

EFFECT OF WORK LIFE BALANCE ON JOB SATISFACTION IN NEPALESE 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 “**Effect of Work Life Balance on Job Satisfaction in Nepalese 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

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We, the undersigned, have examined the dissertation entitled “**Effect of Work Life Balance on Job Satisfaction in Nepalese Commercial Banks**” presented by Buddha Bahadur Shrees, 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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Buddha Bahadur Shrees

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ABBREVIATIONS

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

ABSTRACT

This main objective of the study is to examine the effect of work life balance on job satisfaction in Nepalese commercial banks. This study is based on descriptive research design and causal-comparative research design. This study used correlation and multiple regression analysis to analyze the data. This study shows that workplace support and working hours are the factor highly affects their satisfaction and they believe that their satisfaction was also high. The correlation analysis shows that workplace support has significant positive relationship with job satisfaction of employee in Nepalese commercial banks. Then, work to family interference has negative and significant association with job satisfaction. There is also negative and significant relationship between family to work life balance and job satisfaction. Moreover, working hours has significant negative relationship with job satisfaction of commercial banks in Nepal. The regression result concluded that workplace support has significant positive impact on job satisfaction in Nepalese commercial banks. Then, there is significant negative effect of work to family interference and family to work interference on employee job satisfaction in banks. Finally, working hours has significant negative impact on employee job satisfaction of commercial banks in Nepal. Hence, it can be concluded that all the factors have significant impact on job satisfaction means work life balance has the significant impact on employee job satisfaction in Nepalese commercial banks.

Key words: Job satisfaction, workplace support, work to family interference, family to work interference and working hours.

CHAPTER - I

INTRODUCTION

1.1 Background of the Study

One of the keys to an organization's success is effective human resource management (Acharya & Padmavathy, 2018). The Human Resource Department holds the key to the company's success in accomplishing its organizational objectives: managing the requirements of its personnel. Today's globalized business environment means that rivalry between state-owned and private enterprises grows at the same rate as the world economy. The corporation strives to maximize profits while utilizing the fewest resources possible. The organization insists that its human resources be capable of competing, surviving, and emerging victorious in the market. While company resources differ, people are the most important resource. Ganapathi (2016) argued people are an organization's most important resource for achieving its objectives.

The simplest definition of work-life balance is "the extent to which individuals are equally engaged in and satisfied with work and family roles". Raisinghani and Goswami (2014) defined a balanced existence as having satisfying experiences in every aspect of one's life. It is believed that achieving meaningful experiences in all spheres of life requires a balanced distribution of personal resources, including time, energy, and commitment. The ability to manage the time, emotional, and behavioral demands of both paid job and personal and family duties at the same time is known as work-life balance (Hill et al., 2003).

Employees who have a healthy work-life balance report feeling fulfilled in their personal and professional lives (Byrne, 2005), and they encounter little friction between their tasks at work and outside of it. People who are able to strike this balance typically experience less stress and sadness in addition to greater career and life satisfaction. From the perspective of the business, promoting work-life balance may draw in new workers, aid in lowering absenteeism and attrition, and raise the likelihood that workers would voluntarily engage in "pro-social" actions that go above and beyond the call of duty. However, research on how employee work-life balance affects the bottom line of the organization is not entirely conclusive. For instance, when a company employs solid management practices generally, having family-

friendly work regulations does not negatively impact profitability, while it may not necessarily result in higher profits. Overall, research indicates that "running yourself ragged" at work has consequences for both achieving performance targets and having a good time; employees and the company gain most from a more balanced work-life balance (Jones et al., 2000).

Job satisfaction is not a single idea; rather, it is an effective or emotional response to several components or aspects of one's employment. It is possible for someone to be largely content with one part of their job while being dissatisfied with one or more others. A (positive) attitude toward one's employment that emerges from an evaluation of the work environment is known as job satisfaction. This assessment, which was conducted out of respect to fulfill one of the key values at work, can be completed on one of his projects. People who are satisfied with their jobs are more likely to like it than not like it (Irma, et al., 2020).

Work-life balance refers to how well a person's personal and professional lives are balanced. One of the most important factors that can promote higher job satisfaction is work-life balance. Mutheu et al. (2017) explained work-life balance is a form of satisfaction in individuals in achieving life balance in their work." It is thought that when a company introduces a work-life balance program, employee job satisfaction will increase, which will encourage them to fulfill their responsibilities to the company and accomplish their tasks. Employee engagement and happiness with work are positively correlated with workers who maintain a healthy work-life balance. In order for a worker with a family to be satisfied with his employment, he must be able to combine work and life.

The development of the organizational climate or environment satisfaction—a particular subset of attitudes held by organizational members—finally determines the degree of employee motivation. It is the mindset a person brings to their work. Put another way, it's a productive approach to the work. When we talk about job satisfaction, we're talking about attitudes about the work. Pay, supervision, stability of employment, working conditions, social relationships at work, timely resolution of grievances, treating employers fairly, and other similar aspects are among the particular variables that are of concern. Numerous socioeconomic and individual

characteristics, including age, sex, incentives, working conditions, education, length of employment, and so on, are linked to job satisfaction (Saba et al., 2013). In the modern workplace, the majority of an employee's time is spent there, causing their job to take up their whole life. Employees must devote increasingly more time to their work outside of office hours due to the growing demands of their jobs. Numerous work-related issues, including stress and an imbalance in their responsibilities as employees, parents, and family members, have arisen from this (Rapoport et al., 2002).

Aarti et al. (2013) asserted that banks should immediately evaluate their employees and provide motivation to work in order to increase employee productivity, since contented employees are critical to the company's success. Employee loyalty and devotion to the organization are demonstrated when they are content in their roles. Saba et al. (2013) stated organizations should create strategies and policies that make it easier for workers to understand their responsibilities and goals because disgruntled workers won't focus on their work or take the time to ensure that customers are happy. This study tries to identify the effect of work life balance on job satisfaction in Nepalese commercial banks in Kathmandu Valley.

1.2 Problem Statement

An increasingly dynamic global environment is placing more pressure on workers to maximize productivity and boost competitiveness. In fact, in order to do their jobs more effectively, employees must multitask in order to stay current (versed) in the rapidly evolving field of technology. It can be difficult to juggle a successful career with a personal or family life, and this affects job satisfaction. In addition, it is imperative that any firm take the required actions to preserve a healthy balance between work and personal life in order to reap long-term benefits for both staff members and the business. Employers who don't assist their staff in striking a work-life balance will find it more and more difficult to draw in and keep the most talented and driven workers.

Adikaram and Jayatilake (2016) suggested work-life balance has a major impact on employee job satisfaction at Sri Lanka's private commercial banks, claim. A number of factors affect work-life balance and job satisfaction, including pressure to perform

well at work, working hours, working conditions, work-life initiatives, and employee desire to change employment.

Fayyazi and Aslani (2015) found that WLB has a significant negative correlation with intention to leave the company and a strong positive correlation with work satisfaction. 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. Arunika and Kottawatta (2015) found a negative correlation between work-life balance and job satisfaction. There was a negative relationship found between job satisfaction and work-life balance, work stress, work-to-family interference, and work load, with the exception of job autonomy.

Weerasooriyaarachchi (2016) revealed a moderate correlation between non-managerial workers' job satisfaction and their job satisfaction in a few chosen private banks in the Colombo district. It has been determined that work-life balance has a significant impact on job satisfaction in private banks. Rahman (2019) found work-life balance unquestionably has a significant influence on job satisfaction. Nonetheless, a predictor variable available personal time does not appear to significantly correlate with job satisfaction.

Malik (2020) concluded that family-work conflict results in a higher level of job satisfaction, work-family conflict leads to a lower level of job satisfaction and amid family-work conflict and work-family conflict; work-family conflict has a stronger correlation with job satisfaction. Irma et al. (2020) found that the most influential indicators of work-life balance were work pressure, change of job, and work-life balance programs. Arief et al. (2021) found that the quality of work-life variable had a positive and significant effect on job satisfaction. The quality of work-life variable has a positive and significant effect on employee engagement. The work-life balance variable had a positive and significant effect on employee job satisfaction.

Chalise (2021) provided evidence that the work-life balance of employees in Nepalese commercial banks is positively impacted by job satisfaction. Furthermore, the study discovered that employee empowerment, learning and development, leadership, and

the working environment all had a greater impact on work-life quality than did pay and job security. Nugraha et al. (2022) found that work-from-home policies had a good and substantial influence on employee performance, work-life balance, and job satisfaction. Miswadi and Mansor (2023) concluded flexible work arrangements and job satisfaction are strongly positively connected. Similarly, a large positive link was discovered between company motivation and culture and work satisfaction. Thomson and Sikawa (2023) found that while working on the weekends significantly improved staff job satisfaction, remote work, flextime, and part-time employment had no similar effect in Tanzania's banking industry. The previously mentioned analysis's results also show that three work-life balance variable indicators working hours, working conditions, and work pressure have a negative impact on job satisfaction. However, only work pressure has a statistically significant negative impact. In contrast, positive effects are evident in the indicators of job change and work-life balance programs, both of which had a significant impact on job satisfaction. However, this study deals with following issues in context of Nepalese commercial banks.

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

1.3 Objectives of the Study

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

- To analyze the status of work life balance and job satisfaction of employee in Nepalese commercial banks.
- To evaluate relationship between work life balance and employee job satisfaction in Nepalese commercial banks.

- To examine the impact of workplace support, work to family interference and family to work interference and working hour on job satisfaction in Nepalese commercial banks.

1.4 Research Hypotheses

The following hypotheses were derived from the previously listed study questions. Thus, the goal of this research was to assess the following theories on commercial banks in Nepal.

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

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

H₃: There is significant effect of family to work interference on job satisfaction in Nepalese commercial banks.

H₄: There is significant effect of working hour on job satisfaction in Nepalese commercial banks.

1.5 Rationale of the Study

Since this study focuses on the relationship and influence between factors of work-life balance and job satisfaction, businesses have benefited from it. Understanding this problem gives firms a clear picture of how much managerial attention work-life balance requires. The issue of work-life balance has been around for years, but it has only recently been recognized as becoming more of a problem. The study therefore anticipated that its conclusions would be noteworthy in the following respects;

- Because it becomes a driving force behind scientific study on work-life balance laws and practices in Nepal, it becomes an issue of great interest for researchers in the field; consequently, there is a dearth of local scholarship in this field.
- It serves as a resource for aspiring new scholars conducting research on relevant subjects.
- It provides legislators with accurate data that they may use to guide the development and restructure of their human resource policies, preserving gains in organizational productivity and efficiency.

- It also increases public and worker knowledge of work-life balance concerns by highlighting its importance to firms and employee satisfaction.

1.6 Limitations of the Study

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

- The study focuses on how work-life balance influences customer satisfaction in Nepalese commercial banks, ignoring other HRM aspects.
- The assumptions of the study are based on the participants' genuine responses to the survey questions and the accuracy of the data they submitted.
- Primary data is the main sources of data of this study
- This study includes 400 employees from commercial banks inside Kathmandu valley.
- This study used only descriptive analysis and inferential analysis (correlation analysis and multiple regression analysis) for data analysis.

CHAPTER - II

LITERATURE REVIEW

This chapter's primary focus has been the literature review relevant to the effect of work-life balance on employee job satisfaction in Nepalese commercial banks. Every research starts with historical information and facts, which provide the framework for the current inquiry. This chapter is important to the study since it helps collect enough feedback to increase the amount of data and inputs I have for my research. This chapter's primary subjects are the research gap, the empirical review, and the theoretical review.

2.1 Theoretical Review

2.1.1 Theories of Work Life Balance

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

2.1.1.1 Structure Functionalism Theory

Before the great technological advances of the 19th century, most families lived as a single unit, which caused work and family life to be kept apart. Since then, disagreements have arisen about the notion that work-life balance does not exist. Following World War II and the industrial revolution, which essentially led to the division of personal and professional life as well as some changes in the civic role of both male and female of that age, discussions on work-life balance started to take shape (Doherty et al., 1993).

One of the earliest theories to develop was the Structure Functionalism Theory, which was a dominant sociological theory in the early 1900s. This hypothesis primarily suggests that people's lives were split into two primary categories: (i) a work life, which is typically more productive and helps them produce a product, and (ii) a personal life, where they spend time with friends and family. This notion essentially holds that there is a distinction between one's personal and professional lives. Nonetheless, other scholars have cast doubt on this idea by bringing up the societal

problems of the late 1960s (Demerath, 1966). This cleared the path for the development of fresh ideas to explain how to manage personal and professional lives.

2.1.1.2 Segmentation Theory

Similar to Structure Functionalism in the early 20th century, Segmentation Theory also emphasized the relationship between work and personal life (Lavassani et al., 2014). Blood and Wolfe (1960), who contend that the concepts of life and labor are different from one another, presented this notion. Zedeck's (1992) study thus found no connection between work and personal life. They are distinct entities. As a result, the evidence points to the absence of any form of link between the two objects. More explanation of this notion was provided by Blood and Wolfe (1960). They have used this hypothesis to explain why workers in manual labor will typically separate their personal and professional lives when they are employed in unpleasant occupations. Furthermore, according to Michel and Hargis's (2008) research, job-specific pressure will never have an impact on another role. Researchers began to question the application of Segmentation Theory in the late 1960s, much like they did with Structure Functionalism Theory (Demerath, 1966).

2.1.1.3 The Compensation Theory

The late 1970s saw the preapproval of Structure Functionalism and Segmentation Theory, which brought in a new era for assessing work and family. Piotrkowski's 1979 study on the relationship between career and family, therefore, found that workers considered their families as a source of fulfillment conspicuously lacking from their professional lives and their homes as paradise. Determining how a person's job and life are related has been the subject of numerous scholarly investigations. Piotrkowski's (1979) study was influenced by this effort. In 1990, Lambert introduced the Compensation Theory while investigating how employees responded to their personal and professional lives. According to Clark (2000), there is a competing relationship between a person's professional and personal life, as per the theory of compensation. Lambert (1990) and Tenbrunsel et al. (1995) claim that people attempt to achieve equilibrium by filling the gap from one end to the other. Therefore, efforts made by people to match up unfavorable experiences in one domain with increased efforts for favorable experiences in the other domain can be used to explain compensation theory. It can also be said that people allocate their preferences,

choosing to be happy in one area while putting up with the challenges in another. Theorists of compensation believe that an employee who is unhappy would prioritize his personal life above his work, whereas a satisfied employee prioritizes his work life at the expense of his personal life.

Zedeck and Mosier (1990) classified compensation theory into two groups: the first being reactive, and the second being supplementary. Supplemental arises when employees change how they behave in an effort to transform an unsatisfactory role into one that they find rewarding. This occurs when an individual has a bad job experience that affects their personal life. Reactive, on the other hand, describes the steps taken by employees to actively maintain their positive behavior in a different position in an effort to improve their negative experiences there. Therefore, reactive compensation usually works to make up for a negative work experience by fostering a positive personal experience.

2.1.1.4 Work Enrichment Theory

The Work Enrichment Theory concept by Greenhaus and Powell (2006) piqued the interest of academics. This hypothesis states that better professional outcomes result in better personal lives, while lower professional outcomes result in worse personal lives. A person's personal and professional lives are positively correlated, according to Greenhaus and Powell (2006); as a result, experiences in one domain will improve the quality of the other. This theory states that the strength of the connection between two areas (Morris & Madsen, 2007).

2.1.1.5 Spill-Over Theory

People carry over all of their emotions from their jobs to their families and vice versa, claims the spill-over theory (Belsky, 1985). Consequently, this is a process wherein a relationship exists between their two very different aspects of life, their personal and professional lives. Morris and Madsen (2007) split spill-over into two categories: positive spill-over and negative spill-over. Contentment in one area having a beneficial influence on another is known as positive spill-over. On the other hand, Negative Spill-Over refers to a circumstance when a problem in one area extends to another (Xu, 2009).

Furthermore, research by Edwards and Rothbard (2000) suggests that there are two main ways to interpret this information: (i) positive relationships between work and personal life (Zedeck & Mosier, 1990); and (ii) the transfer of skills and their behavior across various domains (Repetti, 1987). For example, stress and strain from work are more noticeable at home or when family time is required. In conclusion, the work-life balance ideas that have been presented so far merely suggest that this is a complicated process that takes time to fully understand. In summary, there are several dimensions suggested by work-life balance theories. While they might not be appropriate for every occasion, they are pertinent for various kinds of people. The theory of structural functionalism examines two domains: the personal and professional realms. The aspects of life and work have been defined as separate entities by the Segmentation Theory. According to the Compensation Theory, work and life have an antagonistic relationship. People make an attempt to align the gaps from one area with fulfilling experiences from the other. According to the Work Enrichment Theory, a positive interaction in one area will raise the standard of living in another area as well. The public perception of two components of work and family is put out by the Spill-Over Theory. Workers bring their work-related emotions, attitudes, abilities, and experiences into their personal lives, and vice versa. As a result, each of these several theories observes a unique aspect of work-life balance. The study findings about the effect of work-life balance on organizational performance are examined in the next section.

2.1.2 Concept of Work Life Balance

The term "work-life balance" is broad, and different scholars have defined it according to different criteria. The topic of work-life balance studies primarily started with studies on women who play several responsibilities. The term "work family conflict" was initially used to describe work-life balance. Kahn et al. (2011) described it as "a form of inter role conflict in which the role pressures from work and family domains are mutually incompatible in some respect." That is, the idea that playing the role of the family (at work) interferes with playing the role of the employee. Marks and Mac Dermid (2012) defined role balance as "as "the tendency to become fully engaged in the performance of every role in one's total role system, to approach every typical role and role partner with an attitude of attentiveness and care". Put another way, mindfulness is the discipline of sustaining a stable level of concentration".

The concept of work-life balance involves setting appropriate priorities for both work (career and aspirations) and lifestyle (health, pleasure, leisure, and family). It's the capacity to strike a balance between work and personal obligations, to remain competitive and productive at work, and to keep a contented, healthy, and leisurely home life in spite of constant demands on your time and attention from work (Dessler, 2008).

Traditionally, and most frequently, academics have believed that work-family balance depends on the presence of work-family conflict, or the frequency and severity of work-family conflict, or work-family interference. Work-life balance was characterized by Duxbury and Higgins (2006) as a confluence of role overload, work-to-family interference, and family-to-work interference. Having too much to do in a certain amount of time, or role overload, results in feelings of stress, exhaustion, and time constraints. Work-family interference arises when an individual's ability to meet their personal obligations and satisfy the needs of their family is hampered by work-related obligations. When obligations and expectations from one's family make it more difficult for a person to meet obligations and demands at work, this is known as family to work interference.

Voydanoff (2003) explained work-life balance is an assessment of an individual's resources related to both job and family in order to meet demands from both and allow them to fully engage in both. Greenhaus et al. (2003) defined work-family balance is the degree to which an individual's life goals are in line with their level of satisfaction and effectiveness in their responsibilities in both the home and professional spheres.

2.1.3 Work Life Balance Measurement

It has been noted that mapping the work environment that exists in each firm and establishing a work-life balance measure are essential steps towards developing this field of study for scholars and management practitioners. According to the model developed by Greenhaus and Beutell (1985), which considers a number of conflict types, including behavior-based, strain-based, and time-based conflicts, work-life balance was first quantified in terms of work-family conflict.

- Strain-based conflict arises when psychological strain from one role affects an individual's ability to perform in another.
- Time-based conflict happens when time spent in one role makes it harder to meet the needs in another role. The model also showed that employees who were subjected to very high levels of physical, emotional, or mental work demands were likely to experience strain-based work-family conflict at the highest intensity.
- When some habits that work well in one role don't fit the behavioral standards of another role, behavior-based conflict arises.

Marshall and Barnett (1993) proposed a four-dimensional measure of work-family gains and strains as well as work-parenting gains and stressors for assessing work-family outcomes for earning couples. Work-family strains are associated with the degree to which an individual experienced stress overflow or contagion across numerous duties, whereas work-family benefits are favorable outcomes from both work and family commitments. The rewards and challenges of striking a balance between a person's profession and parental responsibilities are reflected in work-parenting achievements and obstacles.

Numerous methods have been used to measure the concept of work-life balance. According to Clark (2001), there might be some deception in the idea of work-life balance, since it implies a "synergistic relationship between work and home that may be, at most, a rare occurrence." Work-life balance is divided into four categories:

- i. Time is a measure of how much time is spent at work compared to other activities.
- ii. Individuals' behavior at work and in their personal lives.
- iii. Strain can lead to role conflict.
- iv. Energy, a finite resource, is important for employees to achieve both work-related and non-work-related goals. A scale measuring the three aspects of work-life balance personal life interference with work, work interference with personal life, and work/personal life enhancement was also included.

Hyman and Summers (2007) validated the scale using 15 items as opposed to the 19 items from the original scale in order to investigate the idea of work-life balance. Tausig and Fenwick (2001) employed two measures to assess employees' perceived work-life balance: the degree of conflict individuals experience in balancing work and personal responsibilities, and the degree of effectiveness people feel they have in doing so. Greenhaus, Collins, and Shaw (2003) discovered that three elements were significant in determining work-family balance: time, engagement, and satisfaction. To get over the constraints of subjective assessments of work-family balance, the study employed objective measurements of the phenomenon. The first component of time compares the amount of time spent on family and home activities with the amount of time spent at work. The third component gauges the degree of satisfaction from both job and family, while the second component assesses the degree of participation in work relative to that in family. Work-to-family conflict and family-to-work conflict are two of the four components of balance (Grzywacz & Carlson, 2007).

The improvement of the family dynamic as well as the work itself and work-family balance is the result of low levels of work-family conflict and high levels of work-family enrichment. Pareek and Surabhi (2006) developed a scale in the Indian context to measure employees' perceptions of work-life balance in relation to personal needs, social needs, time management, collaboration, remuneration, and work. Social and personal requirements included things like exercising, making time for money management, and participating in fun activities. The ability of an individual to use and divide time between the job and life domains was the subject of the time management component. Workplace teamwork has been measured using the work environment and culture. The organization's advantages and privileges have been incorporated into the compensation and benefits dimension.

The dimension work included the kind of work that had to be done. Intrusion of work into personal life, intrusion of personal life into work, enhancement of work by personal life, and enhancement of personal life by work are the four components of the work-life balance scale created by Rincy and Panchanatham (2014). A 42-item scale was used to gauge the work-life balance of workers in the service sector. The results of the study demonstrated a negative correlation between work-life balance

and intrusion of work into personal life, but a good correlation with work enhancement by personal life and work enhancement by personal life.

2.1.4 Work Life Balance Policies and Programs

Kakkos and Trivellas (2011) argued bankers in Greece don't appear to think that earning the respect of their peers or superiors is important for improving their performance. Parallel to this, employee-demanded fringe benefits don't significantly increase output. Income (existence needs) impedes occupational happiness rather than promoting it. Rather, the study shows that, in Greece's banking industry, professional happiness is highly influenced by personal growth. It is also clear that stress has a detrimental influence on employees' productivity at work, regardless of gender. It is recommended that in order to create a cohesive and consistent company culture, banks implement WLB programs. Employees should be rewarded with a just personal growth plan rather than fringe perks. Employee career development should be ensured by providing appropriate training programs. An organization that promotes a healthy work environment will see reduced stress and improved job performance.

Kamaue et al. (2013) stated work-life initiatives and policies, like different leave policies, can give businesses a competitive advantage in the marketplace. Global competition, enduring workforce professionals, and individual live-family ideals are some of these factors. It also discusses how important work-life balance is to employees' productivity and well-being. This suggests that work-life balance can significantly improve employee morale, reduce absenteeism, and aid in the retention of organizational knowledge especially in hard economic times. Human resource specialists must comprehend the crucial aspects of work-life balance in today's global marketplace as businesses strive to cut costs. They should conclude that work-life balance policies provide a win-win situation for both employers and employees.

2.1.5 Factors of Work Life Balance

A great deal of study effort has been devoted to examining the factors that influence a person's perception of work-life balance. As to Shobitha and Sudarsan (2014), these antecedents may be broadly classified on the basis of the human, organizational, and societal variables that constitute the three primary components of Work Life Balance.

The following sections highlight the researchers' significant contributions in various directions.

Individual Factors Influencing WLB

Employees' perceptions of work-life balance are influenced by a variety of individual elements, which are elucidated in terms of emotional intelligence, well-being, and personality.

Organizational Factors Influencing WLB

The objective of the study is to identify the work-related variables that affect how people perceive work-life balance. These variables are described in terms of flexible work schedules, work-life policies and programs, work support, job stress, technology, and role-related variables (Shobitha & Sudarsan, 2014) suggested.

Societal Factors Influencing WLB

The findings of Shobitha and Sudarsan's (2014) study on the sociocultural factors influencing people's perceptions of work-life balance are discussed in terms of societal issues, child care responsibilities, and family and social support.

2.1.9 Work-Life Balance and Job Satisfaction

Tumen and Zeydanli (2016) defined work-life balance has always been important to those who are interested in the quality of a person's working life and how it connects to their entire quality of life. The concept of a worker's work-life balance an external aspect of job satisfaction has been separated from their level of job happiness. It aimed to protect an employee's quality of life while also maintaining their productivity levels at work. An employee's enhanced job satisfaction is influenced by a variety of factors, and motivated individuals are content with their jobs. The need for work-life balance among employees is rising due to shifts in business trends, including the structure of organizations changing, the workforce becoming more diverse, and the presence of more women in leadership roles.

Work-life balance benefits are something that companies should offer to their staff members in order to enable them to carry out their responsibilities well and propel the company forward. Work-life balance has an impact on employees' views about their

companies and lives. Greenhaus et al. (2003) identified a variety of factors influence how satisfied or unsatisfied an organization's workforce is. These variables include age group, marital status, years of experience, rank and seniority, incentive structure at work, and the perception of the quality of supervision. Nadeem and Abbas (2009) conducted research in Pakistan to examine the connection between job satisfaction and work life. The study's findings show a negative correlation between job stress and workplace stress, family-work interfaces, and job conflict. Overloading at work has little effect on job satisfaction. Job happiness and job autonomy have a positive association.

The disadvantage of this approach is that not everyone desires a 50/50 split between their personal and work lives. Like the concept of work-family conflict, the use of the term "family" is problematic. In order to account for the experiences of those who are childfree, single, or not married, some academics suggest replacing the term "family" with the term "personal life" (Burke, 2004). In addition, life involves both the traditional family experience and personal life, which consists of a variety of extracurricular activities and voluntary work (Reynolds, 2005).

2.2 Empirical Review

Arunika and Kottawatta (2015) investigated the effect of work life balance on employee job satisfaction among non-executives in the public banking sector in Colombo District. The main objective of the study was to assess how work-life balance affects non-executives' job satisfaction in the public banking industry in the Colombo district. The 224 respondents in Colombo's public banks provided the data for this study through the administration of a structured questionnaire consisting of 36 statements on a 5-point Likert scale. 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 work-life balance and job satisfaction have a negative connection, with work-life balance explaining 78.9 percent of job satisfaction (sig-0.000). There was a negative relationship found between job satisfaction and work-life balance, work stress, work-to-family interference, and work load, with the exception of job autonomy. The work-life balance model's overall factors explained 82.7 percent of the variation in job satisfaction, according to multiple regression analysis.

Fayyazi and Aslani (2015) investigated the impact of work-life balance on employees' job satisfaction and turnover intention; the moderating role of continuance commitment. The goal of the study was to investigate the relationship between work-life balance (WLB) and employees' job satisfaction and intention to leave. We also look into the moderating role that continuous commitment has on the relationship between job satisfaction and intention to leave. Regression analysis was used to examine the information obtained from 265 questionnaires that employees of an Iranian industrial organization answered. The results proved the large negative association between WLB and desire to leave and the considerable positive link between WLB and work satisfaction. Furthermore, the association between WLB and turnover intention is fully mediated by work satisfaction. The primary finding of the study is that the association between work satisfaction and desire to leave is moderated by continuity commitment. Therefore, employees with low work-life balance (WLB) and job satisfaction do not always have a high desire to leave, unless they have a weak commitment to continuing their employment.

Weerasooriyaarachchi (2016) investigated impact of work life balance on job satisfaction of non-managerial employees in selected private banks in Colombo District. The main objective of the study project was to ascertain the relationship between work-life balance and job satisfaction among non-managerial employees in Sri Lanka's private banking industry. The primary inquiry of the study is the potential correlation between work-life balance and job satisfaction among non-managerial staff members, particularly in Sri Lankan commercial banks. A standardized questionnaire with thirty items and a five-point grading system was given to a convenient sample of 374 non-managerial staff in Sri Lanka's private banking sector. The SPSS program was used to do a bivariate analysis on the data. The study's findings indicated that there was a weak relationship between the job happiness of non-managerial employees and their job satisfaction at specific private banks in the Colombo area. Work-life balance has been shown to significantly affect private bank employees' job satisfaction. Therefore, work-life balance and job satisfaction should be top priorities for bank management.

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

impact of work-life balance on worker performance and job satisfaction. Welfare, flexibility, leave, and work design policies have all been selected as separate variables. Employee work satisfaction and performance are dependent factors. The sample for the survey consisted of 206 respondents from 25 commercial banks in Nepal. Organized questionnaires are made in order to meet the study objectives. The relevance and importance of work-life balance policies in Nepalese commercial banks were evaluated using regression models in relation to employee job satisfaction and performance. The findings indicated that policies related to work-life balance, including welfare, flexibility, leave, and job design, significantly impacted employees' job satisfaction and performance. It implies that if flexibility was properly applied, employee work satisfaction and performance would be higher. Similarly, improved welfare program implementation results in higher worker performance and job satisfaction. Enhanced leave regulations also lead to increased job satisfaction and productivity among staff members. The results also demonstrated that well-designed occupations improve employee performance and work satisfaction. The beta coefficient was positively significant in relation to work design, flexible policies, welfare policies, and leave arrangements.

Mutheu et al. (2017) analyzed effects of work life balance practices on employees' job satisfaction: a case of Kenya wildlife service. The aim of this study was to ascertain how work-life balance practices affected Kenya Wildlife Service workers' job satisfaction. The study is significant to policymakers because it offers practical data that decision-makers can utilize to influence their decisions on how to best implement work-life balance strategies. There were three distinct goals for this investigation. Finding out how work design has affected job satisfaction at the Kenya Wildlife Service was the first goal. The second objective was to ascertain how employees' job happiness at the Kenya Wildlife Service was affected by flexitime, and the third goal was to investigate how the organization's fringe benefits plan affected employee job satisfaction. Work Enrichment Theory, Compensation Theory, and Structural Functionalism Theory serve as the study's guiding theories. This study employed a descriptive survey with top management, middle management, and support staff employees of KWS headquarters as its target group. The poll was given out at random to staff members working at Kenya Wildlife Service headquarters. A response rate of 74.5 percent was obtained from the 105 questionnaires that were

returned out of the 141 that were distributed for this study. The Statistical Package for Social Sciences (SPSS) was used to analyze the data and report the results using means, standard deviations, correlations, and regression coefficients. Based on the research findings, it was determined that work-life balance practices had a favorable effect on Kenya Wildlife Service personnel' job satisfaction.

Acharya and Padmavathy (2018) investigated work life balance and job satisfaction: A study from private banks of 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.

Adhikari (2019) analyzed quality of work-life for job satisfaction in Nepalese commercial banks. This study focuses on how work life quality affects job satisfaction in Nepalese commercial banks. To achieve the goals of the study, 225 respondents complete a structured questionnaire that is produced. A descriptive and informal comparative research methodology was used in this study. The multiple regression model has been utilized to test the correlation. The results showed the positive correlations between work-life balance, compensation and benefits, training and development, and job design and job satisfaction. When it comes to work satisfaction, the regression's findings showed that every variable had positive and significant beta coefficients.

Rahman (2019) examined work- life balance as an indicator of job satisfaction among the female bankers in Bangladesh. The purpose of this study was to examine at the significance of work-life balance and the variables affecting the participants' degree of job satisfaction. 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 at the connection between the factors that were discovered in order to ascertain the relationship between work-life balance and job satisfaction for Bangladeshi female bankers. This was followed by an examination of regression. Based on the findings, it is important to emphasize that work-life balance definitely had a significant influence on job satisfaction. Nevertheless, it is shown that "Available Personal Time," one predictor variable, and work satisfaction did not significantly correlate.

Malik (2020) analyzed association of work-life balance and job satisfaction in commercial pilots: a case study of Pakistan. The purpose of this study was to find out how Pakistani commercial pilots were doing in terms of work-life balance. 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. It was found that, in the presence of both work-family conflict and family-work conflict, work-family conflict had a larger link with job satisfaction. Work-family conflict, on the other hand, results in a lower degree of job satisfaction.

Dharmawansa and Madhuwanthi (2020) examined perceived work-life balance for the job satisfaction of banking employees in Sri Lanka. The main objective of this 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. The questionnaire method was used to collect primary data from the sample of 123 respondents. Data that had been gathered were examined using the statistical program SPSS. The research data was analyzed using correlation and multiple regression analysis techniques. Eighty-seven percent of the variation in work satisfaction can be explained by the independent factors. 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) examined 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 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. However, only work pressure has a statistically significant negative impact. In contrast, positive effects are evident in the indicators of job change and work-life balance programs, both of which had a significant impact on job satisfaction.

Arief et al. (2021) investigated effect of quality work of life (QWL) and work-life balance on job satisfaction through employee engagement as intervening variables. This study investigated at how work-life balance and high-quality work affect employee participation and job satisfaction. In this inquiry, multiple regression analysis was carried out. This study showed that the work-life quality variable had a positive and significant influence on job satisfaction. The work-life quality variable has a favorable and considerable influence on employee engagement. The work-life balance variable had a favorable and significant influence on employee job satisfaction. 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 found that factors related to job satisfaction have a positive and significant impact on employee engagement, and that work-life balance raises employee work 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 this research was to ascertain the relationship between employees' job satisfaction and work-life quality in Nepalese commercial banks. The survey specifically looked at how job satisfaction is affected by leadership, employee empowerment, learning and growth, employment security and safety, work environment and facilities, and work environment. Regression analysis and correlations were carried out using SPSS to examine the relationship between and among the study variables. The results of the research showed that employees' quality of work-life balance in Nepalese commercial banks was positively impacted by job satisfaction. Furthermore, the poll discovered that employee empowerment, leadership, learning and development, and the working environment had a greater impact on work-life quality than did pay and job security.

Nugraha et al. (2022) analyzed the effect of work from home, work-life balance, and job satisfaction on employee performance. The purpose of this study was to determine the effects of work-life balance, job satisfaction, and remote work on workers' productivity. A total of 141 persons answered this survey. Every respondent worked at PT X, and they were all chosen using a straightforward random sample technique. This study employed a numerical scale or data expressed as numbers to examine the relationship between variables using a quantitative approach. Research data was obtained via the questionnaire responses. The generated questionnaire's 37 statements were split up into 4 categories: Eleven statements on employment happiness, eight about work-life balance, seven about working from home, and eleven remarks about employee performance. The study data were examined using structural equation modeling using the AMOS version 23 software. The study demonstrated that remote work has a favorable and significant influence on employee performance, job happiness, and work-life balance. Employee performance was also favorably and significantly impacted by work-life balance, although job satisfaction had no effect on performance.

Thomson and Sikawa (2023) analyzed work life balance and staff job satisfaction in Tanzania banking sector: case of CRDB and NMB Banks in Moshi municipality. In order to generalize the findings, this study evaluated the impact of work-life balance on employee job satisfaction in Tanzania's banking sector using case studies of CRDB

and NMB Banks in Moshi Municipality. The study's specific goal was to ascertain how flexible work schedules affected workers' job satisfaction in Tanzania's banking industry. Using a stratified sample technique and a descriptive survey research design, 91 staff members were selected from the population for the study. The study examined both quantitative and qualitative data obtained from the participants by using theme analysis and multiple regression approaches. The data collected from the sample was analyzed using SPSS Version 23. The results of the study showed that weekend work had a considerable positive impact on staff job satisfaction in Tanzania's banking industry, whereas remote work, flextime, and part-time employment had a negative impact. The report recommends that the banking industry give priority to flexible work arrangements that help employees achieve a work-life balance in order to enhance the socioeconomic well-being of employees and the overall success of banks.

Miswadi and Mansor (2023) investigated exploring the nexus of work-life balance sub-factors and job satisfaction: a study on executives in the commercial banking sector. The principal objective of the study was to evaluate the relationship between work-life balance and job satisfaction among executives in the commercial banking sector. This study looks at the impact of three work-life balance sub-factors on employee job satisfaction: company culture, flexible work schedules, and motivation. 213 of the executives at a commercial bank with headquarters in Johor Bahru responded to the surveys. The data collected confirmed the relationships between the tested variables and the predicted correlations between job satisfaction and the work-life balance sub-factors. The study found a substantial positive correlation between flexible work schedules and job happiness. Similarly, a large positive link was discovered between company motivation and culture and work satisfaction. Management wishing to increase worker happiness might use the study's conclusions as a guide.

Table 1*Summary of Empirical Review*

S.N.	Author	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 purpose of the study was to assess effect of work life balance on job satisfaction among non-executives in the public banking sector in Colombo district.	Using SPSS (version 16.0), the univariate, bivariate, and multivariate analytic methods were used for the data analysis.	The results of this study indicated a negative correlation between work-life balance and job satisfaction. There was a negative relationship found between job satisfaction and work-life balance, work stress, work-to-family interference, and work load, with the exception of job autonomy.
2	Fayyazi and Aslani (2015)	The impact of work-life balance on employees' job satisfaction and turnover intention; the moderating role of continuance commitment.	The main objective of the study was to evaluate the impact of work-life balance (WLB) on employees' job satisfaction and turnover intention.	The data gathered from 265 questionnaires filled out by workers in an Iranian industrial company was analyzed using regression analysis.	The results demonstrated the large negative association between WLB and intention to leave and the significant positive link between WLB and work satisfaction. Furthermore, the association between WLB and turnover intention is fully mediated by work satisfaction.
3	Weerasooriy aarachchi (2016)	Impact of work life balance on job satisfaction of non-managerial employees in selected private banks in Colombo District.	This study investigated the relationship between work life balance and job satisfaction of non-managerial employees in private banking sector in Sri Lanka.	Bivariate analysis was done on the data using the SPSS computer program.	The study's findings suggested that there was a weak relationship between the job happiness of non-managerial employees and their job satisfaction at certain private banks in the Colombo area. Work-life balance has been shown to significantly affect private bank employees' job satisfaction. Therefore, work-life balance and job satisfaction should be top priorities for bank management.
4	Manandhar (2016)	Work life balance and its impact on employee job satisfaction and performance on Nepalese	This study examined the impact of work life balance on employee job satisfaction and performance.	The regression models were estimated to test the significance	The findings showed that policies related to work-life balance, including welfare, flexibility, leave, and job design, significantly impacted employees' job satisfaction and performance. It implies that

		commercial banks.			if flexibility was properly applied, employee work satisfaction and performance would be higher.
5	Mutheu et al. (2017)	Effects of work life balance practices on employees' job satisfaction: a case of Kenya wildlife service.	The purpose of this study was to determine the effects of work life balance practices on job satisfaction of employees at Kenya Wildlife Service.	This study used mean, standard deviations, correlations and regression coefficients.	Based on the research findings, it was determined that work-life balance practices had a favorable effect on Kenya Wildlife Service personnel' job satisfaction.
6	Acharya and Padmavathy (2018)	Work life balance and job satisfaction: A study from private banks of Nepal.	This study examined the organizational related factors that lead to greater job satisfaction of employees.	Kano model is used to track the variables that had the highest impact on job satisfaction.	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.
7	Adhikari (2019)	Quality of work-life for job satisfaction in Nepalese commercial banks.	This study is concerned with the examination of the impact of quality of work life for job satisfaction in Nepalese commercial banks.	Descriptive and casual comparative research design have been used in this study. The multiple regression model has been used to test the relationship.	The results showed the positive correlations between work-life balance, compensation and benefits, training and development, and job design and job satisfaction. When it comes to work satisfaction, the regression's findings showed that every variable had positive and significant beta coefficients.
8	Rahman (2019)	Work- life balance as an indicator of job satisfaction among the female bankers in Bangladesh.	This study aimed to investigate the importance of work-life balance and the factors that influence their job satisfaction level.	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	Based on the findings, it is important to emphasize that work-life balance definitely had a significant influence on job satisfaction. Nevertheless, it is shown that "Available Personal Time," one predictor variable, and work satisfaction did not significantly correlate.
9	Malik	Association of	The objective	This study	It was found that, in the

	(2020)	work-life balance and job satisfaction in commercial pilots: A case study of Pakistan.	was to investigate the impact of family-work conflict and work-family conflicts on job satisfaction.	used multiple regression analysis to achieve the objectives.	presence of both work-family conflict and family-work conflict, work-family conflict had a larger link with job satisfaction. Work-family conflict, on the other hand, results in a lower degree of job satisfaction.
10	Dharmawansa and Madhuwanti (2020)	Perceived work-life balance for the job satisfaction of banking employees in Sri Lanka.	The main objective of this study was to determine the impact of work-life balance on job satisfaction of banking employees in Sri Lanka.	Multiple Regression analysis and Correlation analysis methods were used to analyze the research data.	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.
11	Irma et al. (2020)	Work-life balance and job satisfaction: A case study of employees on banking companies in Jakarta.	The objective of this study was to find the effect of work-life balance on job satisfaction in the banking industry in Indonesia. The method used in this study is a survey.	Multiple regression analysis was employed to achieve the study.	This study found that job satisfaction is negatively impacted by three work-life balance variable indicators: working hours, working conditions, and work pressure. Only job pressure, though, had an adverse effect that is statistically significant. On the other hand, initiatives that promote work-life balance and job changes had significantly impacted employees' job satisfaction.
12	Arief et al. (2021)	Effect of quality work of life (QWL) and work-life balance on job satisfaction through employee engagement as intervening variables.	This study analyzed the effect of quality work and work-life balance on job satisfaction through employee engagement.	This study used multiple regression analysis.	This study showed that the work-life quality variable had a positive and significant influence on job satisfaction. The work-life quality variable has a favorable and considerable influence on employee engagement. The work-life balance variable had a favorable and significant influence on employee job satisfaction.
13	Chalise (2021)	Work life factors and job satisfaction in banking sector of Nepal.	The present study aimed to extract the relationship between job	Correlations and regression analysis were carried out to	The study's findings revealed that employees' quality of work-life balance in Nepalese commercial banks was positively

			satisfactions on the quality of work-life among the employees in Nepalese commercial banks.	examine the relationship between and among the study variables	impacted by job satisfaction. Furthermore, the poll discovered that employee empowerment, leadership, learning and development, and the working environment had a greater impact on work-life quality than did pay and job security.
14	Nugraha et al. (2022)	The effect of work from home, work-life balance, and job satisfaction on employee performance.	This study investigated effect of work from home, work-life balance and job satisfaction on employee performance of employees.	With the use of the AMOS version 23 software, structural equation modeling was used to examine the research data.	The study revealed that remote work has a favorable and significant influence on employee performance, job happiness, and work-life balance. Work-life balance had a positive and considerable impact on employee performance as well, although job happiness had no bearing on it.
15	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 main purpose of the study was to evaluate the relationship between work-life balance and job satisfaction among executives in the banking sector.	Correlation analysis was utilized in this study to examine the data.	Flexible work schedules and job satisfaction were revealed to be significantly positively connected by the study. Similarly, a large positive link was discovered between company motivation and culture and work satisfaction.
16	Thomson and Sikawa (2023)	Work life balance and staff job satisfaction in Tanzania banking sector: Case of CRDB and NMB Banks in Moshi municipality.	The main purpose of the study was to analyze influence of work life balance on staff job satisfaction in Tanzania banking sector .	The study employed multiple regression and theme techniques to examine both quantitative and qualitative data collected from the participants.	The results of the study showed that weekend work had a considerable positive impact on staff job satisfaction in Tanzania's banking industry, whereas remote work, flextime, and part-time employment had a negative impact.

2.3 Research Gap

Research gap refers to the gap between previous research and this research. Studies on how work-life balance affects employee satisfaction in Nepalese commercial banks. While there has been little research on job satisfaction, there hasn't been any on how it affects work-life balance. Organizations' human resources are important and hard to

replicate assets. In order to maintain a productive workforce, all organizations need make sure that there is a healthy balance between their professional and personal lives. Doing so will help them both recruit and retain bright workers. It is important for various industries to provide flexible work schedules and rules that clarify the needs of both male and female employees. Upon evaluating the prior research on this subject, it is evident that each employee's work-life balance in the banking industry is examined separately. As a result, the researcher conducted an investigation to determine the impact of work-life balance in the nation's financial industries.

CHAPTER - III

RESEARCH METHODOLOGY

Research methodology is the disciplined process of addressing a problem by the systematic collection, documentation, analysis, interpretation, and reporting of data pertaining to the various facets of a phenomenon being studied. The research methodology for this paper describes the steps and techniques employed in each phase of the investigation. This chapter describes research design, population and sample, and sampling design, nature and sources of data, and the instrument of the data collection, method of analysis and research framework and definition of variables.

3.1 Research Design

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

3.2 Population and Sample, and Sampling Design

The population for this survey is the employees working in twenty commercial banks in Nepal (till July, 2024). Thus, the sample size represents the average number of employees working at different departments of commercial banks in Nepal. Out of 500 distributed questionnaires, 422 questionnaires collected but valid responses are received from 400 respondents. Therefore, the sample size of the study is 400. This study attempts to find out the effect of work life balance on job satisfaction and how work life balance factors influence employees' job satisfaction. Non probability with usage of convenience sampling method is used because the researcher has chosen those respondents to reach and get in touch with. So, it is easy way to get information easy way to get information compared to other sampling methods.

3.3 Nature and Sources of Data, and Instruments of Data Collection

The purpose of the primary data is to gather employee perceptions on the current work-life balance and how it affects job satisfaction in Nepalese commercial banks. The bank employees were given structured questionnaires on a 5-point Likert scale. Strongly agree, agree, neutral, disagree, and strongly disagree are the five points on the Likert scale that were employed. In order to quantify the dependent variable in this study work satisfaction a categorical scale was used to ask respondents if they were satisfied with their current organization. The measurement variables for the independent variables were developed using a Likert scale.

3.4 Method of Analysis

Different statistical methods were used in the investigation. The following subsections discuss the statistical instruments that were employed in this write-up statistical study to evaluate the data findings:

Mean

The mean, which is obtained by dividing the total number of values by the number of values, is the arithmetic mean of a range of values or quantities. It alludes to the average that is examined or utilized to determine the data's central tendency. A widely used and easily understood metric of central tendency is the arithmetic mean. To find it, tally up all of the population's data points, then divide the total by the number point. The mean is computed in this study to determine the average of the respondents' answers to the various variables in the Likert scale question. On all samples, the mean value of the answers to the Likert scale question is computed.

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

Where,

$$\begin{aligned} \sum X &= \text{Value of responses of each independent or dependent variable} \\ n &= \text{No. of statements} \end{aligned}$$

Standard Deviation

The standard deviation, which measures dispersion, is used to express how much a set of data values vary or are dispersed. The positive square root of variance is one way to define it. One helpful characteristic of the standard deviation is that, in contrast to

variance, it has the same units of measurement as the data. There is a larger deviation within the data set if the data points deviate further from the mean. Therefore, the standard deviation increases with data spread. The standard deviation is computed for each sample in this study based on the Likert scale responses.

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

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

Variance is a measure of the variation in numbers within a set of data. The variance of a set shows how far each number deviates from the mean. To calculate the variance, take the difference between each value in the set and the mean, square the differences, then divide the sum of the squares by the total number of values in the set. The Likert scale responses for each sample in this study are computed to determine the variance. Variance is a statistical measure of how much a set of data differs from each other. Variance is used in statistics to quantify the deviation from a mean or average, and it's used in probability distribution.

Correlation Coefficient (r)

The relationship between an independent variable and another dependent variable is known as the correlation coefficient. It is a technique for ascertaining how these two variables are related to one another. A correlation coefficient is present when there is a strong relationship between the two variables, meaning that changes in the independent variable's value also affect the dependent variable's value. To determine the degree of relationship between independent and dependent variables for each sample in this study, correlation is computed for the responses given on a Likert scale.

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

Where,

X = Value of independent variable

Y = Value of dependent variable

n = Number of responses

t- Statistics

It is applied to Student's t-test hypothesis testing. In a t-test, the t-statistic is used to decide whether to accept or reject the null hypothesis. Set up Hypothesis

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

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

Test statistic under H_0 ;

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

Where,

r = Sample correlation between two variables

r^2 = Coefficient Determination

n = No of Pair of observations

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

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

Decision

i. If calculated 't' is less than or equal to tabulated value of 't' it falls in the accepted region and the null hypothesis is accepted and if calculated 't' is greater than tabulated 't' null hypothesis is rejected.

ii. If p-value calculated is less than the level of significance i.e. 5 percent, null hypothesis is rejected and if p-value calculated is higher than the level of significance i.e. 5 percent, null hypothesis accepted.

Regression Analysis

Regression is one statistical method used to evaluate the degree of a relationship between one dependent variable and one or more independent variables. It covers a wide range of techniques for analyzing and modeling several variables to find their relationships. Based on responses on a Likert scale, regression analysis is utilized in

this study to ascertain the direction of the relationship between the independent and dependent variables for each sample. The relationship's theoretical model is represented by the equation below:

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

Where,

JS= Job Satisfaction

WPS= Workplace Support

WFI= Work to family interference

FWI= Family to work interference

WH= Working Hour

β_0 = The intercept (constant)

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

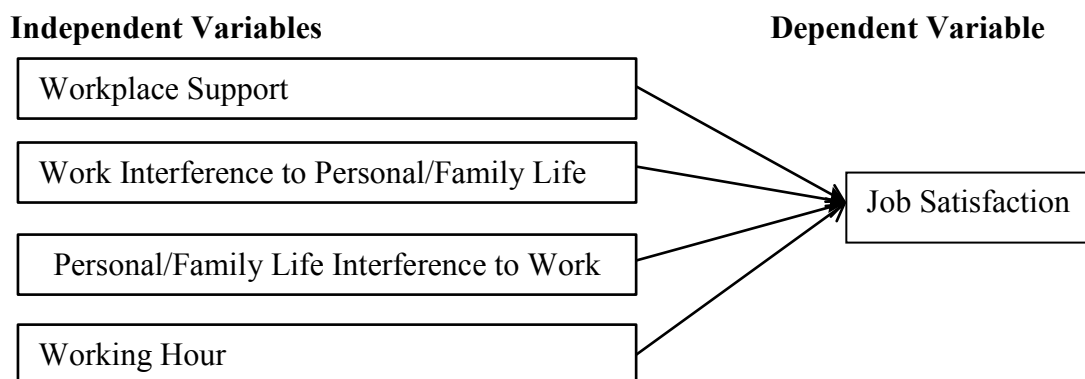
ε = Error term.

3.5 Research Framework and Definition of the Variables

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

Figure 1

Research Framework of the Study



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

Dependent Variable

Job Satisfaction

Numerous theories, including Maslow's Hierarchy of Needs and the Genetic Theory of Needs, have been used to characterize job satisfaction. The degree of contentment and happiness that employee has with their work, which influences their job performance, can be a clear definition of job satisfaction (Arunika & Kottawatta, 2015). Similar to work-life balance, job satisfaction is a crucial idea that employers need to understand and address whenever feasible since an employee's mentality and attitude toward the company would be influenced by their degree of satisfaction (Irma et al., 2020). Arunika and Kottawatta (2015) are supported by a different definition of job satisfaction, which describes it as a direct measure of utility an employed worker derives from his/her current job.

Independent Variables

Workplace Support

Job satisfaction and performance are directly impacted by employees' perceptions of WLB assistance. Job satisfaction increases with perceived employer support (Forsyth & Polzer, 2007). Employee work-life balance and job satisfaction are known to be significantly impacted by additional workplace or organizational support. Employee work-life balance is positively correlated with workplace support (Yahya & Ying, 2014). Ganapathi (2016) and Rahman (2019) showed that workplace or organizational support was a significant and positive element in the job satisfaction of women employees in new private sector banks.

Work to Family Interference (WFI)

Googins (1991) asserted that this period saw an increase in the interactions, challenges, and disputes between employers and employees as well as between families and the workplace. There is not enough time left over after completing one task (related to work or family) to begin additional tasks pertaining to work or family (personal life). Work to personal life interference occurs when work takes precedence over personal life (WFI). Male employees are more likely to experience this kind of conflict since they are more focused on their job obligations than their family responsibilities. Women are not completely immune to this kind of confrontation, though.

Family to Work Interference (FWI)

Family to Work Interference (FWI) occurs when obligations to one's family become a barrier to doing one's job well. Numerous variables enhance the interference between job and family life, mostly related to child and elder care. Work-family conflict has now escalated into an organizational catastrophe. It has become more difficult to strike a balance between work and family due to the rise in dual-family parents, high job demands, and lengthy work hours. Conflict is regarded as a bidirectional construct as work may interfere with family, according to Frone (2003), who describes conflict as a sign of stress brought on by conflicting role expectations.

Working Hours

Time balance is the equitable distribution of a person's attention between their family, job, and other non-work-related aspects of their lives. The duration of tasks associated with organizing and their importance in a person's life. For example, in addition to working, an employee needs time for play, socializing with friends, and family time. Irma et al. (2020) found that working hours had a substantial negative impact on job satisfaction. Hafeez and Akbar (2015) concluded that long work hours have a detrimental and significant effect on job satisfaction.

CHAPTER - IV

RESULTS AND DISCUSSION

The main objective of this research is to find out how work-life balance affects employees' job satisfaction in Nepalese commercial banks. Thus, the analysis and outcomes of the conversation are covered in this chapter, which is split into three pieces. The first component included the study's demographic profile, descriptive, and correlation analysis of the variables. In the second portion, the linear regression model's assumptions were met, and in the third section, the regression's findings were reported. Data analysis techniques were used to determine the ratio of the chosen dependent and independent variables as well as the ratio scale measurement for further statistical analysis. With the aid of SPSS version 26, the collected data was statistically analyzed.

4.1 Results

The demographic profile of the respondents is thoroughly analyzed and key traits are highlighted in the results section. Subsequently, an extensive descriptive analysis is carried out to detect patterns and trends within the data. The intricate relationships between variables are then examined using correlation analysis, which provides insights into the dynamics among the topics being studied. Our understanding of the research landscape is further enhanced by regression analysis, which also displays the effect and predictive components. This amalgamation of demographic insights, analytical depth, and descriptive nuances enriches the data and makes it easier to fully comprehend the study's conclusions.

4.1.1 Respondents Demographic Profile

This section examines the demographic characteristics of the respondents, addressing significant factors such as gender, age group, educational attainment, job experience, and position within the bank. The research gained valuable insights into the diverse personalities of the participants and established a sufficient framework for the subsequent analysis and interpretations by completing these significant demographic gaps. All of the respondents are residents of the Kathmandu Valley.

Table 2*Demographic Profile of Respondents*

No.	Items	Frequency	Percent	
1	Gender Group	Male	228	57.00
		Female	172	43.00
		Total	400	100
2	Age Group	25 and Under	12	3.00
		26-35	118	29.50
		36-45	180	45.00
		46 and above	90	22.50
		Total	400	100
3	Education Level	Bachelor	208	52.00
		Masters	140	35.00
		M.Phil. and above	52	13.00
		Total	400	100
4	Work Experience	Less than 1 year	24	6.00
		1-2 years	42	10.50
		2-3 years	80	20.00
		3-5 years	136	34.00
		More than 5 years	118	29.50
		Total	400	100
5	Position Level	Executive	56	14.00
		Managerial	90	22.50
		Officers	115	28.75
		Assistant	132	33.00
		Others (Specify).....	7	1.75
		Total	400	100

Source: Opinion Survey, 2024

Table 2 shows employee respondents by gender. Data from 400 respondents are gathered and examined for this study. The fact that men make up 57.00 percent of all replies suggests that men make up the majority of responders in the banking industry. With fewer replies than female respondents, men make up the majority of the 400 respondents. However, when asked about work-life balance and how it affects job satisfaction in the banking business, 43.00 percent of respondents were female. These results imply that a higher percentage of men than women are employed in the banking industry. The banking business may classify the majority of survey participants as both male and female.

Additionally, Table 2 provides an age description of the respondents, indicating that 45.0% of the respondents are in the 36–45 age range. The age group of people under 25 who work for commercial banks in Nepal makes up the smallest percentage. Furthermore, of the respondents, 29.50 percent identified as belonging to the 26–35

age group and 22.50 percent as representing the 40+ age group. Based on this statistics, it is clear that the bulk of bank workers in Nepal are in the productive age range. Age and workers have an impact on employee growth and readiness.

The profile of respondents according to their level of education is also shown by demographic data. The majority of respondents (208, or 52.0 percent) hold a bachelor's degree; master's degrees (140, or 35.00 percent) are second most popular, followed by M. Phil. and higher are held by 52 people, or 13% of the total. The findings imply that the majority of interview subjects were able to read and understand the questionnaires used in this study. Consequently, the participants were capable of providing precise responses and exhibited their understanding of the importance of staff retention in the banking sector.

In a similar way, table 2 revealed information on the respondents' bank employment experience. Out of the 400 participants, 136 respondents (34.0 percent) had worked for a company for three to five years, and 118 respondents (29.50 percent) had worked for a company for more than five years. Furthermore, 24 respondents, or 6.0 percent, had worked for less than a year, 80 respondents, or 20.00 percent, for two to three years, and 42 respondents, or 10.50 percent, for one to two years all came to light. The majority of the employees, according to the study's findings, had enough experience to do their tasks well. The findings indicate that the respondents' experience level was medium.

At last, table 2 displays the respondents' current position within the banks. Assistants make up about 33.00 percent of the respondents, with officers (28.75 percent), managers (22.50 percent), executives (14.00 percent), and other professions like entry-level and secretary (1.75 percent) following closely behind.

4.1.2 Summary of Descriptive Analysis

The work-life balance and job satisfaction in the Nepalese commercial banks are assessed using the mean value and standard deviation of each variable. Descriptive analysis has been used to examine the collected data, aiding in the data's summarizing and description. The descriptive analysis is presented in Table 3.

Table 3*Summary of Descriptive Statistic of Variables*

Study Variables	N	Mean	Std. Deviation
Workplace Support (WPS)	400	3.5767	.99663
Work to Family Interference (WFI)	400	2.5542	.97668
Family to Work Interference (FWI)	400	2.4225	.87961
Working Hours (WH)	400	2.6367	1.03257
Job Satisfaction (JS)	400	3.4850	.94298

Source: Appendix-I

Table 9 presents the study's findings, which indicate that the average job satisfaction score is 3.4850, indicating a moderate level. It demonstrates that every factor, which is within the range of 2.4225 to 3.5767, is at a moderate level. The workplace support factor has the highest mean score value of 3.5767, followed by the working hour and the work to family interference and work to work elements. The investigation's main focus is on workplace assistance, as indicated by the highest mean score of 3.5767. The findings of the investigation primary component appear to be workplace support, as shown by the highest mean score of 3.5767. Then, it's evident that most workers have a high degree of job satisfaction and that workplace support significantly affects their contentment. Meanwhile, work to family interference and family to work interference and working hour element got an overall mean score of 2.5542, 2.4225 and 2.6367 respectively.

4.4 Correlations Analysis

To determine the effect of work-life balance on employees job satisfaction in Nepalese commercial banks, 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. Correlation analysis was used in this study to determine the relationship between the variables. Using the SPSS software, the researcher determined the correlation coefficient value in this analysis. The correlation analysis concentrated on the general association between employees' job satisfaction and work-life balance in banks.

Table 4*Pearson Correlation Coefficients of Study Variables*

	WPS	WFI	FWI	WH	JS
Workplace Support (WPS)	1				
Work to Family Interference (WFI)	-.602**	1			
	.000				
Family to Work Interference (FWI)	-.597**	.616**	1		
	.000	.000			
Working Hours (WH)	-.449**	.444**	.510**	1	
	.000	.000	.000		
Job Satisfaction (JS)	.727**	-.663**	-.671**	-.574**	1
	.000	.000	.000	.000	

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

Source: Appendix-II

Table 4 presents the results of a correlation analysis utilizing a correlation coefficient matrix between the dependent and independent variables. The correlation between workplace support and employee job satisfaction is 0.727, with a significant value of 0.000. This indicates that there is a positive and significant relationship between workplace support and employee job satisfaction ($P < 0.05$). Similarly, the correlation between work to family interference and employee job satisfaction is -0.663, with a significant value of 0.000, indicating a negative and significant relationship ($P < 0.05$). It is also clear that there is a significant negative association ($P > 0.05$) between family to work interference and employee job satisfaction because the correlation value between these two factors is -0.671, which has a significant value of 0.000. It is evident that there is a substantial negative link ($P > 0.05$) between working hours and employee job satisfaction, as the correlation value between the two variables is -0.574, with a significant value of 0.000.

4.5 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 commercial banks) and independent variables (workplace support, work to family interference, family to work interference, and working hours).

Table 5*Model Summary*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.822 ^a	.676	.673	.53930

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

Source: Appendix-III

It was demonstrated that the four factors defined by the model working hours, workplace support, family to work interference, and work to family interference predicted job satisfaction. 67.60 percent of the observed variability in work satisfaction can be explained by differences in the independent variables, according to the models' R² value of 0.676. The other variables that explain the remaining 32.40 percent of the variance in work satisfaction were not included in the model, thus they could not offer an explanation. Put otherwise, the model fits in a linear fashion.

Table 6*Analysis of Variance (ANOVA)*

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	239.916	4	59.979	206.224	.000 ^b
	Residual	114.883	395	.291		
	Total	354.799	399			

a. Dependent Variable: JS

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

Source: Appendix-III

An analysis using ANOVA (F-value) suggests that the influence of dependent variables may be explained by the greatest number of potential combinations of predictor variables. Findings indicate that the work satisfaction measure has a major influence. The F-values of 206.224 ($p = 0.000 < 0.05$) for working hours as an employee job satisfaction proxy, work to family interference, and workplace support indicate a strong correlation between the independent variables and the dependent variable, or job satisfaction.

Table 7*Regression Coefficient of Independent Variables on Job Satisfaction*

Variables	Coefficients	t-statistics	p-value
(Constant)	3.734	16.378	.000
WPS	.364	9.892	.000
WFI	-.207	-5.442	.000
FWI	-.222	-5.115	.000
WH	-.183	-5.855	.000

a. Dependent Variable: Job Satisfaction

Source: Appendix-III

Table 7 presents the regression coefficient of independent variables workplace support, work to family interference, family to work interference and working hours of banks' employees and the intercept value of dependent variable job satisfaction. The coefficient of regression (β) for workplace support is 0.364. According to the statistics, there is a 0.353-unit rise in employee job satisfaction in banks for every unit increase in workplace assistance. Furthermore, at the five percent significance level, the workplace support p value of 0.000 denotes statistical significance. Therefore, this is significant positive effect of workplace support on employee job satisfaction. Similarly, regression coefficient β for work to family interference is -0.207. Work to family interference 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 work to family interference result in decreased -0.207 units in employee job satisfaction in banks. Therefore, this is significant negative effect of work to family interference on employee job satisfaction. At the same time, regression coefficient β for family to work interference is -0.222. Employee job satisfaction would drop by -0.222 units if family to work interference rose by one, according to this data. The p value for family to work interference is 0.000, indicating that it is statistically significant at the five percent significance level. Therefore, this is significant negative effect of family to work interference on employee job satisfaction in banks. Finally, the coefficient of regression (β) for working hours is -0.183. The research indicates that a one-unit increase in working hours would result in a -0.183 unit decrease in employee job satisfaction. The link is statistically significant at the five percent significance level, as indicated by the working hours' p value of 0.000. Therefore, working hours has significant negative impact on employee job satisfaction.

4.2 Discussion

The primary goal of the study is to determine how job satisfaction in Nepalese commercial banks is impacted by work-life balance. This study focuses on a range of characteristics, such as working hours, workplace support, family-work conflict, and work-to-family interference, that affect job satisfaction. This study also demonstrates the connection between work-life balance and job happiness. Research and earlier literature support the relationships between work-family conflict, workplace support, working hours, and job satisfaction. The amount of data substantiates the idea that job happiness is directly impacted by working hours and workplace assistance.

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

The regression result revealed that there is significant positive effect of workplace support on employee job satisfaction. This is consistent with the previous study of Ganapathi (2016); Rahman (2019); Dharmawansa and Madhuwanthi (2020). Then, there is significant negative effect of work to family interference on employee job satisfaction in banks. This is consistent with the finding of Arunika and Kottawatta (2015) concluded that work to family interference has significant negative effect on job satisfaction. This finding is also similar with the finding of Malik (2020) which observed that work to family interference has negative impact on job satisfaction of the banks. At the meantime, family to work interference has significant negative impact on employee job satisfaction. This finding is similar with the prior study of

Arunika and Kottawatta (2015) concluded that family to work interference has significant negative effect on job satisfaction. This study is also consistent with prior study of Malik (2020) which observed that there is negative effect of family to work interference on employee job satisfaction. Finally, working hours has significant negative effect on employee job satisfaction in banks. This is consistent with the prior study of Irma et al. (2020) mentioned that working hours has negative impact on employee job satisfaction.

CHAPTER – V

SUMMARY AND CONCLUSION

5.1 Summary

Work-life balance refers to striking the ideal equilibrium between a person's personal and professional lives and all of the implications that go along with it. The possible consequences of this phenomenon's total absence account for its current degree of significance. The idea of work-life balance is to assist individuals in finding a means of juggling the competing demands of work and home, or in fulfilling their personal and professional responsibilities, without endangering themselves. The notion of work-life balance has been separated from the assessment of job satisfaction among employees, as the latter is subject to external factors. It sought to preserve workers' productivity levels at work while simultaneously safeguarding their quality of life. Banks should offer work-life policies and programs to its staff members, given the strong link between work-life balance and employee satisfaction. In order to promote the performance of the bank, managers might use a variety of leadership responsibilities to monitor workers' work-life balance.

The general objective of the study is to investigate the effect of work life balance on employee job satisfaction in Nepalese commercial banks. The other specific objectives of this study are to analyze the status of work life balance and job satisfaction of employee in Nepalese commercial banks, to evaluate relationship between work life balance and employee job satisfaction in Nepalese commercial banks and to examine the impact of workplace support, work to family interference and family to work interference and working hour on job satisfaction in Nepalese commercial banks. This study is based on descriptive research design and causal-comparative research design to deal with fundamental issues associated with the work life balance and job satisfaction in Nepalese commercial banks. This study adopts descriptive research design to analyze the work life balance factors status which causes strong job satisfaction in Nepalese commercial banks. Causal-comparative design is used to find the cause and effect of relationship between different work life balance and job satisfaction. The population for this survey is the employees working in twenty commercial banks in Nepal (till July, 2024) and the sample size of the study is 400. Non probability with usage of convenience sampling method is used in this

study. In this study, descriptive analysis, correlation analysis and multiple regressions are applied by using SPSS version 26. This study use job satisfaction as dependent variable and workplace support, work to family interference and family to work interference and working hour are the explanatory variables.

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

5.2 Conclusion

Based on the analysis workplace support, work to family interference and family to work interference and working hour are the major factors of work life balance. This study concluded that majority of the respondents agreed that workplace support and working hours are the factor highly affects their satisfaction and they believe that their satisfaction is also high.

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

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

5.3 Implications

This study has the following implications;

- Based on the analysis, workplace support has significant positive impact on job satisfaction while work to family interference, family to work interference and working hours have significant negative impact on employee job satisfaction. Therefore, these data and conclusions are crucial for HR departments to be responsive to the ever-changing needs of their workforce and to enhance work-life balance programs and policies, such as locally attainable flexible work schedules, organizational support, and compensation, among other things.
- This study will assist bank managers better understand how work-life balance affects employees' job happiness, which will help them create more initiatives that will boost employee satisfaction in banks.
- Given their awareness of job satisfaction, the bank management may take aggressive measures to improve it, such as reducing workplace support, minimizing work-family conflict, and requiring employees to work longer hours.
- Some of the most recent information, statistics, and concerns about the effect of work-life balance on job satisfaction may be found in this research. For this reason, the study is important to shareholders and lenders. Additionally, this work is a useful resource for students and future scholars.

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EFFECT

OF WORK LIFE BALANCE ON JOB SATISFACTION IN NEPALESE 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 **Buddha Bahadur Shrees** Exam Roll No. : 2318/17 Campus Roll No. : 2318/17 T.U. Regd. No

: 6-3-40-574-2012 Shanker Dev Campus Kathmandu, Nepal July, 2024 ABSTRACT This main objective of the study is to examine the effect of work life balance on job satisfaction

In Nepalese commercial banks. This study is based on descriptive research design and causal-comparative research design. This study