in banking has increased, but progression is not automatic. Rath et al. (2016) developed an integrated model of career progression for Indian women bank managers and described a thinning of representation between entry and senior levels. Their analysis directed attention to personal, organisational, and social conditions rather than a single barrier. Jauhari (2017) examined factors preventing women in public-sector banks from aspiring to higher positions. Aravinda and Kishore (2017) described the tension created by women's simultaneous occupational and traditional roles, while noting continuing inequality in the workforce.

Several later studies identified concrete equality concerns. Singh (2023) discussed unequal pay, discrimination, limited advancement, work–life pressure, and social expectations as sources of stress. Valli and Esther (2023) reported stress and sexual harassment as major problems among women employees in Radhapuram. Ishtyaq and Bisaria (2024) compared women across sectors on safety, development, treatment, family timing, and perceived neglect. Herenz and Rani (2025) identified equality and fairness as important determinants of workplace culture.

Gender equality is conceptually related to centrality, influence, personal growth and superordination. Employees may struggle to experience their roles as important when they feel under-rewarded or held back. Influence is restricted when women lack access to informal decision-making networks or fear adverse consequences for speaking up. Personal growth depends on training, challenging assignments, mobility and promotion. Superordination concerns connecting the role to a wider purpose; that connection may weaken when employees believe the organisation's stated values of fairness are not upheld.

The evidence does not support a claim that all women or all public-sector banks share the same experience. Some studies reported better satisfaction or balance in public banks, while others found no simple gender difference in satisfaction. A more defensible interpretation is that gender interacts with sector, marital status, career stage, location and organisational practice. Equality should therefore be examined as a perceived and experienced condition rather than inferred from workforce participation alone.

Theme Five Occupational Stress Social Support and Role Resources

Stress appeared as both a consequence of difficult conditions and a mechanism through which those conditions affect performance. Upadhyay and Singh (2017) connected occupational stress with negative mental health and identified organisational, family, and friendship support as protective resources. Ponmanikandan and Muthukumaran (2022) reported cognitive, subjective, and behavioural dimensions of stress among women in private banks in Chennai. Valli and Esther (2023) identified stress alongside harassment. Priyalakshmi (2025) linked work–family conflict and stress with workload, role clarity, management culture, and work environment among 372 women employees. Sharma (2025) reported that workload, time pressure, and work–family conflict were prominent stressors and that higher stress corresponded with lower performance.

Role theory helps explain these findings. Role overload occurs when demands exceed available time or resources; ambiguity arises from unclear expectations or authority; and conflict occurs when expectations are incompatible. These conditions can inhibit confrontation, proactivity, creativity and self-role integration. Social and supervisory support may buffer strain by clarifying priorities, allocating resources and legitimising help-seeking. Emotional intelligence and socialisation, as examined by Verma (2023), may support coping and relational effectiveness. Individual resilience, however, should not be treated as a justification for preventable organisational pressure.

Discussion

How the Literature Represents Role Efficacy

The first objective was to synthesise literature concerning role efficacy among women employees in Indian public-sector banks. The most significant finding is a measurement gap. The studies published from 2016 to 2025 rarely used the construct explicitly. The study by Gaur and Jha (2026) directly measured role efficacy in Patna, narrowing the measurement gap. Much of

the remaining literature examined work–life balance, quality of work life, communication, professional growth, satisfaction, stress, emotional intelligence, productivity and workplace culture. These constructs illuminate aspects of efficacy but should not be treated as equivalent measures.

Two conceptual distinctions follow. Future research should separate antecedents from role efficacy itself and distinguish efficacy from outcomes. Organisational culture, gender equality, family support and workload are possible antecedents. The efficacy domain comprises centrality, self-role integration, proactivity, creativity, confrontation, influence, personal growth, inter-role linkage, helping relationships and superordination. Satisfaction, engagement, well-being, performance, productivity and retention may be associated outcomes. A study that measures only work–life balance cannot establish that role efficacy has increased; it can indicate that balance may support efficacy.

Organisational and Individual Conditions

The second objective was to examine the conditions shaping efficacy. The synthesis supports an interactional account. Organisational conditions include workload, working hours, leadership, supervisory support, role clarity, training, safety, flexibility, career systems, equitable treatment and opportunities to express views. Individual and family conditions include emotional stability, self-efficacy, family support, coping resources, dependants, marital status and career stage. These conditions interact: flexible scheduling may offer little benefit when workload remains excessive, and personal coping cannot indefinitely compensate for unclear roles, unfair treatment or harassment.

Organisational culture influences whether formal and informal resources are usable. A bank may publish policies on transfers, leave or flexibility, but their practical value depends on supervisory behaviour and their implications for promotion. Job satisfaction represents an evaluative response to work, while engagement reflects investment of energy. Work–life balance is both a consequence of demands and resources and a condition that helps sustain effective role performance. Perceived gender equality affects whether women regard influence, growth and leadership as accessible opportunities.

Public and Private Sector Differences

The evidence supports tentative sector comparisons rather than definitive conclusions. Rajan and Rani (2024) and Ishtyaq and Bisaria (2024) reported higher work–life balance or satisfaction in public banks, while Sharma (2025) reported greater stress among women in private banks. These patterns may reflect differences in job security, schedules, benefits, performance systems or local management. However, many studies were regional and cross-sectional, and some did not report sector-specific tests. Public-sector banking cannot therefore be described as uniformly supportive. Public banks may offer greater security and formal benefits while retaining challenges concerning transfers, workload, hierarchy and promotion.

Thematic Framework

The synthesis proposes a framework comprising four antecedent domains. Organisational culture encompasses leadership, support, role clarity, training and voice. Job satisfaction reflects evaluations of rewards, recognition, work and advancement. Work–life balance concerns the fit between occupational responsibilities and other life roles. Perceived gender equality concerns fairness, safety, development and access to leadership. These domains operate through role resources and role strain. Resources may enhance self-role integration, proactivity, influence, personal growth and helping relationships; overload, ambiguity, conflict, discrimination and unsafe conditions may weaken these dimensions. Role efficacy is then linked conceptually to engagement, performance, well-being, career progression and intention to remain. Table 3 summarises the framework.

The framework is interpretive and requires empirical testing. It also accommodates context-specific moderators, including age, marital status, dependants, designation, tenure, branch location and bank. These variables are relevant to a public-sector study because they may help explain differing experiences within the same formal policy environment.

Table 3: *Thematic Framework*

Antecedent domain	**Role resource or strain mechanism**	**Role-efficacy dimensions most closely implicated**	**Possible outcomes**
Organisational culture	Support, clarity, voice, training, workload	Helping relationships, influence, creativity, growth	Engagement, performance, retention
Job satisfaction	Recognition, fairness, meaningful work, rewards	Centrality, self-role integration, personal growth	Commitment, motivation, performance
Work-life balance	Time, energy, flexibility, family support	Self-role integration, proactivity, confrontation	Well-being, continuity, career aspiration
Perceived gender equality	Safety, equal opportunity, leadership access	Influence, centrality, growth, superordination	Progression, voice, productivity

Implications for Public Sector Banks

The findings suggest that banks should consider role efficacy in relation to organisational capacity and role design. First, role clarity and manageable workloads require attention at branch level: employees need clear priorities, adequate staffing and reasonable expectations during peak periods. Second, supervisory development should promote fair allocation of visible assignments, constructive feedback and equitable access to leave and flexibility. Third, training should be

connected to practical opportunities for growth. Generic programmes are unlikely to support advancement if women remain excluded from assignments that prepare them for promotion.

Fourth, work–life policies should be usable in practice. Flexible working arrangements where operationally feasible, predictable schedules, childcare support, return-to-work assistance and transparent transfer procedures may help sustain continuity. Fifth, banks should examine promotion and leadership pipelines by gender, comparing representation at entry, middle and senior levels alongside training nominations, high-responsibility assignments and attrition. Sixth, safe reporting arrangements are needed for harassment and discriminatory treatment. Finally, employee surveys should measure role efficacy directly alongside job satisfaction and stress.

Research Gaps and Agenda for Patna City

The third objective was to identify research gaps and directions for future inquiry. Six gaps are evident. The first is conceptual: role efficacy is usually implied rather than directly measured. The second is methodological: cross-sectional self-report surveys predominate, limiting causal inference and increasing the risk of common-method bias. The third is sectoral: studies often combine public and private banks, making public-sector conditions difficult to isolate. The fourth is geographical: the evidence is concentrated in southern India and selected northern urban settings, while the Patna study provides local evidence that requires replication across Bihar. The fifth is analytical: intersectional differences concerning age, caste, caring responsibilities, job grade, branch type and rural or urban postings receive limited attention. The sixth is temporal: few studies trace the effects of promotion, transfer, digital transformation or maternity-related career interruptions.

Further research in Patna, building on Gaur and Jha (2026), could address these gaps by using Pareek's Role Efficacy Scale alongside validated measures of organisational culture, job satisfaction, work–life balance and perceived gender equality. Stratified sampling should represent selected public-sector banks, officer and clerical cadres, locations and career stages. Interviews could explain why employees working within similar formal arrangements report different experiences and quantitative scores. A sequential explanatory design would examine survey relationships and interpret them through women's accounts of workload, transfers, support, family responsibilities and progression. Longitudinal follow-up would strengthen the design where feasible.

Limitations

This review has several limitations. OpenAlex was the primary discovery source, so studies absent from its index may have been missed. Exact-phrase searching increased specificity but may have omitted relevant papers using different terminology. Reporting quality varied, and some abstracts provided insufficient sampling or measurement detail. Most studies were cross-sectional and locally focused; the synthesis therefore identifies patterns rather than pooled effects or causal relationships. Private-bank and mixed-sector studies were included to illuminate mechanisms, but their findings cannot automatically be generalised to public-sector institutions.

Finally, mapping related constructs to role-efficacy dimensions is theoretically useful but cannot replace direct measurement. One study was assessed from the publisher's abstract and metadata rather than a complete full-text review, and formal appraisal of the four studies identified through other sources remains incomplete.

Conclusion

Research published in India from 2016 up to June 2026 indicates that women bank employees' experiences depend on the fit among organisational demands, workplace resources, family responsibilities and perceived fairness. Work–family conflict, excessive workload, time pressure, weak support, unclear promotion prospects and restricted advancement opportunities are associated with poorer well-being, motivation and performance. Training, role clarity, supportive supervision, family support, flexibility, safety and equitable career opportunities provide resources that may enable women to invest more fully in their roles.

The review also identifies a clear conceptual gap: most included studies examine determinants and outcomes of efficacy, while Gaur and Jha (2026) provide direct measurement in Patna. Further studies are needed to replicate and extend this evidence. A stronger research programme would distinguish antecedents, role-efficacy dimensions and outcomes, use sector-specific samples, and integrate validated scales with qualitative accounts. For women employees in selected public-sector banks in Patna City, this approach would provide a sound basis for research and for policies intended to improve employee experience and organisational effectiveness.

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Ethical approval: Not applicable. The study reviewed published literature and did not involve human participants.

Data availability: The search strategy, screening counts, and extracted study characteristics are reported in the article. The structured search log can be made available by the authors.

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