

Impact of Work Life Balance on Employee Performance in Commercial Banks

A dissertation submitted to the Office of the Dean, Faculty of Management in partial
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 **“Impact of Work Life Balance on Employee Performance in Commercial Banks”**. The work of this dissertation has not been submitted previously for the purpose of conferral of any degrees nor. It has been proposed and presented as part of requirements for any other academic purposes.

The assistance and cooperation that I have received during this research work has been acknowledged. In addition, I declare that all information sources and literature used are cited in the reference section of the dissertation.

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REPORT OF RESEARCH COMMITTEE

Mr. Kumar Pun has defended research proposal entitled “**Impact of Work Life Balance on Employee Performance in Commercial Banks**”, successfully. The research committee has registered the dissertation for further progress. It is recommended to carry out the work as per suggestions and guidance of supervisor Dr. Binita Manandhar and submit the thesis for evaluation and viva voce examination.

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APPROVAL SHEET

We, the undersigned, have examined the thesis entitled “**Impact of Work Life Balance on Employee Performance in Commercial Banks**” presented by Kumar Pun 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 thesis is worthy of acceptance.

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This study entitled “**Impact of Work Life Balance on Employee Performance in Commercial Banks**” has been prepared in partial fulfillment for the Degree of Master of Business Studies (MBS) under the Faculty of Management, Tribhuvan University is based on research models involving the work life balance and employee performance of commercial banks in Nepal.

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Kumar Pun

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ABBREVIATIONS

A	:	Agree
AD	:	Anno Domini
ANOVA	:	Analysis of Variance
CRM	:	Customer Relationship Management
D	:	Disagree
Etc.	:	Et cetera
Fig.	:	Figure
H ₀	:	Null Hypothesis
IT	:	Information Technology
Ltd.	:	Limited
Max.	:	Maximum
Min.	:	Minimum
MSQ	:	Minnesota Satisfaction Questionnaire
N	:	Neutral
No.	:	Total number of observations
PVTO	:	Perceived Value towards Organization
S.D	:	Standard Deviation
SA	:	Strongly Agree
SD	:	Strongly Disagree
SERVQUAL	:	Service Quality
SPSS	:	Statistical Package for Social Science
TII	:	Training Incentives and Income
WH	:	Working Hour
WLB	:	Work Life Balance

ABSTRACT

The findings showed that the majority of employees are dissatisfied with their jobs, which affects their ability to maintain a proper work-life balance. Many staff members are assigned high-demand tasks with very tight deadlines. After completing one challenging task, they must immediately tackle another similar task. This creates a highly stressful work environment, leading to decreased efficiency and effectiveness, as well as a poor work-life balance. The results revealed a strong connection between work-life balance and employee performance, highlighting the significance of factors such as working hours, training, incentives, perceived organizational value, and work-life balance in motivating employees to excel. Moreover, bank employees noted that fair compensation and rewards for their contributions enhance their productivity. However, differences in perceptions of employee performance are evident across various age groups, genders, occupations, education levels, and income brackets.

Key word: Employee Performance, Work Life Balance, training and incentives, working hour, perceived value

CHAPTER-I

INTRODUCTION

1.1. Background of the Study

After economic liberalization, Nepal's metropolitan markets saw a rapid expansion of banking and financial institutions, which increased competition in the industry. In an effort to hold onto personnel, banks started hiring qualified workers from rival companies and rewarding them with better pay, benefits, training, and career progression. The banking industry in Nepal frequently engages in this practice of interbank staff migration as a result of fierce rivalry and a lack of skilled workers (Bista & Regmi, 2016). Employee retention has grown to be a major concern for many businesses in recent years (Gangwani, Dubey, & Dasgupta, 2016). The labor market is more competitive due to the growing number of businesses looking for talented and competent workers, which is lowering the supply of these workers (Michael, Prince & Chacko, 2016). Talent retention has consequently turned into a global organizational concern.

Benefits or working conditions offered by employers to Journal of Business and Social Sciences (JBSS) employees are seen by them as work-life benefits because they enable employees to manage work and family responsibilities. The impact of family responsibilities on work was the primary emphasis of the idea of work-life conflict at first. It now includes the effect that employment has on relationships, family happiness, and personal stress (Abalkhail & Allan, 2015). The combination of positive and negative emotions that employees feel about their employment is known as job satisfaction. Of the various dimensions of organizational success, job satisfaction among employees is one of the most important. The importance of the human capital's perception of satisfaction in contributing to the achievement of organizational goals has grown with the focus on the human element of management (Chapagai, 2015).

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This study's main goal is to investigate how work-life balance affects employees' performance in the context of Nepal's banking sectors. The study will make use of primary data that was gathered via structured questionnaires. It aims to assess worker performance and pinpoint the main variables affecting worker performance in Nepal's banking industry. The study will also look at the connection between worker performance and how it affects work-life harmony.

In this study, primary data were gathered through the use of structured questionnaires. Based on the previously mentioned principles, information was collected from respondents who are employed by several banks in the Kathmandu Metropolis, both at their head office and branch offices. The questionnaire covers aspects of employee job satisfaction and how work-life balance is affected by it.

1.2 Problem Statement

Maintaining a healthy work-life balance and managing human resources effectively are essential for banks' success, as well as for the expansion and prosperity of the economy as a whole. Therefore, it is crucial to manage human resources effectively and guarantee employee happiness if the banking industry is to prosper. Employees will not work hard and promote a positive company image unless they are happy, according to Devi and Suneja (2013).

This study's primary objective is to look into the connection between worker performance and work-life balance in the banking industry in Nepal. The majority of research shows that work-life balance and employee participation are positively correlated. Studies have indicated that a variety of factors, including job conditions, employee demographics, and personal traits, might impact job satisfaction (Luthans & Thomas, 2011). Employee performance is also influenced by other variables, including pay, working conditions, job

security, team dynamics, supervision, interest in the job, aspirations, and personal characteristics.

Employers ought to provide telework technologies and other such arrangements so that workers can do assignments from home. Furthermore, workers who put in more hours frequently find it difficult to interact with their families, which has a detrimental impact on their work-life balance. The performance of the organization as a whole may suffer as a result of employee turnover and grievances (Arvey et al., 2019).

After economic liberalization, banking and financial institutions grew significantly in Nepal's metropolitan areas, which sparked fierce competition in the industry. In an effort to hold onto talent, banks started luring in highly qualified workers from rival institutions with better pay, chances for professional growth, benefits, and training. The banking sector in Nepal frequently experiences interbank personnel turnover as a result of increased competition and a lack of skilled workers (Bista & Regmi, 2016).

This study aims to investigate the following specific areas: the perceptions of employees regarding absenteeism in Nepalese banking industries; the causes of employee absenteeism; and the relationship between absenteeism in Nepalese banks and factors such as performance, health status, family responsibilities, working conditions, employee relations, occupational stress, and transportation issues. In addition, the study intends to determine the most important factors influencing employee absenteeism and look into the effects of work-life balance, health status, family responsibilities, working conditions, employee relations, occupational stress, and transportation issues on the absence rate (Abalkhail & Allan, 2015). The study found a negative correlation between performance and work-life balance and absenteeism. The problem statement also provides management with suggestions on how to enhance work-life balance in order to improve employee performance in Nepal's banking sectors. In the context of Nepalese banks, this study examines a number of topics pertaining to employee performance and how it affects work-life balance.

- What are the factors affecting employees work performance?
- What is the relationship between work life balance and employees work performance?

- How does the work life balance impact on employee's work performance?

1.3 Objectives of the Study

The following are the study's objectives:

- To analyze the factors affecting the employees performance.
- To examine the relationship between work life balance and employees performance.
- To assess the impact of work life balance on Employees performance.

1.4 Hypothesis

To investigate the association between demographic characteristics and work satisfaction, the following null hypotheses will be tested:

H₂: There is significant relation of working hour on work life balance.

H₁: There is no relationship between training and incentives incomes and work life balance.

H₀: There is significant relationship between perceived value towards organization and work.

1.6 Rational of the study

The banking sector in Nepal will find great value in this study report. It provides banks with in-depth insights about work-life balance and staff performance, and offers help on managing challenges related to its impact on everyday operations. The study also provides policymakers with advice on how to establish policies that acknowledge the significance of work-life balance and its impact on worker productivity and well-being. Additionally, academic institutions and anybody interested in undertaking related research in the future will find the study to be beneficial.

1.7 Limitations of the study

The following are the study's limitations:

- The study is concentrated on impact of work life balance on employee's performance in commercial banks.
- Kathmandu Valley is taken for the study.
- This study is based on primary data.
- This study used statistical tools like regression and correlation.

1.8 Organization of the Study

There are five primary chapters that make up the entire study. They are listed in the following order:

Chapter - I: Introduction

It contains the following: an overview of the study's background, its emphasis, a list of its difficulties, its goals and research questions, its relevance, its limitations, and its structure.

Chapter - II: Literature Review

The conceptual framework, a review of pertinent empirical research, a dissertation, articles from journals, a report, etc. are presented in this chapter. Finally, this chapter also mentions the research gap.

Chapter - III: Research Methodology

This chapter covers the research methods that will be used to meet the study's objectives. It includes the population and sample, data sources, data analysis, and data presentation.

Chapter - IV: Results and Discussion

This chapter is the most significant and is essential to the study. Data analysis and presentation are the topics of this chapter. Several statistical and accounting methods and instruments have been used to evaluate and interpret these gathered data. Major study findings are also included.

Chapter - V: Summary and Conclusion

This chapter provides a concise synopsis of the entire research report together with its conclusions. It also provides some useful advice and recommendations to involved parties.

CHAPTER-II

LITERATURE REVIEW

2.1 Conceptual Review

2.1.1 Work Life Balance

Nowadays, policies that were formerly referred to as "family-friendly" but have now expanded to include more than simply family matters are commonly referred to as "work-life balance." Flexible work schedules that assist both parents and non-parents in juggling their professional and personal commitments are referred to as work-life balance (Redmond, Valiulis & Drew, 2006). The idea came about as a result of the work-life conflict that workers face when their jobs at work interfere with their personal responsibilities, such as taking care of their families, their faith, or their hobbies. Work-life balance initiatives seek to lessen conflict between work and personal life while addressing its root causes.

High job demands and excessive workloads are some of the factors that contribute to work-life conflicts. In order to design arrangements that accommodate both company demands and employees' non-work-related parts of life, employers collaborate with their employees, as per Barrera's (2007) complete approach to work-life balance (Barrera, 2007). For work-life balance rules to be implemented successfully and to yield benefits, employers and employees must play an active role in the process. According to a review of the literature on work-life balance, initiatives can be broadly classified into four areas: leave arrangements (including annual and parental leave), flexible working arrangements (like telecommuting and compressed work hours), general services (like employee assistance programs), and dependent care assistance (like childcare arrangements and on-site creches).

Work-life balancing strategies, also known as work-family policies, family-friendly policies, or family-responsive policies, are intended to assist employees in efficiently managing their work and personal time. The phrase "work-life balance" has recently taken the place of the previous one, "work-family balance" (Hudson Resourcing, 2005). It now refers to a variety of activities outside of just raising a family, including learning, traveling, playing sports, volunteering, personal growth, leisure, and eldercare. Finding a

good fit or integration between one's many tasks in life is the definition of work-life balance in its widest meaning.

Work-life balance, as defined by Clarke, Koch, and Hill (2004), is the harmony that results from balancing the time and energy spent on work and personal pursuits. Understanding the many demands on our personal resources—time and energy—and how we manage them is essential to understanding work-life balance. Work-life balance is important because research indicates that individuals who have some influence over their work environment have fewer health concerns connected to stress. Companies can take a number of steps to support workers in juggling work and family obligations, enhance wellbeing, and benefit the company as a whole. Flexible work schedules, job sharing, part-time employment, shortened workweeks, parental leave, remote work, and on-site child care are a few instances of family-friendly policies (Hartel, 2007).

2.1.2 Employee Performance

In the workplace, employee performance is crucial because it allows companies to make the most efficient use of their human resources. Good employee performance affects every part of the company by enhancing interactions and service delivery. Organizations must create rules that support improved employee performance if they hope to increase it. Ability, effort, and opportunity all have a role in an employee's job performance, which is frequently evaluated based on the results attained (Ferris et al., 1998). According to Bernardin and Russell (1998), performance is the record of outcomes generated within a certain job function or activity over a specified amount of time. According to this definition, performance is the collection of results attained in a specific amount of time. As a result, for research purposes, scholars have agreed that "the achievement of set task targets within a specified time frame" constitutes employee performance. According to Ilgen and Schneider (1991), performance encompasses not only the activities that are taken but also the processes of judgment and evaluation.

Campbell (1993) defined performance as an employee's actions in carrying out their responsibilities, with an emphasis on tasks that are measurable and assessable. To achieve their objectives and obtain a competitive edge, organizations depend on good employee performance (Frese, 2002). Employee performance, according to the business lexicon, is the sum of the job-related responsibilities assigned to an employee and the efficiency with

which they carry them out. Employee performance has a significant impact on an organization's success, thus managers must take a holistic approach to managing and coaching their staff. Customer satisfaction is the main objective in the service sector, which includes commercial banks. The performance of employees is directly related to the level of services they deliver. Employees go above and beyond the call of duty when they provide exceptional customer service. The reputation of a service business is typically connected to the quality of service clients receive. Because employee performance is so important in the service business, management needs to be constantly looking for methods to improve it.

2.1.3 Relationship between Work-life Balance and Employee Performance

A culture of honesty and trust is fostered by a healthy work-life balance, which enables staff members to candidly address personal struggles and receive support (Maxwell & McDougall, 2004). Employees benefit from having distinct boundaries between work and home, according to Hall and Ritzer (1998), since excessive overlap might cause fatigue and discontent. According to Baral and Bhargava (2010), a work-family culture that is helpful can improve employees' psychological resources by elevating their self-approval and flexibility. This, in turn, can foster favorable attitudes toward their work. This enhances one's self-efficacy, or confidence in one's capacity to finish tasks successfully (Jex & Gudunowski, 1992). Employees are more inclined to help others and make good colleagues when they are content with both their personal and professional lives. Positive spillover can happen when job-related abilities, like creating agendas, getting feedback, and providing direction, are modified and employed at home (DeLong, 1992).

2.2 Empirical Review

Kolo et al. (2024) examined on effect of work life balance variation and succession planning on employee performance of quoted commercial banks in FCT Abuja Nigeria. Examining the impact of work-life balance variations and succession planning on employee performance of listed commercial banks in FCT Abuja, Nigeria, was the study's main goal. Partial Least Square Structural Equation Modeling was employed in the study to examine the data. In FCT Abuja, Nigeria, the study discovered that succession planning significantly and favorably affects employee performance in listed commercial banks. The study came to the conclusion that employee performance at listed commercial banks in the Federal Capital Territory of Abuja, Nigeria, is influenced by HRM practices.

Mastura et al. (2024) analyze the influence of work-life balance and work motivation on the performance of millennial employees at bank SUMUT Medan Sukaramai branch office. The aim of the research was to investigate the impact of work-life balance (WLB) and work motivation on the productivity of millennial workers at the Medan Sukaramai branch office of Bank SUMUT. Multiple linear regression analysis was utilized in the study to analyze the data. The results of the study showed a strong positive correlation between worker performance and both WLB and job motivation. Furthermore, a simultaneous test (F-test) was used to analyze the total model fit, and the findings were statistically significant. This indicated that work motivation and WLB had a positive and combined effect on employee performance. The study found that as work motivation and WLB have been shown to favorably and significantly influence millennial employees' performance, Bank SUMUT's Medan Sukaramai branch office should concentrate on enhancing these programs.

Ogomegbunam (2023) researched on work-life balance practices and employees' performance: a correlational survey of commercial banks in delta and bayelsa states, Nigeria. The study's goal was to look into the performance of employees and work-life balance in a few chosen commercial banks in the states of Delta and Bayelsa. Multiple regression, correlation coefficient, and descriptive statistics were utilized in the study to examine the data. The study discovered that while there is a statistically significant association between flexible work schedules, wellness initiatives, and employee performance, there is no significant correlation between work leave initiatives, informal support practices, and employee performance. The survey found that while there is a high level of informal support provided by employees to one another at work, there is a low level of adoption of flexible work schedules and organization of wellness initiatives.

Miswadi and Mansor (2023) researched on exploring the nexus of work-life balance sub-factors and job satisfaction: a study on executives in the commercial banking sector. The aim of the research was to examine the correlation between job satisfaction and work-life balance among executives operating in the commercial banking industry. The data in the study were analyzed using multiple regression. The study discovered that in order to maximize human capital resources inside firms and improve job satisfaction, it is critical to analyze and enhance work-life balance through flexible working arrangements,

motivation, and corporate culture. The study found that a standard should be set by management in an effort to raise employee work satisfaction.

Shan and Liu (2022) conducted a research on the effect of occupational health risk perception on job satisfaction. The study's goal was to investigate the connection between job satisfaction and perceptions of occupational health risks. Panel regression was employed in the study to analyze the data. According to the study, job satisfaction was strongly impacted negatively by perceived occupational health hazards. The associations between job satisfaction and perceived occupational health risks are mediated by both work stress and organizational commitment. The study found that while there are threats to an employee's health at work, employers should also aggressively urge their staff to take personal health into consideration and actively participate in safety initiatives. Furthermore, the study proposed specific intervention strategies aimed at mitigating the adverse effect of perceived occupational health hazards on job satisfaction.

Mulang (2022) examined analysis of the effect of organizational justice, work life balance on employee engagement and turnover intention. Multiple regression analysis was utilized to analyze the study's data. According to the study, work-life balance and organizational fairness cannot be mediated by employee involvement when it comes to turnover intention. The two independent variables' positive and substantial effects on the dependent variable are displayed by the direct effect. This study concludes that employee engagement serves as a mediating variable to build a work-life balance for each employee, and that turnover intention is determined by the application of organizational justice to the enterprise.

Bhardwaj (2021) conducted a research on an analysis to understanding the job satisfaction of employees in Airlines industry. The objectives of this study were to investigate the factors influencing employee work satisfaction and to monitor employee satisfaction with regard to their position in a variety of banks, including private and public banks in Rajasthan. The fixed-effect model (FEM) was employed in the study. The two-stage least squares (2SLS) model was utilized in the study to analyze the data. The study demonstrated a favorable relationship and association between job satisfaction and benefits, compensation, employment stability, advancement prospects, and positive

working relationships. According to the survey, the majority of bank employees in the industry are content with the work atmosphere, but their top concerns continue to be pay and schedule.

Novianti (2021) researched on the effect of job autonomy on turnover intention: mediation role of work-life balance, and job satisfaction in the banking. The purpose of this study was to investigate the relationship between work autonomy, work-life balance, and job satisfaction and turnover intention in Malang City's banking industry. Data analysis techniques include multiple regression and correlation coefficient. The findings demonstrated that work autonomy had a major impact on work-life balance, job satisfaction, and intention to leave. Additionally, work-life balance has a big impact on the intention to leave. On the other hand, work satisfaction has no discernible impact on the intention to leave. The study came to the conclusion that job autonomy's impact on turnover intention can be mitigated by work-life balance. Conversely, there is no relationship between work autonomy and intention to leave that is mediated by job satisfaction.

Alfatihah et al. (2021) examined on the influence of work-life balance with work motivation as mediating factor on job satisfaction a prediction toward transition to new normal situation. The purpose of this study was to investigate how work motivation and work-life balance relate to job satisfaction. The data was analyzed by the researcher using multiple regression and descriptive statistics (means, percentages, and standard deviation). The findings demonstrated the validity of every theory. The study came to the conclusion that job happiness is influenced by work-life balance, which in turn is influenced by work motivation, and that work motivation can be mediated by work-life balance.

Kasbuntoro et al. (2020) researched on work-life balance and job satisfaction: a case study of employees on banking companies in Jakarta and concluded that the work-life balance is the balance of life in work from each individual. The purpose of this study was to investigate how work motivation and work-life balance relate to job satisfaction. In addition to the fixed effect model, the study makes use of correlation analysis and descriptive statistics. According to the study, there is a positive and significant correlation between work-life balance and job satisfaction in the Jakartan banking sector, with a F

value of 6,499 and a sig value of 0.000. An increase in the work-life balance variable is also associated with an increase in job satisfaction.

Setiawan (2020) studied on building trust through customer satisfaction in the banks in Indonesia service quality and price fairness contribution. The purpose of this study was to determine how customer satisfaction and customer trust in Indonesia's airline business are impacted by service quality and price fairness. Data analysis for this study was done using the structural equation modeling (SEM) technique. The findings show that establishing consumer trust was significantly influenced by service excellence, pricing equity, and customer satisfaction. The study came to the conclusion that the airline firm was able to gain the trust of its customers by providing them with great experiences, optimal service quality, and a fair impression of price.\

Harry (2020) conducted a research on perception of workload balance and employee job satisfaction in work organizations. The study's goal was to find out how employees in workplace environments perceive task balance and job satisfaction. The Hausman test and model were estimated in the study using panel regression analysis. The findings demonstrate that employees' perceptions of workload balance and job satisfaction are strongly influenced by their role alignment with their competencies, comparisons of their workload with that of their coworkers, the organization's staff strength, and employees' perceptions of workload balance and job satisfaction.

Korfiatis (2019) research an article on job satisfaction and employee turnover determinants in high contact services: Insights from Employees' Online reviews. In order to investigate the factors that influence work satisfaction and employee turnover, a unique instance of electronic word-of-mouth was examined using employee online reviews. Multiple linear regression was employed in this study's data analysis. The study discovered that while career advancement is crucial for reducing employee turnover, leadership and cultural values are superior indicators of excellent employee satisfaction. A one-unit improvement in career development rating lowers an employee's chance of leaving a company by 14.87%.

Table 1

Summary of Empirical Review

S.N	Date	Article	Writer	Objectives	Methodology	Findings
1	2022	The Effect of Occupational Health Risk Perception on Job Satisfaction	Shan & Liu	To explored the relationship between occupational health risk perception and job satisfaction	Survey Method	The study encouraged staff members to take part in safety programs and put their own health first, as well as educate management on the risks related to occupational health hazards.
2	2022	Analysis of The Effect of Organizational Justice, Work-life Balance on Employee Engagement and Satisfaction Intention.	Mulan g	To analyze the effect of organization al justice, work-life balance on employee engagement and satisfaction intention.	This study uses a quantitative approach, with the type and source of data in this study being primary data in the form of a questionnaire given to the entire sample of 70 employees of PT	Employee involvement acts as a mediator factor between the implementation of organizational justice within the company and satisfaction intention. Organizational justice promotes work-life balance for employees.
3	2022	Work-life balance satisfaction in crisis times: from luxury to necessity–The role of organization's responses during COVID-19 lockdown.	Ortiz-Bonnin	This study examines how satisfaction with work-life balance (WLB) in combination with satisfaction with organization 's COVID-	The data of this time-lagged study were gathered through an online survey with three-waves between March and May 2020 in Spain (N 5 167). Hierarchical multiple regression and PROCESS were used to test the hypotheses	There were negligible direct relationships between SOCV19R and performance as well as subjective well-being. Nonetheless, SOCV19R acted as a complete mediator by raising work-life balance satisfaction, which improved employees' performance and well-being.

				19.		
4	2021	An analysis to understand the job satisfaction of employees in Airlines industry	Bhardwaj	To assess the employees job satisfaction level in SBI and ICICI bank	The primary data was collected from the respondents by administering a structured questionnaire and also through observation.	The survey's findings also show that, despite ongoing worries over pay and hours worked, the majority of bank employees are happy with the work environment in the industry.
5	2021	Employees as reputation advocates: Dimensions of employee job satisfaction explaining employees' recommendation intention	Gross	To explore how different dimensions of employee job satisfaction relate to the recommendation intentions of employees	Took a practical, quantitative-exploratory approach	The results show that different job satisfaction factors have varying effects on recommendation intentions in different employee groups, such as administrative personnel, doctors, and nurses.
6	2021	Working from home, job satisfaction and work-life balance-robust or heterogeneous links?	Bellmann	The main objective of the study is to analyze whether working from home improves or impairs the job satisfaction and the work-life	Blocks of influences on job satisfaction and work-life balance – personal traits, job characteristics, skills and employment properties – are estimated separately and in combination. To select the variables, the least angle regression is	While its impact on work-life balance is generally unfavorable, it is uncertain if remote work directly affects job satisfaction. Unlike when elements pertaining to the profession are involved, this is not supported when personal preferences drive the imbalance. Workers who

				balance and applied. under which conditions.	presently work from home are happier than those who would prefer to work remotely. A rigid contractual structure does not negatively impact work- life balance any more than a flexible, nonbinding one, and job satisfaction is higher under the former.
7	2021	Work Life Balance of Employees at Karanja Industries Pvt Ltd, Bidar.	Harala yya	To analyze the factors affecting Work Life Balance of Employees	The research instruments: the instruments used for the research are questionnaires. Dealer interest is growing as a result of the company's high profit margins. Although it is clear that current technology is being used, the centralized control system makes it difficult to make choices quickly. The organization is proud of its sophisticated facilities, robust infrastructure, and favorable employer-employee relations.
8	2021	The Effect of Job Autonomy on Satisfaction Intention: Mediation Role of Work-Life	Novian ti	This study aims to examine the effect of work autonomy,	This study uses a quantitative approach with online questionnaire data collection. Data was collected by The results showed that work autonomy significantly influenced intention to stay, work-life balance, and job satisfaction. Moreover,

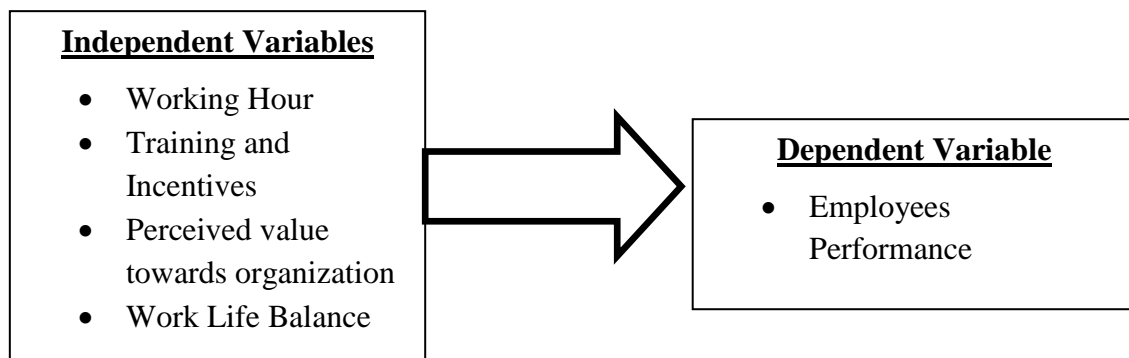
		Balance, and Job Satisfaction in the Banking Sector.		worklife balance, and job satisfaction on satisfaction intention in the banking sector of Malang City	distributing questionnaires (online and offline) using a Likert scale ranging from 1-5.	intention to stay was highly influenced by work-life balance, but not considerably by job satisfaction.
9	2021	The influence of work-life balance with work working hour as mediating factor on job satisfaction A prediction toward transition to new normal situation.	Alfatih ah	This study aimed to examine the effect of work-life balance and work working hour on job satisfaction.	The approach to this research is quantitative, and the number of respondents involved in this study was 212 people who filled out the survey through an online survey	This study shows that working hours have an impact on job satisfaction, that work-life balance can mitigate the effect of working hours on job satisfaction, and that all three factors influence job satisfaction.
10	2020	Perception of workload balance and employee job satisfaction in work organizations	Harry	To investigate perception of workload balance and employee job satisfaction in work organization s	Structural equation modelling was employed	The findings show that employees' perceptions of how their workload is balanced are significantly influenced by factors such as comparing their workload to that of their coworkers and matching job assignments to their skill sets.
11	2020	Work-life	Kasbun	The	This research is a	With a correlation of

		balance and job satisfaction: A case study of employees on banking companies in Jakarta.	toro	objective of this study was to find the effect of work-life balance on job satisfaction in the banking industry in Indonesia.	quantitative descriptive. Descriptive research is used for describing the data that has been collected. The method used in this study is a survey.	50.7%, the study shows a substantial positive association between work-life balance characteristics and job satisfaction. A higher level of work-life balance is probably going to result in higher job satisfaction. Furthermore, there is a noteworthy positive correlation between Work-Life Balance and Job Satisfaction (F value = 6.499, significance level = 0.000), with the strongest effect observed in Jakarta's banking sector.
12	2020	Building trust through customer satisfaction, service quality and price fairness contribution	Setiaw an	To figure out the role of service quality and price fairness in improving customer satisfaction and building customer trust.	Questionnaire responses were collected from 300 randomly enrolled passengers	The results demonstrate how important it was to build consumer trust to provide fair prices, high-quality services, and satisfied customers.
13	2019	The impact of work-life balance on job	Jaharu ddin	This study examines a holistic view	Data was gathered using a quantitative study by distributing	The results revealed an interesting correlation between work-life

		engagement and satisfaction intention.	of the link between WLB, job engagement and satisfaction intention.	a questionnaire survey to 213 executive employees in Klang Valley, Malaysia.	problems and job satisfaction intentions as well as job engagement. Furthermore, a strong correlation was found between employees' intention to be satisfied and their level of workplace engagement. The connection between work-life balance and satisfaction intention was not mediated by job engagement, though.	
14	2019	The impact of work-life balance on job satisfaction: With special reference to ABC private limited in Sri Lanka.	Arunas hantha	This study is to investigate the relationship between work life balance and job satisfaction of the ABC Company	This study was done using 360 employees as a sample and they represent shipping and logistics sector of the ACB Maritime Agencies, Colombo in Sri Lanka A self-administered questionnaire was distributed randomly to a sample of 360 full time employees attached to ABC Maritime Agencies (Pvt) Ltd, used in this study and data collected accordingly. The data were analyzed using factor analysis and	According to the research, most workers are not happy in their positions, which makes it difficult for them to strike a healthy work-life balance. Many employees receive high-demand assignments with extremely short deadlines. They must take on a similar assignment right away after finishing a difficult one. This leads to a very stressful work atmosphere that impairs work-life balance and reduces productivity and effectiveness.

2.3 Research Framework

The study's theoretical framework is depicted in this picture. Work-life balance, working hours, income, and perceived value are the independent factors, and customer happiness and loyalty are the dependent ones. These independent variables are expected to have an effect on the dependent variables.



Source: (Agrawal & Thakur, 2013)

Figure 1

Research Framework

Definition of Variables

Working Hours

The times that an employee works for an employer are referred to as working hours. This covers the time that is spent working actively as well as any hours that the employer specifies the worker must be present and available for work (Law Insider, 2007).

Training and incentives incomes

Income generally refers to the value or sum obtained in return for one's labor and goods, for both individuals and corporations. According to Devi and Suneja (2013), gross income for an individual is typically the total of their earnings from investments, sales of real estate, wages and salaries, and other sources of income.

Perceived value towards organization

viewed value as viewed by the consumer is the whole assessment of a good or service that is based on the ratio of what is provided to what is received; in other words, it is the trade-off between perceived advantages and perceived costs. The theory of consumer behavior is where this idea first appeared (Zeithaml, 1988).

Work life balance

The belief held by an individual that activities related to work and leisure are complementary and foster personal development in line with their present priorities in life (Kalliath & Brough, 2008).

2.4 Research Gap

This is a reference to the research gap that was found in comparison to earlier studies. This research has a different focus than previous studies, especially when it comes to commercial banks. The main differences between this study and others are the sample banks and fiscal years that were looked at. This study focuses on Himalayan Bank Limited, Nepal Bank Limited, and Everest Bank Limited in order to particularly assess employee job satisfaction and its effect on work-life balance within the Nepalese banking sector. This study uses a number of statistical and financial tools, such as regression analysis and questionnaires. at contrast to earlier studies, this one specifically examines job satisfaction at these particular institutions and how it affects workers' day-to-day life.

CHAPTER-III

RESEARCH METHODOLOGY

3.1 Background

Based on primary data, this study uses a descriptive research design. The research design, sample size and demographics, data collection techniques, data types and sources, statistical tools utilized, data analysis steps, and the validity and reliability of the instruments used to produce the results are all covered in detail in this chapter.

3.2 Research Design

This study used a descriptive and causal-comparative research approach to address the fundamental questions surrounding work-life balance and how it affects employee

performance. The study concentrated on the important variables—motivator and hygienic factors, in particular—that were found in the literature review. Taking time and resource restrictions into account, the comparative study approach was chosen to effectively examine and characterize the phenomenon of job satisfaction. When variables are difficult to separate and experimental research is not practical, this approach can be used.

3.3 Population and Sample

This study's objective is to evaluate the impact of work-life balance on employee performance using primary data. Consequently, the study's population is not precisely characterized. For this type of unknown population, we compute sample size using the formula below (Charan, 2013). N is equal to $z^2/d^2 \times (p \times q)$.

Where,

z = Z-score or a standard normal deviation

p = estimated proportion of the study variables

q = $1-p$

d = acceptable error

3.4 Source and Methods of Data Collection

The study made use of primary data that was gathered using a survey and structured questionnaire. The survey comprised two portions: the first collected data on the socioeconomic attributes of the participants, such as gender, age, income, and education level; the second and third sections, on the other hand, were devoted to packaging quality and customer purchase intention, respectively. A 5-point Likert scale was used to score the responses, with 5 representing strong agreement and 1 representing extreme disagreement. Over the course of a month, data was gathered using Google Forms, and the researcher made sure to treat respondents with respect and without using coercion. The findings of the surveys were meticulously sorted and transcribed, ensuring that they accurately represented the pertinent facts. If possible, any missing responses were investigated; if not, they were handled with neutral or presumptive values as needed. The responses were entered into an Excel spreadsheet, and SPSS was utilized for analysis.

3.5 Instrumentation

The Statistical Package for Social Sciences was used to evaluate the questionnaires that were gathered (SPSS). The simplicity and easy maintenance of MSQ are further advantages (Busatlic, 2021). Very Dissatisfied (VD), Dissatisfied (D), Neutral (N), Satisfied (S), and Very Satisfied (VS) were the five Likert ratings for the questionnaire items.

3.6 Data Analysis Tools

An SPSS spreadsheet was created by coding and compiling the participant replies. The survey data was analyzed and made easier to understand using SPSS. Frequency analysis, descriptive statistics, causal-comparative analysis, and reliability analysis (Cronbach's Alpha) were among the methods used to arrive at findings.

Microsoft Excel and SPSS were used in the processing and analysis of the survey data. The data was first coded and then imported into SPSS Statistics 23. The data was managed, arranged, examined, and interpreted using Microsoft Excel. As part of the primary analysis, descriptive data on the general information provided by the respondents—such as their gender, age, education, occupation, and income—as well as the percentage frequency distribution of that information were summarized. In order to

ascertain the importance of the results, cross-tabulation based on respondent strata was conducted.

3.7 Reliability test

The precision with which a concept is measured in a quantitative investigation is referred to as validity. For instance, a survey would be deemed invalid if it measured anxiety when it was meant to evaluate melancholy (Heale & Twycross, 2015). The researcher tested the questionnaire on 188 people in a pilot study to make sure it was valid. This pretest was used to inform revisions made to the questionnaire to increase its validity. In order to make sure the questionnaire performed as planned, the study concentrated on assessing both construct and face validity. To guarantee construct validity, the researcher thoroughly considered and scrutinized the questionnaire using theoretical and conceptual analyses.

A measurement's consistency is referred to as reliability. For instance, a subject should provide essentially the same answers on a motivation assessment tool each time it is given. Reliability cannot be precisely measured, but it can be assessed using a variety of techniques (Heale & Twycross, 2015).

Table 2

Coefficient of Cronbach's Alpha

Variables	No. of Questions	Cronbach's Alpha
Working Hour	5	.715
Training and Incentives	5	.809
Perceived Value towards Organization	5	.842
Work Life balance	5	.751
Employees Performance	5	.957

A minimum of 0.70 is required for Cronbach's alpha to be deemed acceptable. Generally, alpha values between 0.715 and 0.842 are ideal. The data is regarded as credible since its Cronbach's alpha falls between 0.715 to 0.842 (Saidi & Siew, 2019).

3.8 Descriptive Statistics

Summaries known as descriptive statistics offer a succinct picture of a data collection, which could be a sample or the complete population. Measures of variability and measures of central tendency are the two categories under which these statistics fall. The mean, median, and mode are examples of measurements of central tendency, and the standard deviation, variance, minimum and maximum values, kurtosis, and skewness are examples of measures of variability.

Mean

The most popular and extensively used technique for providing a single value summary of a data set is the arithmetic mean. The calculation involves dividing the total number of things by the sum of all the items. The average value during the duration of the study is represented by the mean values of the individual variables.

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

Standard Deviation

The degree to which separate items deviate from a core value is referred to as dispersion. This variability is quantified by the standard deviation. More dispersion is indicated by a higher standard deviation, whereas more uniformity and homogeneity within the data set are reflected by a smaller standard deviation.

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

Correlation Analysis

One statistical technique for describing how closely one variable is related to another is correlation analysis. In this investigation, basic correlation was used. For easy comprehension, the correlation coefficients between the different financial variables were computed and displayed as a matrix. The following formula can be used to get the correlation coefficient between two variables, X and Y.

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

If $r = 0$, then the correlation between the variables is between -1 and +1. A perfect negative correlation between the variables is indicated by $r = -1$. A perfect positive correlation between the variables is implied by $r = +1$.

Coefficient of Determination (r^2)

With one variable being independent and the other dependent, the coefficient of determination calculates the strength of the linear relationship or correlation between the two. Stated differently, it is the portion of the dependent variable's overall variance that can be attributed to the independent variable. When there is no unexplained variance and all data points fall exactly on the regression line, the coefficient of determination, which has a range from zero to one, is one.

Regression Analysis

The direction of movement between variables is indicated by regression analysis, but the relative movement is not shown. Regression analysis is used to determine how variables move relative to one another. Computed and interpreted regression analysis has been performed for the variables under consideration. Multiple regression analysis can be used to quantify and estimate econometrically the factors impacting the estimates of the PS. Using the values of the independent variables as a guide, this statistical technique assists in predicting the value of the dependent variable. Calculating the multiple coefficient of determination, standard error of estimate, and least squares approach are common steps in multiple regression analysis. The equation for multiple regression is:

Model 1

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e_i$$

$$EP = \alpha + WHX_1 + TAI X_2 + PVO X_3 + WLB X_4 + e_i$$

Where,

α = Intercept, β = Coefficient

EP = Employee Performance

WH = Working Hour

TAI = Training and Incentives

PVO = Perceived value towards organization

WLB = Work Life Balance

3.9 Study Period

In order to support the research, this master's thesis required a thorough analysis of numerous publications and journals, which was started in June 2023. Surveys were disseminated by print and digital media, and it took almost a month to gather answers from roughly 404 respondents. As a result, the full research study was finished in eight or nine months.

CHAPTER - IV

RESULTS AND DISCUSSION

In a research project, observation and analysis are essential phases. Data must be arranged into tables and presented in a logical manner during observation. After that, analysis is done to show financial data graphically or tabularly, allowing recommendations for remedial action to be made. This chapter will examine a number of employee satisfaction facets and how they relate to work-life balance in order to offer suggestions for enhancements.

4.1 Demographic Study of Respondents

4.1.1 Profile of Respondents

Table 3

Demographics Characteristics of Respondents

Respondent Character	No. of Responses	Percentage
Gender		
Male	101	53.72
Female	87	46.28
Total	188	100.00
Age		
Under 25	70	37.23
26-35	88	46.81
36-45	18	9.57
46-55	8	4.26
Over 55	4	2.13
Total	188	100.00
Occupation		
Manager	35	18.62
Officer	39	20.74
Worker	84	44.68
Other	30	15.96
Total	188	100.00
Income Level		
Up to Rs.25000	67	35.64
Rs.25001- Rs.50000	63	33.51
Rs.50001- Rs.75000	36	19.15
Above Rs.75000	22	11.70
Total	188	100.00

(Source: Self-Opinion)

Table 3 shows that, of the 188 responders, 101 were men and 87 were women, or 53.72 percent of the sample. The majority of respondents (46.81 percent) were in the 26–35 age range, with the next age groups being under 25 (37.23 percent), 36–45 (9.57 percent), 46–

55 (4.26 percent), and above 55 (2.13 percent). In terms of occupations, laborers made up the majority (44.68 percent), followed by officers (20.74 percent), managers (18.62 percent), and those in other roles (15.96 percent). Furthermore, the majority of respondents (35.64%) earned less than Rs. 25,000 per month, followed by those earning between Rs. 25,001 and Rs. 50,000 (33.51%), Rs. 50,001 and Rs. 75,000 (19.15%), and beyond Rs. 75,000 (11.70%).

4.1.2 Banking Experiences of Respondents

The respondents are broken down according to their banking experience in the following table.

Table 4

Banking Experience-wise Distribution of Respondents

Banking Experience	No. of Respondents	Percentage (%)
Up to 5 Years	31	16.49%
5 Years to 10 Years	56	29.79%
10 Years to 15 Years	57	30.32%
15 Years to 20 Years	30	15.96%
Above 20 Years	14	7.45%
Total	188	100.00%

Source: Primary data

Table 4 reveals that among the 188 respondents, 31 had up to 5 years of experience in banking, or 16.49% of the total. 56 responders, or 29.79%, have between five and ten years of experience. Thirty respondents, or 15.96%, have fifteen to twenty years of experience, while another fifty-seven respondents, or 30.32%, have ten to fifteen years. Furthermore, 14 respondents, or 7.45% of the total, have worked in banking for more than 20 years.

4.1.3 Respondents' frequency of using banking services

The frequency of use of financial services by respondents is divided into daily, weekly, monthly, and other categories. People who use financial services less frequently than once a month are included in the "other" category. The frequency of usage of banking services by respondents is broken down in the table below.

Table 5

Frequency of Using Banking Services-wise Distribution of Respondents

Frequency of using bank	No. of Respondents	Percentage (%)
Daily	12	6.38%
Weekly	83	44.15%
Monthly	78	41.49%
Others	15	7.98%
Total	188	100.00%

(Source: Primary data)

Twelve responders, or 6.38% of the 188 total, utilize financial services on a daily basis, according to Table 5. In the meantime, 78 respondents, or 41.49%, use banking services monthly, and 83 respondents, or 44.15%, use them weekly. Furthermore, fewer than once a month, or 15 respondents, or 7.98% of the total, use financial services.

4.2 Employees Satisfaction

A brief summary of the respondents' employee satisfaction in the specified categories is shown in the following table.

Table 6

Descriptive Statistics for Employees Satisfaction

Statement	N	Minimum	Maximum	Mean	Std. Deviation
Work life Balance	188	2	5	3.76	0.681
Working Hour	188	2	5	3.35	0.620
Incentives and training benefits	188	2	5	3.92	0.803
Perceived value towards Organization	188	2	5	3.62	0.671

(Source: Computed from primary data)

The descriptive statistics regarding customer satisfaction at the sample banks are shown in Table 6. The standard deviations for employee satisfaction at the bank range from 0.620 to 0.803, while the mean values range from 3.35 to 3.92. This suggests that overall employee satisfaction at Kathmandu's financial institutions is only moderate. Furthermore, it is evident that workers in Kathmandu are happier with incentives and training perks than they are with their working hours.

4.3 Correlation Analysis

One statistical method for determining the link between two or more variables in a population or sample is correlation. Stated differently, it characterizes the degree to which two variables are linearly connected. The strength of this association is measured by the coefficient of correlation. Karl Pearson's approach is utilized in the study to compute the correlation coefficient using SPSS. A complete positive link between the variables is shown by a correlation coefficient of +1, whereas a perfect negative association is indicated by a value of -1. A value of 0 signifies no link between the variables.

Table 7

Correlation Analysis between Independent and Dependent Variables

Variables	Working Hour	Training and Incentives Income	Perceived value towards organization	Work Life Balance
Working Hour	1			
Training and Incentives Income	0.732**	1		
Perceived value towards organization	0.226**	-0.039	1	
Work Life Balance	0.392**	-0.038	-0.196*	1

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

* . Correlation is significant at the 0.05 level (2-tailed).

(Source: SPSS analysis)

The bivariate people correlation coefficients between the independent and dependent variables are displayed in Table 7. For this analysis, the significance value is 0.05, or at the 5% level of significance. The work-life balance is strongly correlated with working hours in a good way, but it is correlated negatively with income, perceived value of the business, and training and incentives.

4.4 Regression analysis

Regression analysis examines how independent variables impact a dependent variable. The following table presents the results of the regression analysis concerning the effect of independent variables on customer satisfaction at the sample financial institutions.

Table 8

Model Summary of Work Life Balance

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.220a	.049	.033	.36025

a. Predictors: (Constant), Working Hour, Training Incentives and Income, Perceived Value Towards organization

Table 9

ANOVA Table

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.220	3	.407	3.133	.002b
	Residual	23.880	184	.130		
	Total	25.100	187			

a. Dependent Variable: Work Life Balance

b. Predictors: (Constant), Working Hour, Training Incentives and Income, Perceived Value Towards organization

Table 10

Regression Coefficients

	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.850	.138		13.365	.000
	Working hour	.063	.039	.127	1.603	.011
	Training incentives	.014	.037	.029	.376	.007
	Perceived value	.066	.036	.136	1.827	.009

a. Dependent Variable: Work Life Balance

(Source: SPSS Output)

Tables 8, 9, and 10 demonstrate that the independent variables—such as working hours, training, and incentives—account for 4.90% of the variation in work-life balance across the airline industry, as indicated by the R-squared value of 0.049. At a 5% threshold of significance, the F-statistic is 3.133 and the p-value is less than 0.05, at 0.002. Consequently, there is a substantial correlation between the independent factors and work-life balance.

Work-life balance is positively impacted by working hours, as indicated by the unstandardized coefficient of 0.063. Even at the 10% threshold of significance, this variable is significant because its p-value is less than 0.05, or 0.011, in this case. The t-statistic of 1.603 indicates that while working hours have a favorable impact on work-life balance, they also have a substantial impact. Likewise, the revenue from training and incentives has an unstandardized coefficient of 0.014, which indicates that it has a favorable impact on work-life balance. With a t-statistic of 0.376, this variable's p-value is 0.007, less than 0.05 at the 5% level of significance, suggesting a positive and significant influence. Conversely, the perceived value of the company has an unstandardized coefficient of 0.066, indicating a favorable impact on work-life balance. The t-statistic of 1.827 indicates that this effect is significant at the 5% level of significance, with a p-value of 0.009, which is less than 0.05. Furthermore, the standardized coefficients show that the money from incentives and training has a greater influence on customer satisfaction.

4.5 Discussion

Employee satisfaction with interpersonal services and complaint handling/problem-solving services is moderate in Kathmandu's airline industry, according to an analysis of the services provided.

The framework of work-life balance and the variables influencing job satisfaction are described in the first aim. Measures of variability and measures of central tendency are two categories of descriptive statistics. The mean, median, and mode are examples of measurements of central tendency, and the standard deviation, variance, minimum and maximum values, kurtosis, and skewness are examples of measures of variability. The factors were measured using five statements, and respondents answered on a five-point Likert scale.\

Examining the connection between work-life balance and job satisfaction variables is the second goal. It looks at the association between work-life balance and training and incentive money in the airline business and finds a slight but positive correlation. Work-life balance is strongly positively correlated with working hours and perceived value at

the 5% significance level (p-value of 0.05), according to correlation analysis, although it is not significantly correlated with training and incentive compensation.

The regression analysis of working hours, income from training and incentives, and perceived value of the organization in relation to work-life balance is shown in the third objective. It shows that 4.90% of the variation in the dependent variable, work-life balance, can be explained by these independent variables. According to the F-value, there is a substantial correlation between the independent variables and work-life balance. Four statements were given to employees in order to gauge how the airline industry's work hours affected their work-life balance. Working hours have a considerable favorable impact on work-life balance, according to correlation research, which found a positive and significant association between the two.

Working hours have a positive but considerable impact on work-life balance, according to regression research. Likewise, work-life balance is positively impacted by training and incentive income, as indicated by the unstandardized coefficient—but this impact is equally noteworthy. Work-life balance, however, is positively and significantly impacted by the organization, according to the unstandardized coefficient for perceived value towards it. Standardized coefficients also imply that income from incentives and training has a bigger influence on customer satisfaction.

CHAPTER- V

SUMMARY AND CONCLUSION

This chapter offers a summary of the entire argument in conclusion. It explores the conclusions and their implications for further research, expanding on the main findings of the investigation.

5.1 Summary

The definition of the complicated and multidimensional idea of "job satisfaction" varies from person to person. The nature of their interaction is not simple, even though it is frequently linked to motivation. Rather from being a precise indicator of motivation, job satisfaction is more of an attitude or mental state. The notion of work-life balance, or WLB, has become more popular in conversations about employment. The ability of a worker to juggle work, home, and other responsibilities is referred to as WLB. Achieving psychological, emotional, and cognitive stability is essential for improving organizational efficacy.\

This study's main goal is to evaluate how independent variables, such as working hours, money from training and incentives, and perceived value from the company, affect work-life balance. Along with understanding the structure of these variables among aviation industry professionals, it also looks at the correlations between these independent factors and the dependent variable. "Work-Life Balance in the Airline Industry in Kathmandu" is the study's main subject.

Work-life balance is the dependent variable in this study, whereas working hours, income, training and incentives, and perceived worth towards the company are the independent variables. To investigate these associations, descriptive statistics such as regression analysis and correlation are used. To determine how the independent factors affect the dependent variable, SPSS version 24 is used for both regression and correlation analysis.

Both causal and descriptive research designs were used in the study. All airline industry personnel made up the population. The airline industry sample was selected using judgmental purposive sampling and simple random sampling, and the respondents were selected using conventional sampling techniques. 388 respondents made up the sample size, and from these workers, quantitative data were gathered.

Information was gathered by the researcher using a well-structured questionnaire that was broken down into seven sections. The respondents' demographic data was gathered in the first section. The second section evaluated factors related to airline services in relation to work-life balance. The objective of the last section was to collect recommendations for enhancing work-life balance. The client experience and satisfaction was measured using a five-point Likert scale.

Employees should strive for work-life balance since happy workers are essential to any business. Organizations pay great attention to the variables that affect work-life balance. Work-life balance in the airline business is significantly influenced by the caliber of airline services.

The questionnaires were personally distributed by the researcher during the survey, and she asked participants to allow enough time to complete them. Version 20 of the SPSS program was used to analyze the data. Frequency and percentage were used to characterize the data's nature, and mean and standard deviation were used to gauge how employees felt about certain airline service factors. The association between independent factors and work-life balance was investigated using regression analysis. ANOVA findings were used to evaluate the hypotheses. In the end, the study was successful in determining how airline services affect work-life balance. The thesis's central focus is on how satisfied employees are with the caliber of airline services, and it finds that every airline service factor has a favorable impact on work-life balance.

5.2 Conclusion

The study comes to the conclusion that work-life balance is greatly impacted by the caliber of interpersonal services, ATM services, mobile airline services, and complaint handling/problem-solving. Furthermore, it may be concluded that salary, training incentives, and working hours all have a more favorable impact on work-life balance than perceived organizational worth.

Four null hypotheses were developed for the study in order to examine their effects on work-life balance. According to the tests carried out in the preceding chapter, all four null hypotheses were disproved. As a result, the researcher draws the conclusion that work-life balance is significantly impacted by working hours, salary and training incentives, and perceived worth inside the company.

Furthermore, it can be said that Kathmandu airline sector workers are content with personal and mobile airline services. They do, however, only mildly recommend enhancements to the general caliber of the services offered by the airlines. Workers also stress how important it is to improve the caliber of ATM services.

5.3 Implications

An innovative and ground-breaking research project is the airline industry's "work-life balance" study. Even though it is only the researcher's preliminary investigation, it has created a number of opportunities for more research in this area. Examining the general work-life balance associated with airline services, the work-life balance of the Nepalese airline industry as a whole, and the caliber of airline service offerings may be of interest to future scholars.

- Without providing management with actionable suggestions to increase overall operations, which would improve customer relations and service, no study is complete. The following are some important recommendations for Kathmandu's airline management:
- The interpersonal services provided by the aviation sector need to be of higher quality. This improvement will draw in additional clients in addition to improving work-life balance.

- Given that employee discontent with ATM services is a serious issue, airlines operating in Kathmandu should concentrate more on enhancing these services. In order to address client concerns and provide better, more superior solutions, the finance department must take action.
- Since workers are viewed as gods, the company must run its operations with the needs of the consumer at its core.
- The airline services need to be updated on a timely basis and standardized.
- It is important to serve customers well so that they would think well of the services provided by the airline sector.

The airline sector ought to use the aforementioned suggestions in order to enhance client contentment. By putting these recommendations into practice, you will be able to keep consumers and promote their continuous usage of the service.

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QUESTIONNAIRE

Survey questionnaire on the Work Life Balance and its Impact on Employees Job Satisfaction and Performance of Commercial Banks

Dear Respondent,

I am a student of Shanker Dev College Affiliated to Tribhuvan University, pursuing a Master's in Business Studies. The questionnaire is intended to help the researcher get information on work life balance and its impact on employee's job satisfaction and performance of commercial banks. The purpose of the study is purely academic and information given will be treated with the highest degree of confidence. You have been selected as a key respondent for this study. Kindly, complete the questionnaire to enable the researcher complete the study. Please tick the answer which represents your opinion on the subject.

I appreciate your participation in this effort.

Thank you,

Kumar Pun

Section A: Demography of respondents

Name of the Bank:

1. Please select your gender

Male

Female

2. Please select your age (in years)

Under 25

26-35

36-45

46-55

Over 55

4. Please select your job position

Worker

Officer

Manager

Other

5. Banking Experience

- Up to 5 years 5 to 10 years 10-15 Years 15-20 Years Above 20 years

6. Earning Per Months

- Up to Rs.25000 Rs250001 to 50000 Rs.50001 to 75000 above Rs.75001

Section B: Impact of Employee's satisfaction on work life balance

Please mark a tick in an appropriate response that best describes your view and perception towards performance and the satisfaction. [1- Strongly agree, 2- Agree, 3- Neutral, 4- Disagree, 5- Strongly disagree]

1. Working Hour

S.N.	Statement	1	2	3	4	5
A	Organization provides training by proper need assessment.					
B	A training session is arranged to know my opinion on the basis of employee need.					
C	Training has helped me in improving my overall required skills for work.					
D	My trainer asks me to play a role providing me a problem situation during a training program.					
E	My career goal is more in save due to my participation in the training program.					

2. Perceive Value towards organization

S.N.	Statement	1	2	3	4	5
A	Organization regulations provides us better training.					
B	Organizational policy covers many training programs.					
C	Different social programs helps to facilitate organizational policies effectively.					
D	In our organization, we are also involved in decision making.					
E	Training as a part of organizational that helps to increase our productivity and performance.					

3. Incentives and training income

S.N.	Statement	1	2	3	4	5
A	The training sessions conducted in your organization is useful.					
B	Employees are given appraisal in order to motivate them to attend the training.					
C	Due to training programs the employee's turnover is reduced in our organization.					
D	The employees' performance is positive outcomes of training and incentives benefits.					
E	Training helps to make higher productivity and financial returns for the organization.					

4. Work life balance

S.N.	Statement	1	2	3	4	5
A	Better working environment helps to maintain my balance on work life and personnel life.					
B	On-the-job position provided by the bank helps to increase my performance.					
C	My performance is timely monitored and training is provided accordingly.					
D	Providing deferrable facilities of the bank helps to keep balance in life.					
E	Better behavior and motivation has resulted balanced life.					

THANK YOU FOR PROVIDING YOUR PRECIOUS TIME TO FILL THIS QUESTIONNAIRE!!

Impact of Work Life Balance on Employees Perfor...

By: Kumar Pun

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ABSTRACT The findings showed that the majority of employees are dissatisfied with their jobs, which affects their ability to maintain a proper work-life balance. Many staff members are assigned high-demand tasks with very tight deadlines. After completing one challenging task, they must immediately tackle another similar task. This creates a highly stressful work environment, leading to decreased efficiency and effectiveness, as well as a poor work-life balance. The results revealed a strong connection between work-life balance and employee performance, highlighting the significance of factors such as