

**EFFECT OF WORK LIFE BALANCE ON JOB  
SATISFACTION IN NEPALESE DEVELOPMENT  
BANKS**

**A Dissertation Submitted to the Office of the Dean, Faculty of Management in  
partial fulfillment of the requirements for the Master of Business Studies (MBS)**

**By**

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## CERTIFICATION OF AUTHORSHIP

I hereby corroborate that I have researched and submitted the final draft of dissertation entitled “**Effect of Work Life Balance on Job Satisfaction in Nepalese Development Banks**”. The work of this dissertation has not been submitted previously for the purpose of conferral of any degrees nor it has been proposed and presented as part of requirements for any other academic purposes. The assistance and cooperation that I have received during this research work has been acknowledged. In addition, I declare that all information sources and literature used are cited in the reference section of the dissertation.

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## REPORT OF RESEARCH COMMITTEE

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## APPROVAL SHEET

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## ABBREVIATIONS

%	:	Percentage
&	:	And
e.g.	:	Example
FWI	:	Family to Work Interfere
i.e.	:	That is
IBM	:	International Business Machine Corporation
JS	:	Job Satisfaction
ANOVA	:	Analysis of Variance
MKT	:	Marketing
KWS	:	Kenya Wildlife Service
MS. DO	:	Microsoft Disk Operating System
No.	:	Number
Res	:	Respondents
SEM	:	Structural Equation Modeling
SPSS	:	Statistical Package for Social Sciences
T.U.	:	Tribhuvan University
VIF	:	Variance Inflation Factors
WFI	:	Work to Family Interfere
WH	:	Working Hour
WHO	:	World Health Organization
WPS	:	Workplace Support

## ABSTRACT

This study investigates the effect of work life balance on job satisfaction in Nepalese development banks. This study is based on descriptive research design and causal-comparative research design. 400 employees or respondents are taken from development banks as a sample of the study. The primary data are used to extract the information from the employees. For data collection, Convenience sampling is used to track the respondents for the study. Correlation and regression analysis is used to analyze the data. This study found that workplace support and working hours are the factor highly affects their satisfaction and they believe that their satisfaction was also high. The correlation analysis shows that workplace support has significant positive relationship with job satisfaction of employee in Nepalese development banks. Then, work to family interference has negative and significant association with job satisfaction. There is also negative and significant relationship between family to work life balance and job satisfaction. Moreover, working hours has significant positive relationship with job satisfaction of development banks in Nepal. The regression result concluded that workplace support has significant positive impact on job satisfaction in Nepalese development banks. Then, there is significant negative effect of work to family interference and family to work interference on employee job satisfaction in banks. Finally, working hours has significant positive impact on employee job satisfaction of development banks in Nepal. Hence, it can be concluded that all the factors have significant impact on job satisfaction means work life balance has the significant impact on employee job satisfaction in Nepalese development banks.

*Key words: Job Satisfaction, Workplace Support, Work to Family Interference, Family to Work Interference and Working Hours.*

## CHAPTER - I INTRODUCTION

### **1.1 Background of the Study**

Work–life balance is a concept including the proper prioritization between work (career and ambition) and lifestyle (health, pleasure, leisure, family). It is the ability to manage balance between work and personal life and to stay productive and competitive at work while maintaining a happy, healthy home life with sufficient leisure, despite having work pressure and endless activities which require your time and attention (Dessler, 2008).

Employees with work-life balance feel their lives are fulfilled both inside and outside of work (Byrne, 2005), and they experience minimal conflict between work and non-work roles. Those who achieve this balance tend to have higher levels of satisfaction with their jobs and life in general, as well as lower levels of stress and depression. From an employer’s viewpoint, encouraging work-life balance may attract new hires, help reduce turnover and absenteeism, and increase the chances of employees voluntarily engaging in “pro-social” behaviors that rise above and beyond their job requirements. Nevertheless, findings are mixed with respect to effects of employee work-life balance on the company’s bottom line. For example, having family-friendly work policies, when a firm uses good management practices overall, does not detract from profitability, but may not always increase profits. In sum, evidence suggests a work strategy of “running yourself ragged” has costs both for meeting performance goals and enjoying life; the employee and the organization benefit most when workers experience greater balance between what they do on and off the clock (Jones et al., 2000).

Human resource management can be considered as one of the most vital functional areas of management and a source to achieve sustainable competitive advantage for an organization. Therefore every organization is very sensitive to utilize its human resource in an efficient and effective manner to achieve the intended goals and objectives. Job satisfaction is one of the most crucial but controversial issues in industrial psychology and behavioral management in organization (Stone, 2005).

It ultimately decides the extent of employ motivation through the development of organizational climate or environment satisfaction is specific subset of attitudes held by organizational members. It is the attitude one has towards his or her job. Stated another way, it is one's effective response to the job. Job satisfaction in a narrow sense means attitudes related to the job. It is concerned with such specific factors has wages, supervision, steadiness of employment, conditions of work, social relation of the job, prompt settlement of grievances, fair treatment of employer and other similar items. Job satisfaction is related to different Socio-economic and personal factors, such as: Age, Sex, Incentives, Working Environment, Education, duration of work etc. (Saba et al., 2013). In today's working world most of employees' time is spent at work place, making their work taking over their lives as a whole. The increasing demand from their job requires employees to be even more committed to their work, even after office hours. This has resulted in a lot of work related problems such as stress and an imbalance in their roles as a worker, parent or family member (Rapoport et al., 2002).

Aarti et al.(2013) suggested to increase the efficiency of the employee's bank should timely appraise their employees and encourage them to work because satisfied employees are reason for the success of the organization. When employees are satisfied with their jobs they become loyal and committed to the organization. (Saba et al., 2013) say that organization should make strategies and policies that will help employees to have clear understanding regarding their job tasks and objectives and if employees are not satisfied with their job they will not pay attention to their work and will not make customers happy and satisfied. This study has attempted to identify the effect of work life balance on job satisfaction in Nepalese development banks in Kathmandu Valley.

## **1.2 Problem Statement**

There have been several studies that explore and apply role theory to work life balance in order to help explain the construct (Graham et al., 2004). The theory posits that individuals impress upon themselves personal and social expectations related to the myriad roles that they might hold (e.g., employee, parent, and caretaker) (Graham et al., 2004). In fact, researchers have maintained that, everyday life is increasingly mediated through formal roles in organizational settings (Ashforth et al., 2000).

Spillover theory explores the point at which experiences from work intersect with experiences from family life and the point at which the emotional states from the home and workplace influence behavior in the other (Keene & Reynolds, 2005). Both positive and negative emotional outcomes in the life and work domains have been examined in order to assess the emotional spillover that affects performance at both work and home.

Rapidly changing global setting is increasing the pressure of workforce to perform maximum output and enhance competitiveness. Indeed, to perform better to their job, there is a requirement for workers to perform multiple tasks in the workplace to keep up-to-date (versed) of changing technologies. Balancing a flourishing career with a personal or family life can be challenging and has influence on job satisfaction. Besides, it is significant for every organization to take necessary steps to maintain a considerable balance between work and private lives so that both employees and the company can be benefited in the long term. Employees want jobs that give them flexibility in their work schedules so they can better manage work–life balance. Organizations that don't help their people achieve work–life balance will find it increasingly difficult to attract and retain the most capable and motivated employees.

Adikaram and Jayatilake (2016) suggested that work life balance had a significant impact on employee job satisfaction in private sector banks of Sri Lanka. Fayyazi and Aslani (2015) stated that WLB had a significant positive relationship with job satisfaction, and a significant negative relationship with turnover intention. Besides, job satisfaction fully mediates the WLB – turnover intention relationship. Arunika and Kottawatta (2015) emphasized that there was a negative relation of work life balance with job satisfaction. Except job autonomy, work to family interference, family to work interference, work stress, life stress and work load were negatively correlated with job satisfaction.

Weerasooriyaarachchi (2016) found that job satisfaction was moderately correlated with the job satisfaction. Rahman (2019) noted from the findings that Work-life Balance has definitely a substantial impact on job satisfaction. However, one predictor variable namely available personal time was found not to have a significant relationship with job satisfaction.

Malik (2020) concluded that family-work conflict and work-family conflict; work-family conflict had a stronger correlation with job satisfaction. Irma et al. (2020) found that the most influential indicators of work-life balance were work pressure, change of job, and work-life balance programs. The results of the above analysis can also be seen that three indicators of the work-life balance variable have a negative influence on job satisfaction, namely working hours, working conditions, and work pressure, but only work pressure has a significant negative effect, while positive effects can be seen in indicator of change of job and work-life balance programs and both have a significant influence on job satisfaction. However, this study deals with following issues in context of Nepalese development banks.

- What are the factors of job satisfaction of employee in Nepalese development banks?
- Is there any relationship between work life balance and employee job satisfaction in Nepalese development banks?
- What is the impact of workplace support, work to family interference, family to work interference and working hours on job satisfaction in Nepalese development banks?

### **1.3 Objectives of the Study**

The general objective of the study is to investigate the effect of work life balance on employee job satisfaction in Nepalese development banks. The other specific objectives of this study are as follows:

- To analyze the factors of job satisfaction of employee in Nepalese development banks.
- To evaluate the relationship between work life balance and employee job satisfaction in Nepalese development banks.
- To examine the impact of workplace support, work to family interference, family to work interference and working hour on job satisfaction in Nepalese development banks.

### **1.4 Research Hypotheses**

The following hypotheses were developed to break down the above research questions. Therefore, this research work attempted to test the following hypotheses in the case of development banks in Nepal.

H<sub>1</sub>: There is significant effect of workplace support on job satisfaction in Nepalese development banks.

H<sub>2</sub>: There is significant effect of work to family interference on job satisfaction in Nepalese development banks.

H<sub>3</sub>: There is significant effect of family to work interference on job satisfaction in Nepalese development banks.

H<sub>4</sub>: There is significant effect of working hour on job satisfaction in Nepalese development banks.

### **1.5 Rationale of the Study**

This study has benefited the organizations because it focuses on the effect and relationship between work-life balance factors and job satisfaction. Understanding this problem gives organizations a depth understanding of how far work-life balance requires the attention of the management. Work-life balance problems have only been recently recognized as a rising phenomenon, even though its symptoms have emerged from the surface of years before. Therefore, the study has highly anticipated that the results of this study had following significance;

- It serves as a reference for upcoming new researchers on related topics in doing research.
- It becomes a motivator factor for scholars in the area to conduct scientific research in relation to work-life balance policies and practices in Nepal; hence this area is not well studied by local scholars.
- It provides accurate information to the policy makers, so that they can use it as input in their human resource policy development and rearrangement, and as a result to keep organization productivity and efficiency improvement.
- It also improves employees and society awareness on work-life balance issues as well as its importance for organizations and job satisfaction of employees.

### **1.6 Limitations of the Study**

The study has some limitations. The main limitations of the study are as follows:

- The study focuses on the effect of work life balance on customer satisfaction in Nepalese development banks and thus does not embrace the other HRM aspects.

- The assumptions of this study are based on the truthful responses of the participants to the survey questions, as well as the accuracy of the information provided by respondents.
- This study is based on primary data.
- This study only includes employees from five development banks inside Kathmandu Metropolitan City.
- The level of employees taken as respondents in the study falls under assistant level, officer level, manager level and senior manager level.
- This study used only descriptive analysis, correlation analysis and multiple regression analysis.

## **CHAPTER - II**

### **LITERATURE REVIEW**

In this chapter, the focus has been made on the literature review relevant to the effect of work life balance on job satisfaction in Nepalese development banks. Each study is based upon historical data and knowledge; the past knowledge provides foundation to the present study. This chapter helps to take adequate feedback to broaden the information based and inputs to my study, therefore this chapter has its own importance in this study. This chapter is devoted into the theoretical review and empirical review and research gap.

#### **2.1 Theoretical Review**

##### **2.1.1 Definition and Concept of Work Life Balance**

Work-life balance is a broad concept, defined in different ways by different researchers using diverse dimensions. The origins of research on work-life balance can be essentially traced back to studies on women having multiple roles. Work life balance was initially termed as work family conflict, Kahn et al. (2011) defined as “a form of inter role conflict in which the role pressures from work and family domains are mutually incompatible in some respect. That is, participation in the work (family) role being made more difficult by virtue of participation in the family (work) role. Marks and Mac Dermid (2012) defined role balance as “the tendency to become fully engaged in the performance of every role in one’s total role system, to approach every typical role and role partner with an attitude of attentiveness and care. Put differently, it is the practice of that even handed alertness known sometimes as mindfulness”.

In simple terms, work–life balance is defined as “the extent to which individuals are equally engaged in and equally satisfied with work and family roles”. Raisinghani and Goswami (2014) defined a balanced life as achieving satisfying experiences in all life domains. It is stated that to achieve satisfying experiences in all life domains requires personal resources like energy, time and commitment to be well distributed across domains. Hill et al. (2003) defined, work-life balance as the extent to which a person can concurrently balance the emotional, behavioral and time demands of both paid work, personal and family responsibilities.

Traditionally, and most often, researchers have opined that work–family balance to be then on existence of work–family conflict, or the rate of recurrence and intensity with which work interferes with family or family interferes with work. Duxbury and Higgins (2006) had defined work life balance as a combination of role overload, work to family interference and family to work interference. Role overload refers to having too much to do in a specified time leading to feeling of stress, fatigue and time crunch. Work to family interference occurs when demands and responsibilities of work rendering fulfillment of family demands and responsibilities of individuals difficult. Family to work interference occurs when family demands and responsibilities make it more difficult for an individual to fulfill work demands and responsibilities.

Voydanoff (2003) argued that work life balance is a global assessment of work and family resources to meet the work and family demands so that individual could able to discharge effective participation in both the domains. Greenhaus et al. (2003) defined work– family balance as the degree to which an individual’s effectiveness and satisfaction in the roles of work and family domain are well-matched with the individual’s life priorities.

### **2.1.2 Family and Work Related Factors**

The family and work related factors have been studied to have influence on one’s work-life balance. Among the family factors, the important variables relationships studied which contribute on work-life balance; number of dependents, spousal support, partners work-hours and parental responsibilities. There are significant researchers highlighted that supportive family environment helps in managing work-life balance. Family support especially the support from one’s spouse creates less conflict in between work and family (Frone et al., 1997).

The environment in which employees work too have been the focus of work-life balance researchers. A relationship has been sought between variables i.e. work-hours, role conflict, task freedom, work-schedule flexibility etc. which have greatly impacted employees’ work-life balance. Studies by Arunika and Kottawatta (2015) Rahman (2019); Dharmawansa and Madhuwanthi (2020) have revealed that with more employee friendly policies reduced episodes of conflict resulting in better work-life balance.

### 2.1.3 Work Life Balance Measurement

Developing and validating a measure of work life balance is a critical element for mapping of work environment prevailing in any organization has been recognized to be essential tool for researchers, management practitioners to facilitate advanced research in this area. Initially, work life balance was estimate in terms of work family conflict, in line with the model proposed by Greenhaus and Beutell (1985) that include different types of conflict such as time based conflict, strain based conflict and behavior based conflict.

- Time based conflict occurs when time devoted to one role makes it difficult to fulfill the demands in another role.
- Strain based conflict exists when psychological strain produced within one role have an effect on the functioning of individual's another role. The model also indicated that strain based work family conflict was likely to be the most intense for employees exposed particularly to extensive physical, emotional, or mental work demands.
- Behavior based conflict occurs when specific behaviors effective in one role are inappropriate with behavioral expectations in another role.

Marshall and Barnett (1993) proposes a scale comprising four dimensions to measure work family gains and strains among earning couples, which includes a measure of work-family strains and gains along with work-parenting strains and gains. While, work-family gains represent positive gains from work and family roles, work-family strains relate to the extent to which the individuals experienced contagion or spillover of stress between different roles. Work-parenting strains and gains depict the gains and strains of combining work and parenting roles of an individual.

The work-life balance construct has been measured in a variety of ways. Clark (2001) proposed that the concept of work-life balance may be somewhat misleading, suggesting that the “synergistic relationship between work and home that balance implies may be, at most, a rare occurrence”. Work life balance comprised of four parts namely,

- (i) Time, i.e., a comparison between amount of time spend at work and time engaged in other activities,
- (ii) Individual's behavior at work and in personal life,
- (iii) Strain being a source of inter role conflict and
- (iv) Energy being a limited resource and relevant for employees to accomplish work and/or non-work related goals. In addition, a scale to measure three dimensions of work life balance namely, Work interference with personal life, Personal life interference with work and Work/Personal life enhancement was also included.

Hyman and Summers (2007) validated the scale with 15 items for assessing the construct of work life balance instead of 19 items in the original scale. Tausig and Fenwick (2001) measured perceived work-life balance using two items: the extent to which workers feel successful in balancing work and personal life, and the amount of conflict they face in balancing work and personal life. Greenhaus, Collins and Shaw (2003) identified three components to measure work–family balance namely, time, involvement, and satisfaction. The study used direct measures of work family balance to avoid the limitations of individual judgments about balance. The first component time relates the amount of time spent at work with the amount of time spent on home and family activities. The second component evaluates the involvement in work compared to involvement in family, and the third component measures the satisfaction from work and satisfaction with family. Grzywacz and Carlson (2007) developed the four components of balance known as work-to family conflict, family-to-work conflict.

Work-to-family enrichment, and family-to-work enrichment. Work–family balance results from high levels of work–family enrichment and low levels of work–family conflict. In Indian context, Pareek and Surabhi (2006) developed a scale to measure work life balance as perceived by employees in terms of personal needs, social needs, time management, team work, compensation and Work. Social and personal needs included activities such as exercise, investing time for planning financial matters and enjoying the activities of interest of the individual. Time management component dealt with individual's ability to utilize and divide time between work and life domains. Work environment and culture have been used to measure the team work at workplace. Compensation and benefits dimension have incorporated benefits and privileges offered by the organization.

The dimension work included the nature of the work to be performed. Rincy and Panchanatham, (2014) had developed a work life balance scale comprising four components namely, Intrusion of work into personal life, Intrusion of personal life into work, Work enhancement by personal life and Personal life enhancement by Work. The scale consisted of 42 items for measuring the work life balance of employees working in the service sector. The study demonstrated that intrusion of personal life into work and intrusion of work into personal life were negatively related, while Work enhancement by personal life and personal life enhancement by work were positively related to work life balance.

#### **2.1.4 Work Life Balance Policies and Programs**

In the opinion of Kakkos and Trivellas (2011), in Greece the bankers do not seem to lay much stress on the acceptance from peers or respect from their supervisors before they can perform better at the job. Similarly, fringe benefits, which satisfy employees' existence needs do not significantly enhance performance. The pay (existence needs) does not influence job satisfaction but rather prevents satisfaction. Rather, the study shows that in the banking industry in Greece job satisfaction is greatly influenced by personal growth. At the same time both male and female employees' stress evidently has a negative influence on the job performance. It is suggested that, banks should introduce WLB programs to develop a unified and consistent organizational culture. Instead of fringe benefits, employees should be rewarded by a fair personal growth scheme. Suitable training programs should be offered to ensure career development of employees. If the organization encourages healthy workplace, then the stress will be controlled and job performance will be high.

As Kamauet al. (2013) said factors global competition, personal live-family value and ongoing work force professionals can assist their companies to capitalize on these factors by using work life initiatives and policies like different type of leave policy to gain a competitive advantage in the market place. It also describes how work-life balance is important for employees' performance and wellbeing. It says work-life balance have potential to significantly improve employees' morale, reduce absenteeism and retain organizational knowledge particularly Difficult economic times. In today's global market place, as companies aim to reduce costs, it falls to the human resource

professionals to understand the critical issues of work-life balance and conclude by saying work-life balance policy offer a win-win situation for employees and employers.

### **2.1.5 Factors of Work Life Balance**

Many studies have been devoted in search of antecedents influencing perception of work life balance among individuals. These antecedents can be broadly grouped based on the major dimensions of WLB namely, individual, organizational and societal factors as (Shobitha & Sudarsan, 2014) suggested. The following sections present notable contributions of the researchers in these directions.

#### **Individual Factors Influencing WLB**

It is undertaken in determining the individual factors influencing the perception of work life balance among employees is explained in terms of personality, well-being and emotional intelligence.

#### **Organizational Factors Influencing WLB**

It is undertaken in determining the work related factors influencing the perception of work life balance among individuals is explained in terms of flexible work arrangements, work life balance policies and programs, work support, job stress, technology and role related factors as (Shobitha & Sudarsan, 2014) suggested.

#### **Societal Factors Influencing WLB**

Shobitha and Sudarsan (2014) undertaken in determining the societal factors influencing the perception of work life balance among individuals is explained in terms of child care responsibilities, family & social support along with other societal factors.

### **2.1.6 Outcome of Work-Life Balance**

The consequences of work-life balance/conflict on important organizational efficiency measures like productivity, organizational commitment (OC), organizational citizenship(OCz), organizational performance, job satisfaction, intention to leave/quit, stress, health, life satisfaction, and career satisfaction have been studied. Considerable group of researchers have found positive relationship between work life balance and variables of job satisfaction, OC, OCz, and productivity whereas negative relationships between work-life balance and variables viz intention to leave/quit, stress and health.

Duxbury and Higgins (2001) found that employees who experience higher conflict in work-overload, family to work-interference and work-to-family interference had less organizational performance and low quality of life.

Also, the stress levels, cases of burn-out and weak physical and mental health were high in those employees. However, the relationships were moderated by family and work-related variables experienced by an individual. The more supportive family and work environment, the better the work-life balance leading to higher rating of organizational efficiency measures for an individual. Bhargava and Baral (2009) found supportive family and work factors lead to enrichment leading to higher cases of job satisfaction, affective commitment and organizational citizenship behavior.

### **2.1.7 Work-Life Policies as Strategic HRM Decision**

There are some reasons for applying work-life practices by organizations: to increase participation of employees and make use of their capacities, to keep employee encouraged and well performing, to make the organization more attractive to employees, to have a better corporate social responsibility (Delery & Doty, 1996).

The focus has been broadened from the micro level to more macro- or strategic perspective, known as strategic human resource management. The basic promise of this perspective is that organizations that achieve equivalence between their human resource practices and their strategies should enjoy superior performance. The strategic human resource management perspective emphasizes that a workforce strategy should fit an organization's business goals, culture and environmental circumstances and that human resource management practices should be interrelated and internally consistent (Dreher, 2003).

### **2.1.8 Job Satisfaction**

Job satisfaction has been defined in many different ways and through many different theories from Maslow's Hierarchy of Needs to the Genetic Theory of Needs. A clear definition of job satisfaction can be defined as the level of fulfillment and satisfaction an employee has with his/her job and which has an impact of their job performance (Spector, 1997).

Like WLB, job satisfaction is a vital concept which the employer must be aware and cater for when possible as whatever level of satisfaction the employee is at will affect their mindset and attitude to the organization (Walt & De Klerk, 2014). Another definition of job satisfaction which supports Landis et al. (2015) defines the concept as a “direct measure of utility an employed worker derives from his/her current job” (Tumen & Zeydanli, 2016).

Tumen and Zeydanli (2016) continued on by explaining that job performance and productivity are proven to be affected job satisfaction and reiterate the importance of this concept. A study undertaken showed the importance of job satisfaction had on productivity as an example with a 6.6 percent increase in productivity per hour due to a high level of job satisfaction. On the opposite side of the scale, job dissatisfaction is counterproductive and involves an employee having a general negative attitude and contentment with their job (Tumen & Zeydanli, 2016). It accounts to an employee having a negative outlook on the organization that employs them, the work environment and the overall views and requirements needed.

Job dissatisfaction can be negative not only to the employer but the employee also in relation to their physical and mental well-being. Employees who are unhappy in their job can suffer from mental issues and in extreme cases lead to depression. WLB can be a primary contributor towards job dissatisfaction for employees (Tumen & Zeydanli, 2016). The more and more work and hours spent in the employee's place of work will lead to discontent and the employee will become aggravated and displeasure towards their job and the workplace. Regards retail, WLB will have a great bearing on the job satisfaction and dissatisfaction but primary aspects such as wages, conditions and future prospects within the company will influence it to a greater extent. As many people are already aware, attaining job satisfaction in retail can be very difficult due to the factors mentioned with many employees leaving in search of better employment which leads to high turnovers which is the ideology know regards retail work.

### **2.1.9 Work-Life Balance and Job Satisfaction**

Guest (2002) noted that work life balance has always been a concern of those interested in the quality of working life and its relation to broader quality of life. The concept of work life has been abstracted from the job satisfaction level of an employee, which is

an extrinsic factor of job satisfaction. It aimed to provide quality of life for an employee at the same time retaining the productivity levels of an employee at the work place. The level of employees' job satisfaction increases by many factors and when employees are satisfied with their work, they feel motivated. The demand of employees work life balance is increased by change in trends in the business such as change in organizations structure, diversity of work force and female employees working in organizations.

Organizations should provide work life balance facilities to their employees so that employees can perform their duties effectively and leads organization to the success. Employee's attitudes toward their organizations and life are affected by work-life balance. Greenhaus et al.(2003), identified number of factors, which determine the satisfaction and dissatisfaction, level of people in the organization. These factors include working conditions, perceived quality of supervision, reward system in work, status and seniority, age group, marital status, and years of experience. Nadeem and Abbas (2009) conducted a study in Pakistan to analyze the relationship between work life and job satisfaction. The research results indicate that job stress is negatively correlated to stress at job, family to work interfaces and job conflict. Work overload does not influence job satisfaction. Positive relationship exists between Job autonomy and job satisfaction roles.

One limitation of this approach is that not all individuals may desire a 50/50 balance between their work and family lives. Also, as is the case with the concept of work family conflict, the use of the term "family" is problematic. Instead of using the term "family," some researchers suggest that the term "personal life" should be used so that the experiences of non-married or single individuals, or childfree individuals, are considered (Burke, 2004). In addition, life refers to both family (traditional family experience) and personal life (other non-work aspects such as leisure time and community services) (Reynolds, 2005).

#### **2.1.10 Theories of Work Life Balance**

There are numerous theories related to the concepts of personal and professional life. Some of the theories being examined are: structure functionalism theory, segmentation theory, compensation theory, work-enrichment theory, and spill over theory.

### **Structure Functionalism Theory**

Before the emergence of technological advancements during 19th century, the separation amidst the family life and work life prevailed as majority of the family existed together as a single unit. Subsequently, the discussions have been made for the non-existence of the concept of work-life balance. The aftermath of World-War II and the revolution of industries majorly caused the separation amid the personal and professional life and additionally some modifications in the civic role of both male and female of that period, hence deliberations with respect to work-life balance started emerging (Doherty et al., 1993).

A theory that appeared very earlier was Structure Functionalism Theory and this came up as a governing sociology theory that emerged in the initial years of 20<sup>th</sup> century. This theory mainly proposes that the life of the individuals was divided into two major things and they are: (i) Work-life that tends to be more productive in nature and that aids them in producing a product and (ii) a personal life to spend time with friends and family. So, this theory basically believes that a separation exists with personal and professional life. However, this theory was also questioned by many researchers by mentioning the social issues that existed in late 1960's (Demerath, 1966). This paved way for new theories to arise for explaining the balance among professional and personal life.

### **Segmentation Theory**

Similar to the theory of Structure Functionalism, Segmentation Theory also pointed out the relationship between work and personal life in the early years of 20th century (Lavassani et al., 2014). Blood and Wolfe (1960) who instituted this theory state that the concepts of work and life are not connected with each other and they are independent concepts. Accordingly, the work by Zedeck (1992); stated that there is no influence amidst work life and personal life. They both are distinct entities. So, the indication is that both the entities are not connected with each other in any manner. This theory was further explained by Blood and Wolfe (1960). They have applied this theory to manual workers and explained that employees involved in unsatisfactory jobs will tend to make a separation amid their professional and personal life. Additionally, the work by Michel and Hargis (2008) states that the pressure that is specific to one role will never affect the other role. Similar to Structure Functionalism Theory, applicability

of Segmentation Theory also came into interrogation in late 1960's by researchers (Demerath, 1966).

### **The Compensation Theory**

The next era of assessing work and family aroused in late 1970's after the preapproval of Structure Functionalism and Segmentation Theory. Correspondingly, the research work done by Piotrkowski in 1979 for inspecting the relationship between career and family stated that employees look at their home as heaven and their family serves as a satisfaction source which is found majorly missing in their professional life. The research work of Piotrkowski (1979) was inspired by many researchers to identify the relationship linking career and life and in the year 1990, Lambert stated this Compensation Theory while exploring the response of workers in their professional and personal life. As per Clark (2000) the theory of compensation states that there is a conflicting relation between career and life. According to (Lambert, 1990; Tenbrunsel et al., 1995) individuals try to attain balance by gratifying the space from one end to the other. Hence, Compensation theory can be explained as efforts taken by individuals to match-up the un-constructive experience of one domain with increasing efforts for positive experiences in the other domain. It can also be stated that the allocation done by individuals of their preference of staying contented in one domain along with accepting the difficulties of another domain. As per the opinion of theorists of compensation a discontented employee will concentrate more on his personal life than on his professional side whereas a contented employee focuses more on his professional life by compromising his personal life.

According to Zedeck and Mosier (1990) Compensation Theory is classified into two and they are: (i) Supplemental and (ii) Reactive. Supplemental happens when employees change their activities for the purpose of pleasing experience from disappointed role to a gratified one. This occurs in cases when their professional life lacks positive experience and can be continued in their personal life. While, Reactive states that the steps taken by employees to reshape their negative experiences in one role by actively continuing to be positive in another role. Subsequently, reactive compensation mostly happens to make up a positive personal experience in case of negative professional experience.

### **Work Enrichment Theory**

Work Enrichment Theory was proposed in 2006 by Greenhaus and Powell which attracted many scholar's attentions. This theory states that high standard outcome in professional life will give a greater personal life while negative outcome gives a negative personal life. Greenhaus and Powell (2006) have stated a positive relationship exists among professional and personal life and hence the experience of one part will enrich the quality of other part also. This theory indicates the level of relationship enclosed by two domains (Morris & Madsen, 2007).

### **Spill-Over Theory**

Spill-Over Theory postulates that individuals carry all of their emotions from work to family and the other way round (Belsky, 1985). Therefore, this is a process in which a relationship exists amongst two different aspects of life i.e.: their personal life and professional life. According to Morris and Madsen (2007) Spill-Over is classified into two types and they are: (i) Positive Spill-Over and (ii) Negative Spill Over. Positive Spill-Over refers to a scenario where satisfaction from one domain brings the same in another domain. While, Negative Spill-Over refers to a scenario where problem in one domain brings the same to another domain (Xu, 2009).

Additionally, the work by Edwards and Rothbard (2000) implies that two different types of interpretations exist namely: (i) positive bonding among professional and personal life (Zedeck& Mosier, 1990) and (ii) conveyance in whole skills and their behavior among different domains (Repetti, 1987) like stress and strain from work is observed more in home or when time is needed to be spent with family. On a concluding note, the theories so-far stated for work-life balance only indicates that this is a complex process and cannot be analyzed within a short span of time. To sum up the theories of work-life balance suggest diverse dimensions. They may not be suitable universally, but relevant to different types of people and situations. Structural Functionalism Theory is apprehensive of two spheres namely productive and personal life. The Segmentation Theory has set forth the facets of work and life as distinct entities. The Compensation Theory asserts that there is a contrary relationship between work and life. Individuals take efforts to match-up the voids from one domain with positive experiences from the other. Work Enrichment Theory states that positive relationship of one part will enhance the standard of life in the other part also. Spill-Over Theory postulates the

popular view of two aspects of work and family. Employees carry their emotions, attitudes, skills and feelings that they develop at work into their family and vice-versa. Therefore, an exclusive dimension of work-life balance is observed in each of these different theories. The next section explores the research output about the impact of work-life balance on the performance of the organization.

## **2.2 Empirical Review**

Mukururi and Ngari (2014) analyzed influence of work life balance policies on employee job satisfaction in Kenya's banking sector: A case of banks in Nairobi Central Business District. The objective of the study was to examine the effect of work life balance factors such as flexibility policies, welfare policies, job design and leave provisions on job satisfaction in the Kenyan banks. The study employed descriptive research design. The target population was two hundred and forty respondents. Data was collected using questionnaires, and analyzed using Statistical Package for Social Sciences. The results showed that there was positive relationship between the independent and the dependent variables. This study also found that flexibility policies, leave provisions, welfare policies and job design had significant positive impact on job satisfaction in the Kenyan banks.

Fayyazi and Aslani (2015) investigated the impact of work-life balance on employees' job satisfaction and turnover intention; the moderating role of continuance commitment. The purpose of this article was to analyze the impact of work-life balance (WLB) on employees' job satisfaction and turnover intention. Moreover, we study the moderating role of continuance commitment on job satisfaction - turnover intention relationship. Regression analysis was used to analyze the data collected from 265 questionnaires completed by employees in an Iranian industrial company. The findings supported that WLB has a significant positive relationship with job satisfaction, and a significant negative relationship with turnover intention. Besides, job satisfaction fully mediates the WLB – turnover intention relationship. The main contribution of the study is that we found continuance commitment moderates the relationship between job satisfaction and turnover intention. Therefore, employees with low levels of WLB and job satisfaction do not necessary have high turnover intention, unless they have low continuance commitment.

Arunika and Kottawatta (2015) examined the effect of work life balance on employee job satisfaction among non-executives in the public banking sector in Colombo District. This study was mainly focused on discussing the effect of work life balance on job satisfaction among non-executives in the public banking sector in Colombo district. The data for the present study was collected from 224 respondents in public banks in Colombo by administering a structured questionnaire, which consisted of 36 statements with 5 point Likert scale. The data analysis included the univariate, bivariate and multivariate analysis method conducted using SPSS (version 16.0). The results of the study emphasize that there was a negative relation of work life balance with job satisfaction and 78.9 percent of job satisfaction was explained by work life balance (sig-0.000). Except job autonomy, work to family interference, family to work interference, work stress, life stress and work load were negatively correlated with job satisfaction. 82.7 percent of job satisfaction was explained by the total variables of work life balance of the model according to multiple regression analysis.

Weerasooriyaarachchi (2016) investigated impact of work life balance on job satisfaction of non-managerial employees in selected private banks in Colombo District. The main objective of the research study was to identify the relationship between work life balance and job satisfaction of non-managerial employees in private banking sector in Sri Lanka. The problem of the study is: Is there a relationship between work life balance and job satisfaction of non-managerial employees in selected private banks in Sri Lanka? The data were collected from convenient selected sample of 374 non managerial employees in the private banking sector in Sri Lanka by administering a structured questionnaire which consisted of 30 questions /statements with 5 points scale. The data analyzed using SPSS computer package and it included bivariate analysis. The findings of the study are that job satisfaction was moderately correlated with the job satisfaction of non-managerial employees in selected private banks in Colombo district. It is concluded that work life balance is an important factor that directly affects the job satisfaction in private banks. Therefore, management of the banks should pay attention on the work life balance and job satisfaction

Manandhar (2016) analyzed work life balance and its impact on employee job satisfaction and performance on Nepalese commercial banks. This study examined the impact of work life balance on employee job satisfaction and performance. Flexibility

policy, welfare policy, leave provision and job design are selected as independent variables. Employee job satisfaction and employee performance are dependent variable. The survey is based on 206 respondents from 25 commercial banks in Nepal. To achieve the purpose of the study, structured questionnaires are prepared. The regression models were estimated to test the significance and importance of employee job satisfaction and performance from work life balance policies in Nepalese commercial banks. The result showed that there was a positive impact of work life balance policies (flexibility policy, welfare policy, leave provision and job design) on employee job satisfaction and performance. It indicates that if flexibility is well executed, then higher would be the employee job satisfaction and performance. Similarly, if welfare policies are executed properly then it leads to an increase in employee job satisfaction and performance. Likewise, better leave policies lead to increase in employee job satisfaction and performance. The result also revealed that well designed job leads to increase in employee job satisfaction and performance. The beta coefficient was positively significant for flexible policies, welfare policies, leave provisions and job design.

Mutheu et al. (2017) analyzed effects of work life balance practices on employees' job satisfaction: a case of Kenya wildlife service. The purpose of this study was to determine the effects of work life balance practices on job satisfaction of employees at Kenya Wildlife Service. The study is important to the policy makers, since it provides useful information which can be used for government leaders when they make policy decisions regarding the implementation of work life balance practices. This study had three specific objectives. The first objective was to establish how job design has influenced job satisfaction at the Kenya Wildlife Service. The second objective was to determine the influence of flexi time to employees' job satisfaction at the Kenya Wildlife Service while the third objective was to examine how fringe benefits plan has influenced job satisfaction at the Kenya Wildlife Service. The study is guided by Structural Functionalism theory, Compensation Theory and Work Enrichment Theory. This research used a descriptive survey whose target population consisted of KWS headquarters employee's in top management, middle management and support staff. The survey questionnaire was administered randomly to employees at the headquarter offices of Kenya Wildlife Service. Out of the 141 questionnaires distributed for this research, 105 questionnaires were returned giving a response rate of 74.5%. Data was

analyzed in SPSS (Statistical Package for Social Sciences) and presented by use of means, standard deviations, correlations and regression coefficients. From the findings, the study established that work life balance practices positively impacted on job satisfaction of employees at Kenya Wildlife Service.

Acharya and Padmavathy (2018) investigated work life balance and job satisfaction: A study from private banks of Nepal. This study examined the organizational related factors that lead to greater job satisfaction of employees. A sample of 120 employees from various branches of private banks of Rupandehi district of Nepal was selected. The samples were selected using convenient sampling, purposive sampling and snowball sampling techniques. Kano model is used to track the variables that had the highest impact on job satisfaction. Findings showed that career growth opportunities and organizational initiatives for WLB are “Excitement Features” of job satisfaction. This study identified the organizational related variables, which were more important to enhance the job satisfaction of employees. The study empirically proved that organizational support to promote WLB enhances job satisfaction of employees.

Adhikari (2019) analyzed quality of work-life for job satisfaction in Nepalese commercial banks. This study is concerned with the examination of the impact of quality of work life for job satisfaction in Nepalese commercial banks. To achieve the purpose of the study, structured questionnaire is prepared and collected from 225 respondents. Descriptive and casual comparative research design have been used in this study. The multiple regression model has been used to test the relationship. The results show that working environment, work life balance, compensation and reward, training and development, and job design are positively related to job satisfaction. The regression result shows that the beta coefficients for all variables are positive and significant with job satisfaction.

Rahman (2019) examined work- life balance as an indicator of job satisfaction among the female bankers in Bangladesh. This study aimed to investigate the importance of work-life balance and the factors that influence their job satisfaction level. Factor Analysis was carried out using SPSS, on the data collected from 128 respondents, which eventually resulted in the extraction of 8 factors, including, Nature of Work, Workplace Support, Work-Life Balance Programs, Healthy & Stress-free Mind, Salary, Other

Monetary Benefits and Job Satisfaction. The study further tested the correlation between the variables identified, followed by a regression analysis to identify the relationship between Work-life Balance and Job Satisfaction for the female bankers in Bangladesh. It is important to note from the findings that Work-life Balance has definitely a substantial impact on Job Satisfaction. However, one predictor variable namely 'Available Personal Time' is found not to have a significant relationship with Job Satisfaction.

Malik (2020) analyzed association of work-life balance and job satisfaction in commercial pilots: a case study of Pakistan. The premise of this research was to investigate the state of work-life balance in commercial pilots of Pakistan. The objective was to investigate the impact of family-work conflict and work-family conflicts on job satisfaction. This study focused on commercial pilots of Pakistan that are currently employed by the four commercial aviation organizations of Pakistan. The sampling method utilized will be convenience sampling specifically focusing on chief pilots, captains and first officers who are flying commercially. The research was conducted on 192 pilots. It was concluded that Family-work conflict results in a higher level of job satisfaction, Work-family conflict leads to a lower level of job satisfaction and amid family-work conflict and work-family conflict; Work-Family conflict has a stronger correlation with job satisfaction.

Dharmawansa and Madhuwanthi (2020) examined perceived work-life balance for the job satisfaction of banking employees in Sri Lanka. The main objective of this study was to determine the impact of work-life balance on job satisfaction of banking employees in Sri Lanka. The indicators of work-life balance are organizational factors and individual factors. Organizational factors consist of work demand and organizational support. Individual factors consist of family demand and family member support. There were 123 respondents selected as the sample, and primary data were gathered through questionnaire method. Gathered data were analyzed through the SPSS Statistical Software. Multiple Regression analysis and Correlation analysis methods were used to analyze the research data. 84.7 percent variation of job satisfaction is explained by the independent variables. The correlation analysis reflects that work demand, family demand, organizational work-life balance support and family member support are significantly and positively correlated with employee job satisfaction. The

findings of the regression analysis highlighted the impact of each independent variable on employee job satisfaction.

Irma et al. (2020) examined work-life balance and job satisfaction: A case study of employees on banking companies in Jakarta. The objective of this study was to find the effect of work-life balance on job satisfaction in the banking industry in Indonesia. The method used in this study is a survey. Multiple regression analysis was employed to achieve the study. The results of this study found that there was a significant effect of work-life balance on job satisfaction in the bank industry in Jakarta Indonesia. This study also found that the most influential indicators of work-life balance were work pressure, change of job, and work-life balance programs. The results of the above analysis can also be seen that three indicators of the work-life balance variable have a negative influence on job satisfaction, namely working hours, working conditions, and work pressure, but only work pressure has a significant negative effect, while positive effects can be seen in indicator of change of job and work-life balance programs and both have a significant influence on job satisfaction.

Arief et al. (2021) investigated effect of quality work of life (QWL) and work-life balance on job satisfaction through employee engagement as intervening variables. This study analyzed the effect of quality work and work-life balance on job satisfaction through employee engagement. This study used multiple regression analysis. This study found that the quality of work-life variable has a positive and significant effect on job satisfaction. The quality of work-life variable has a positive and significant effect on employee engagement. The work-life balance variable has a positive and significant effect on employee job satisfaction. It proves that work-life balance can increase employee job satisfaction. The work-life balance variable positively and significantly affects employee engagement. It proves that if the work-life balance increases employee work engagement, and job satisfaction variables have a positive and significant effect on employee engagement. It proves that job satisfaction has been created, which increases employee engagement.

Chalise (2021) examined work life factors and job satisfaction in banking sector of Nepal. The present study aimed to extract the relationship between job satisfactions on

the quality of work-life among the employees in Nepalese commercial banks. More specifically the study explored the extent of work environment and facilities, job security and safety, learning and development, leadership and employee's empowerment on job satisfaction. Correlations and regression analysis were carried out to examine the relationship between and among the study variables with the help of SPSS. The result of the study showed that there was a positive impact of job satisfaction on the quality of work-life of employees in Nepalese commercial banks. Moreover, the study revealed that working environment, learning and development, leadership and employee empowerment had relatively more impact on the quality of work-life than pay and job security aspects of the quality of work life.

Nugraha et al. (2022) analyzed the effect of work from home, work-life balance, and job satisfaction on employee performance. This study aimed to examine the effect of work from home, work-life balance and job satisfaction on employee performance of employees. The number of respondents in this study was 141 respondents. All respondents were employees of PT X company who were selected by a simple random sampling method. This research used a quantitative approach: the data for analyze the relationship between variables expressed by numbers or a numerical scale. Research data was obtained from the results of filling out the questionnaire. The questionnaire developed consisted of 37 statements: 11 statements for the employee performance variable, 7 statements for the work from home variable, 8 statements for the work-life balance variable, and 11 statements for the job satisfaction variable. The research data was analyzed using Structural Equation Modeling with the help of the AMOS version 23 program. The results of this study showed that work from home had a positive and significant effect on work-life balance, job satisfaction and employee performance. Work-life balance also positively and significantly impacts employee performance, while job satisfaction did not affect employee performance.

Thomson and Sikawa (2023) analyzed work life balance and staff job satisfaction in Tanzania banking sector: Case of CRDB and NMB Banks in Moshi municipality. This study therefore sought to assess influence of work life balance on staff job satisfaction in Tanzania banking sector with the selected case of CRDB and NMB Banks in Moshi municipality so as to generalize the findings. Specifically, the study sought to determine the influence of flexible work schedules on staff job satisfaction in Tanzania banking

sector. The study adopted descriptive survey research design and stratified sampling technique with which the sample of 91 staff was drawn from population. Multiple regression and thematic approaches were used to analyze quantitative and qualitative information gathered from the respondents. The data gathered from the sample was analyzed using SPSS Version 23. The study results found that remote work, flextime and part time had significant positive effect on job satisfaction whereas, weekend work had significant positive effect on staff job satisfaction in the banking industry in Tanzania.

Miswadi and Mansor (2023) investigated exploring the nexus of work-life balance sub-factors and job satisfaction: a study on executives in the commercial banking sector. The main objective of the study was to evaluate the relationship between work-life balance and job satisfaction among executives in the commercial banking sector. The study considers three sub-factors of work-life balance, namely flexible work arrangements, organizational culture, and motivation, to analyze their impact on employee job satisfaction. Questionnaires were distributed to executives in a commercial bank located in Johor Bahru, resulting in 213 responses. The collected data confirmed the relationship between the examined constructs and provided support for the hypothesized relationships of work-life balance sub-factors with job satisfaction. The study found that flexible working arrangements have significant positive relationship with job satisfaction. Similarly, motivation, and organizational culture had significant positive association with job satisfaction. The outcomes of this study can serve as a benchmark for management seeking to improve job satisfaction levels among employees.

Adhikari and Gyawali (2024) analyzed does work-life balance predict job satisfaction? The study aimed to identify the relationship between determinants of work-life balance (work flexibility, job design, and leave provision) with job satisfaction of bank employees. To portray the relation between variables, a quantitative approach based on descriptive research design is used with a close-ended, structured questionnaire-based primary data survey among bank employees in the Kapilvastu district. A convenience sampling technique was administered to obtain 154 valid responses. The collected data is procured with EFA and multiple regression analysis. This study found that work flexibility had significant positive effect on job satisfaction while job design had

insignificant negative impact on job satisfaction. Further, leave provision had significant positive effect on job satisfaction of bank employee.

Table 1

*Summary of Empirical Review*

Date	Articles	Authors	Objective	Methodology	Major Findings
2014	Influence of work life balance policies on employee job satisfaction in Kenya's banking sector: A case of banks in Nairobi Central Business District.	Mukururi, J. N., & Ngari, N. M.	The objective of the study was to examine the effect of work life balance factors on job satisfaction in the Kenyan banks	Data was collected using questionnaires, and analyzed using Statistical Package for Social Sciences.	The results showed that there was positive relationship between the independent and the dependent variables. This study also found that flexibility policies, leave provisions, welfare policies and job design had significant positive impact on job satisfaction in the Kenyan banks.
2015	The impact of work-life balance on employees' job satisfaction and turnover intention; the moderating role of continuance commitment.	Fayyazi, M., & Aslani, F.	The purpose of this study was to analyze the impact of work-life balance (WLB) on employees' job satisfaction and turnover intention.	Regression analysis was used to analyze the data collected from 265 questionnaires completed by employees in an Iranian industrial company.	The findings supported that WLB has a significant positive relationship with job satisfaction, and a significant negative relationship with turnover intention. Besides, job satisfaction fully mediates the WLB – turnover intention relationship.
2015	The effect of work life balance on employee job satisfaction among non-executives in the public banking sector in Colombo District.	Arunika, M. M. A., & Kottawatta, H	This study was mainly focused on discussing the effect of work life balance on job satisfaction among non-executives in the public banking sector in Colombo district.	The data analysis included the univariate, bivariate and multivariate analysis method conducted using SPSS (version 16.0).	The results of the study emphasize that there was a negative relation of work life balance with job satisfaction and 78.9 percent of job satisfaction was explained by work life balance (sig-0.000). Except job autonomy, work to family interference, family to work interference, work stress, life stress and work load were negatively correlated with job satisfaction.
2016	Impact of work life balance on job satisfaction of	Weerasooriyararachchi, W.A.P.D.	The main objective of the research study was to	The data analyzed using SPSS computer	The findings of the study are that job satisfaction was moderately correlated with the job satisfaction of non-

	non-managerial employees in selected private banks in Colombo District.		identify the relationship between work life balance and job satisfaction of non-managerial employees in private banking sector in Sri Lanka.	package and it included bivariate analysis.	managerial employees in selected private banks in Colombo district. It is concluded that work life balance is an important factor that directly affects the job satisfaction in private banks.
2016	Work life balance and its impact on employee job satisfaction and performance on Nepalese commercial banks.	Manandhar, S.	This study examined the impact of work life balance on employee job satisfaction and performance.	The regression models were estimated to test the significance	The result showed that there was a positive impact of work life balance policies (flexibility policy, welfare policy, leave provision and job design) on employee job satisfaction and performance. It indicates that if flexibility is well executed, then higher would be the employee job satisfaction and performance.
2017	Effects of work life balance practices on employees' job satisfaction: a case of Kenya wildlife service.	Mutheu, E., Kiflemariam, A., & Ngui, T.	The purpose of this study was to determine the effects of work life balance practices on job satisfaction of employees at Kenya Wildlife Service.	Data was analyzed in SPSS (Statistical Package for Social Sciences) and presented by use of means, standard deviations, correlations and regression coefficients	From the findings, the study established that work life balance practices positively impacted on job satisfaction of employees at Kenya Wildlife Service.
2018	Work life balance and job satisfaction: A study from private banks of Nepal.	Acharya, A., & Padmavathy, G.	This study examined the organizational related factors that lead to greater job satisfaction of employees.	Kano model is used to track the variables that had the highest impact on job satisfaction.	Findings showed that career growth opportunities and organizational initiatives for WLB are "Excitement Features" of job satisfaction. This study identified the organizational related variables, which were more important to enhance the job satisfaction of employees.
2019	Quality of work-life for job satisfaction in Nepalese	Adhikari, P. R.	This study is concerned with the examination of the impact of quality of	Descriptive and casual comparative research design have been used	The results show that working environment, work life balance, compensation and reward, training and development, and job design are positively related to job

	commercial banks.		work life for job satisfaction in Nepalese commercial banks.	in this study. The multiple regression model has been used to test the relationship	satisfaction. The regression result shows that the beta coefficients for all variables are positive and significant with job satisfaction.
2019	Work- life balance as an indicator of job satisfaction among the female bankers in Bangladesh.	Rahman, M. F.	This study aimed to investigate the importance of work-life balance and the factors that influence their job satisfaction level.	The study further tested the correlation between the variables identified, followed by a regression analysis to identify the relationship between Work-life Balance and Job Satisfaction	This study found that work-life Balance has definitely a substantial impact on Job Satisfaction. However, one predictor variable namely 'Available Personal Time' is found not to have a significant relationship with Job Satisfaction.
2020	Association of work-life balance and job satisfaction in commercial pilots: A case study of Pakistan.	Malik, M.	The objective was to investigate the impact of family-work conflict and work-family conflicts on job satisfaction.	This study used multiple regression analysis to achieve the objectives.	It was concluded that Family-work conflict results in a higher level of job satisfaction, Work-family conflict leads to a lower level of job satisfaction and amid family-work conflict and work-family conflict; Work-Family conflict has a stronger correlation with job satisfaction.
2020	Perceived work-life balance for the job satisfaction of banking employees in Sri Lanka.	Dharmawansa, A., &Madhuwanthi, R.	The main objective of this study was to determine the impact of work-life balance on job satisfaction of banking employees in Sri Lanka.	Multiple Regression analysis and Correlation analysis methods were used to analyze the research data.	This study found that work demand, family demand, organizational work-life balance support and family member support are significantly and positively correlated with employee job satisfaction. The findings of the regression analysis highlighted the impact of each independent variable on employee job satisfaction.
2020	Work-life balance and job satisfaction: A case study of employees on banking companies in Jakarta.	Irma, D., Maemunah, S., Mahfud, I, Fahlevi, M., &Parashakti, R. D.	The objective of this study was to find the effect of work-life balance on job satisfaction in the banking industry in	Multiple regression analysis was employed to achieve the study.	The results of this study found that there was a significant effect of work-life balance on job satisfaction in the bank industry in Jakarta Indonesia. This study also found that the most influential indicators of work-life balance were work

			Indonesia. The method used in this study is a survey.		pressure, change of job, and work-life balance programs.
2021	Effect of quality work of life (QWL) and work-life balance on job satisfaction through employee engagement as intervening variables.	Arief, N. R., Purwana, D., & Saptono, A.	This study analyzed the effect of quality work and work-life balance on job satisfaction through employee engagement.	This study used multiple regression analysis.	This study found that the quality of work-life variable has a positive and significant effect on job satisfaction. The quality of work-life variable has a positive and significant effect on employee engagement. The work-life balance variable has a positive and significant effect on employee job satisfaction.
2021	Work life factors and job satisfaction in banking sector of Nepal.	Chalise, D. R.	The present study aimed to extract the relationship between job satisfactions on the quality of work-life among the employees in Nepalese commercial banks.	Correlations and regression analysis were carried out to examine the relationship between and among the study variables	The result of the study showed that there was a positive impact of job satisfaction on the quality of work-life of employees in Nepalese commercial banks. Moreover, the study revealed that working environment, learning and development, leadership and employee empowerment had relatively more impact on the quality of work-life than pay and job security aspects of the quality of work life.
2022	The effect of work from home, work-life balance, and job satisfaction on employee performance.	Nugraha, R., Wolor, C. W., & Yohana, C.	This study aimed to examine the effect of work from home, work-life balance and job satisfaction on employee performance of employees.	The research data was analyzed using Structural Equation Modeling with the help of the AMOS version 23 program.	The results of this study showed that work from home had a positive and significant effect on work-life balance, job satisfaction and employee performance. Work-life balance also positively and significantly impacts employee performance, while job satisfaction did not affect employee performance.
2023	Work life balance and staff job satisfaction in Tanzania banking sector: Case of CRDB and NMB Banks in Moshi municipality	Thomson, D. M., & Sikawa, G. Y.	This study therefore sought to assess influence of work life balance on staff job satisfaction in Tanzania banking sector	Multiple regression and thematic approaches were used to analyze quantitative and qualitative information	The study results found that remote work, flextime and part time had significant positive effect on job satisfaction whereas, weekend work had significant positive effect on staff job satisfaction in the banking industry in Tanzania.
2023	Exploring the nexus of work-life	Miswadi, N., & Mansor, A. A.	The main objective of the study was	This study used correlation	The study found that flexible working arrangements have significant positive

	balance sub-factors and job satisfaction: A study on executives in the commercial banking		to evaluate the relationship between work-life balance and job satisfaction among executives in the banking sector.	analysis to analyze the data	relationship with job satisfaction. Similarly, motivation, and organizational culture had significant positive association with job satisfaction.
2024	Does work-life balance predict job satisfaction?	Adhikari, U., & Gyawali, S.	The study aimed to identify the relationship between determinants of work-life balance with job satisfaction of bank employees	The collected data is procured with EFA and multiple regression analysis.	This study found that work flexibility had significant positive effect on job satisfaction while job design had insignificant negative impact on job satisfaction. Further, leave provision had significant positive effect on job satisfaction of bank employee.

### 2.2.1 Review of Thesis

Gaire (2018) investigated the impact of work life balance on job satisfaction in Kathmandu valley. The primary goal of the study was to examine how work-life balance affected employees' job satisfaction at several Bank of Nepal branches located in the Kathmandu Valley. Using statistical techniques like multiple regression model analysis and Pearson correlation, the data gathered from the questionnaire were examined. The study's main conclusions included the following: job satisfaction levels were generally low in the organizations that were the subject of the investigation; two aspects of work-life balance, namely work to personal life interference and personal life to work interference, were shown to be negatively and substantially correlated with job satisfaction. The results of this study also revealed a positive and substantial association between a number of organizational elements and job happiness. Specifically, the study demonstrated that organizational support, working hours, leave policies, and leave policies all positively and significantly predict job satisfaction.

Manandhar (2019) analyzed the effect of perceived work life balance practices on employee job satisfaction. The main objective of the study was to establish the effect of perceived work-life balance practices on employee job satisfaction. The data was analyzed using descriptive statistics: frequency, percentages, standard deviation and

mean. Data was presented using tables, charts and graphs. The study of the findings established that perceived work life balance practices had positive effect on the employee job satisfaction. By increase of their attributes to satisfaction on their retention, team work, their loyalty to the company, attendance and employee attitude. The findings also indicated positive linear relationship established between work life balance and employee job satisfaction.

Poudel (2019) examined work-life balance and job satisfaction of female banker in Nepal. The overall goal of the study was to determine how family-work balance satisfaction among female bankers is related to and affected by job demands and resources. This study used descriptive and correlation analysis to analyze the data. This study found that work demands like time expectations, and psychological job demands was significantly negatively related with satisfaction of female bankers. However, job insecurity had no significant impact on satisfaction among female bankers. Likewise, work-home interferences had negative relationship with satisfaction. Further, job control and Social support had positive relationship with satisfaction.

Bhandari (2020) investigated the impact of work life balance on job satisfaction of commercial banks in Nepal. The study aimed at exploring the impact of work life balance on job satisfaction in different branch of bank within Kathmandu valley. The data collected from the questionnaire were analyzed using Statistical measures such as Pearson correlation and multiple regression model analysis. The major findings of the study include low level overall job satisfaction in the organizations under study, two work life balance dimensions i.e., work to personal life interference, and personal life to work interference and job satisfaction were found to be inversely and significantly related. Positive and significant relationship was found between selected organizational factors and job satisfaction, among them working time arrangement and leave program and organizational support are substantial and significant predictor of job satisfaction.

Karki (2021) investigated the moderating effect of work-life balance on job satisfaction. The main objective of the study was to determine the extent to which work-life balance has a moderating effect on job satisfaction in a call Centre organization. The approach for the study was quantitative, and a self-developed questionnaire was the research instrument. The sample was 107 employees and, both descriptive and inferential statistics were utilized. Both job satisfaction and work-life balance and; the validity and reliability for the study were high. The hypothesis for the study was partially accepted. In addition to a significant relationship that exists between the main constructs, work-life balance did have a moderating effect on job satisfaction.

Sharma (2021) examined work-life balance of Nepalese women employees in it and banking sectors. This research has focused on exploring the challenges in work-life balance of women employees working with IT and banking sectors of Nepal by selecting Kathmandu valley as a case study. The data collected is analyzed by using descriptive statistics with the aid of some univariate measures. This study showed that awareness level was lower in Banking sector and satisfactory in IT sector. In regard to employee satisfaction, it is almost equal in banking sector, but IT has a greater number of employees not contented with their work-life balance. This study concluded that working long hours and travelling long distance jeopardizes the work-life balance of women employees in these two sectors.

Shrestha (2021) examined impact of work-life balance on job satisfaction and levels of perceived stress in full-time employees. The aim of this current research study was to investigate the relationships between work-life balance, job satisfaction and perceived stress among employees working full-time in Nepal. Two simple linear regressions were performed to investigate the ability of work-life balance to predict job satisfaction and perceived stress. This study found that contracted hours of work, average hours worked and work life balance had significant positive effect on job satisfaction and perceived stress.

Yadav (2022) analyzed the effect of work life balance on employees' job satisfaction in Nepalese banks. The main objective of the study was to explore the effect of work life balance on job satisfaction in four selected Nepalese banks. The data collected from the questionnaire were analyzed using Statistical measures such as descriptive statistics, correlation and multiple regression analysis. The major findings of the study include low level overall job satisfaction in the organizations under study, three work life balance dimensions i.e., work to personal life interference, personal life to work interference and improved effectiveness at work and job satisfaction found to be inversely and significantly related. And also indicate that work place support and satisfaction with work life balance are the most important factor to have a strong, positive and significant relationship with job satisfaction. In addition to this, five work life balance dimensions of this research significantly explain the variations in job satisfaction.

Thapa (2022) investigated the effect of work life balance on employee job satisfaction among non-executives in the public banking sector in Kaski district. This study was mainly focused on discussing the effect of work life balance on job satisfaction among non-executives in the public banking sector in Kaski district. The data analysis included the univariate, bivariate and multivariate analysis method conducted using SPSS (version 26.0). This study found that except job autonomy, work to family interference, family to work interference, work stress, life stress and work load were negatively correlated with job satisfaction. It is concluded that there was negative relationship between work life balance and job satisfaction of the non-executives in the public

banking sector in Kaski district. The bank management has to introduce various strategies to reduce the conflicts of work life of non-executives for the purpose of getting maximum contribution.

Neupane (2023) analyzed effect of work life balance on job satisfaction in Nepalese commercial banks. The main objective of the study was to analyze the effect of work life balance on job satisfaction in Nepalese commercial banks. Correlation and regression analysis is used to analyze the data. This study found that workplace support has significant positive relationship with job satisfaction of employee in Nepalese commercial banks. Then, work to family interference has negative and significant association with job satisfaction. There is also negative and significant relationship between family to work life balance and job satisfaction. Moreover, working hours has significant negative relationship with job satisfaction of commercial banks in Nepal. The regression result concluded that workplace support has significant positive impact on job satisfaction in Nepalese commercial banks. Then, there is significant negative effect of work to family interference and family to work interference on employee job satisfaction in banks. Finally, working hours has significant negative impact on employee job satisfaction of commercial banks in Nepal. Hence, it can be concluded that all the factors have significant impact on job satisfaction means work life balance has the significant impact on employee job satisfaction in Nepalese commercial banks.

### **2.3 Research Gap**

Research gap refers to the gap between previous research and this research. In Nepalese context only few research has been conducted on impact of work life balance on job satisfaction though there are evidences in context of other countries. No much evidences using more recent scenario exist in the context of Nepal, specially, Kathmandu valley. The available research, however cover a very limited respondent such as 120, 224, 206 and 374 etc. This research intends to fulfill this gap by taking large number of 400 respondents. Moreover, workplace support, work to family interference, family to work interference and working hours are the explanatory variables in this study but which were not included in a single study in other research. Different sectors are required to offer flexibility in working time and also some policies

for explaining the requirement of both female and male individuals in a work-place. By reviewing the previous studies done on this topic it is observed that work-life balance of employees working in banking sectors had to be analysed individually. Hence, the research has analysed for making the effect of work life balance in banking sectors of the country.

## **CHAPTER - III**

### **RESEARCH METHODOLOGY**

Research methodology is the systematic method of finding solution to a problem i.e. systematic collection, recording, analysis, interpretation and reporting of information about various facts of a phenomenon under study. In this study research methodology describe the methods and processes applied in the entire aspect of the study. This chapter describes research design, population and sample, and sampling design, nature and sources of data and method of analysis.

#### **3.1 Research Design**

This study is based on descriptive research design and causal-comparative research design to deal with fundamental issues associated with the work life balance and job satisfaction in Nepalese development banks. This study adopts descriptive research design to analyze the work life balance factors status which causes strong job satisfaction in Nepalese development banks. Causal-comparative research design is used to find the cause and effect of relationship between different work life balance and job satisfaction.

#### **3.2 Population and Sample, and Sampling Design**

The population for this survey is the employees working in 16 development banks in Nepal. Out of them 400 employees who are working in five development banks' such as Shangri-La Development Bank Limited, Jyoti Bikas Bank Limited, Muktinath Bikas Bank Limited, Kamana Sewa Bikas Bank Limited and Garima Bikas Bank Limited are taken as sample. Out of 460 distributed questionnaires only 400 respondents were received valid. Therefore, the sample size of the study is 400. This study attempted to find out the effect of work life balance and how its factors influence employees' job satisfaction.

Convenience sampling method was employed in this study for the simple and efficient data gathering. It offers practical advantages to acknowledge that the sample may not perfectly reflect the entire population. Still, with appropriate data analysis, the insight earned from this sample can provide valuable information about how factors of work life affect employees job satisfaction in Development bank of Nepal.

### **3.3 Nature and Sources of Data and Instruments of Data Collection**

The primary data were used to extract the information from the employees regarding the perception of employees on the existing work life balance and its impact on job satisfaction in Nepalese development banks which are quantitative in nature. Structured set of 5 point Likert Scale questionnaires were distributed to the employees of the development banks ranging from strongly disagree to strongly agree to measure respondents' agreement and disagreement on various questions. Printed questionnaires and online goggle form were distributed for data collection methods, which provide flexibility to reach to respondent for efficient data collection.

### **3.4 Method of Analysis**

Statistical tools are mathematical techniques and methods used to analyze and interpret data in order to derive meaningful insights and to draw conclusions. The statistical tools used in this write what statistical study to analyze the data findings which include measure of central tendency (such as mean), measures of dispersion (standard deviation and variance), correlation analysis, regression analysis which provides a systematic framework for organizing, summarizing and interpretation of data to draw reliable conclusion. The statistical tools employed to analyze the data findings are mentioned in following sub section:

#### **3.4.1 Descriptive Statistics**

It refers to a set of methods used to summarize and describe the main features of a data set such as its central tendency, variability and distribution. This approach facilitates a clear and concise depiction of research outcomes which enables the understanding the effect of work life on job satisfaction in Nepalese Development bank. A crucial component of data analysis process involved the utilization of descriptive statistics for comprehensive access to current status and various dimensions of factors related to employee job satisfaction and work life balance. Following measures has been used in descriptive statistics:

##### **3.4.1.1 Mean**

Mean is the arithmetic average of a range of values or quantities computed by dividing the total of all values by the number of values. It refers to the average that is the study or used to derive the central tendency of the data. The arithmetic mean is commonly

used and readily understood measure of central tendency. It is determined by adding all the data points in a population and then dividing the total by the number point. In this study, mean is calculated to find out the average of the responses given by the respondents regarding to the different variables in Likert scale question. Mean value of the responses in Likert scale question is calculated on all samples.

$$\text{Mean } (\bar{X}) = \frac{\sum X}{n}$$

Where,

$\sum X$  = Value of responses of each independent or dependent variable

n = No. of statements

### 3.4.1.2 Standard Deviation

Standard deviation is the measure of dispersion, that is use to quantify the amount of variation or dispersion of a set of data values. It can be defined as the positive square root of variance. A useful property of the standard deviation is that, unlike the variance, it is expressed in the same units as the data. If the data points are further form the mean, there is higher deviation within the data set. Thus, the more spread out the data, the higher the standard deviation. In this study, standard deviation is calculated for the responses provided in Likert scale for all samples.

$$\text{Standard Deviation (S.D.)} = \sqrt{\frac{\sum (X - \bar{X})^2}{n}}$$

Where,

X = Value of responses of each dependent or independent variable

$\bar{X}$  = Mean value of responses of each dependent or independent variable

n = No. of responses

### Variance

Variance is a measurement of the spread between numbers in a data set. The variance measures how far each number in the set is from the mean. Variance is calculated by taking the difference between each number in the set and the mean, squaring the differences and dividing the sum of the squares by the number of values in the set. In this study, variance is calculated for the responses provided in Likert scale for all

samples. Variance is a statistical measure of how much a set of observations differ from each other. It is used in statistics for probability distribution since variance measures the variability from an average or mean.

### 3.4.2 ANOVA

Analysis of variance (ANOVA) is a collection of statistical models and their associated estimation procedures used to analyze the differences among group means in a sample. ANOVA is used to test general rather than specific differences among means. It is a technique that assesses potential differences in a scale-level dependent variable by a nominal-level variable having two or more categories. In its simplest form, ANOVA provides a statistical test of whether the population means of several groups are equal and generalizes the t-test to more than two groups. ANOVA is useful for comparing three or more group means for statistical significance. It is conceptually similar to multiple two-sample t-tests. This test is also called the Fisher analysis of variance.

### 3.4.3 Correlation Coefficient (r)

Correlation coefficient is defined as the association between the independent Variable and independent variable. It is a method of determining the relationship between these two variables. If the two variables are so related change in the value of independent variable cause the change in the value of dependent variable, then it is said to have correlation coefficient. In this study, correlation is calculated for the respond provided in Likert scale to find the degree of relation between independent and dependent variables for all sample.

$$\text{Correlation Coefficient (r)} = \frac{n\sum XY - \sum X \sum Y}{\sqrt{n\sum X^2 - (\sum X)^2} \sqrt{n\sum Y^2 - (\sum Y)^2}}$$

Where,

X = Value of independent variable

Y = Value of dependent variable

n = Number of responses

### t- Statistics

It is used in hypothesis testing via Student's t-test. The t-statistic is used in a t-test to determine whether to support or reject the null hypothesis. Set up Hypothesis

Null hypothesis ( $H_0$ );  $\rho = 0$  i.e. There is no correlation between the considered variables.

Alternative Hypothesis ( $H_1$ );  $\rho \neq 0$  i.e. There is significant correlation between the considered variables.

Test statistic under  $H_0$ ;

$$t_{\text{cal.}} = \frac{r}{\sqrt{1-r^2}} \times \sqrt{n-2}$$

Where,

$r$  = Sample correlation between two variables

$r^2$  = Coefficient Determination

$n$  = No of Pair of observations

Level of significance: Level of significance  $\alpha = 5$  percent

Critical Value: Tabulated or critical value of  $t$  at  $\alpha$  percent level of significance for  $(n - 2)$  degree of freedom obtain from 't' tables.

### Decision

- i. If calculated 't' is less than or equal to tabulated value of 't' it falls in the accepted region and the null hypothesis is accepted and if calculated 't' is greater than tabulated 't' null hypothesis is rejected.
- ii. If p-value calculated is less than the level of significance i.e. 5 percent, null hypothesis is rejected and if p-value calculated is higher than the level of significance i.e. 5 percent, null hypothesis accepted.

### 3.4.4 Regression

Regression is a statistical measure that attempts to determine the strength of the relationship between one dependent variable and one or more independent variables. It includes many techniques for modeling and analyzing several variables to understand the relationships between variables. In this study, regression is calculated for the responses provided in Likert scale to find out direction of relationship between independent variables and dependent variable for all samples. The theoretical model for the relationship is formulated as equation below:

$$JS = \beta_0 + \beta_1 WPS + \beta_2 WFI + \beta_3 FWI + \beta_4 WH + \varepsilon$$

Where,

JS= Job Satisfaction

WPS= Workplace Support

WFI= Work to family interference

FWI= Family to work interference

WH= Working Hour

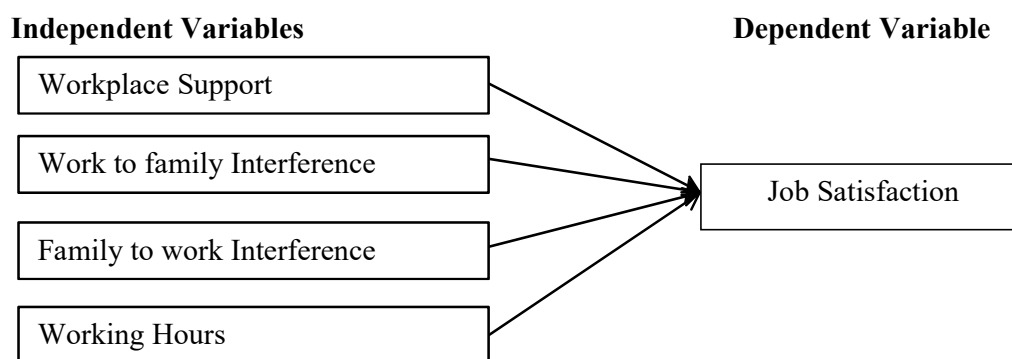
$\beta_0$  = The intercept (constant)

$\beta_1, \beta_2, \beta_3, \beta_4$  = Coefficient of variables

$\varepsilon$  = Error term.

### 3.5 Research Framework and Definition of the Variables

From the theoretical and empirical literature reviews, the following research framework of the study is developed by the researcher.



Source: Arunika and Kottawatta (2015); Ganapathi (2016); Rahman (2019); Irma et al. (2020)

*Figure 1* Research Framework of the Study

#### Independent Variables

##### Workplace Support

The perceptions of employees about WLB support directly influence job satisfaction and job performance. The more the perceived employer support the more the job satisfaction (Forsyth & Polzer, 2007). Further workplace or organizational support is recognized as an important factor for employee work-life balance as well as employee job satisfaction. Workplace support has a positive correlation with employee work-life balance (Yahya& Ying, 2014). Ganapathi (2016); Rahman (2019) found that workplace or organizational support was significantly and positively influencing the job satisfaction of women employees in new private sector banks.

##### Work to Family Interference (WFI)

According to Googins (1991) the relationships, struggles, and conflicts between workers and employers and between families and the workplace grew in this era. The time to perform one task (related job or family) does not left sufficient time to take up with other task related to family (personal life) or work. When work takes priority over personal life it is Work to personal life Interference (WFI). This type of conflict is mostly seen in male employees as they are more committed toward their work responsibilities in relation to the family responsibilities. However, women are not fully exempted with this type of conflict.

### **Family to Work Interference (FWI)**

When family responsibilities become a hindrance to perform the work effectively it becomes Family to Work Interference (FWI). Many factors contribute to intensify family to work interference which mainly includes family responsibilities such as child and elderly care. The Conflict between work and family is now become a crisis for the organizations. With the increase in dual family parents, more job demand and long working hours made it almost impossible to create a balance between work and family. According to Frone (2003); a manifestation of stress due to competing role demands, conflict is considered a bi-directional construct, in that work can interfere with family.

### **Working Hours**

Time balance refers to the equality between the time a person gives to his career and the time given to the family or aspects of life other than career. The time needed to carry out the tasks in the organization and its role in the life of the individual, for example, an employee besides working also needs time for recreation, gathering with friends also providing time for family. Irma et al. (2020) found that working hours has significant negative effect on job satisfaction. Hafeez and Akbar (2015) also found that long working hour has negative and significant impact on job satisfaction.

### **Dependent Variable**

#### **Job Satisfaction**

Job satisfaction has been defined in many different ways and through many different theories from Maslow's Hierarchy of Needs to the Genetic Theory of Needs. A clear definition of job satisfaction can be defined as the level of fulfillment and satisfaction an employee has with his/her job and which has an impact of their job performance

(Arunika & Kottawatta, 2015). Like WLB, job satisfaction is a vital concept which the employer must be aware and cater for when possible as whatever level of satisfaction the employee is at will affect their mindset and attitude to the organization (Irma et al., 2020). Another definition of job satisfaction which supports Arunika and Kottawatta (2015) defines the concept as a 'direct measure of utility an employed worker derives from his/her current job.

## CHAPTER - IV

### RESULTS AND DISCUSSION

As the researcher discussed in the previous chapters the major objective of this study is to investigate the effect of work life balance on job satisfaction in Nepalese development banks. Therefore, this chapter deals with the results and analysis of the discussion and it contains three sections. The first section presented demographic profile, descriptive and correlation analysis on variables of the study; the second section presented fulfillment of the linear regression model assumptions; the third section laid down the results of regression. The data analysis procedures used for ratio scale measurement and the ratio of the specified dependent and independent variables were calculated for further statistical analysis. The collected data was analyzed by the aid of the statistical software SPSS version 26.

#### 4.1 Results

##### 4.1.1 Respondents Demographic Profile

This section deals with the demographic analysis and interpretation of primary data collected through questionnaires. In this section, the respondents profile was analyzed in terms of gender, age, education, income and frequency of years of working in development banks.

Table 2

*Demographic Profile of Respondents*

No.	Items	Frequency	Percent	
1	Gender of Respondents	Male	258	64.50
		Female	142	35.50
		Total	400	100
2	Age of Respondents	20-29	136	34.00
		30-39	192	48.00
		40 and above	72	18.00
		Total	400	100
3	Education Level of Respondents	Up to Bachelor	192	48.00
		Master's/PHD	208	52.00
		Total	400	100
4	Work Tenure of Respondents	0-2 yrs	132	33
		3-6 yrs	156	39
		More than 6 yrs	112	28
		Total	400	100

*(Source: Field Survey, 2024)*

Table 2 shows the distribution of the respondents on the basis of gender. In this study, data from 400 respondents are collected and analyzed. Out of total respondents 64.50 percent of responses are achieved from male and it indicates that banks' majority of the respondents are male. Their out of 400 respondents most of response are received from male in comparisons to female. However, 35.50 percent female provided their response about impact work life balance on job satisfaction in Nepalese development banks. Male's participants are likely to find more satisfaction to their job of the development banks. In this context, Nepalese development banks can identify both male and females respondents as the main participants for the survey.

This table 2 reveals that age description of respondents and found that the 48.00 percent respondent's age most of the respondents belong to age between 30-39-age groups. The lowest percentage age group is 40 and above age group who are employees in development banks. However, respondents are majority are young. In additions to this 34.00 percent responded provided their response that belongs to 20-39 age groups and 18.00 percent representing the ages of 40 and above. This implies that 82.00 percent of the total employees of the Nepalese development banks are within the active age, energetic and their needs are very high that could cause them to go for search of other sources of income unless regulations are observed properly.

Further, table 2 interprets that the profile of respondents based on their education. The study reveals that out of 400 employees interviewed, 208 (52.00 percent) of these respondent attained master's degree and above education while 192 (48.00 percent) attained bachelor education certificate education. The findings imply that the majority of the respondents interviewed are able to read and understood the questionnaires used in this study. Respondents were thus able to provide correct answers and that they understood the job satisfaction in Nepalese development banks.

Moreover, table 2 reveals that work tenure description of respondents and found that majority of the respondents 156 respondents representing 39.00 percent belong to 3-6 yrs. It is also found that, 132 respondents representing 33.00 percent have been working in the banks for less than two year and 112 respondents representing 28.00 percent have been working in the banks for more than 6 yrs. The findings from the study imply that,

most of the employees were experienced enough to work productively and efficiently. The findings reveal that the respondents belonged to a medium experience.

#### 4.1.2 Reliability Test

Reliability and consistency are synonymous in the context of surveys, tests, observations, and other measurement tools. Research requires accurate measurement. Random effects that cause measurements to differ between events or situations are the cause of measurement error. Repeatability is the main factor that determines measurement reliability. Reliability is the extent to which a test consistently measures the items it is intended to measure. As suggested by Sekaran (2003) a Cronbach's Alpha coefficient less than 0.6 is considered as 'poor'; greater than 0.6 but less than 0.8 is considered 'acceptable' and greater than 0.8 is considered 'good'. For the reliability test, Cronbach's Alpha for this questionnaire is calculated. The result of the reliability test is shown in Table 3.

Table 3

#### *Reliability analysis*

Code	Variables	No. of Items	Cronbach's Alpha
WPS	Workplace Support	3	0.759
WFI	Work to Family Interference	3	0.717
FWI	Family to Work Interference	3	0.778
WH	Working Hours (WH)	3	0.771
JS	Job Satisfaction (JS)	3	0.811

*(Source: SPSS)*

The calculation of Cronbach's Alpha is presented in the table 3. It depicts the Cronbach's Alpha for the variables of work life balance on job satisfaction. It is observed that workplace support has Cronbach's Alpha of 0.759, work to family interference has Cronbach's Alpha of 0.717, family to work interference has Cronbach's alpha of 0.778, working Hours has Cronbach's Alpha of 0.771 and customer satisfaction has the Cronbach's Alpha of 0.811. The table 2 revealed that Cronbach's Alpha for all the statements are above 0.6 which is acceptable. Therefore, the statement regarding workplace support, work to family interference, family to work interference and working hours and job satisfaction have a good internal consistency and hence, the statement are acceptable.

### 4.1.3 Descriptive Analysis

This section explores the study of descriptive statistics with the aim of understanding the respondents' perceptions of job satisfaction and work-life balance. The research offers a detailed analysis of the data gathered by utilizing the mean and standard deviation as important analytical instruments. The standard deviation measures the degree of variability and provides a full picture of the respondents' overall perspective, while the mean provides insights into the central trend of the replies and indicates the average opinion. By utilizing these metrics, the research clarified the many viewpoints included in the dataset, illuminating the participants' varied opinions on work-life balance and job satisfaction.

#### 4.1.3.1 Summary of Descriptive Statistics

To identify work life balance on job satisfaction in Nepalese development banks, the mean value and the standard deviation of each dimension was used. For the mean values, the decision rule (cut-off point) was decided and interpreted using credible sources contributed by Creswel (2012). According to Creswel (2012), mean value of  $\geq 4.5$ =Very High,  $3.5-4.5$ =High,  $2.51-3.5$ = Moderate,  $1.51-2.5$ =Low,  $< 1.5$ =Very Low. Based on this mean score measurement, the researcher described the mean score of the participants for each category of variable descriptions.

Table 4

*Summary of Descriptive Statistics*

Study Variables	Mean	Std. Deviation	Evaluation of Mean Score
Workplace Support	3.6866	.94403	High
Work to Family Interference	2.6181	1.02259	Moderate
Family to Work Interference	2.5067	.99269	Moderate
Working Hours	3.6234	.97585	High
Job Satisfaction	3.6557	.93020	High

*(Source: SPSS)*

As per Table 4, among the independent variables, the mean statistics of workplace support topped the chart with (M = 3.6866, Std. = 0.94403). This result indicates that the majority of the respondents highly agreed that workplace support exists in the bank. In other words, employees believed that they feel significant support from their manger and supervisors and they also believe there is adequate technology support in the banks.

However, lesser employee think there is supportive of their family and personal commitments.

The mean score of work to family interference is 2.6181 with the standard deviation of 1.02259. This result indicates that the majority of the respondents moderately agreed that work to family interference factors is affecting their job satisfaction. In other words, the employee perceived that moderate level of work to family interference in the banks. This indicates that they have experience the time their job takes up makes it difficult to fulfill their private responsibilities a little bit and employee also think the demands of their work interfere with their private life to some extent.

As per Table 4, among the independent variables, the mean statistics of family to work interference topped the chart with ( $M = 2.5067$ ,  $Std. = 0.99269$ ). This result indicates that the majority of the respondents low agreed that family to work interference exists in the bank. In other words, they don't feel the demands of their private life interfere with work related activities and respondents prefer to put off doing things at work because of demands on their time at home.

The mean score of working hours was 3.6234 while the standard deviation was 0.97585. This result indicates that the majority of the respondents moderately agreed that working hours factors are affecting their job satisfaction. In other words, employees believed that they can give their family much more priority with their job and they feel their career is their first priority so they think of work first and then family.

The mean score of employee job satisfaction was 3.6557 while the standard deviation was 0.93020. This result indicates that the majority of the respondents highly agreed that the employees believed that they are successful in managing their home and work demands and they are satisfied with the way they divide their time between work and personal life. Here, it is cleared that majority of the respondents agreed that workplace support and working hours are the importance factor highly affects their job satisfaction and they believe that their satisfaction was also high. In other words, this indicates that working hours is the dominant work life balance factors for job satisfaction in this study due to the highest mean value.

#### 4.1.3.2 Descriptive Study of Work Place Support on Job Satisfaction

This section explores the condition of workplace support through descriptive analysis. In this study, workplace support includes three statements. The variable is measured in 5 point Likert scale: 1-strongly disagree to 5 – strongly agree. The opinion of respondents is observed by computing its mean and standard deviation. Mean value gives the result of average condition of respondent’s feeling and standard deviation shows the deviation from the average mean of the respondents. The data presented below represent the impact of workplace support on job satisfaction among employees in Nepalese development banks.

Table 5

##### *Descriptive Study of Work Place Support on Job Satisfaction*

Statements	N	Mean	Std. Dev.
I work in an environment that is supportive of my family and personal commitments	400	3.5850	1.19639
I have adequate technology support (laptops, internet access, VPN Connectivity, etc.) to be able to work away from office	400	3.7050	1.14947
I have significant support from my manager/supervisor in ensuring that I have a healthy work life balance	400	3.7700	1.09778

*(Source: SPSS)*

Table 5 shows descriptive statistics of three different scale items of workplace support of employees in development banks. Among all scale items, “I have significant support from my manager/supervisor in ensuring that I have a healthy work life balance” had high score mean 3.7700 with the standard deviation 1.09778. Scale item “I work in an environment that is supportive of my family and personal Commitments” had the lowest mean 3.5850 with the standard deviation 1.19639. It can be concluded that employees believed that they feel significant support from their manger and supervisors and they also believe there is adequate technology support in the banks. However, lesser employee think there is supportive of their family and personal commitments.

#### 4.1.3.3 Descriptive Study of Work to Family Interference on Job Satisfaction

This section explores the impact of work to family interference in job satisfaction among employees in Nepalese development banks through descriptive analysis. In this

study, work to family interference includes three statements. The variable is measured in 5 point Likert scale: 1-strongly disagree to 5 – strongly agree. The opinion of respondents is observed by computing its mean and standard deviation. Mean value gives the result of average condition of respondent’s feeling and standard deviation shows the deviation from the average mean of the respondents. The data presented below represent the impact of work to family interference in job satisfaction among employees in Nepalese development banks.

Table 6

*Descriptive Study of Work to Family Interference on Job Satisfaction*

Statements	N	Mean	Std. Dev.
The demands of my work interfere with my private life	400	2.6100	1.24570
Things I want to do at home do not get done because of the demands my job puts on me	400	2.6525	1.26124
The amount of time my job takes up makes it difficult to fulfill my private responsibilities	400	2.5900	1.33091

(Source: SPSS)

Table 6 shows descriptive statistics of three different scale items of work to family interference of employees in banks. Among all scale items, “Things I want to do at home do not get done because of the demands my job puts on me” had high score mean 2.6525 with standard deviation of 1.26124. Scale item “The amount of time my job takes up makes it difficult to fulfill my private responsibilities” had the lowest mean 2.5900 with the standard deviation 1.33091. It can be concluded from the above table whatever employee want to do at home do not get done because of the demands their job. Employees also have experience the time their job takes up makes it difficult to fulfill their private responsibilities. However, lesser employee thinks the demands of their work interfere with their private life.

#### **4.1.3.4 Descriptive Study of Family to Work Interference on Job Satisfaction**

This section shows the family to work interference in banks through descriptive analysis. Family to work interference includes three different statements. This construct was measured in 5 point Likert-scale, 1- strongly disagree to 5- strongly agree. The respondents’ opinion was observed by computing its mean and standard deviation.

Mean value gives the result of average condition of respondents feeling and standard deviation shows the deviation from the average mean of the respondents. The data presented below represent the impact of work to family interference in job satisfaction among employees in Nepalese development banks.

Table 7

*Descriptive Study of Family to Work Interference on Job Satisfaction*

Statements	N	Mean	Std. Dev.
I prefer to put off doing things at work because of demands on my time at home	400	2.5800	1.21544
The demands of my private life interfere with work related activities	400	2.3950	1.17363
Things I want to do at work don't get done because of the demands of my family or spouse/partner	400	2.5450	1.18807

(Source: SPSS)

Table 7 shows descriptive statistics of three different scale items of family to work interference of employee in banks. Among all scale items, FWI1 “I prefer to put off doing things at work because of demands on my time at home” had high score mean 2.5800 with standard deviation of 1.21544. It means most of the employee agreed that respondents prefer to put off doing things at work because of demands on their time at home. At the same time, the lowest mean score is 2.3950 with the standard deviation of 1.17363 for the statement “The demands of my private life interfere with work related activities” which shows that lesser of the employee agreed the demands of their private life interfere with work related activities.

#### **4.1.3.5 Descriptive Study of Working Hours on Job Satisfaction**

This section shows the impact of working hours on job satisfaction among employees in Nepalese development banks through descriptive analysis. Working hours includes three different statements. This construct was measured in 5 point Likert-scale, 1- strongly disagree to 5- strongly agree. The respondents' opinion was observed by computing its mean and standard deviation. Mean value gives the result of average condition of respondents feeling and standard deviation shows the deviation from the average mean of the respondents.

Table 8

*Descriptive Study of Working Hours on Job Satisfaction*

Statements	N	Mean	Std. Deviation
I am satisfied with the working hours of the bank	400	3.4950	1.20773
I give my family much more priority than my work	400	3.7000	1.18892
My career is my first priority so I think of work first and then family	400	3.6750	1.13913

*(Source: SPSS)*

Table 8 shows descriptive statistics of three different scale items of working hours toward employees in Nepalese development banks. Among all scale items, “I give my family much more priority than my work” had high score mean 2.6632 with standard deviation of 1.18892. Scale item “I am satisfied with the working hours of the bank” had the lowest mean 3.4950 with the standard deviation of 1.20773. It can be concluded that employees believed that they give their family much more priority than their work and they feel their career is their first priority so they think of work first and then family.

#### 4.1.3.6 Descriptive Study of Job Satisfaction

This section shows the condition of employee job satisfaction through descriptive analysis. Employee job satisfaction includes three different statements. This construct was measured in 5 point Likert-scale, 1- strongly disagree to 5- strongly agree. The respondents’ opinion was observed by computing its mean and standard deviation. Mean value gives the result of average condition of respondents feeling and standard deviation shows the deviation from the average mean of the respondents.

Table 9

*Descriptive Study of Job Satisfaction*

Statements	N	Mean	Std. Deviation
I am satisfied with my ability to meet the needs of my job with those of my personal life	400	3.6675	1.11132
I am successful in managing my home and work demands	400	3.7175	1.00759
I am satisfied with the way I divide my time between work and personal life	400	3.5825	1.15174

*(Source: SPSS)*

Table 9 showed individual scale items of job satisfaction. Among three scale items “I am successful in managing my home and work demands” scored the highest mean value

3.7175 with standard deviation 1.00759. Then, scale items “I am satisfied with the way I divide my time between work and personal life” scored the lowest mean value 3.5825 with standard deviation 1.15174. It is concluded from the study that the employees believed that they are successful in managing their home and work demands and they are satisfied with their ability to meet the needs of their job with those of their personal life.

#### 4.1.4 Correlations Analysis

Correlation analysis was carried out to identify the impact of work life balance on job satisfaction of employees in Nepalese development banks. The following tables reveal the association between the dependent and independent variables namely job satisfaction of banks employees and work life balance. In this research correlation analysis made to obtain relationship between variables. In this analysis the researcher found, value of correlation co-efficient by using SPSS package. The correlation analysis focused on the overall relationship between work life balance and job satisfaction of banks' employees.

Table 10

*Pearson Correlation Coefficients of Study Variables*

Variables	WPS	WFI	FWI	WH	JS	
WPS	Pearson Correlation Sig. (2-tailed)					
WFI	Pearson Correlation Sig. (2-tailed)	-.677** .000	1			
FWI	Pearson Correlation Sig. (2-tailed)	-.642** .000	.666** .000	1		
WH	Pearson Correlation Sig. (2-tailed)	.568** .000	-.546** .000	-.589** .000	1	
JS	Pearson Correlation Sig. (2-tailed)	.787** .000	-.730** .000	-.735** .000	.701** .000	1

\*\* . Correlation is significant at the 0.01 level (2-tailed).

(Source: SPSS)

Table 10 reveals the correlation test between both dependent and independent variables using correlation coefficient matrix. The correlation value between workplace support and employee job satisfaction is as 0.787 which has significant value 0.000 so it can be clearly stated that there is significant positive association between workplace support and employee job satisfaction ( $P < 0.05$ ), also correlation value between work to family

interference and employee job satisfaction is as -0.730 which has significant value 0.000 so it can be clearly stated that there is significant negative association between work to family interference and the employee job satisfaction ( $P < 0.05$ ). Similarly, correlation value between family to work interference and the employee job satisfaction is as -0.735 which has significant value 0.000 so it can be clearly stated that there is significant negative association between family to work interference and the employee job satisfaction ( $P < 0.05$ ). Finally, correlation value between working hours and the employee job satisfaction is as 0.701 which has significant value 0.000 so it can be clearly stated that there is significant positive association between working hours and the employee job satisfaction ( $P < 0.05$ ).

#### 4.1.5 Regression Analysis

It includes many techniques for modeling and analyzing several variables, when the focus is on the relationship between a dependent variable (job satisfaction among employees in Nepalese development banks) and independent variables (workplace support, work to family interference, family to work interference and working hours).

Table 11

##### *Model Summary*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.879 <sup>a</sup>	.772	.770	.44609	1.947

a. Predictors: (Constant), WH, WFI, WPS, FWI

(Source: SPSS)

The R square is 0.772. The implication therefore is that, 77.20 percent of the variation in the dependent variable (job satisfaction) is explained by the independent variables (workplace support, work to family interference, family to work interference and working hours). In this study, the R statistic is 0.879, indicated that there is strong relationship between study variables. This implies that the job satisfaction is highly influenced by its independent variables. Standard error of estimate is flawlessly associated with regression analysis. Durbin-Watson is 1.947, close to 2 indicates that there is no problem of auto correlation in the regression model.

Table 12

*Analysis of Variance (ANOVA)*

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	266.638	4	66.660	334.977	.000 <sup>b</sup>
	Residual	78.604	395	.199		
	Total	345.242	399			

a. Dependent Variable: JS

b. Predictors: (Constant), WH, WFI, WPS, FWI

(Source: SPSS)

An examination with ANOVA (F-value) indicates that explains the most possible combination of predictor variables that could contribute to the impact of dependent variables. Results show significant impact of job satisfaction indicator. On the F- values of 334.977 ( $p = 0.000 < 0.05$ ) for workplace support, work to family interference, family to work interference and working hours as employee job satisfaction proxy, it clearly shows that there is a significant relationship between the dependent variable (job satisfaction) and the independent variables.

Table 13

*Partial Regression Coefficient*

Model	Unstandardized Coefficients		Standardized Coefficients		Sig.	Collinearity Statistics	
	B	Std. Error	Beta	t		Tolerance	VIF
(Constant)	2.395	.233		10.267	.000		
1 WPS	.365	.035	.370	10.380	.000	.453	2.210
WFI	-.177	.033	-.195	-5.402	.000	.442	2.262
FWI	-.202	.034	-.216	-6.039	.000	.451	2.219
WH	.245	.030	.257	8.143	.000	.580	1.725

a. Dependent Variable: Job Satisfaction

(Source: SPSS)

Table 13 presents the regression coefficient of independent variables workplace support, work to family interference, family to work interference and working hours of banks' employees and the intercept value of dependent variable job satisfaction. Since tolerance values of all independent variables are above 0.1 and VIF is below 10. That's why, there is no multicollinearity in the model. The coefficient of regression  $\beta$  is 0.365 for workplace support. It indicates that changes in one unit of workplace support leads to increase 0.365 units in employee job satisfaction in banks and the p value of workplace support is 0.000 discloses that it is statistically significant at 5 percent level of significance. Hence, this is significant positive effect of workplace support on

employee job satisfaction. Similarly, the coefficient of regression  $\beta$  is -0.177 for work to family interference. It indicates that changes in one unit of work to family interference leads to decreased -0.177 units in employee job satisfaction in banks and the p value of work to family interference is 0.000 discloses that it is statistically significant at 5 percent level of significance. Hence, this is significant negative effect of work to family interference on employee job satisfaction. At the same time, the coefficient of regression  $\beta$  is -0.202 for family to work interference. It indicates that if every family to work interference increased by one then employee job satisfaction decreased by -0.202 units and the p value of family to work interference is 0.000 reveals that it is statistically significant at 5 percent level of significance. Hence, this is significant negative effect of family to work interference on employee job satisfaction in banks. Finally, the coefficient of regression  $\beta$  is 0.245 for working hours. It indicates that if every working hours increased by one then employee job satisfaction increased by 0.245 units and the p value of working hours is 0.000 reveals that it is statistically significant at 5 percent level of significance. Hence, working hours has significant positive impact on employee job satisfaction.

### **Hypothesis Testing**

**H1: There is significant effect of workplace support on job satisfaction in Nepalese development banks.**

P-value of workplace support is 0.000 which is significant 5 percent level of significance. So, hypothesis 1 is accepted.

**H2: There is significant effect of work to family interference on job satisfaction in Nepalese development banks.**

P-value of work to family interference is 0.000 which is significant 5 percent level of significance. So, hypothesis 1 is accepted.

**H<sub>3</sub>: There is significant effect of family to work interference on job satisfaction in Nepalese development banks.**

P-value of family to work interference is 0.000 which is significant 5 percent level of significance. So, hypothesis 1 is accepted.

**H<sub>4</sub>: There is significant effect of working hour on job satisfaction in Nepalese development banks.**

P-value of working hour is 0.000 which is significant 5 percent level of significance. So, hypothesis 1 is accepted.

Table 14

*Summary of Hypothesis Testing*

Hypothesis	Standard Coefficient	t-Value	p-Value	Result
H <sub>1</sub> There is significant effect of workplace support on job satisfaction.	.365	10.380	.000	Accepted
H <sub>2</sub> There is significant effect of work to family interference on job satisfaction.	-.177	-5.402	.000	Accepted
H <sub>3</sub> There is significant effect of family to work interference on job satisfaction.	-.202	-6.039	.000	Accepted
H <sub>4</sub> There is significant effect of working hour on job satisfaction in Nepalese development banks.	.245	8.143	.000	Accepted

According to table 14, p-value of workplace support, work to family interference, family to work interference and working hours are 0.000, 0.000, 000 and 0.000 respectively which are significant at 5 percent level so hypothesis 1 and hypothesis are accepted.

#### 4.2 Major Findings

- This study found that out of 400 respondents most of responses are received from male in comparisons to female. 64.50 percent of responses are from male and only 35.50 percent female provided their response.

- The respondents are majority are young. 34.00 percent responded provided their response that belongs to 20-39 age groups and only 18.00 percent representing the ages of 40 and above. This implies that the total employees of the Nepalese development banks are within the active age, energetic.
- The study reveals that out of 400 employees interviewed, 208 (52.00 percent) of these respondent attained master's degree and above education while 192 (48.00 percent) attained bachelor education certificate education.
- The study also found that the majority of the respondents' 156 respondents representing 39.00 percent belong to 3-6 yrs out of 400 respondents. The findings reveal that the respondents belonged to a medium experience.
- This study revealed that Cronbach's Alpha for all the statements are above 0.6 which is acceptable. Therefore, the statement regarding workplace support, work to family interference, family to work interference and working hours and job satisfaction have a good internal consistency and hence, the statement are acceptable.
- This study also found that majority of the respondents agreed that workplace support and working hours are the importance factor highly affects their job satisfaction and they believe that their satisfaction was also high. In other words, this indicates that working hours is the dominant work life balance factors for job satisfaction in this study due to the highest mean value.
- Descriptive study of workplace support found that employees believed that they feel significant support from their manger and supervisors and they also believe there is adequate technology support in the banks. However, lesser employee think there is supportive of their family and personal commitments.
- As regards descriptive study work to family interference, the majority of employee want to do at home do not get done because of the demands their job. However, lesser employee thinks the demands of their work interfere with their private life.
- It is also found that most of the employee agreed that respondents prefer to put off doing things at work because of demands on their time at home but lesser of the employee agreed the demands of their private life interfere with work related activities.

- It can be concluded that employees believed that they give their family much more priority than their work and they feel their career is their first priority so they think of work first and then family.
- From the field survey, it can be said that the employees believed that they are successful in managing their home and work demands and they are satisfied with their ability to meet the needs of their job with those of their personal life.
- The correlation analysis concluded that workplace support has significant positive relationship with job satisfaction of employee in Nepalese development banks. Then, work to family interference has negative and significant association with job satisfaction.
- The correlation analysis also shows that there is also negative and significant relationship between family to work life balance and job satisfaction. Moreover, working hours has significant positive relationship with job satisfaction of development banks in Nepal.
- The regression result concluded that workplace support has significant positive impact on job satisfaction in Nepalese development banks. Then, there is significant negative effect of work to family interference and family to work interference on employee job satisfaction in banks.
- Finally, working hours has significant positive impact on employee job satisfaction of development banks in Nepal. In overall, this study found that work life balance has significant impact on job satisfaction of development banks in Nepal.

### **4.3 Discussion**

The most important goal of the study is to know the impact of work life balance on job satisfaction. This study is broadly paying attention on different reasons of job satisfaction (like workplace support, work to family interference, family to work interference and working hours). This research also highlights the association between work life balance and job satisfaction. Research and previous literature supports the relationship between workplace support, work to family interference, family to work interference, working hours and job satisfaction. The research literature validates that workplace support and working hours are the factors directly influence on job satisfaction.

Results obtained from the data analysis workplace support and employee job satisfaction is significant positive association in Nepalese development banks. This finding is consistent with Rahman (2019); Dharmawansa and Madhuwanthi (2020). Similarly, there is significant negative association between work to family interference and the employee job satisfaction. This is consistent with the finding of Arunika and Kottawatta (2015) mentioned that work to family interference has significant negative relationship with job satisfaction. At the same time, correlation value between family to work interference and the job satisfaction is significant negative. This is consistent with the previous study of Arunika and Kottawatta (2015) concluded that family to work interference has significant negative relationship with job satisfaction. Finally, correlation between working hours and the employee job satisfaction is significant positive. This is consistent with the prior study of Irma et al. (2020) mentioned that working hours has negative relationship with employee job satisfaction.

The regression result revealed that there is significant positive effect of workplace support on employee job satisfaction. This is consistent with the previous study of Ganapathi (2016); Rahman (2019); Dharmawansa and Madhuwanthi (2020). Then, there is significant negative effect of work to family interference on employee job satisfaction in banks. This is consistent with the finding of Arunika and Kottawatta (2015) concluded that work to family interference has significant negative effect on job satisfaction. This finding is also similar with the finding of Malik (2020) which observed that work to family interference has negative impact on job satisfaction of the banks. At the meantime, family to work interference has significant negative impact on employee job satisfaction. This finding is similar with the prior study of Arunika and Kottawatta (2015) concluded that family to work interference has significant negative effect on job satisfaction. This study is also consistent with prior study of Malik (2020) which observed that there is negative effect of family to work interference on employee job satisfaction. Finally, working hours has significant positive effect on employee job satisfaction in banks. This is not consistent with the prior study of Irma et al. (2020) mentioned that working hours has negative impact on employee job satisfaction.

## CHAPTER – V

### SUMMARY AND CONCLUSION

#### 5.1 Summary

Work life balance is the phenomenon of arresting an ultimate balance between the professional life of an individual and their personal life with all of their respective associations. The level of importance being given to this phenomenon these days is because of the dangerous results brought about because of the simple lack of this phenomenon. The concept of work-life balance deals with finding the ways of balance that an individual makes between competing demands of work and home, i.e., how individuals do or should fulfill their employment related and personal responsibilities in such a way that an overlapping situation is not created. The concept of work-life has been abstracted from the job satisfaction level of an employee, which is an extrinsic factor of job satisfaction. It aimed to provide quality of life for an employee at the same time retaining the productivity levels of an employee at the work place. Strong relationship exists between work life balance and employee satisfaction; hence bank should make policies and programs for employees on work-life balance. Managers can apply different roles of leadership to manage employees' work-life balance and provide success to the bank.

The main purpose of the study is to investigate the effect of work life balance on employee job satisfaction in Nepalese development banks. The other specific objectives of this study are to analyze the factors of job satisfaction of employee in Nepalese development banks, to evaluate relationship between work life balance and employee job satisfaction in Nepalese development banks and to examine the impact of workplace support, work to family interference and family to work interference and working hour on job satisfaction in Nepalese development banks. This study is based on descriptive research design and causal-comparative research design to deal with fundamental issues associated with the work life balance and job satisfaction in Nepalese development banks. This study adopts descriptive research design to analyze the work life balance factors status which causes strong job satisfaction in Nepalese development banks. Causal-comparative design is used to find the cause and effect of relationship between different work life balance and job satisfaction. The population for this survey is the employees working in 16 development banks in Nepal. Out of them 400 employees

who are working in five development banks' are taken as sample. Convenience sampling method is used. It is quick and inexpensive, easy to use and provide qualitative information so it is suitable method for students. This study is based on primary data. In this study, descriptive analysis, correlation analysis and multiple regressions are applied by using SPSS version 26. This study used job satisfaction as dependent variable and workplace support, work to family interference, family to work interference and working hours are as explanatory variables.

This study found that workplace support and working hours are the factor highly affects their satisfaction and they believe that their satisfaction was also high. The correlation analysis shows that workplace support has significant positive relationship with job satisfaction of employee in Nepalese development banks. Then, work to family interference has negative and significant association with job satisfaction. There is also negative and significant relationship between family to work life balance and job satisfaction. Moreover, working hours has significant positive relationship with job satisfaction of development banks in Nepal. The regression result concluded that workplace support has significant positive impact on job satisfaction in Nepalese development banks. Then, there is significant negative effect of work to family interference and family to work interference on employee job satisfaction in banks. Finally, working hours has significant positive impact on employee job satisfaction of development banks in Nepal. Hence, it can be concluded that all the factors have significant impact on job satisfaction means work life balance has the significant impact on employee job satisfaction in Nepalese development banks.

## **5.2 Conclusion**

Based on analysis it is concluded that male's participants are likely to more satisfaction to their job of the development banks. The employees of the Nepalese development banks were within the active age, energetic and their needs were very high that could cause them to go for search of other sources of income unless regulations were observed properly and this group of age obviously could be useful and productive for quite a long period of time if was to be managed properly. This study concluded that majority of the respondents agreed that workplace support and working hours are the factor highly affects their satisfaction and they believe that their satisfaction was also high.

The correlation analysis concluded that workplace support has significant positive relationship with job satisfaction of employee in Nepalese development banks. Then, work to family interference has negative and significant association with job satisfaction. There is also negative and significant relationship between family to work life balance and job satisfaction. Moreover, working hours has significant positive relationship with job satisfaction of development banks in Nepal.

The regression result concluded that workplace support has significant positive impact on job satisfaction in Nepalese development banks. Then, there is significant negative effect of work to family interference and family to work interference on employee job satisfaction in banks. Finally, working hours has significant positive impact on employee job satisfaction of development banks in Nepal.

### **5.3 Implications**

This study has the following implications which are as follows;

- This study found that workplace support and working hour has significant positive impact on job satisfaction while work to family interference, family to work interference and working hours have negative impact on employee satisfaction. So, this information and finding is essential to HR departments and responsive to the needs for constantly changing requirements of workforce and to improve programs and policies of work life balance like locally attainable flexible work time arrangements, organizational support and compensation etc.
- This study is helpful for bank's managers to understand the impact of work life balance on employee job satisfaction which enable managers to develop more effective strategies for increasing employee job satisfaction in banks.
- Since the management of the banks is aware of job satisfaction, it could strongly improve job satisfaction mechanisms like workplace support, work to family interference, family to work interference and working hours for their job.
- This research is able to deliver some of the present issues, latest information and data regarding impact of work life balance on job satisfaction. Hence this study is significant to bankers and shareholders. Moreover, this study is also helpful for further researchers and students as a source.

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## **APPENDICES**

### **APPENDIX-I**

#### **Questionnaire**

Dear Valued Banking Customers,

I am conducting a research study on “Effect of Work Life Balance on Job Satisfaction in Nepalese Development Banks. I am very pleased to have you as my respondent and really appreciate your contribution to this academic exercise. Your inputs will provide the most valuable information in disseminating finding for my research project. The information given will be treated as private and confidential and will only be used for the purpose of this research only.

Sincerely yours,

Risha Chhetri

Name of the Customer (Optional):

1. Gender

a) Male

b) Female

2. Age of Respondents

a) 20-29 years

b) 30-39 years

c) 40 and above

3. Educational Level

a) Bachelor

b) Master's and above

4. Since when have you been working in your organization?

a) 0-2 years

b) 3-6 years

c) More than 6 years

Please indicate the extent of your agreement with the following statement about your effect of work life balance on job satisfaction in Nepalese development banks. Please tick “√” only one statement in each box.

1	2	3	4	5
Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree

S. N.	Items	Responses				
		1	2	3	4	5
<b>6.</b>	<b>Work Place Support</b>					
6.1	I work in an environment that is supportive of my family and personal Commitments					
6.2	I have adequate technology support (laptops, internet access, VPN Connectivity, etc.) to be able to work away from office					
6.3	I have significant support from my manager/supervisor in ensuring that I have a healthy work life balance					
<b>7.</b>	<b>Work Interference to Personal Life</b>					
7.1	The demands of my work interfere with my private life.					
7.2	The amount of time my job takes up makes it difficult to fulfill my private responsibilities.					
7.3	Things I want to do at home do not get done because of the demands my job puts on me.					
<b>8.</b>	<b>Personal Life Interference to Work</b>					
8.1	The demands of my private life interfere with work related activities.					
8.2	I prefer to put off doing things at work because of demands on my time at home.					
8.3	Things I want to do at work don't get done because of the demands of my family or spouse/partner.					
<b>9.</b>	<b>Working Hour</b>					
9.1	I am satisfied with the working hours of the bank.					
9.2	I give my family much more priority than my work.					
9.3	My career is my first priority so I think of work first and then family.					
<b>10.</b>	<b>Job Satisfaction</b>					
10.1	I am satisfied with my ability to meet the needs of my job with those of my personal life					
10.2	I am successful in managing my home and work demands					
10.3	I am satisfied with the way I divide my time between work and personal life					

Thank You

## APPENDIX-II

### SPSS Results

#### Frequency Table

##### Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	258	64.50	64.50	64.50
Female	142	35.50	35.50	100.0
Total	400	100.0	100.0	

##### Age Group (In years)

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 20-29 years	136	34.0	34.0	34.0
30-39 years	192	48.0	48.0	82.0
40 and above	72	18.0	18.0	100.0
Total	400	100.0	100.0	

##### Educational Level

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Bachelor	192	48.0	48.0	48.0
Master's and above	208	52.0	52.0	100.0
Total	400	100.0	100.0	

##### Work Tenure

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 0-2 years	132	33.0	33.0	33.0
3-6 years	156	39.0	39.0	72.0
More than 6 years	112	28.0	28.0	100.0
Total	400	100.0	100.0	

**Reliability Test**

**Cronbach Alpha of Work Place Support**

**Reliability Statistics**

Cronbach's Alpha	N of Items
.759	3

**Cronbach Alpha of Work Interference to Personal Life**

**Reliability Statistics**

Cronbach's Alpha	N of Items
.717	3

**Cronbach Alpha of Personal Life Interference to Work**

**Reliability Statistics**

Cronbach's Alpha	N of Items
.778	3

**Cronbach Alpha of Working Hour**

**Reliability Statistics**

Cronbach's Alpha	N of Items
.771	3

**Cronbach Alpha of Job Satisfaction**

**Reliability Statistics**

Cronbach's Alpha	N of Items
.811	3

## Summary of Descriptive Analysis

	N	Mean	Std. Deviation
I work in an environment that is supportive of my family and personal Commitments	400	3.5850	1.19639
I have adequate technology support (laptops, internet access, VPN Connectivity, etc.) to be able to work away from office	400	3.7050	1.14947
I have significant support from my manager/supervisor in ensuring that I have a healthy work life balance	400	3.7700	1.09778
The demands of my work interfere with my private life.	400	2.6100	1.24570
The amount of time my job takes up makes it difficult to fulfill my private responsibilities	400	2.6525	1.26124
Things I want to do at home do not get done because of the demands my job puts on me	400	2.5900	1.33091
The demands of my private life interfere with work related activities	400	2.5800	1.21544
I prefer to put off doing things at work because of demands on my time at home	400	2.3950	1.17363
Things I want to do at work don't get done because of the demands of my family or spouse/partner	400	2.5450	1.18807
I am satisfied with the working hours of the bank	400	3.4950	1.20773
I give my family much more priority than my work	400	3.7000	1.18892
My career is my first priority so I think of work first and then family	400	3.6750	1.13913
I am satisfied with my ability to meet the needs of my job with those of my personal life	400	3.6675	1.11132
I am successful in managing my home and work demands	400	3.7175	1.00759
I am satisfied with the way I divide my time between work and personal life	400	3.5825	1.15174
WPS	400	3.6866	.94403
WFI	400	2.6181	1.02259
FWI	400	2.5067	.99269
WH	400	3.6234	.97585
JS	400	3.6557	.93020
Valid N (listwise)	400		

Source: SPSS version 26

### Appendix-III

#### Correlations

		WPS	WFI	FWI	WH	JS
WPS	Pearson Correlation	1	-.677**	-.642**	.568**	.787**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	400	400	400	400	400
WFI	Pearson Correlation	-.677**	1	.666**	-.546**	-.730**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	400	400	400	400	400
FWI	Pearson Correlation	-.642**	.666**	1	-.589**	-.735**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	400	400	400	400	400
WH	Pearson Correlation	.568**	-.546**	-.589**	1	.701**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	400	400	400	400	400
JS	Pearson Correlation	.787**	-.730**	-.735**	.701**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	400	400	400	400	400

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS version 26

**Appendix-IV**  
**Multiple Regression Analysis**

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.879 <sup>a</sup>	.772	.770	.44609	1.947

a. Predictors: (Constant), WH, WFI, WPS, FWI

b. Dependent Variable: JS

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	266.638	4	66.660	334.977	.000 <sup>b</sup>
	Residual	78.604	395	.199		
	Total	345.242	399			

a. Dependent Variable: JS

b. Predictors: (Constant), WH, WFI, WPS, FWI

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.395	.233		10.267	.000		
	WPS	.365	.035	.370	10.380	.000	.453	2.210
	WFI	-.177	.033	-.195	-5.402	.000	.442	2.262
	FWI	-.202	.034	-.216	-6.039	.000	.451	2.219
	WH	.245	.030	.257	8.143	.000	.580	1.725

a. Dependent Variable: JS

Source: SPSS version 26

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**paper text:**

**ABSTRACT** This study investigates the effect of work life balance on job satisfaction in Nepalese

development banks.

This study is based on descriptive research design and causal- comparative research design

. 400 employees or respondents are taken from development banks

as a sample of the study. The primary data are used to extract the information from the employees. For data collection,

Convenience sampling is used to track the respondents for the study. Correlation and regression analysis is used to analyze the data .

This study found that