

WORK LIFE BALANCE AND JOB SATISFACTION OF FEMALE BANKER IN NEPAL

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fulfillment of the requirements for the Master's Degree

by

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CERTIFICATION OF AUTHORSHIP

I hereby corroborate that I have researched and submitted the final draft of dissertation entitled “**Work Life Balance and Job Satisfaction of Female Banker in Nepal**”. 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

We, the undersigned, have examined the dissertation entitled “**Work Life Balance and Job Satisfaction of Female Banker in Nepal**” presented by Santoshi Khadka, a candidate for the degree of Master of Business Studies (MBS Semester) and conducted the Viva voce examination of the candidate. We hereby certify that the dissertation is worthy of acceptance.

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Santoshi Khadka

Date:

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ABBREVIATIONS

%	:	Percentage
&	:	And
ANOVA	:	Analysis of Variance
e.g.	:	Example
i.e.	:	That is
IBM	:	International Business Machine Corporation
JA	:	Job Autonomy
JS	:	Job Satisfaction
MKT	:	Marketing
MS. DO	:	Microsoft Disk Operating System
No.	:	Number
Res	:	Respondents
S	:	Salary
SEM	:	Structural Equation Modeling
SPSS	:	Statistical Package for Social Sciences
T.U.	:	Tribhuvan University
VIF	:	Variance Inflation Factors
WFC	:	Work Family Conflict
WHO	:	World Health Organization
WL	:	Work Load
WLBP	:	Work Life Balance Policies
WPS	:	Workplace Support

ABSTRACT

The study's primary goal is to look at the work-life balance and job satisfaction of Nepali women bankers. Descriptive and causal-comparative research designs serve as the foundation for this investigation. Multiple regression modeling and correlation were employed in this study's data analysis. This study demonstrates that rules regarding pay and work-life balance have a major effect on their level of happiness, which they also perceive to be high. Additionally, the correlation study demonstrates a substantial beneficial relationship between employees' job satisfaction and work overload in Nepalese development banks. Similarly, job autonomy and workplace support have significant positive association with job satisfaction. Similarly, policies that promote work-life balance have a strong positive correlation with job satisfaction, but work-family conflict has a negative correlation. Additionally, there is a strong positive correlation between compensation and work satisfaction at Nepal's development banks. Work load significantly improves job happiness, according to the regression analysis. In Nepal's development banks, work autonomy also significantly improves employee job satisfaction. Meanwhile, work-family conflict has a negligible detrimental influence on job satisfaction, but workplace support and work-life balance policies have a major beneficial impact. Salary also significantly improves the job satisfaction of employees in Nepal's development banks. Thus, this study came to the conclusion that work-life balance significantly affects how satisfied employees are with their jobs at Nepal's development banks. It highlights how important it is for employers in Nepalese development banks to comprehend and promote work-life balance. The findings indicate that an encouraging workplace is essential for female employees for maintaining a good work-life balance.

Keywords: *Job Satisfaction Work Load, Workplace Support, Work Life Balance Policies and Work Family Conflict*

CHAPTER - I

INTRODUCTION

1.1 Background of the study

Workers from a variety of industries and workplaces now frequently discuss balance between work and life, or WLB. It has attracted interest from a diverse range of workers, highlighting its growing relevance in today's work environments. Globally, numerous studies have explored the dynamics of work-life balance among male and female employees. In developed nations, significant measures have been proposed—and in some cases implemented—to address this issue. However, developing and under-resourced countries appear to have made less progress in effectively tackling work-life balance challenges. Consequently, many employees, particularly those in high-demand sectors like the banking industry, experience substantial work-life conflict. This often leads to negative repercussions in both their personal and professional spheres, affecting well-being, productivity, and job satisfaction (Khan et al., 2023).

The capacity to establish and uphold proper priorities regarding one's personal life (including health, leisure, pleasure, and family obligations) and professional obligations (such as career objectives and job performance) is known as work-life balance. It encompasses the capacity to effectively manage work-related obligations while also dedicating time and energy to personal well-being and relationships. Achieving this balance enables individuals to remain productive and competitive in their professional roles, while also sustaining a healthy, satisfying, and fulfilling personal life—even in the face of increasing demands on their time and attention (Dessler, 2008).

Work-life balance (WLB) refers to how employees manage and separate their personal and professional responsibilities, aiming to maintain a healthy and balanced lifestyle. It involves the ability to prioritize both areas effectively. Professional life includes elements such as career advancement, job performance, and commitment to the organization (Malik, 2020), while personal life encompasses relationships, physical health, family, self-improvement, and overall well-being. Achieving a balance between these two spheres can be challenging. Numerous international

studies have explored WLB among male and female employees, offering valuable insights and suggestions for improvement. However, developing and underdeveloped countries still struggle to address these challenges effectively. Consequently, many workers in these regions—particularly women—continue to face conflicts between work and personal life, negatively affecting both areas (Tabassum et al., 2011).

Employees who maintain a good work-life balance often feel satisfied both personally and professionally (Byrne, 2005), experiencing minimal conflict between their job responsibilities and personal commitments. Those who achieve this balance tend to have lower levels of stress and depression, along with higher job and career satisfaction. From an organizational standpoint, supporting work-life balance can help attract new talent, reduce absenteeism and turnover, and encourage employees to engage in extra-role behaviors that benefit the company. However, the link between employee work-life balance and organizational financial performance remains somewhat unclear. For example, while family-friendly policies don't harm profitability when paired with strong management practices, they also don't guarantee increased profits. Overall, evidence suggests that overworking can be detrimental both to individual well-being and to workplace productivity, whereas a balanced approach is beneficial to both employees and the organization (Jones, George & Hill, 2000).

The overall climate or environment within an organization—and the satisfaction it generates—plays a key role in shaping employees' attitudes and ultimately their level of motivation. This reflects the mindset individuals bring to their jobs, essentially representing a constructive attitude toward their work. Job satisfaction, in this context, refers to how employees feel about various aspects of their roles. Key factors influencing this include compensation, quality of supervision, job security, working conditions, workplace relationships, fair treatment, and how effectively grievances are addressed. According to Saba et al. (2013), job satisfaction is influenced by a range of socio-economic and personal variables, such as age, gender, education level, working conditions, job tenure, and available incentives. In today's work environment, employees often spend most of their time at work, making their jobs central to their lives. The increasing demands of many roles now require employees to work beyond standard office hours, leading to challenges such as stress and difficulty balancing their roles as professionals, parents, and family members (Rapoport et al., 2002).

According to Aarti et al. (2013), banks should promptly assess their employees and implement motivational strategies to enhance productivity, as satisfied employees are essential to organizational success. When employees are happy in their roles, they show greater loyalty and commitment to the organization. On the other hand, dissatisfied employees are less likely to focus on their tasks or prioritize customer satisfaction. Therefore, organizations need to develop clear strategies and policies that help employees understand their responsibilities and objectives (Saba et al., 2013).

In today's world, everyone faces the challenge of balancing various responsibilities, but female employees often face greater difficulty as they manage both career and family duties. This dual responsibility can be particularly demanding and stressful, potentially leading to health issues, absenteeism, and a disrupted work-life balance. As a result, achieving a healthy work-life balance has become increasingly important in the modern workplace. The intent of this investigation is to investigate how work-life balance and job satisfaction relate to one another among Nepali women bankers.

1.2 Problem statement

Bank employees in Nepal are often required to work extended hours, from Sunday to Friday. As a service-oriented institution, Nepal's development bank is engaged in various public functions, such as handling government bond sales and processing salaries for civil servants. In an effort to enhance customer service, the bank has implemented a mass customization strategy that includes opening new branches across the country. This expansion has required employees to frequently relocate away from their homes, leading to dissatisfaction with their jobs. Despite theories that emphasize the interplay between work and family life—and how emotions and experiences in one domain can affect behavior in the other—employees, particularly women, are facing excessive workloads, working long hours, and not utilizing their entitled leave. As a result, they struggle to maintain a healthy work-life balance, which contributes to decreased job satisfaction (Aarti et al., 2013).

In today's fast-paced global economy, employees face increasing pressure to boost productivity and remain competitive. To stay current with rapidly evolving technology and work efficiently, they often need to multitask. The challenge of juggling professional responsibilities with personal or family life can significantly

affect job satisfaction. Therefore, it is crucial for organizations to take proactive steps to maintain a healthy work-life balance, which benefits both employees and the company in the long run. Many employees seek roles that offer flexible schedules to better manage their personal and work commitments. Employers who fail to support work-life balance may struggle to attract and retain top, motivated talent (Hafeez & Akbar, 2015).

Fayyazi and Aslani (2015) showed that work-life balance (WLB) is significantly and negatively related to employees' intention to leave their company, while it has a strong positive relationship with job satisfaction. Additionally, job satisfaction fully mediates the link between WLB and turnover intention. Their research also showed that the association between work happiness and intending to depart is influenced by continuation commitment. Arunika and Kottawatta (2015), on the other hand, found a negative relationship between job fulfillment and work-life balance. Additionally, they discovered that, with the exception of job autonomy, which did not follow this pattern, career fulfillment had a poor connection with work-life balance, work-stress, work-to-family conflict, and workload.

Adikaram and Jayatilake (2016) emphasized that work-life balance significantly influences employee job satisfaction in Sri Lanka's private commercial banks. Several factors impact both work-life balance and job satisfaction, such as performance pressure, working hours and conditions, work-life initiatives, and employees' willingness to change jobs. Weerasooriyaarachchi (2016) confirmed that balancing work and life is a significant factor in employee happiness in private banks in the Colombo area by finding an average connection between the two within non-managerial workers. Kassaw and Agarwal (2018) determined that while workload was not a significant predictor of job satisfaction for male employees, organizational support and work-life balance policies were influential factors.

Rahman (2019) discovered that worker happiness is clearly and strongly affected by the balance of work and life. However, the amount of personal time available did not show a meaningful correlation with job satisfaction. Dharmawansa and Madhuwanthi (2020) reported a strong positive relationship between support for work-life balance, family demands, organizational support for work-life balance, family member

support, and employee job satisfaction. Malik (2020) concluded that family-to-work conflict is associated with higher job satisfaction, whereas work-to-family conflict is linked to lower job satisfaction. Work-to-family conflicts is more adversely associated with employee happiness than the other one.

Irma et al. (2020) identified work-life balance programs, job changes, and work pressure as the three most important factors influencing work-life balance. Saxena and Kumar (2022) found that workload and social support at the workplace had a small positive, but insignificant, impact on job satisfaction, whereas work autonomy and work-life balance policies showed a significant positive effect. Furthermore, job satisfaction was marginally impacted negatively but not significantly by a workplace-family dispute. Thomson and Sikawa (2023) reported that flexible working hours significantly improved employee satisfaction in Tanzania's banking sector. Salary offerings and married status had a favorable impact on women's private affairs, while longer time at work had a detrimental one. Khan et al. (2023) also noted that work-life balance generally has a favorable impact on the personal lives of working women.

Bastola (2023) found that incentives and recognition positively influence job satisfaction. Additionally, factors such as the working environment, working hours, organizational culture, supervisory support, and job design also showed a positive impact on job satisfaction. In contrast, Adhikari and Gyawali (2024) reported that job design had a minor negative effect on job satisfaction, while work flexibility had a strong positive influence. Paudel (2024) identified significant correlations between organizational processes, organizational culture, rewards and benefits, and job satisfaction related to work and the workplace. Due to these mixed findings, it remains unclear which work-life balance factors—and to what degree—they affect job satisfaction within Nepal's banking sector. Furthermore, previous research has generally involved a limited number of participants. This study seeks to address this gap by including a larger sample of 384 respondents. It also examines variables such as working hours, family-to-work interference, workplace support, and salary, which have not been studied together in a single research. The aim is to fill the existing research gap and answer the following research questions:

- What are the factors of job satisfaction of employee in Nepalese development banks?

- Is there any relationship between work life balance and customer satisfaction in Nepalese development banks?
- What is the impact of work load, job autonomy, workplace support, work life balance policies, work family conflict and salary on job satisfaction in Nepalese development banks?

1.3 Objectives of the study

The study's main goal is to look at the work-life balance and job satisfaction of Nepali women bankers. The following are the study's additional particular goals.

- To analyze the factors of job satisfaction of employee in Nepalese development banks.
- To evaluate relationship between work life balance and customer satisfaction in Nepalese development banks.
- To examine the impact of work load, job autonomy, workplace support, work life balance policies, work family conflict and salary on job satisfaction in Nepalese development banks.

1.4 Research hypotheses

The following hypotheses were derived from the previous study questions. Therefore, this study's goal was to assess the following hypotheses on the banking sector in Nepal.

H₁: There is significant effect of work load on job satisfaction in Nepalese development banks.

H₂: There is significant effect of job autonomy on job satisfaction in Nepalese development banks.

H₃: There is significant effect of workplace support on job satisfaction in Nepalese development banks.

H₄: There is significant effect of work life balance policies on job satisfaction in Nepalese development banks.

H₅: There is significant effect of work family conflict on job satisfaction in Nepalese development banks.

H₆: There is significant effect of salary on job satisfaction in Nepalese development banks.

1.5 Rationale of the study

Businesses have benefited from this study as it focuses on the relationship and influence between work-life balance factors and job satisfaction. Understanding this problem gives companies a thorough understanding of how much managerial attention work-life balance requires. The situation has only recently been recognized as getting worse, despite the fact that the symptoms of work-life balance problems have existed for years. The research therefore anticipated that its results would be important in the following ways:

- It provides accurate information that policymakers can use to inform the development and reorganization of their human resource policies
- Maintaining organizational productivity and efficiency improvements. It serves as a resource for aspiring new scholars conducting research on pertinent subjects.
- It also becomes a driving force behind scientific study on work-life balance laws and practices in Nepal, which makes it a topic of great interest for researchers in the field, resulting in a dearth of local scholarship in this area.
- By emphasizing how crucial balancing work and life is for companies and employee happiness, it also increases awareness of these issues among employees and the wider public.

1.6 Limitations of the study

There are several restrictions on the study. The following are the study's primary limitations:

- The study ignores other HRM facets in favor of concentrating on the work-life balance and customer satisfaction of female bankers in Nepal.
- The study's assumptions are based only on primary data, and the participants' truthful responses to the survey questions and the accuracy of the information they provided form the basis.
- The respondents were selected from inside the Kathmandu Metropolitan City.
- The personnel that participated in the research were classified as assistants, officers, managers, and senior managers.
- Only multiple regression modelling, relationship analysis, and descriptive analysis are employed in this study.

CHAPTER - II

LITERATURE REVIEW

An overview of the corpus of information in a certain field of study is called a literature review. An essential part of every research study is a literature review. It determines each search's parameters. Previous study serves as the foundation for the present work. Therefore, prior studies cannot be disregarded. Investigations are necessary. The literature study pertinent to the work-life balance and job satisfaction of female bankers in Nepal has been the main emphasis of this chapter.

By establishing links between the present study and earlier research issues, the research is kept consistent. This implies that the main goal of a literature review is to enumerate finished research initiatives and open questions on the subject. Since it demonstrates the structure of the investigation, the literature review is an essential component. Finding out what has been done in the field of the study issue under discussion is the primary goal of a literature review. The researcher uses a wide range of resources, such as books, journals, papers, and research initiatives from other universities. Additionally, master's-level students' unpublished dissertations have been reviewed.

2.1 Theoretical Review

2.1.1 Theories of work life balance

There are various theories concerning the concepts of a personal and professional life. Among the concepts being studied are work-enrichment theory, segmentation theory, compensation theory, structural functionalism theory, and spillover theory.

2.1.1.1 Spill-over theory

According to Bello and Tanko (2020), the fundamental idea of spillover theory is that comparable jobs are interpreted differently. The idea states that finding a balance between work and family is a worry of the spillover effect, which can be either horizontal or vertical. There may be both positive and negative spillover: an unpleasant experience at work can lead to a negative experience at home, and vice versa. It happens when satisfaction from a task well done in one area results in fulfillment in another, and vice versa. An individual's work as a family member may

influence their work-related behaviors, emotions, and skills, and vice versa. It makes sense to use this theory as it is pertinent to work-life balance research and has a distinct focus on the interaction between work and family.

According to the spill-over idea, people's feelings are carried over from their work to their homes and vice versa (Belsky, 1985). As a result, there is a link between their two very different facets of life—their personal and professional lives—through this process. Positive and negative spillover are the two categories into which Morris and Madsen (2007) divided spillover. Positive spill-over is when satisfaction in one area has a positive impact on another. Conversely, a situation known as "negative spill-over" occurs when an issue in one area spreads to another.

Additionally, Edwards and Rothbard's (2000) research indicates that there are two kinds of interpretations: (i) a positive connection between the personal and professional realms, and (ii) the transfer of whole talents and their behavior across other domains (Repetti, 1987). For instance, work-related stress and pressure are more apparent at home or when family time is needed. To sum up, the concepts of work-life balance that have been put forward so far only imply that this is a challenging process that requires time to completely comprehend. In conclusion, theories of work-life balance propose a number of aspects. They may not be suitable for every situation, but they are relevant for different types of individuals. The two areas of functionalism in structure theory are the personal and professional spheres. Positive spillover explains how success and contentment in one area resulted in favorable experiences in another (Vijayakumar & Janakiram, 2017).

2.1.1.2 Segmentation theory

Similar to Structure Functionalism, Segmentation Theory emphasized the relationship between work and personal life in the early 20th century. People separate work and life, according to Piotrkowski (1979), when they conceal work-related emotions, habits, and behaviors in the life domain and act similarly by limiting their personal thoughts, feelings, behaviors, or pleasures when they are at workplace. Therefore, segmentation is the complete separation of the two domains of life and work. More recent research has shown that segmentation is an intentional psychosocial activity that divides the two worlds, contrary to the previous belief that it occurs at a natural or

physical locus (Roy, 2016). Segmentation and integration are two extremes on a work-life balance scale (Khateeb, 2021).

The segmentation and integration hypothesis suggests that establishing flexible boundaries between work and non-work might promote a more balanced approach to family, work, and community life. Morris and Madsen (2007) have tried to include more contextual elements, like community, in the integration theory with the statement that "Integration calls for contemporary understandings that reengineer traditional work-life paradigms making all stakeholders viz. employees, workers, families, and communities as active partners.

In addition, according to Michel and Hargis (2008), pressure from one job will never affect another. Similar to Structure Functionalism Theory, researchers started to doubt the use of Segmentation Theory in the late 1960s (Demerath, 1966).

2.1.1.3 Work enrichment theory

When Greenhaus and Powell introduced their Work Enrichment Theory in 2006, it piqued the curiosity of several academics. According to this theory, those who achieve greater success in their careers also tend to have better personal lives, whereas those who achieve less success have worse personal lives. According to Greenhaus and Powell (2006), there is a positive correlation between an individual's personal and professional life; hence, experiences in one area will enhance the quality of the other. According to this hypothesis, how strongly two places are connected (Morris & Madsen, 2007).

According to Carlson et al. (2011), it may also be defined as the accumulation of psychological resources in one role that are transferred to another. Scholars have shown that family-derived enrichment occurs in addition to work-to-family and family-to-work enrichment (Khateeb, 2021). Consequently, a bidirectional model has been suggested. Family-derived enrichment is when a worker's family members support and encourage him or her at work.

2.1.1.4 Structure functionalism theory

The majority of families lived together before to the significant technical advancements of the 19th century, which led to the separation of job and family life. Since then, there have been disputes about the idea that there is no such thing as work-life balance. Discussions on work-life balance began to emerge after World War II and the industrial revolution, which effectively resulted in the separation of personal and professional life as well as certain changes in the civic role of both males and females of that era (Doherty et al., 1993).

The Structure Functionalism Theory, a prominent sociological theory in the early 1900s, was among the first to emerge. According to this concept, people's lives may be divided into two main categories: (i) a personal life, where they spend time with friends and family, and (ii) a professional life, which is usually more productive and helps them generate a product. In essence, this idea maintains that one's personal and professional life are different from one another. However, by pointing to the social issues of the late 1960s, several academics have questioned this notion (Demerath, 1966). This made it possible for new concepts to emerge that explain how to balance one's personal and professional life.

2.1.1.5 The compensation theory

A new era of assessing work and family was brought about by the preapproval of Structure Functionalism and Segmentation Theory in the late 1970s. Accordingly, workers viewed their homes as heaven and their families as a source of fulfillment that is conspicuously lacking from their professional life, according to Piotrkowski's 1979 research on the relationship between career and family. A lot of scholars have tried to figure out how a person's life and work are related. The research of Piotrkowski (1979) was impacted by this endeavor. While examining how workers reacted to their personal and professional life, Lambert presented the Compensation Theory in 1990. According to the principle of compensation, a person's personal and professional lives have a conflicting relationship (Clark, 2000). People fill the gap from one end to the other in an effort to attain balance, according to Lambert (1990) and Tenbrunsel et al. (1995). Therefore, compensation theory may be explained by people's attempts to balance negative experiences in one area with more attempts to have positive experiences in the other. One may also argue that people divide their

preferences, choosing to be content in one area while enduring difficulties in another. According to compensation theorists, a dissatisfied employee would put his personal life before his job, whereas a contented employee would put his work life before his personal life (Khateeb, 2021).

This hypothesis holds that when individuals are unhappy in one area, they search for fulfillment in other areas. This theory holds that family and work share an environment and have a compensating effect on one another (Rincy & Panchanatham, 2014). There have been claims that the compensation strains the relationship between work and family. Because unpleasant experiences in one area result in positive impressions in another, it has been called negative.

2.1.2 Concept of work life balance

Numerous scholars have defined the broad concept of work-life balance using a range of criteria. The topic of work-life balance research basically started with studies on women who play several responsibilities. Work-life balance was initially referred to as "work family conflict," which Kahn et al. (2011) described as "a kind of inter role conflict in which the role constraints from work and family domains are mutually incompatible in some sense." In other words, it is more difficult to participate in the employment function when one is juggling the family (work) duty. "The inclination to become completely engaged in the performance of every role in one's overall role system, to approach every typical role and role partner with an attitude of concentration and care" is how Marks and Mac Dermid (2012) described role balance. In other words, mindfulness is the practice of maintaining a steady state of focus.

The simplest definition of work-life balance is "the degree to which individuals are equally interested in and happy with job and family duties." Raisinghani and Goswami (2014) describe a balanced existence as having satisfying experiences in all aspect of one's life. It is claimed that a well-balanced distribution of one's own resources, including time, effort, and dedication, is necessary to have rewarding experiences in all facets of life. Hill et al. (2003) define work-life balance as the ability of an individual to simultaneously manage the time, emotional, and behavioral demands of paid job and personal and family commitments.

Scholars have traditionally held the view that work-family balance is contingent upon the existence of work-family conflict, the magnitude and frequency of work-family conflict, or work-family interference. The amalgamation of duty overload, work-to-family disruption and family-to-work interfering is what Duxbury and Higgins (2006) described as a harmonious balance between work and life. Role overload, which is having too much to accomplish in too little time, causes stress, fatigue, and time restrictions. When a person's capacity to fulfill their personal commitments and provide for their family is impeded by work-related responsibilities, this is known as work-family interference. Family to work interference is the term used to describe situations in which a person's commitments and expectations from their family make it more difficult for them to fulfill obligations and demands at work.

Work-life balance, according to Voydanoff (2003), is an evaluation of a person's resources in relation to their family and their employment in order to satisfy their expectations and enable them to actively participate in both. According to Greenhaus et al. (2003), work-family balance is the extent to which a person's life objectives align with their degree of contentment and efficiency in carrying out their duties in both the home and professional domains.

2.1.3 Concept of Job satisfaction

Job satisfaction has been described using a variety of theories, such as the Genetic Theory of Needs and Maslow's Hierarchy of Needs. A precise definition of job satisfaction is the level of enjoyment and contentment that person has with their work, which affects how well they perform on the job (Spector, 1997).

Like work-life balance, job satisfaction is an important concept that managers should comprehend and address whenever possible since it will affect an employee's mindset and attitude toward the organization. Another definition that supports the notion of job satisfaction is that it is a "direct measure of utility an employed worker obtains from his/her current employment." (Tumen & Zeydanli, 2016).

Tumen and Zeydanli (2016) went on to highlight the importance of this concept and explain how job satisfaction has been demonstrated to be influenced by productivity and job performance. According to research, a 6.6 percent increase in production per

hour serves as an example of how high levels of job satisfaction affect productivity. Job unhappiness, on the other hand, is ineffectual and refers to a worker's overall lack of excitement and satisfaction with their role (Tumen & Zeydanli, 2016). It clarifies the reasons for an employee's negative attitude toward their company, the workplace, and the necessary basic norms and opinions.

Both the employer and the employee's physical and mental well-being may suffer as a result of job dissatisfaction. Employees who are unhappy at work may suffer from mental health issues, which in extreme cases can lead to depression. WLB may be the primary source of employee work dissatisfaction (Tumen & Zeydanli, 2016). Increasing the quantity of work and hours spent at the office will lead to employee dissatisfaction and a developing sense of resentment. In the retail sector, WLB will have a major influence on job satisfaction and dissatisfaction, but other elements including compensation, working conditions, and opportunities for internal promotion will have a greater effect. For the reasons mentioned above, it may be quite challenging to achieve employment satisfaction in the retail sector, as many of you are well aware. Since many employees leave the firm in search of better possibilities, it is a popular misconception that retail work has high turnover rates.

2.1.3 Work-life balance and job satisfaction

Balancing work and life has long been an issues for individuals who are curious in the quality of one's employment and how it relates to one's general sense of life, claims Guest (2002). An employee's level of job satisfaction, which is an external component of job satisfaction, has been separated from the concept of work-life balance. It aimed to preserve workers' quality of life while also maintaining their productivity levels at work. Increased job satisfaction is influenced by a variety of factors, and motivated employees are content with their jobs. Employees' desire for work-life balance is growing as a result of changes in business trends, such as how businesses are structured, how diverse their workforce is, and how many women are in leadership positions.

Companies want to provide their employees with work-life balance perks so that they may effectively fulfill their duties and advance the organization. Employee perceptions of their organizations and personal lives are influenced by work-life

balance. According to Greenhaus et al. (2006), a number of factors affect how content or dissatisfied an organization's employees are. Age group, marital status, years of experience, seniority and rank, workplace incentive structure, and the opinion of the quality of supervision are some of these variables. Nadeem and Abbas (2009) investigated the relationship between work life and job satisfaction in Pakistan. The study's findings show a detrimental relationship across workplace anxiety, family-work relationships, and job dispute. Job happiness is not significantly impacted by workplace overload. There is a favorable correlation between job autonomy and job happiness.

One disadvantage of this approach is that not everyone desires a 50/50 split between their personal and work lives. Similar to the concept of work-family conflict, the use of the term "family" is problematic. To account for the experiences of those who are childless, single, or unmarried, some scholars suggest replacing the term "family" with "personal life" (Burke, 2004). Additionally, life consists of both the traditional family experience and personal life, which includes a variety of non-work-related pursuits including volunteering and free time (Reynolds, 2005).

2.3 Empirical review

Arunika and Kottawatta (2015) evaluated how work-life balance affected non-executives' job satisfaction in the Colombo District's public financial sector. This study's main objective was to investigate the relationship between balancing work and life and non-executives' happiness at work in the Colombo district's public banking sector. By administering an approved survey with 36 items on a 5-point Likert scale, 224 interviewees from public banks in Colombo supplied the information necessary for this study. Using SPSS (version 16.0), the univariate, bivariate, and multivariate analysis methods were used for the data analysis. The results of the study show that a balanced life at work and job contentment have a detrimental relationship, with work-life balance explaining 78.9% of job satisfaction (sig-0.000). Job fulfillment was negatively correlated with work-life balance, work-to-family disruption job-stress, and working load, with a notable lack of job autonomy. Multiple regression analysis revealed that the work-life balance model's overall variables accounted for 82.7 percent of the explanation of job satisfaction.

Fayyazi and Aslani (2015) looked into how work-life balance affected workers' happiness at work and plans to leave, as well as how remaining dedicated acted as a moderator. The study sought to examine how work-life balance (WLB) affected workers' intentions to leave their jobs and how satisfied they were with their jobs. Researchers also look into the moderating role that ongoing dedication has in the relationship between work satisfaction and desire to leave. A regression approach was used to examine the information obtained from 265 interviews completed by employees of an Iranian production company. The results confirmed the substantial beneficial connection between work-life balance and fulfillment in work and the strong negative correlation between WLB and intention to leave. Moreover, work satisfaction acts as a complete mediating factor in the relationship between WLB and turnover intention. The study's main conclusion is that continuity commitment moderates the relationship between work satisfaction and intention to leave. Therefore, workers with low WLB and happiness at work do not always have a high desire to leave, providing they have a poor desire to keep sustaining their employment.

Ganapathi (2016) looked at a study on women workers' happiness with their jobs and work-life balance in the emerging banking industry. Investigating the work-life harmony and job satisfaction of female employees in Chennai's fresh private-sector banks was the aim of the most recent study. The data was analyzed using a mixture of linear regression. The outcomes revealed that the work-life balance of female workers in new private sector banks was influenced by work-life balance rules, workload, organizational assistance, and financial support. The findings showed that the socioeconomic condition of female workers and factors influencing work-life balance in newly established private sector banks differed significantly. The findings additionally indicated that organizational support, financial assistance, work load, and work-life balance rules were all having a substantial and beneficial impact on women workers' job satisfaction in new private sector banks.

Weerasooriyaarachchi (2016) explored at how non-managerial staff members' job fulfillment was affected by work-life balance in a few privately owned banks in the Colombo District. Determining the connection between a balanced life at work and satisfaction with work among non-management workers in Sri Lanka's independent

banking industry was the primary goal of the study. The primary inquiry of the study is whether there is a relationship between non-managerial employees' job satisfaction and work-life balance, specifically in Sri Lankan commercial banks. A structured questionnaire of thirty items with a five-point rating system was used to collect the data from a conveniently selected sample of 374 non-managerial employees in Sri Lanka's private banking sector. Bivariate analysis was done on the data using the SPSS computer program. The study's conclusions showed that there was a modest correlation between non-managerial workers' job satisfaction and their job satisfaction at particular private banks in the Colombo region. Work-life harmony has been found to greatly impact privately bank worker happiness. As a result, bank management ought to focus on job happiness and work-life balance.

Manandhar (2016) examined work-life balance and how it affected Nepalese commercial banking employees' job happiness and productivity. This study looked at how work-life balance affected worker output and satisfaction with work. The policies on welfare, flexibility, leave, and work design have been chosen as independent factors. Performance and work satisfaction among employees are dependent variables. 206 respondents from 25 Nepali commercial banks made up the survey's sample. In order to fulfill the objectives of the research, organized questionnaires are created. Regression models were generated in order to assess the relevance and significance of work-life balance policies in Nepalese commercial banks with regard to employee job satisfaction and performance. The result found that work-life balance policies such as those pertaining to flexibility, welfare, leave, and job design had a significant effect on workers' performance and job satisfaction. It suggests that employee work satisfaction and performance would be higher if flexibility was implemented correctly. In a similar vein, when welfare programs are implemented well, worker performance and job satisfaction rise. Improved leave policies also result in higher job satisfaction and performance among employees. The outcome also showed that employee work happiness and performance rise with well-designed jobs. Regarding flexible policies, welfare policies, leave arrangements, and work design, the beta coefficient was positively significant.

Acharya and Padmavathy (2018) examined work-life balance and job satisfaction in a research conducted by financial institutions in Nepal. This research investigated

organizational characteristics that contribute to workers' higher levels of job satisfaction. A sample of 120 workers was chosen from among the branches of private banks in Nepal's Rupandehi region. Convenient sampling, purposive sampling, and snowball sampling methods were used to choose the samples. The variables that have the most effects on work satisfaction are tracked using the Kano model. The results showed that organizational efforts and career advancement chances for WLB are "Excitement Features" of job satisfaction. The organizational-related characteristics that were more crucial to raising employee job satisfaction were found in this study. The study provided empirical evidence that organizational support for WLB improves employees' job satisfaction.

Kassaw and Agarwal (2018) investigated the effect of work-life balance elements on worker happiness utilizing data from Wolaita Sodo, Ethiopia. The study's primary goal was to investigate the effects of a work-life equilibrium and its constituent elements on employees' fulfillment with their jobs in Wolaita Sodo, Ethiopia. A total sample size of 206 was obtained by carefully choosing the employee responses. Tools for analyzing data included both inductive and descriptive statistics. This study found that organizational backing, job independence, household satisfaction, and WLB management practices are significant predictors of professional satisfaction, whereas work to family disruption work to family disturbance, parental backing, and work overloaded are unimportant predictors of job happiness. The findings show that work load is a major predictor of job satisfaction for female employees but not for male employees, whereas corporate backing and WLB organizational policies are substantial predictors of work satisfaction. The influence of life and work factors on career fulfillment is seen differently by male and female employees.

Adhikari (2019) looked at Nepalese commercial banks' work-life balance in relation to employee satisfaction. The impact of work-life balance on happiness at work in Nepalese commercial banks is the main subject of this study. A planned survey is created and completed by 225 respondents in order to meet the study's objectives. This study employed an analytical and informal exploratory technique. The association has been tested using the multiple regression model. The findings demonstrated the favorable relationships between job arrangement and job satisfaction, education and growth, pay and perks, and balancing work and life. When

it comes to work satisfaction, the regression's findings showed that every variable had positive and significant beta coefficients.

Rahman (2019) investigated work-life balance as a measure of satisfaction with work among Bangladeshi women bankers. Examining the importance of balancing work and life and the factors influencing individuals' level of fulfillment at work was the aim of this investigation. Utilizing SPSS, factor analysis was performed on the data gathered from 128 respondents. Eight factors were ultimately identified, including the nature of work, workplace support, work-life balance programs, salary, other monetary benefits, healthy and stress-free mind, and job satisfaction. The study initially looked the connection between the factors that were discovered in order to ascertain the association between balancing work-life and job happiness for Bangladeshi female bankers. This was followed by an examination of regression. Based on the findings, it is important to emphasize that balancing work-life definitely had a great influence on job happiness. Nevertheless, it is shown that "Available Personal Time," one predictor variable, and work satisfaction did not significantly correlate.

Malik (2020) examined the relationship between satisfaction with job and lifestyle balance among business pilots using Pakistan as a case study. The aim of the investigation was to determine the lifestyle balance among Pakistani professional pilots. The aim of the study was to examine how job satisfaction is affected by conflicts between work and family and work and family. The four commercial aviation businesses in Pakistan that now employ Pakistani commercial pilots were the subject of this study. Convenience sampling will be the technique used, with a concentration on chief pilots, captains, and first officers who fly for pay. 192 pilots participated in the study. Work-family dispute proved to have a stronger correlation with job fulfillment when both job-family conflict and family-work conflict were present. Conversely, a lower level of job fulfillment is the outcome of a work-family dispute.

Dharmawansa and Madhuwanthi (2020) examined perceived work-life balance for the job satisfaction of banking employees in Sri Lanka. The main objective of this research was to ascertain how work-life balance affected Sri Lankan bank workers'

job satisfaction. Organizational and individual characteristics are the indicators of work-life balance. Work demand and organizational support are examples of organizational factors. Family demand and support from family members are examples of individual influences. From a group of 123 those interviewed, initial information was gathered using the survey-based approach. Data that had been gathered were examined using the statistical program SPSS. The research data was analyzed using correlation and multiple regression analysis techniques. Unrelated variables account for 87 percent of the disparities in work satisfaction. The correlation analysis found a strong and positive relationship between employee job satisfaction and work-life balance, family demands, organizational support for work-life balance, and support from family members. The results of the regression analysis showed how each independent variable influenced employees' job satisfaction.

Irma et al. (2020) investigated job fulfillment and balancing work and life: a case investigation of workers in Jakartan banking institutions. This study sought to determine how work-life balance affected employees' job satisfaction in Indonesia's banking sector. A survey was employed as the study's methodology. For the study, multiple regression analysis was used. The study's findings indicated that job satisfaction in Jakarta, Indonesia's banking sector was significantly impacted by work-life balance. Additionally, this study discovered that work-life balance programs, job changes, and work pressure were the most significant markers of work-life balance. The aforementioned analysis's results also showed that three work-life balance variable indicators working hours, working conditions, and work pressure have a negative impact on job satisfaction. Only stress from work, though, has a detrimental effect that is statistically notable. Initiatives to promote work- and job transition indicators, on the other hand, show favorable impacts and both significantly impacted worker happiness.

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 investigated at how work-life balance and high-quality work affect employee participation and job satisfaction. A combination of multiple regressions was used in this investigation. This study demonstrated that employee happiness was positively and significantly impacted by the work-life quality variable. The variable of

job-life balance has a beneficial and important effect on staff engagement. Worker job fulfillment was positively and significantly impacted by the work-life equilibrium variable. It demonstrated how work-life balance may raise job satisfaction among employees. Employee engagement is favorably and strongly impacted by the work-life balance variable. It was discovered that having a balanced life increases worker dedication to work and that job fulfillment characteristics have a beneficial and important effect on staff engagement. It demonstrated the creation of job happiness, which raises employee engagement.

Chalise (2021) examined work life factors and job satisfaction in banking sector of Nepal. The objective of the current study was to determine how workers' work-life quality and job satisfaction related to each other in Nepalese commercial banks. The study explicitly examined the impact of leadership, employee empowerment, learning and development, job security and safety, work environment and facilities, and work environment on job satisfaction. To examine the connections between and within the research variables, regression analyses and relationships were conducted using SPSS. The study's findings demonstrated that employees' life outside of work in Nepalese business banks was positively impacted by happiness at work. Additionally, the survey found that factors influencing the quality of work-life more so than compensation and job stability were the working environment, learning and development, leadership, and employee empowerment.

Saxena and Kumar (2022) investigated the impact of work life balance on job satisfaction: a study of married working women in banks of NCR. This study examined how married women who worked at NCR banks felt about their jobs in relation to work-life balance. A sample of 300 married female employees was selected, and information was collected and evaluated using a questionnaire. Regression analysis and Karl Pearson's correlation, among other appropriate statistical analysis methods, were used for data analysis. This investigation revealed that work load and social support at workplace had poor beneficial effect on job happiness while work autonomy and work life balance policies had great positive effect on job satisfaction. Further, work family conflict had insignificant negative effect on job satisfaction.

Naidu et al. (2022) conducted an empirical investigation of the lifestyle balance and satisfaction with work of working women in the banking sector, specifically focusing on Bangalore City. Analyzing the impact of balancing family life and job fulfillment on working women in the banking industry was the primary goal of the study. 212 working women from a few Bangalore City banking organizations participated in the survey. For analyzing the data, descriptive statistics, correlation estimation, and numerous regression analyses were employed. This study found that work life imbalance, over workload, working hours, transport, transfer policy, branch manager support had significant positive effect on job satisfaction in selected public sector banks in Bangalore City.

Thomson and Sikawa (2023) analyzed balancing work life and staff job happiness in Tanzania banking sector: case of CRDB and NMB Banks in Moshi municipality. This study used the case studies of CRDB and NMB Banks in Moshi Municipality to assess the impact of life style balance on employee job happiness in Tanzania's banking industry in order to generalize the findings. The specific aim of the study was to determine the impact of flexible work arrangements on job satisfaction among employees in Tanzania's banking sector. 91 staff members were chosen from the population for the study using a descriptive survey research design and a stratified sample technique. The study employed multiple regression and theme techniques to examine both quantitative and qualitative data collected from the participants. SPSS Version 23 was utilized for the analysis of the data obtained from the sample. The study's findings indicated that, in Tanzania's banking sector, staff job satisfaction was significantly positively impacted by weekend work, but it was negatively impacted by remote work, flextime, and part-time employment.

Miswadi and Mansor (2023) examined the connection between the work-life balance elements and satisfaction with employment in a sample of executives in the business banking industry. The study's main goal was to evaluate the relationship between a balanced life at work and happiness at work among professionals in the commercial banking sector. The influence of three work-life balance sub-factors motivation, corporate culture, and flexible work arrangements on employee job satisfaction is examined in this study. Executives at a Johor Bahru-based commercial bank were given questionnaires, and 213 of them answered. The gathered information supported

the hypothesized correlations between work-life balance sub-factors and job satisfaction as well as the relationship between the tested variables. According to the study, job satisfaction and flexible work schedules were significantly positively correlated. Likewise, there was a strong positive correlation found between work satisfaction and corporate culture and motivation. The study's findings can be used as a standard for management that wants to raise employee work satisfaction.

Khan et al. (2023) looked on how balancing work and life affected working women in the banking sector. Examining the effects of work-life balance on the private lives of working women in the financial sector in Larkana, Pakistan, was the main goal of the study. A uniform survey was employed to gather information from 266 female bank workers in Larkana. Multiple regression analysis and descriptive statistics were utilized in this study to analyze the data. This study found that women's personal lives were negatively impacted by long work hours, but they were positively impacted by income packages and being married, and working women's personal lives were typically positively impacted by work-life balance (WLB). Additional benefits are provided by financial businesses that have positive work-life policies and practices. According to our research, female employees in the banking sector will be more devoted and productive if they have a healthy work-life balance.

Bastola (2023) analyzed impact of work life balance on employee job satisfaction in Nepalese insurance companies. The study's primary goal was to find out how a balanced life at work impacts employee happiness in Nepali insurance companies. The study was carried out using primary data from 147 respondents. To achieve the goals of the study, a methodical checklist is developed. Regression models and correlation values are generated to ascertain the significance and effect of life outside of work on employee happiness in insurance companies in Nepal. The findings demonstrated that work contentment was positively impacted by rewards and recognition. The findings also showed that job satisfaction was positively impacted by the workplace. Job satisfaction also rose with more hours worked. Work happiness is positively impacted by company culture as well. Similarly, the findings demonstrated that staff happiness inside the company was positively impacted by supervisory assistance. Job happiness is positively impacted by job layout as well.

Rathi and Islam (2024) analyzed work-life balance and job satisfaction as predictors of job performance among bankers: a cross-sectional study. The primary aim of the research was to assess the correlation among bankers' job performance, job happiness, and work-life balance. A deliberate selection process resulted in a total of 100 participants from various public and commercial banks in Dhaka. Data was gathered using four different surveys. Inductive and descriptive statistics were employed to analyze the gathered data utilising SPSS version 25. The association between work-life balance, job satisfaction, and job performance was shown to be strong and positive. The findings also showed that job satisfaction is the best predictor of job performance, with work-life balance and job satisfaction predicting job performance both separately and together.

Adhikari and Gyawali (2024) analyzed does work-life balance predict job satisfaction? The purpose of the study was to determine how bank workers' job satisfaction related to factors that affect work-life balance, such as employment flexibility, job design, and leave provisions. A quantitative technique based on a descriptive study design is employed using a structured, closed-ended primary data survey among bank workers in the Kapilvastu district to illustrate the relationship between variables. To get 154 valid replies, a convenient sampling strategy was used. Multiple regression analysis and exploratory factor analysis are used to obtain the gathered data. According to this study, job design had an insignificant detrimental influence on job satisfaction, whereas work flexibility had a large positive impact. Additionally, the availability of leaves significantly improved bank employees' job satisfaction.

Paudel (2024) analyzed determinant of quality of work life and its impact on staff job satisfaction in Nepalese organizations. The aim of this research was to examine and evaluate several aspects of work life quality in various organizations within the Nepali environment. Because positivist prospective research facilitates the formation of hypotheses based on accepted ideas, it was used for this study. The study utilized a causal-comparative research design in order to determine the causes and effects of specific variables. The primary data was gathered by means of a series of structural questionnaires from 415 Staff members who worked in various companies and in various job roles. The f-test, mean, standard deviation, and multiple regression were

used in the analyses. The study found that in Nepalese enterprises, there was a statistically significant correlation between organizational process, organizational culture, reward and benefits, and job satisfaction and work and workplace.

Subedi and Bhandari (2024) investigated the work-life balance and job satisfaction: Evidence from female employees in Nepalese commercial banks. The primary objective of this research was to investigate the connection between female employees' job satisfaction and work-life balance in Nepalese commercial banks. Descriptive and casual comparative study methodologies were employed to examine the connection between work-life balance and employee satisfaction. According to this study, the job happiness of female employees at Nepalese business banks was significantly improved by flexible work policies and leave provisions. Then, job fulfillment was significantly impacted negatively by work pressure. However, female workers' happiness at work in Nepalese business banks was unaffected by job layout.

Table 1

Summary of empirical review

S.N.	Author (s)	Title	Objective	Methodology	Major findings
1	Arunika and Kottawatta (2015)	The effect of work life balance on employee job satisfaction among non-executives in the public banking sector in Colombo District.	The main intent of the investigation was to examine how work-life balance affected other people' happiness at work in the Colombo district's public banking industry.	Using SPSS (version 16.0), the information analysis process comprised multivariate, multifaceted, and multimodal analytic methods.	The study's findings highlight the adverse correlation between work-life balance and job fulfillment, with work-life harmony accounting for 78.9% of job satisfaction (sig-0.000). Job satisfaction was adversely connected with stressful work life stress, work pressure, and work to personal disturbance, with the exception of job flexibility.
2	Fayyazi and Aslani (2015)	The impact of work-life balance on employees' job satisfaction and turnover intention; the moderating role of continuance	The present research set out to examine how work-life balance (WLB) affected workers' intentions to leave and their level of happiness at work.	The data gathered from 265 questions filled out by workers at an Iranian economic business was analyzed using a regression approach.	The results demonstrated a substantial negative association between WLB and planned turnover and an important beneficial relationship between WLB and work satisfaction. Additionally, the association between WLB and desire to leave is totally mediated by work satisfaction.

		commitment			
3	Ganapathi (2016)	Ganapathi, R. (2016). A study on work life balance and job satisfaction of women employees working in new private sector banks. Journal of Management Research and Analysis, July-September, 3(3), 126-130.	Investigating the work-life equilibrium and happiness at work of female employees in Chennai's newest private bank was the aim of this latest study.	The multiple linear regression was used for data analysis.	The results showed that the work-life balance of female workers in new private sector banks was influenced by work-life balance rules, workload, organizational assistance, and financial support. The findings showed that the socioeconomic condition of female workers and factors influencing work-life balance in newly established private sector banks differed significantly
4	Weerasooriyaarachchi (2016)	Impact of work life balance on job satisfaction of non-managerial employees in selected private banks in Colombo District.	Finding the connection between balancing work and life and job satisfaction among non-management staff in Sri Lanka's corporate banking industry was the primary goal of the study.	The data analyzed using SPSS computer package and it included bivariate analysis.	According to the study's findings, there was a slight association between work satisfaction and non-managerial employees' happiness at work at a few privately owned banks in the Colombo region. It is concluded that work life balance is an important factor that directly affects the job satisfaction in private banks.
5	Manandhar (2016)	Work life balance and its impact on employee job satisfaction and performance on Nepalese commercial banks.	This study looked at how balancing life and work affected workers' success and happiness at work.	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.
6	Acharya and Padmavat	Work life balance and job satisfaction:	This study examined the organizational related factors	Kano model is used to track the variables that had the	Findings showed that career growth opportunities and organizational initiatives for WLB are "Excitement

	hy (2018)	A study from private banks of Nepal.	that lead to greater job satisfaction of employees.	highest impact on job satisfaction.	Features” of job satisfaction. This study identified the organizational related variables, which were more important to enhance the job satisfaction of employees.
7	Kassaw and Agarwal, (2018)	Effect of work life balance determinant s on satisfaction of working employees: evidence from Wolaita Sodo, Ethiopia.	The study's primary goal was to examine how life outside of work and related factors affect workers' happiness at work in WolaitaSodo, Ethiopia.	The data was analyzed using inductive and descriptive statistics.	This study discovered that while work to familial relationships interference, family to work disruption work assistance and work overload are meaningless predictors of work satisfaction, organizational backing, job independence, home life satisfaction, and WLB management practices are noteworthy predictors of work satisfaction.
8	Adhikari (2019)	Quality of work-life for job satisfaction in Nepalese commercial banks.	The influence of work-life quality on employee happiness in Nepalese business banks is the focus of the present research.	In this study, a descriptive and informal comparative research approach was employed. The association has been tested using the model with several regressions.	The findings indicate that job fulfillment has a beneficial relationship with education and advancement, job design, salary and rewards, lifestyle integration, and employment environment. The results of the regress demonstrate that all variables' beta coefficients are favorable and significantly correlated with work satisfaction.
9	Rahman (2019)	Work- life balance as an indicator of job satisfaction among the female bankers in Bangladesh.	The intent of this study was to find out how important having a balanced life is and what factors affect their degree of 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	This study found that balancing work-life has definitely a substantial impact on job happiness. However, one predictor variable namely ‘Available Personal Time’ is found not to have a significant relationship with Job Satisfaction.
10	Malik (2020)	Association of work-life balance and job satisfaction in	Examining the effects of job-family and family-work interactions on job fulfillment	This study used multiple regression analysis to achieve the objectives.	It was determined that, in the presence of both job-family conflict and a dispute between work work-family conflict has a stronger link with job satisfaction, whereas work-

		commercial pilots: A case study of Pakistan.	was the goal.		family tension leads to a lower degree of job fulfillment.
11	Dharmawansa and Madhuanthi (2020)	Perceived work-life balance for the job satisfaction of banking employees in Sri Lanka.	This study's primary goal was to ascertain how balancing work and life affected Sri Lankan banking workers' job satisfaction.	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.
12	Irma et al. (2020)	Work-life balance and job satisfaction: A case study of employees on banking companies in Jakarta.	This study sought to determine how work-life balance affected happiness at work in Indonesia's banking sector. The approach used in this research is a survey.	To complete the investigation, a mixture of regression analyses was used.	According to the study's findings, job fulfillment in Jakarta, Indonesia's banking sector was significantly impacted by work-life balance. Additionally, this study discovered that work hardship, job change, and work-life balance initiatives were the most significant predictors of work-life balance.
13	Arief et al. (2021)	Effect of quality work of life (QWL) and work-life balance on job satisfaction through employee engagement as intervening variables.	Through employee involvement, this study examined how work-life balance and high-quality work affect happiness at work.	This study used multiple regression analysis.	According to this study, job satisfaction is positively and significantly impacted by the quality of the work-life variable. Staff engagement is positively and significantly impacted by the quality of the work-life variable. Employee job fulfillment is positively and significantly impacted by the work-life equilibrium variable.
14	Chalise (2021)	Work life factors and job satisfaction in banking sector of Nepal.	The current study sought to determine the impact of job satisfaction on the work-life harmony of Nepalese financial institution employees.	Regression modeling and relationships were used to look at how the research variables related to one another.	According to the study's findings, workers' work-life balance at Nepalese commercial banks was positively impacted by happiness at work. Furthermore, the study found that characteristics of work-life quality such as salary and job stability had less of an influence on work-life quality

					than did the atmosphere at work, education and growth, leadership, and worker empowerment.
15	Saxena and Kumar (2022)	Impact of work life balance on job satisfaction: a study of married working women in banks of NCR	This study examined how married women who worked at NCR banks felt about their jobs in relation to work-life balance	Regression analysis and Karl Pearson's correlation, among other appropriate statistical analysis methods, were used to examine the data	This study found that work load and social support at workplace had insignificant positive effect on job satisfaction while work autonomy and work life balance policies had significant positive effect on job satisfaction. Further, work family conflict had insignificant negative effect on job satisfaction.
16	Naidu et al. (2022)	Work life balance and job satisfaction among the working women in banking sector: An empirical study with reference to Bangalore City	The main objective of the study was to analyze the effect of work life balance and job satisfaction among the working women in banking sector	Descriptive statistic, correlation analysis and multiple regression analysis were used for data analysis	This study found that work life imbalance, over workload, working hours, transport, transfer policy, branch manager support had significant positive effect on job satisfaction in selected public sector banks in Bangalore City.
17	Thomson and Sikawa (2023)	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 .	Multiple regression and thematic approaches were used to analyze quantitative and qualitative information gathered from the respondents	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.
18	Miswadi and Mansor (2023)	Exploring the nexus of work-life balance sub-factors and job satisfaction: A study on executives in the commercial banking	The study's primary goal was to assess the connection between job fulfillment and a balanced life at work among financial executives.	A correlation approach was utilized in this study to examine the data.	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.

19	Khan et al. (2023)	Impact of work-life balance on working women in the banking sector.	The study's primary goal was to find out how work-life balance impacts working women's personal lives in Pakistan's Larkana city banking sector.	This study used descriptive statistic and multiple regression to analyze the data.	This study shown that while extended work hours had an adverse affect on women's daily lives, a good work-life balance (WLB) typically had a positive impact. Additionally, income incentives and relationship status had positive benefits.
20	Bastola (2023)	Impact of work life balance on employee job satisfaction in Nepalese insurance companies.	The main objective of the research was to investigate how work-life balance affects employees' job satisfaction in insurance businesses in Nepal	Regression models and correlation coefficients were estimated for data analysis.	The results showed that incentives and recognition had a positive impact on work satisfaction. The results also indicated that the working environment and working hour had a positive impact on job satisfaction. Likewise, organizational culture, supervisory support and job design had a positive impact on job satisfaction.
21	Rathi and Islam (2024)	Work-life balance and job satisfaction as predictors of job performance among bankers: A cross-sectional study.	The investigation's main objective was to assess the connection between bankers' career success, job happiness, and work-life balance.	Using SPSS version 25, inductive and descriptive statistics were used to examine the collected data.	Results revealed a significant and positive relationship between work-life balance, job satisfaction, and job performance. The results also revealed that work-life balance and job satisfaction predict job performance individually and jointly, where job satisfaction is the strongest predictor of job performance.
22	Adhikari and Gyawali (2024)	Does work-life balance predict job satisfaction?	The study sought to determine how time management factors and bank employee happiness relate to one another.	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.
23	Paudel (2024)	Determinant of quality of work life and its impact on staff job satisfaction in Nepalese organization	The aim of this research was to examine and evaluate several aspects of work life quality in various organizations	The f-test, mean, standard deviation, and multiple regression were used in the analyses.	The study found that in Nepalese enterprises, there was a statistically significant correlation between organizational process, organizational culture, reward and benefits, and job satisfaction and work and workplace.

	s	within the Nepalese environment.			
24	Subedi and Bhandari (2024)	Work-life balance and job satisfaction: Evidence from female employees in Nepalese commercial banks	The study investigated the connection between female employees' job satisfaction and work-life balance in Nepalese commercial banks	Descriptive and casual comparative study methodologics were employed to examine the connection between work-life balance and employee satisfaction	According to this study, the job satisfaction of female employees at Nepalese commercial banks was significantly improved by flexible work policies and leave provisions. Then, job satisfaction was significantly impacted negatively by work pressure. However, female workers' job satisfaction in Nepalese commercial banks was unaffected by job design.

Source: Self Employed

2.4 Research gap

A research gap refers to the difference between existing studies and the current research focus. In the context of Nepal, there has been little investigation into work-life balance and job satisfaction specifically among female bankers. For instance, Arunika and Kottawatta (2015) conducted a random survey of 224 employees in public banks in Colombo. Acharya and Padmavathy (2018) surveyed 120 employees from various branches of private banks. Manandhar (2016) examined factors such as flexibility policy, welfare policy, leave provision, and job design as explanatory variables. However, this study expands on previous work by analyzing data from 384 respondents within the Kathmandu Valley. It also introduces different variables, including workload, job autonomy, workplace support, work-life balance policies, work-family conflict, and salary. This clearly highlights a gap both in terms of sample size and the range of variables examined, providing a basis for comparison with earlier studies. Additionally, various sectors need to provide flexible working hours and implement policies that address the specific needs of female employees in the workplace. A review of previous studies reveals that work-life balance among female employees in the banking sector has typically been examined on an individual basis. Therefore, this research aims to conduct a comprehensive analysis of work-life balance within the country's banking sector. Given Nepal's unique cultural and socio-economic context, these factors may significantly shape how work-life balance and job satisfaction are perceived and experienced.

CHAPTER - III

RESEARCH METHODOLOGY

Research methodology is a structured approach to solving a problem through the systematic gathering, recording, analyzing, interpreting, and presenting of data related to different aspects of the phenomenon under study. The methodology outlined in this paper details the procedures and techniques used at each stage of the research. This chapter covers the research design, population and sample, sampling methods, types and sources of data, and the analytical techniques employed.

3.1 Research design

This study employs both descriptive and causal-comparative research designs to address key issues related to work-life balance and job satisfaction among female bankers in Nepal. The descriptive design is used to examine the current status of work-life balance factors that contribute to strong job satisfaction within Nepal's banking sector. Meanwhile, the causal-comparative design is applied to explore the cause-and-effect relationship between work-life balance and job satisfaction.

3.2 Population and sample, and sampling design

The total population for this study consists of all female employees working in 17 development banks. A sample, which is a smaller subset of this population, was selected using convenience sampling—a non-probability sampling method. To gather diverse responses, survey questionnaires were personally distributed to female bank employees across multiple branches in the Kathmandu Valley. Participants voluntarily agreed to complete the questionnaire when approached upon entering the banking hall for their business. Since the exact population size was unknown, the researcher used Cochran's (1977) formula for determining sample size in an infinite population.

$$n = \frac{Z^2 p(1-p)}{e^2}$$

n= sample size, Z=1.96 from the normal area table, if there is population infinite then put the value of p=0.50, and e= error which is 5 percent so the value of e is 0.05.

$$n = \frac{Z^2 p(1-p)}{e^2} = \frac{1.96^2 \times 0.50(1-0.50)}{0.05^2}$$

= 384.1458821

So, the sample size of the study is 384.

Because the researcher has selected which respondents to contact, the convenience sampling approach is employed to contact the sample responders for this study. Therefore, in comparison to other sampling techniques, it is a simple means of obtaining information.

3.3 Nature and sources of data, and instruments of data collection

Primary data were collected to gather information about employees' perceptions of the current work-life balance and job satisfaction among female bankers in Nepal. A structured questionnaire using a 5-point Likert scale was distributed to bank employees to obtain this data.

3.4 Method of analysis

Several statistical methods were used in the research. The following subsections list the statistical instruments that were employed in this writing and statistical analysis to examine the data findings:

Mean

The average is the mathematical average of a range of values or quantities and is computed by dividing the sum of all values by the number of values. It makes reference to the average that is the focus of the study or that is used to ascertain the central tendency of the data. One widely used and easily understood indicator of central tendency is the arithmetic mean. It is computed as the number of data points divided by the total number of data points in a population. The means of the respondents' responses to the several variables in the Likert scale question is calculated in this study. The average response to the Likert scale inquiry is calculated for each sample.

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

Where,

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

n = No. of statements

Standard Deviation

A collection of data values' degree of variation or dispersion may be measured using the standard deviation, which is the measure of dispersion. One approach to characterize it is as the positive square root of variance. One useful aspect is that, unlike variance, the standard deviations is displayed in the same units as the data. If the data points diverge farther from the mean, the set of data has a larger deviation. Consequently, when data dispersion grows, so does the standard deviation. The average variance of the Likert scale responses is calculated for each sample in this study.

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

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

The difference between numbers in a data collection is measured as variance. The variance measures how far every value in the collection deviates from the mean. Variance is calculated by squaring the differences between each number in the set and the mean, then dividing the sum of the squares by the total number of values in that set. Variance for the replies given on a Likert scale for each sample is computed in this study. The degree to which a collection of data deviates from one another is measured statistically as variance. Since variance quantifies the deviation from an average or mean, it is utilized in statistics for probability distribution.

ANOVA

An assortment of statistical models and the estimate techniques that go along with them are called analysis of variance (ANOVA), and they are used to examine how the group means in a sample differ from one another. Instead of testing for particular differences between means, ANOVA is used to test for broad differences. This method uses a nominal-level variable with two or more categories to evaluate possible

differences in a scale-level dependent variable. In its most basic version, ANOVA extends the t-test to more than two groups and offers a statistical test to determine if the population means of several groups are equal. When comparing three or more group means for statistical significance, ANOVA is helpful. Theoretically, it is comparable to multiple two-sample t-tests. The Fisher analysis of variance is another name for this test.

Correlation Coefficient (r)

The correlation coefficient shows how one independent variable is related to another independent variable. It is a method for determining the relationship between these two variables. If the two variables are so tightly related that any shift in the value of the independent variable causes a change in the value of the dependent variable, then the two variables are said to have a correlation coefficient. In this study, correlation for replies on a Likert scale is calculated to identify the degree of link between independent and dependent variables for each 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

Regression

Regression analysis is one statistical method for determining the strength of the relationship between one or more independent variables and one or more dependent variables. In order to comprehend the interactions between variables, it incorporates a variety of modeling and analysis tools. To ascertain the direction of each sample's relationship between the independent and dependent variables, regression is computed for the responses given on a Likert scale. The following equation represents the relationship's theoretical model:

$$JS = \beta_0 + \beta_1 WL + \beta_2 JA + \beta_3 WPS + \beta_4 WLBP + \beta_5 WFC + \beta_6 S + \varepsilon$$

Where,

JS= Job Satisfaction

WL= Work Load

JA= Job Autonomy
WPS= Workplace Support
WLBP= Work Life Balance Policies
WFC= Work Family Conflict
S= Salary
 β_0 = The intercept (constant)
 $\beta_1, \beta_2, \beta_3, \beta_4, \beta_5, \beta_6$ = Coefficient of variables
 ε = Error term.

3.5 Research framework and definition of the variables

The researcher designed the following research framework for the study based on reviews of the theoretical and empirical literature.

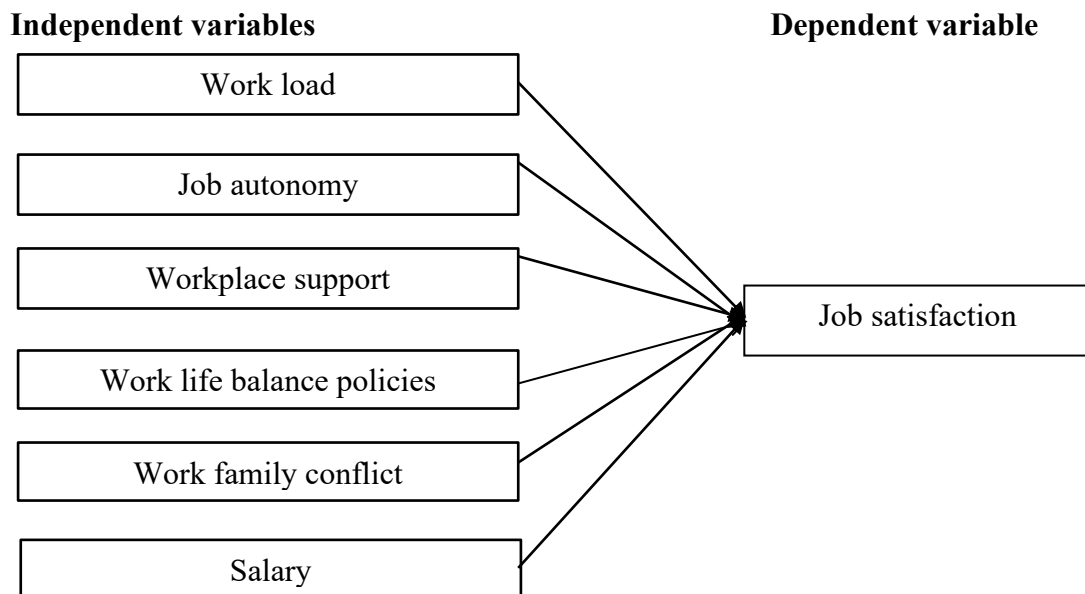


Figure 1 Research Framework of the Study

Source: Saxena and Kumar (2022)

Independent variables

Work load

Because of their job accountability, employees are expected to do more than they can easily do, their occupations keep them away from their families, they are eager to take on more work at full capacity, and the introduction of new ideas puts pressure on them. Consequently, this element is referred to as the work load. Workload was shown to have a negligible beneficial impact on job satisfaction by Saxena and Kumar

(2022). Likewise, Kassaw and Agarwal (2018) came to the conclusion that job satisfaction was unaffected by workload.

Job autonomy

The term "job autonomy" describes a physical act or series of actions pertaining to the assignment of duties and the creation of a chain of command that gives workers more decision-making authority than they previously possessed over the completion of their main work tasks. Job autonomy is likely to provide workers the flexibility to choose how they do their duties inside the company, which is likely to improve their general job satisfaction and lessen the emotional and mental strain that comes with handling certain emotions. According to Saxena and Kumar (2022), job satisfaction was significantly improved by work autonomy. Similarly, Kassaw and Agarwal (2018) found that job satisfaction was significantly improved by work autonomy.

Workplace support

Employee views of WLB assistance have a direct impact on both job performance and job happiness. According to Forsyth and Polzer (2007), work satisfaction increases with perceived employer support. Employee job satisfaction and work-life balance are known to be significantly impacted by additional organizational or workplace assistance. Employee work-life balance is positively correlated with workplace support (Yahya & Ying, 2014). According to research by Ganapathi (2016) and Rahman (2019), workplace or organizational assistance had a substantial and favorable impact on women workers' job satisfaction in newly established private sector banks.

Work life balance policies

It consists of a clear and established WLB policy, guidelines for employees to adhere to and accept the policy, bank policies that assist employees in fulfilling their family obligations, programs created especially to assist employees in maintaining WLB, trainings for employees on WLB, and the application of WLB policies that facilitate employees' work and make them aware of their banks' WLB policies. Thus, work-life balance policies are the name given to this component. Work-life balance policies significantly improved workplace satisfaction, according to Saxena and Kumar

(2022). Similarly, work-life balance rules significantly improved job satisfaction, according to Kassaw and Agarwal (2018).

Work family conflict

Work-family conflict, a type of inter-role conflict, can result from pressures from the work and family domains, which are sometimes compatible. Theoretical positions on work-life conflict include social identity theory, role theory, boundary theory, and compensation theory. According to Saxena and Kumar (2022), work-family conflict had a negligible detrimental impact on job satisfaction. Arunika and Kottawatta (2015) came to the conclusion that work-family conflict significantly lowers job satisfaction.

Salary

The role of salary in human resource management is to provide both monetary and nonmonetary benefits in return for an employee's contributions to the company. To demonstrate its effectiveness, every compensation plan should tie pay to performance. Under such a system, incentives are given based on performance rather than length of service. It has a direct impact on bank employees' work happiness. According to Bastola (2023), pay significantly improved job satisfaction. Rahman (2019) also came to the conclusion that work satisfaction was significantly impacted by compensation.

Dependent variable

Job satisfaction

Numerous theories, ranging from Maslow's Hierarchy of Needs to the Genetic Theory of Needs, have been used to characterize job satisfaction. The degree of pleasure and happiness that person has with their work, which influences their performance on the job, is a clear definition of job satisfaction (Arunika & Kottawatta, 2015). Similar to WLB, work satisfaction is a crucial notion that employers should understand and address whenever feasible since an employee's attitude toward the company will be influenced by their degree of satisfaction (Irma et al., 2020). Arunika and Kottawatta (2015) are supported by another definition of job satisfaction, which describes it as a "direct measure of utility an employed person obtains from his/her current employment."

CHAPTER - IV

RESULTS AND DISCUSSION

Since the investigator said in the previous chapters, the main objective of this study is to investigate the work-life balance and job satisfaction of female bankers in Nepal. Consequently, the analysis and conclusions of the debate are covered in this chapter, which is broken up into three pieces. The first component consisted of the study's demographic profile, descriptive analysis, and variable correlation evaluation. The linear regression strategy assumptions were met in the second section, and the regression's findings were shown in the third. Data analysis methodologies were used to determine the ratio of the chosen dependent and independent variables as well as the ratio scale measurement for further statistical analysis. The gathered data was statistically examined using SPSS version 26.

4.1 Results

4.1.1 Respondents demographic profile

The demographic analysis and interpretation of primary survey data are covered in this section. This section examines the characteristics of the respondents' present positions, length of work, education, and age. The Kathmandu Valley is home to all of the responders.

Table 2

Age description of respondents

Options	No. of respondents	Response (percent)
20-29	139	36.20
30-39	187	48.70
40 and above	58	15.10
Total	384	100

Note. Opinion survey, 2025

Table 2 provides an age description of the respondents, indicating that 48.70 percent of the respondents are in the 30- to 39-year-old age range. The age group of female employees in the Nepalese development banks who are 40 years of age and older has the lowest proportion. Nonetheless, the majority of responders are young. Furthermore, of the respondents, 36.20 percent identified as belonging to the 20–39 age group and 15.10 percent as representing the 40+ age group. This suggests that

84.90 percent of all female workers of Nepalese development banks are young, active, and employed by development banks, among other establishments.

Table 3

Education level of the respondents

Options	No. of respondents	Response (percent)
Up to Bachelor	183	47.66
Master's and above	201	52.34
Total	384	100

Note. Opinion survey, 2025

Table 3 presents the educational profile of the respondents. According to the survey, of the 384 female employees who were interviewed, 201 (52.34 percent) had master's degrees or above, while 183 (47.66 percent) had only a bachelor's degree. The findings imply that the majority of the interviewees were able to read and understand the questionnaires used in this study. Consequently, the participants were able to provide precise responses and exhibit their comprehension of work-life equilibrium and job contentment in Nepalese development banks.

Table 4

Work tenure of respondents

Options	No. of respondents	Response (percent)
0-2 yrs	132	33
3-6 yrs	156	39
More than 6 yrs	112	28
Total	400	100

Note. Opinion survey, 2025

Table 4 presents the work tenure description of the participants, indicating that 39.00 percent of the sample, or 156 respondents, had between three and six years of experience. Additionally, it is discovered that 112 respondents, or 28.0 percent, have worked in banks for more than six years, while 132 respondents, or 33.00 percent, have worked in banks for less than two years. According to the study's findings, the majority of female employees have sufficient experience to do their jobs effectively and productively. The results show that the respondents had a medium level of experience.

Table 5*Current position in your organization*

Options	No. of respondents	Response (percent)
Assistant level	146	38.02
Officer level	152	39.58
Managerial level	62	16.15
Senior managerial level	24	6.25
Total	384	100.00

Note. Opinion survey, 2025

Table 5 shows the respondents' current organizational position. Officer-level positions are held by around 39.58 percent of the female bankers who answered the survey. Next in line are posts at the assistant level (38.02 percent), managerial level (16.15 percent), and senior manager level (15.32 percent).

4.1.2 Summary of descriptive analysis

The work-life balance and job satisfaction of female bankers in Nepal were assessed using the mean value and standard deviation of each parameter. The choice of the rule (a threshold point) for the mean values was established and evaluated using trustworthy sources provided by Creswel (2012). A mean value of less than 1.5 denotes extremely low, 3.5-4.5 denotes high, 2.51-3.5 denotes moderate, and ≥ 4.5 denotes very high, according to Creswel (2012). Based on this mean score evaluation, the researcher gave the participants' means score for each category of variable explanations.

Table 6*Summary of variables*

Study Variables	Mean	Std. deviation	Evaluation of mean score
Work load (WL)	3.7780	.90041	High
Job autonomy (JA)	3.7845	.77637	High
Workplace support (WPS)	3.7767	.84973	High
Work life balance policies WLBP)	3.8262	.79544	High
Work family conflict (WFC)	2.3542	.82761	Low
Salary (S)	3.8385	.74616	High
Job satisfaction (JS)	3.7259	.81910	High

Note. Appendix-I

Table 6 presents the study's findings, which indicate that the mean score for job satisfaction is 3.7259, indicating a high level. It demonstrates that the range of all

Nepalese development bank element is 2.3542 to 3.8385. When compared to the other elements work load, job autonomy, workplace support, work life balance policies, work family conflict, salary had the highest mean score value, 3.8385. Given that the highest mean score of 3.8385 is the overall value, this suggests that salary is the major factors in this study. In other words, it is clear that most respondents thought their job satisfaction level was good and that salary had a significant impact on job satisfaction in Nepalese development banks. Meanwhile, work load, job autonomy, workplace support, work life balance policies and work family conflict element got an overall mean score of 3.7780, 3.8745, 3.7767, 3.8262 and 2.3585 respectively.

4.1.3 Correlations analysis

To determine the work-life balance and job satisfaction of female bankers in Nepal, correlation analysis was performed. The relationship between the dependent and independent variables bank workers' job satisfaction and work-life balance—is shown in the following tables. In order to ascertain the relationship between the variables, correlation analysis was employed in this investigation. The researcher calculated the association coefficient value in this investigation using the SPSS program. The correlation research concentrated on the general association between workers' job satisfaction and work-life balance in banks.

Table 7

Pearson correlation coefficients of study variables

	WL	JA	WPS	WLBP	WFC	S	JS
Work load (WL)	1						
Job autonomy (JA)	.496** (.000)	1					
Workplace support (WPS)	.482** (.000)	.444** (.000)	1				
Work life balance policies WLBP)	.584** (.000)	.408** (.000)	.395** (.000)	1			
Work family conflict (WFC)	-.648** (.000)	-.514** (.000)	-.293** (.000)	-.427** (.000)	1		
Salary (S)	.685** (.000)	.412** (.000)	.760** (.000)	.532** (.000)	-.421** (.000)	1	
Job satisfaction (JS)	.779** (.000)	.647** (.000)	.635** (.000)	.613** (.000)	-.560** (.000)	.739** (.000)	1

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

Note. Appendix-II

Using a correlation coefficient matrix, Table 7 displays the results of the correlation test between the independent and dependent variables. With a correlation value of 0.779 and a significant value of 0.000, it is evident that work load and employee job satisfaction have a significant positive link ($P < 0.05$). Similarly, the correlation value between job autonomy and employee job satisfaction is 0.647, which has a significant value of 0.000, indicating a significant positive association ($P < 0.05$) between job autonomy and employee job satisfaction. Likewise, the correlation value between workplace support and employee job satisfaction is 0.635, which has a significant value of 0.000, indicating a significant negative association ($P < 0.05$) between workplace support and employee job satisfaction. It can be also concluded that there is a significant positive association ($P < 0.05$) between work life balance policies and employee job satisfaction based on the correlation value between work life balance policies and employee job satisfaction, which is 0.613 with significant value 0.000. It is evident that there is a significant negative link ($P < 0.05$) between work family conflict and employee job satisfaction, as the correlation value between the two variables is -0.560, with a significant value of 0.000. Finally, the correlation value between salary and employee job satisfaction is 0.739, which has a significant value of 0.000, indicating a significant positive association ($P < 0.05$) between salary and employee job satisfaction.

4.1.4 Regression analysis

A range of modeling and analysis techniques are used to examine the relationship between a dependent variable (job satisfaction among employees in Nepalese development banks) and independent variables (work load, job autonomy, workplace support, work life balance policies, work family conflict and salary).

Table 8

Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.880a	.774	.770	.39247

a. Predictors: (Constant), S, JA, WFC, WLBP, WPS, WL

Note. Appendix-III

The R square is 0.776. The implication therefore is that, 77.40 percent of the variation in the dependent variable (job satisfaction) is explained by the independent variables (work load, job autonomy, workplace support, work life balance policies, work family conflict and salary). There is a strong relationship between the variables under investigation, as indicated by the R value of 0.880. This suggests that the independent factors have a major influence on work satisfaction. Regression evaluation and the standard error of estimation are perfectly correlated.

Table 9

Analysis of variance (ANOVA)

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	198.895	6	33.149	215.210	.000b
	Residual	58.070	377	.154		
	Total	256.965	383			

a. Dependent variable: JS

b. Predictors: (Constant), S, JA, WFC, WLBP, WPS, WL

Note. Appendix-III

An examination with ANOVA (F-value) indicates that explains the most possible combination of predictor variables that could contribute to the impact of dependent variable. Results show significant impact of job satisfaction indicator. On the F- values of 215.210 ($p = 0.000 < 0.05$) for work load, job autonomy, workplace support, work life balance policies, work family conflict and salary as job satisfaction proxy, it clearly shows that there is a significant relationship between the dependent variable (job satisfaction) and the independent variables.

Table 10

Regression coefficient of independent variables on job satisfaction

Variables	Coefficients	t-statistics	Sig. or p-value
(Constant)	-.425	-1.992	.047
Work load (WL)	.326	8.548	.000
Job autonomy (JA)	.283	8.613	.000
Workplace support (WPS)	.122	3.222	.001
Work life balance policies (WLBP)	.130	4.028	.000
Work family conflict (WFC)	-.008	-.238	.812
Salary (S)	.237	4.645	.000

a. Dependent Variable: Job satisfaction

Note. Appendix-III

Table 10 presents the regression coefficient of independent variables work load, job autonomy, workplace support, work life balance policies, work family conflict and salary and the intercept value of dependent variable job satisfaction. The coefficient of regression (β) for work load is 0.326. Employee job satisfaction in banks is shown to increase by 0.326 units when one work load unit is adjusted, and the work load p value of 0.000 indicates that it is statistically significant at the five percent significance level. Hence, this is significant positive effect of work load on employee job satisfaction. Similarly, the regression coefficient β for job autonomy is 0.283. job autonomy has a p value of 0.000, which means that it is statistically significant at the five percent significance level. It shows that changes in one unit of job autonomy result in increased 0.283 units in employee job satisfaction in banks. Hence, this is significant positive effect of job autonomy on employee job satisfaction.

At the same time, regression coefficient β for workplace support is 0.122. Employee job satisfaction would increase by 0.122 units if workplace support increased by one, according to this data. The p value of workplace support is 0.001, indicating that it is statistically significant at the five percent significance level. Hence, this is significant positive effect of workplace support on employee job satisfaction in banks. In addition, the coefficient of regression (β) for work life balance policies is 0.130. According to the research, there would be a 0.130-unit increase in employee job satisfaction for every unit increase in work life balance policies. At the five percent significance level, the work life balance policies p value of 0.000 demonstrates statistical significance. Hence, work life balance policies has significant positive impact on employee job satisfaction.

At the meantime, the regression coefficient β for work family conflict is -0.008. Work family conflict has a p value of 0.812, which means that it is statistically insignificant at the five percent significance level. It shows that changes in one unit of work family conflict result in decreased -0.008 units in employee job satisfaction in banks. Hence, this is insignificant negative effect of Work family conflict on employee job satisfaction. Finally, the coefficient of regression (β) for salary is 0.237. According to the research, there would be a 0.237-unit increase in employee job satisfaction for every unit increase in salary. At the five percent significance level, the salary p value

of 0.000 demonstrates statistical significance. Hence, salary has significant positive impact on employee job satisfaction.

4.1.6 Hypothesis testing

The findings of the hypothesis testing based on the regression analysis are shown in this section. The purpose of the hypothesis is to evaluate the connections between the dependent variable, job satisfaction, and the independent variables, work load, job autonomy, workplace support, work life balance policies, work family conflict and salary.

Table 13

Hypothesis test

S.N.	Hypotheses	P-value	Test results
1	H1: There is a significant effect of work load on job satisfaction in Nepalese development banks.	.000	Accepted
2	H2: There is a significant effect of job autonomy on job satisfaction in Nepalese development banks.	.000	Accepted
3	H3: There is a significant effect of workplace support on job satisfaction in Nepalese development banks.	.001	Accepted
4	H1: There is a significant effect of work life balance policies on job satisfaction in Nepalese development banks.	.000	Accepted
5	H2: There is a significant effect of work family conflict on job satisfaction in Nepalese development banks.	.812	Rejected
6	H3: There is a significant effect of salary on job satisfaction in Nepalese development banks.	.000	Accepted

4.2 Discussion

This study's main goal is to comprehend Nepalese female bankers' work-life balance and job satisfaction. It focuses on various factors influencing job satisfaction, including workload, job autonomy, workplace support, work-life balance policies, work-family conflict, and salary. The study also explores the relationship between work-life balance and job satisfaction. Existing research and literature support the idea that these factors directly affect job satisfaction. The correlation analysis in this study showed that workload has a significant positive relationship with job satisfaction among employees in Nepalese development banks, which aligns with

Ganapathi's (2016) findings. However, this result contrasts with Kassaw and Agarwal (2018), who found an insignificant negative relationship between workload and job satisfaction. Similarly, job autonomy was found to have a significant positive association with job satisfaction, consistent with Kassaw and Agarwal's (2018) findings.

The relationship analysis indicates a strong beneficial relationship between workplace support and employee job satisfaction in Nepalese development banks. This finding aligns with the results of Rahman (2019), Dharmawansa and Madhuwanthi (2020), as well as Kassaw and Agarwal (2018) and Naidu et al. (2022). Similarly, work-life balance policies show a significant positive association with job satisfaction, consistent with Rahman's (2019) conclusion and supported by previous studies by Kassaw and Agarwal (2018) and Subedi and Bhandari (2024). Conversely, work-family conflict has a negative relationship with job satisfaction, echoing the findings of Kassaw and Agarwal (2018). Furthermore, salary is significantly positively related to job satisfaction among employees in Nepalese development banks, consistent with the conclusions of Rahman (2019) and Naidu et al. (2022).

The regression analysis revealed that workload has a strong positive impact on job satisfaction among employees in Nepalese development banks, which is consistent with Ganapathi's (2016) findings. This result also aligns with Kassaw and Agarwal (2018), who reported a positive effect of workload on job satisfaction. However, it contrasts with Saxena and Kumar (2022), who found that workload had no effect on job satisfaction. Similarly, job autonomy was found to have a significant positive effect on employee job satisfaction, consistent with the findings of both Saxena and Kumar (2022) and Kassaw and Agarwal (2018).

The regression analysis also showed a significant positive effect of workplace support on employee job satisfaction. This finding aligns with Ganapathi (2016), who reported a similar positive impact. It is also consistent with the results of Kassaw and Agarwal (2018), Rahman (2019), and Dharmawansa and Madhuwanthi (2020). However, it contradicts Saxena and Kumar's (2022) conclusion that workplace support has no effect on job satisfaction. Additionally, work-life balance policies were found to have a significant positive influence on job satisfaction, supporting the

findings of Saxena and Kumar (2022), Kassaw and Agarwal (2018), and Subedi and Bhandari (2024). Conversely, work-family conflict exhibited an insignificant negative effect on job satisfaction, which is in line with Saxena and Kumar's (2022) results. Moreover, salary showed a significant positive impact on employee job satisfaction in Nepalese development banks, consistent with studies by Bastola (2023), Rahman (2019), and Naidu et al. (2022).

CHAPTER – V

SUMMARY AND CONCLUSION

5.1 Summary

Finding the perfect balance between one's personal and professional lives, along with all of the ramifications that go along with it, is known as work-life balance. The possible negative effects that may arise from its complete absence account for the phenomenon's current degree of importance. The idea of work-life balance aims to help people strike a balance between the conflicting demands of work and home, or how they should meet their personal and professional obligations without putting themselves in a difficult situation. Employee job satisfaction, which is influenced by outside variables, has been divorced from the concept of work-life balance. It aimed to preserve workers' quality of life while also maintaining their productivity levels at work. Given the substantial correlation between work-life balance and employee happiness, banks ought to provide their employees work-life policies and programs. Managers who supervise employees' work-life balance might employ a range of leadership duties to support the bank's success.

The study's main goal is to look at the work-life balance and job satisfaction of Nepali women bankers. The study's other specific goals include analyzing the factors that affect employees' job satisfaction in Nepalese development banks, assessing the relationship between work-life balance and customer satisfaction in these institutions, and investigating the effects of work load, job autonomy, workplace support, work-life balance policies, work-family conflict, and salary on job satisfaction in these institutions. This study addresses basic concerns about work-life balance and job satisfaction in Nepalese development banks using a descriptive and causal-comparative research approach. In order to examine the work-life balance aspects that contribute to high job satisfaction in Nepalese development banks, this study employs a descriptive research approach. To determine the cause and effect of the link between various work-life balance and job satisfaction, a causal-comparative design is employed. The female employees of Nepal's seventeen development banks make up the survey's population. 384 female workers who work for development banks in the Kathmandu Valley are selected as a sample from among them. The convenience

sampling approach is applied. It is a good approach for students since it is quick, affordable, simple to use, and yields qualitative data. Primary data served as the basis for this investigation. SPSS version 26 is used in this study to apply multiple regressions, correlation analysis, and descriptive analysis. In addition to work load, job autonomy, workplace support, work-life balance policies, work-family conflict, and income, this study utilized job satisfaction as its dependent variable.

According to this survey, their perception of their level of satisfaction is high, and the factors that have the biggest impact on it are pay and work-life balance rules. According to the correlation research, employees' job satisfaction and work overload in Nepalese development banks are significantly positively correlated. Likewise, there is a strong positive correlation between job happiness and workplace support and job autonomy. Similarly, policies that promote work-life balance have a strong positive correlation with job satisfaction, but work-family conflict has a negative correlation. Additionally, there is a strong positive correlation between compensation and work satisfaction at Nepal's development banks. The results of the regression analysis showed that job satisfaction is significantly positively impacted by workload. In Nepal's development banks, work autonomy also significantly improves employee job satisfaction. However, work-family conflict has a negligible detrimental influence on job satisfaction, but workplace support and work-life balance policies have a major beneficial impact. Salary also significantly improves the job satisfaction of employees in Nepal's development banks. As a result, this study discovered that work-life balance significantly affects the job satisfaction of employees in Nepal's development banks.

5.2 Conclusion

According to the findings, the main determinants of job satisfaction for female bankers in Nepal include workload, job autonomy, workplace support, work-life balance policies, work-family conflict, and pay. Most respondents concurred that work-life balance and pay policies had a significant impact on their level of satisfaction, and they think that this is because of the high mean value.

According to the correlation research, employee job satisfaction in Nepalese development banks is significantly positively correlated with work overload and job

autonomy. Similarly, there is a strong positive correlation between job satisfaction at Nepal's development banks and workplace support. Work-family conflict has a negative correlation with job satisfaction, but work-life balance policies and pay have a strong positive correlation. Therefore, it can be said that female employees' job satisfaction in Nepalese development banks is strongly correlated with work-life balance.

According to the regression results, job autonomy and workload significantly improve job satisfaction in Nepalese development banks. Employee job satisfaction is also significantly improved by workplace support. Employee job satisfaction is then significantly improved by work-life balance rules. Work-family conflict, however, has a negligible detrimental impact on job satisfaction. Additionally, salaries significantly improve the job satisfaction of employees in Nepal's development banks. Thus, this study came to the conclusion that employee job satisfaction in Nepalese development banks is significantly impacted by work-life balance.

5.3 Implications

This study has the following implications which are as follows;

- The study revealed that workload, job autonomy, workplace support, work-life balance policies, and salary all have a significant positive effect on job satisfaction, whereas work-family conflict negatively impacts employee satisfaction. These findings highlight the importance for HR departments to adapt to the evolving needs of their workforce by enhancing work-life balance initiatives, such as implementing flexible work schedules, providing organizational support, and offering competitive compensation. Moreover, policymakers should promote gender-sensitive workplace reforms that address the unique challenges female employees face in managing both work and family responsibilities. This might include advocating for laws that foster workplace gender equality and create greater career advancement opportunities for women.
- By better understanding the relationship between work-life balance and job satisfaction, bank managers will be able to develop more initiatives that will increase employee satisfaction in their organizations.

- One significant element that has been demonstrated to have a detrimental impact on job satisfaction is work-family conflict. Development banks must look into ways to lessen the conflict between work and family, such offering childcare assistance, flexible scheduling, or remote work choices. Female employees may feel less stressed and be happier in their jobs if this conflict is lessened.
- The bank management may take drastic steps to increase job happiness, such as lowering workplace support, eliminating work-family friction, and pushing workers to put in more hours, given their understanding of the issue.
- This study may provide some of the most recent data, figures, and worries on the association between balancing work-life and job happiness. Lenders and stockholders value the study because of this. Students and aspiring academics can also benefit from this work.
- To find out if the findings from Nepal's banking sector are applicable to other fields, future research might look at how work-life balance impacts job satisfaction in different sectors or industries. There were just six aspects of work-life balance covered in this study. Therefore, other independent variables with a significant number of respondents may be included in future research. Future studies should also look at whether male employees face the same problems as female bankers and, if so, how these factors affect their job satisfaction and work-life balance.

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