

**THE IMPACT OF WORK-LIFE BALANCE ON JOB
PERFORMANCE AND EMPLOYEE SATISFACTION: A
STUDY OF COMMERCIAL BANKS IN KATHMANDU,
NEPAL**

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RECOMMENDATION

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**THE IMPACT OF WORK-LIFE BALANCE ON JOB PERFORMANCE AND
EMPLOYEE SATISFACTION: A STUDY OF A COMMERCIAL BANKS IN
KATHMANDU, NEPAL**

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Date:

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ABBREVIATION AND ACRONYMS

AD	:	Anno Domino
CDPA	:	Central Department of Public Administration
EP	:	Employee Performance
FWC	:	Family Work Conflict
ICT	:	Information Communication and Technology
JS	:	Job Satisfaction
QWL	:	Quality Work Life
SD	:	Standard Deviation.
SEE	:	School Education Examination
SLC	:	School Leaving Certificate
SPSS	:	Statistical Package for the Social Sciences
TU	:	Tribhuvan University
WFC	:	Work Family Conflict
WLB	:	Work Life Balance

ABSTRACT

The purpose of this study is to assess the impact of work-life balance and job satisfaction on employee performance within commercial banks. Employing a quantitative research design, this study utilized a survey methodology to address the primary research questions in the context of Nepalese commercial banks. The population for this study comprised all employees of 10 commercial banks in Kathmandu, with various banks serving as samples. The research was carried out and analyzed using primary data.

The study predominantly utilized primary data for analysis, complemented by secondary data to achieve its objectives. It employed descriptive and evaluative approaches. Primary data were gathered through surveys conducted with selected employees from private commercial banks.

The data for this study was gathered using a structured questionnaire method. A total of 120 usable responses were obtained from employees of 10 different private commercial banks in Kathmandu, utilizing the convenience sampling technique. To investigate the impact, employee performance was considered the dependent variable, work life balance was regarded as independent variables and job satisfaction as a moderating variables.

The research indicates that factors such as work family conflict, family work conflict, greatly affect employee performance and job satisfaction. It reveals a positive correlation with the overall job satisfaction among the bank's employees. Given this, the job satisfaction of bank officers emerges as a crucial aspect that must be addressed to attain the banking sector's overarching objectives in Nepal.

CHAPTER-I

INTRODUCTION

1.1 Research Context

The concept of Work Life Balance (WLB) evolved in the late 1960s, highlighting the human aspects of work and concentrating on a quality of the relationship between worker and work environment (Rose et al., 2006). Work-life balance is the harmony one strives for between professional duties and personal life. It's about managing time, energy, and focus to meet work obligations while also engaging in personal interests and responsibilities. A balanced lifestyle often includes establishing limits, prioritizing effectively, and fostering physical, emotional, and social health beyond work. The aim is to avoid burnout, increase satisfaction, and support a wholesome life. While the path to work-life balance can differ based on personal situations and choices, it typically combines effective time management, self-care, and distinct boundaries between professional and personal spheres.

Work-life balance (WLB) refers to the equilibrium state where the demands of one's personal, professional, and family life are in harmony. It is a concept often used to denote the necessary balance a working person should maintain between their work commitments and other life aspects, such as personal interests, family, and social or leisure activities. Studies indicate that work and family are the two most significant domains in an employed individual's life (Kofodimos, 1993). Work-life balance includes the method of wage payment, working conditions, hours, health hazard concerns, as well as monetary and other benefits, and how organization treats employees (Islam and Siengthai, 2009). A quality work life results in healthy, more content, as well as more efficient employees, that consequently contributes to a more effective and profitable organization (Sadique, 2003). When an individual is employed by an organization, they do not surrender their life for work; instead, they strive to achieve a balance between the two. This equilibrium is vital for a healthy lifestyle. Indeed, an employee works to support and delight their family. Therefore, if an employee dedicates eight or nine hours

to their organization, they equally have the right to quality time with their family to maintain a healthy work-life balance.

Radha and Khanna (2014) emphasize that work-life balance is becoming a critical issue in achieving organizational goals across various sectors, including education, service, banking, tourism, and manufacturing. A good and quality work-life balance can lead to improved organizational performance, effectiveness, and innovation. In today's fast-paced business world, work-life balance has emerged as a critical issue for employees globally. Recognizing and maintaining work-life balance is increasingly seen as strategically important for organizations and significant for employees. A poor work-life balance can lead to disastrous outcomes among workers. Undoubtedly, one of the most significant drawbacks is the decline in employee performance. Additionally, an imbalance can negatively impact an employer's chances of success in various ways.

Work life balance encompasses concerns for individuals' experiences at work, their relationships with colleagues, their work settings, and their job effectiveness. As development levels rise, the work environment becomes increasingly competitive. Nonetheless, the concept of work life balance also embraces factors that influence employees' job satisfaction and productivity, such as incentive systems, the physical workplace ecology, employee involvement, fundamental needs, rights, and esteem needs (Cummings & Worley, 2005).

The primary aim of this research is to determine if work-life balance contributes to enhanced employee performance (EP) via job satisfaction. Presently, customer satisfaction is greatly influenced by employee contentment, which is deemed a critical success factor for any organization (Organ, 1997; Bailey & Dandrade, 1995). Likewise, the attitudes of employees towards their organizations and their personal lives are influenced by work-life balance. Therefore, maintaining a work-life balance is crucial, particularly when managing highly technical professionals whose dedication and loyalty are essential for the organization's success (Scholarios & Marks, 2006).

Glasier (1976) assessed the work life balance based on good working conditions, job security, and fair salary and benefits. In contrast, Mills (1976) linked work life balance to

the quality of relationships between employees and the working environment, considering broader human, economic, and technical factors. A misalignment between family and work roles can be detrimental to both employees and employers. Indeed, research from as early as the 1960s began to explore and establish connections between work and family. Subsequent studies on work-life balance have consistently shown that workplace events significantly affect both individuals and their families (Greenhaus & Powell, 2006).

People strive to lead meaningful lives at both home and work, without compromising on either. Work-life balance is the state of equilibrium where an individual equally prioritizes the demands of one's career and the demands of one's personal life (Tayo Afolabi, 2019). Every individual concerns about their life, and quality emerges when focus culminates at certain points. In modern times, for an organization to thrive and meet its goals, it is crucial that its employees are content with their work. Given that work is a significant aspect of many people's lives, such satisfaction is likely to influence not only their physical health but also their social, psychological, and spiritual well-being. It is a well-documented fact that employees who possess a high level of psychological well-being are more efficient, dedicated, and productive than those with lower levels of well-being.

Work-life balance is typically viewed from two perspectives: one involves the removal of negative aspects of work and working conditions, while the other involves modifying these aspects to boost employee capabilities and foster behaviors that are beneficial for both the individual and society (Kotze, 2005). Work-life balance is an expansive concept that encompasses prioritizing both professional responsibilities and personal life. The term also broadly signifies achieving equilibrium in one's lifestyle. Nowadays, many employees face a daily challenge in juggling their work and family commitments due to downsizing, globalization, and flexible work schedules. This imbalance between work and personal life can escalate stress and fatigue, potentially leading to more significant problems for the individual.

1.2 Statement of the Problem

The challenge of attracting and retaining employees is well-acknowledged in Nepal's labor market. Studies have shown that work-life balance is a crucial aspect for employee interventions, enabling them to set realistic and sufficient expectations of their roles both in and out of the workplace (Carlson, Grzwacz & Zivnuska, 2009). Achieving this balance, especially when supported by workplace practices, has proven to be emotionally advantageous for employees and financially beneficial for employers (Carlson, Grzwacz & Zivnuska, 2009). Therefore, it is incumbent upon business owners and managers to assist employees in harmonizing their professional and personal lives. Employees are crucial for maximizing an organization's profits, which is achievable only when they are highly satisfied with their work-life balance. Nevertheless, numerous issues and challenges persist for employees today due to the adverse effects of technology on work environments, leading to work-life imbalances (Guest, 2002).

The work life balance is crucial to the performance of banking. It significantly influences employee motivation and can lead to a decline in work life quality if not addressed. The objectives of work life balance are: (a) to boost productivity, and (b) to increase employee satisfaction (Gadon, 1984). It encompasses the nature of the relationship between employees and their overall work environment, enriched with human elements in service delivery. Bank employees anticipate a range of monetary and non-monetary rewards from their employers. Therefore, this study aims to explore the relationship between work life balances, job performance and employee satisfaction of bank.

Work-life balance is linked to fair salaries and benefits, safe and healthy working conditions, opportunities for developing human capacities, continuous growth, and job security. It also involves more flexible work scheduling and assignments, meticulous attention to job design and workflow, improved union-management cooperation, reduced structural supervision, and the cultivation of effective work teams (Skinner and Ivancevich, 2008).

Lewis (2009) discuss how developments at work can threaten work-life balance, such as the changing nature of work activities, particularly those linked with technology that

demand up-to-date knowledge, and the evolving work demands that affect individuals' lives outside of the workplace. For example, in Nepal, when two banks merge or one acquires another, the staff from the less dominant bank often fall victim to technological changes, forcing them to dedicate more time to the organization, leading to work-family conflict. Regardless of the reasons, any increase in work-to-family or family-to-work imbalance is significant. The multifaceted demands between work and home responsibilities have become more relevant for commercial bank employees due to demographic and workplace changes, such as shifts in family structures, a growing rejection of the culture of working long hours, an increase in the number of women in the workforce, and technological advancements. These factors may lead to difficulties for employees in balancing their work roles and personal lives.

Especially this study has been carried out to answer the following question:

- Is there a relationship between family-work conflict, work-family conflict, and job satisfaction and employee performance?
- Does family-work conflict, work-family conflict effect on employee performance?
- Does job satisfaction effect on work-life balance to employee performance?

1.3 Objectives of the Study

Work-life imbalance is recognized as a significant stressor, with numerous studies indicating its adverse effects on work attitudes (Schieman et al., 2003). It has been linked to diminished work effort (Konrad and Mangel, 2000), resulting in decreased productivity and subpar performance. Thus, achieving a balance between work and family life is a pressing issue that requires attention to mitigate the severity of the conflict and prevent it from becoming a constant source of stress (Rubio et al., 2015), which can lead to deteriorating performance and negligent work attitudes (Cohen and Liani, 2009). Therefore, conflicts between work and family life, whether work issues encroach on family time or family matters intrude on work responsibilities can negatively impact employee performance.

In Nepal, the government pays little attention to the work-life balance of employees. Despite the specific working hours set by the government, employees often have to work beyond these hours without overtime compensation, especially in organizations like banks. Moreover, generational gaps and the traditional mindset of family members and society pose significant challenges, hindering the ability of young people and daughters-in-law to work long hours at organizations for career advancement and organizational profit maximization. The primary aim of this study is to analyze the work-life balance of employees working in different commercial bank in Kathmandu. The following points outline the specific objectives of this study.

- To examine the relationship between family-work conflict, work-family conflict, job satisfaction and employee performance.
- To analyze the effect of family-work conflict, work-family conflict on employee performance.
- To assess the effect of job satisfaction in the relationship between work-life balance and employee performance.

1.4 Significance of the Study

This research aims to investigate the work life balance, job performance and employee satisfaction among employees of commercial banks in Kathmandu. It is intended to provide valuable insights for academics, research students, or individuals in any field who wish to conduct an in-depth study to gather pertinent information on this topic. The findings may be beneficial for organizations seeking to enhance their employees' performance through satisfaction. Maintaining a healthy work-life balance is not only important for health and relationships, but it can also improve your employee's productivity, and ultimately performance. Put simply, if your people don't view work as a chore, then they will work harder, make fewer mistakes and are more likely to become advocates for your brand.

The quality of work-life balance among employees is essential to ensure their physical health and well-being, thereby reducing dissatisfaction and enhancing job satisfaction, which directly leads to improved employee performance. Consequently, the findings of

this study will assist organizations in developing and implementing optimal policies to reduce stress and enhance employee performance, fostering more effective collaboration on future strategies. Additionally, the study will offer several insights for future researchers.

1.5 Research Hypothesis

Considering the research questions and objectives previously mentioned, the hypothesis proposed for this study is outlined below. This research hypothesis aims to tackle the problem identified in the study. Drawing from theoretical frameworks and empirical findings, the hypotheses listed below is examined for their interrelationships within this study.

H1: There is significant relation between work life conflict and employee performance

H2: There is significant relation between family work conflict and employee performance.

H3: There is significant relation between work life balance and employee performance.

H4: There is significant effect of work-family conflict on employee performance.

H5: There is significant effect of family-work conflict on employee performance

H₆: There is significant effect of work life balance on employee performance.

1.6 Limitations of the Study

The following are the major limitations of the study.

- The sample of the study is based on Kathmandu Metropolitan city only. Hence the findings of this research may not be same for all the paces and situation.
- This study is primarily based on interview and questionnaire method of data collection. Therefore limitations of the methods are also remained in the study.
- The validity of the study depends on the accuracy of the information provided by the respondents cover under the study.
- The research study limited to the private commercial banks.
- The present study includes the limited number of employees which may not give the true results of work life balance.

1.7 Organization of the Study

The study is structured into three main sections: the preliminary part, the main body, and the supplementary parts. The preliminary section encompasses the title page, declaration, recommendation, acknowledgments, table of contents, list of tables and figures, acronyms and abbreviations, and the executive summary. The main body of the dissertation is organized into five chapters, covering the introduction, literature review, research methodology, data presentation and analysis, and finally, the conclusions and discussion.

The initial chapter of the dissertation encompasses the study's background, problem statement, research objectives, hypotheses, scope, significance, limitations, and provides an outline of the entire work.

The second chapter of the dissertation provides an overview of existing literature, a review of theoretical perspectives, an analysis of prior research, identification of research gaps, and the establishment of a theoretical framework.

The third chapter encompasses the Research Methodology, detailing the research design, population and sample, types and sources of data, instrumentation, as well as the validity and reliability analysis, and the data analysis techniques employed in the study.

Chapter four analyzes and presents the survey results, fulfilling the study's objectives using a range of statistical tools and techniques, followed by the methodology.

The final chapter addresses the discussion, conclusion, and implications of the research. The conclusion draws comparisons and contrasts with findings from other literature within the discussion section. It encapsulates the outcomes of these comparisons. The implications segment details the practical applications of the study. The supplementary section at the end includes references and appendices.

CHAPTER- II

LITERATURE REVIEW

This chapter offers a review of the literature pertinent to the field of study. It encompasses a theoretical overview and significant empirical research concerning the variables under consideration. A literature review is designed to summarize and synthesize existing scholarly research on a specific topic and is a common form of academic writing in the sciences, social sciences, and humanities.

2.1 Theoretical Background

Work-life balance has gained prominence in recent decades, becoming a focal point for researchers and human resource professionals. It is highly sought after due to its profound influence on every facet of an individual's life. Work-life balance is a practical concept that largely hinges on personal perception. This dissertation explores the connection between work-life balance and perception, providing a theoretical framework for comprehension. It suggests multiple strategies that employees can adopt to achieve a harmonious work-life balance. Additionally, it discusses various foundational theories proposed by scholars that form the core of retention strategies within organizations.

Some academia formulates the two factor theory of job satisfaction and postulated that dissatisfaction was two separate and sometimes unrelated phenomena. Extrinsic factors were named hygiene and job design were claimed to involve primarily the context in which the job was performed. They were found to be dissatisfiers and included: salary, supervision, company policies, administration, interpersonal relation and working conditions. Intrinsic factors were named 'motivator' and were to believe to involve mainly aspect of responsibility, recognition, work itself and achievement. The hygiene factors operate only to frustrate or fulfill one's physical needs, while motivators serve to fulfill or frustrate one's growth need.

Job characteristics can be grouped into two categories, one called dissatisfies or hygiene factor and other called satisfier or motivator. The hygiene factors included such things as pay, supervision, inter-person relation, working conditions, job security and status. This

theory implies that a person will only be satisfied if there is an adequate amount of the job factors called satisfiers.

The theory is useful for describing the conditions that people find satisfaction and dissatisfaction on the job. The Herzberg's theory is based on relationship between motivations and satisfaction and the sources of job satisfaction and dissatisfaction (Aswathappa, 2009).

According to Dorfmann and Zapf (2001) an organization has many roles to perform but to satisfy its employee is at the top priority because a satisfied unit of employee put more effort to uplift the organization and achieve its goals. Satisfaction is one more effort to uplift the organization and achieve most its goals. Satisfaction is one of the attitudes studied in an organizational context.

With the rapid growth of globalization, the awareness of the problems associated with job satisfaction of the employee is well evident from the quantity of research work being carried out by various workers in a large numbers of areas of work. Education and training are widely perceived to be relevant to debates about productivity and competitiveness, with increasing emphasis being given to work- and skills-based solutions to economic competition and poverty (Tripney et al, 2013).

Economically workers may form a group to work on a project that is paid for on a group or form a union to demand higher wages for security. That group tends to satisfy the very intense social needs of most employees. Workers in particular generally have a very strong desire for affiliation. This need is met by belonging to a group (Luthans, 1977).

Motivational forces and factors, Employee Grievances, promotion practices, empowerment and maintained in an organization to determines to a large extent the success or failure of the organization (Nabi, et al, 2016). Nepalese workers are satisfied with the basic physiological and security needs, their major concern is towards social and ego needs. The task before management is to do need fulfillment for creating and maintaining such job factors which tends to satisfy social and ego needs of the workers (Pant, 2013).

Nepalese society is a predominated affiliation and dependency motivated society. It can therefore, be concluded that physiological, safety and social needs are predominant in Nepal. Motivation should be concluded in the context of these needs (Suwal, 1980).

Several researchers have defined the job satisfaction system in different manners. It is an ethical theory that describes each entity's obligation to act in ways that serve the society in which it functions. The actions of the job satisfaction system might be classified as economic, legal, historical, or ethical aspects of public organizations.

It recommends an explanation of how the job satisfaction system addresses the conflict between the administrator's and stakeholders' interests. The Nepalese government is introducing job satisfactions to enhance its overall governance situation.

“Happy employees are the Potentials employees.” “Happy employees are always productive employees.” We hear these statements made by HR professionals, practitioners and managers in organizations (Nabi, et al, 2016).

2.2 Conceptual Review

Work-life balance is a critical concern for employees in both government and private sectors. A lack of proper balance can lead to diminished productivity and performance, highlighting the need for organizations to manage employee workloads effectively. Reform is crucial across all facets of the public sector to enhance skills system-wide. Researchers from developed nations have sought to elevate the intellectual, ethical, and judicious aspects of actions within the internal control system. The findings of this study could prove valuable to policymakers, novice researchers, and stakeholders involved.

“Individual-difference factors suggest that the fulfillment-theory approach to job satisfaction is not valid, since this approach fails to take into account differences in people’s feelings about what the outcomes they should receive” (Lawler, 1994).

One of its primary goals is to strengthen the overall corporate governance framework for the government's financial elements and to promote financial stability in the country. In this background, we can conclude that the Nepalese organizational governance system is still characterized by various institutional and structural deficiencies that have weakened the system's capabilities to meet the needs of the established. Some functional institutions

are functioning well and protecting their consumers and stakeholders, but others demonstrates a lack of corporate governance principles around authority, responsibility, and accountability.

There are different actors like chairperson, manager, supervisors, regulatory agencies, customer, clients; human resource departments play a role in enhancing overall employee performance and institutional progress. Major contributing and measuring, analyzing and comparing factors are those having relative importance given by employees and the subordinates (Nabi, et al, 2016).

Work-Life balance is a space of growing greatness to both employees and employers. Employees require it to balance work and life roles whereas employers require it to enhance productivity (Abbott & De Cieri, 2008).

The operators for work-life balance can be allocated to change in the population analysis, technological development and the 24/7 opening hour's culture in Modern society (Beauregard & Henry, 2009). While there is no compatible resolution of work-life balance, there is presence of some consistent matter such as employees achieving a bearable balance between their professional and personal lives, employers work initiative which would assist improvement in employees' productivity.

Work-life balance entails a harmonious alignment between one's professional and personal life, where 'work' encompasses career and ambition, while 'life' includes health, family, hobbies, and spiritual growth. Both lifestyle and life balance are interconnected and expansive concepts. Broadly, work-life balance is characterized by a satisfactory degree of engagement or 'fit' among the different roles in an individual's life. (Kossek & Ozeki, 1998).

Time and stress are two critical factors to consider when striving for work-life balance, as observed in the daily lives of employees. The key to an ideal work-life balance lies in the effective management of these two elements. Therefore, the equation for work-life balance can be expressed as: $\text{Work-Life Balance} = \text{Time Management} + \text{Stress Management}$. (Gupta and Sharma, 2013).

Kumar and Mohd (2014) state that work-life balance involves individuals having precise control over when, where, and how they work. It is believed that what an organization provides for an individual constitutes merely a framework for work-life balance. Organizations must implement work-life balance initiatives to help employees effectively balance their job and family responsibilities, leading to improvements in personal performance and organizational benefits.

Achieving work-life balance requires awareness of the various demands on our responsibilities, and the personal resources time and energy that we can allocate to them. This awareness enables us to evaluate and prioritize our options in terms of how we distribute our valuable resources. Such deliberate decision-making fosters a sense of control over our work schedules, allowing us to integrate them more effectively with other aspects of our lives, while also considering the benefits to the organization.

Family-friendly policies encompass a broad range of practices, including but not limited to flexible working hours, part-time work, job sharing, parental leave, child care facilities, and compressed workweeks (Hartel et al., 2007). Additionally, employers may offer a variety of benefits related to employees' health and well-being, such as providing health insurance for their employees. Work-life balance is a comprehensive concept, interpreted variably by different scholars across various dimensions. Originally termed as 'work-family conflict,' Kahn and colleagues described it as "a type of inter-role conflict where the role demands from the work and family spheres are mutually incompatible to some extent. This means that participating in the work (or family) role is made more challenging by involvement in the family (or work) role. Marks and Mac Dermid describe role balance as the inclination to be completely immersed in every role within one's entire role system, to engage with each typical role and role partner with a mindset of attentiveness and care. In other words, it is the act of maintaining an even-handed awareness, often referred to as mindfulness.

In simple words, Work-life Balance (WLB) is defined as "the extent to which individuals are equally engaged in and equally satisfied with work and family roles". Kirchmeyer defined a balanced life as one where satisfying experiences are achieved across all life domains. He believed that this requires personal resources such as energy,

time, and commitment to be evenly distributed among these domains. Later, Clark refined this definition to mean achieving satisfaction and functioning well both at work and at home, with minimal role conflict.

Traditionally, researchers have often suggested that work-family balance is the absence of work-family conflict, or the frequency and intensity at which work disrupts family life or vice versa. Duxbury defined work-life balance as a mix of role overload, work-to-family interference, and family-to-work interference. Role overload is having too much to do in a given time, leading to stress, fatigue, and a time crunch. Work-to-family interference happens when work obligations hinder the fulfillment of family responsibilities. Conversely, family-to-work interference occurs when family obligations impede meeting work responsibilities. According to Voydanoff, work-life balance involves a global assessment of work and family resources to meet the demands of both areas, enabling individuals to effectively participate in both domains.

Greenhaus and Allen described work-family balance as the extent to which an individual's effectiveness and satisfaction in work and family roles align with their life priorities. Numerous studies acknowledge that an individual's life encompasses multiple domains, extending beyond just work and home. Grzywacz and Carlson define work/life balance as “accomplishment of role related expectations that are negotiated and shared between an individual and his/her role related partners in the work and family domains”.

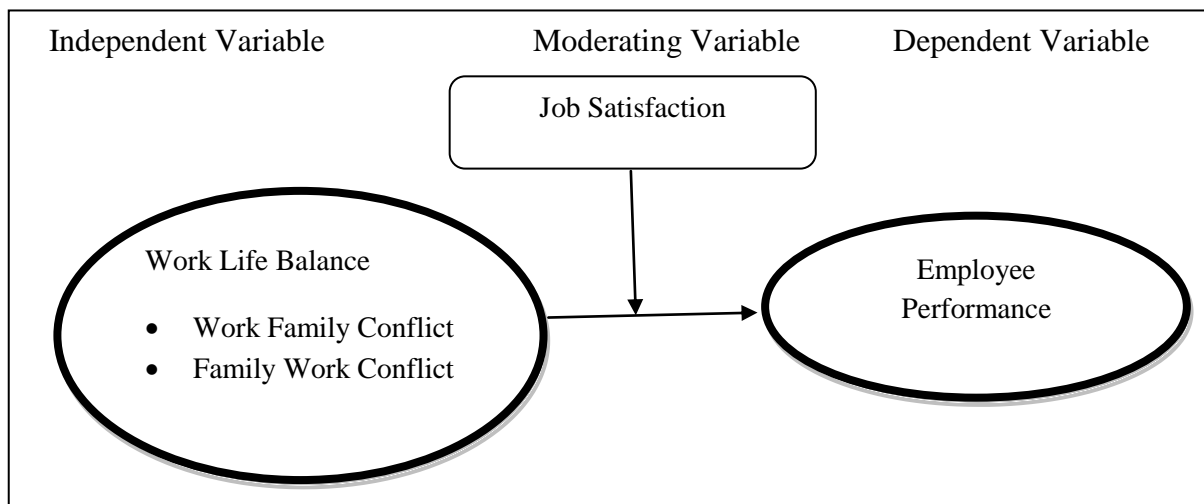
Clark proposed a new theory about work family balance known as work/family border theory states that, every person's role differs with specific domains of life such as work/family domains, generally separated by physical, temporal or psychological borders. The theory describes individuals to be daily border crossers as they move between home and workplace having significant implications on level of integration, easy movements and the degree of conflict between domains based on the nature of borders such as, flexibility and permeability.

Morris and Madsen introduced a new perspective on balancing work and family roles through Resource Drain Theory and Enrichment Theory, enhancing existing concepts. Resource Drain Theory suggests that the finite availability of resources like time, energy,

money, and attention results in their depletion in the original domain when shared with another. For instance, an employee dedicating more time to work will have less time for family or other non-work activities. Conversely, Enrichment Theory posits that experiences from instrumental (skills, abilities, values) or affective (mood, satisfaction) sources can improve the value of the other domain, meaning experiences in one domain can enhance the quality of life in another.

2.2.1 Conceptual Framework

By reviewing the work life balance related literature, a conceptual framework has been constructed to establish the relationships between dependent and independent variables. There are also a moderating variable which plays a significant role in the relation of the dependent and independent variables. This study is predicated on the subsequent research framework, which is delineated in the following structure.



(Source: Sinha C, 2012)

A conceptual framework is a structure that illustrates the relationship between dependent and independent variables. Theories are developed to explain, predict, and comprehend phenomena and, often, to challenge and broaden current knowledge within the confines of essential bounding assumptions. The theoretical framework is the infrastructure that can sustain or support a research study's theory. The conceptual framework presents and details the theory that elucidates why the research problem being investigated exists. It

delineates the manner in which the dependent variable, such as employee performance, is influenced by the independent variable through the moderating role of a moderator.

2.2.1.1 Dependent Variable

The dependent variable is the one being tested or measured, influenced causally by another variable, known as the independent variable. In this study, employee performance is the dependent variable. The primary aim of this research is to assess the status of work-life balance in the private banking sector.

Work-life balance is a significant issue for both individuals and organizations. A positive work-life balance can boost employee performance and job satisfaction, which in turn can lead to increased organizational profits and enhanced trust from citizens. The assessment of work-life balance may include:

- a) Employee satisfaction with their job.
- b) Treatment of employees with a humanistic approach.
- c) Satisfaction with working conditions and the environment.
- d) Adequacy of organizational policies to manage work-life balance.

2.2.1.2 Independent Variables

Independent variables are those that remain unchanged by other variables and are also known as the influencing factors of dependent variables. In this research, independent variables are the determinants of job performance. Work- family conflict and Family-work conflict are the independent variables. They are utilized to predict the dependent variable, which is job performance. The value of the dependent variables is determined by analyzing the independent variables.

2.2.1.2.1 Work-family Conflict

Work-family conflict arises when the requirements of work and family roles clash, leading to stress and challenges in meeting responsibilities in either or both domains. It is a type of inter-role conflict where work obligations interfere with family or personal life responsibilities, and vice versa. Such conflict occurs when duties, pressures, or time

demands from the workplace obstruct the fulfillment of family or personal life obligations.

2.2.1.2.2 Family-work Conflict

Family-work conflict, also referred to as family-to-work conflict, arises when family responsibilities or demands disrupt an individual's capacity to function efficiently in their job. This type of conflict demonstrates how family commitments can affect work duties, potentially leading to substantial difficulties in both personal and professional spheres. Challenges emerge when family or personal life responsibilities conflict with work commitments, encompassing tasks like childcare, eldercare, or personal matters that affect concentration or job performance. Historically, research on the interplay between work and family life tended to be one-directional, concentrating on the influence of work on family dynamics.

2.3 Empirical Review

Employee Satisfaction is characterized by the extent of an individual's identification with and engagement in their role as an employee (Porter et al., 1974). High satisfaction indicates that an employee's values are in harmony with the company's, and that they are motivated to act in the company's best interest.

Employee satisfaction is defined as a state in which an employee identifies with a particular organization and its goals, desiring to remain a part of that organization. Additionally, it is important to distinguish between job involvement and employee satisfaction. High job involvement means being highly committed to one's specific job, whereas high employee satisfaction refers to identifying with and feeling satisfied by one's employer.

An analysis of prior research works on HRM has identified some immediate effects of HRM practices, known as HRM outcomes. The HR outcomes are, in turn, expected to explain some of the variance in job satisfaction. Such HRM outcomes include knowledge, skill and abilities or competence, teamwork, motivation, employee Satisfaction, behavior, and customer orientation.

“HR practices are the levers or mechanisms through which employee skills can be developed”. Human resource practices are the primary means by which jobs can influence and shape the skills, attitudes, and behavior of individuals to do their work and thus achieve employee goals (Abeysekera, 2007).

HR practices aim to enhance employees' knowledge, skills, and abilities; increase their motivation; reduce or eradicate idleness at work; and improve the retention of valuable staff. These practices include recruitment and selection procedures; incentive compensation and job satisfaction management policies; as well as comprehensive employee training and involvement in decision-making processes.

Wright and Snell (1998) suggest that activities can boost an employee's satisfaction by enhancing their skills and quality through selection and training, and by increasing their motivation via incentive compensation. HRM practices contribute to employee effectiveness and satisfaction by attracting, identifying, and retaining individuals with the necessary knowledge, skills, and abilities, and by encouraging behaviors that align with the organization's mission and objectives. Therefore, the success of HRM practices is contingent upon their ability to foster the right attitudes and behaviors in employees, beyond mere implementation. Abeysekera (2007) explored the effect of people management practices on organizational satisfaction. It has been discovered that the acquisition and development of skills, along with job design, significantly predict changes in profitability and productivity.

According to Mow day, people who are committed are more likely to stay in an employee and work towards the employee's goals. Sedarmayanti (2003) indicates that employee satisfaction is a useful tool to measure employee effectiveness. Abeysekera (2007) states that "Employee satisfaction is a multifaceted construct capable of predicting various outcomes, including job satisfaction, turnover, absenteeism, tenure, and employee objectives."

HRM practices affect employee skills by acquiring and developing a job's human capital. The psychological distress of employee is the reduced by the work-life balance in to the organization (Susanto, et al., 2022). “Human capital corresponds to any stock of knowledge or characteristics the worker has (either innate or acquired) that contributes to

his or her productivity”. Recruitment processes that yield a vast array of qualified candidates significantly affect the caliber and variety of skills that new hires bring to the organization. Employee engagement is emerging as a severe organizational issue mainly as companies are recovering from the trauma of the global recession.

Therefore, employee engagement has emerged as the most vital discussed subject matter among top managements in the world over in this decade, on the account that it is by far an important detail for business survival and fulfillment. Indeed, employee engagement has become a crucial topic on business issue in any organization. The organization can be more effective if it can exhibit more clearly the linkage between engagement and business performance, and generate the return on investment for its efforts (Ibrahim, et al, 2020).

HRM practices, systems, or strategies are frequently described as high-involvement or high-satisfaction work practices. However, there is no consistent definition or uniform naming for High Satisfaction Work Practices. They have been termed high satisfaction work systems, alternative work practices, and flexible work practices. Regardless of the different names, these programs often share key features, such as stringent recruitment and selection processes, satisfaction-based incentives, and comprehensive training programs tailored to the business's needs.

2.4 HRM, Balance in Work and Performance

Human Resource Management determines the number and types of personnel required in an organization. Requirement is the management function which involves the task of hiring the personnel required for an organization. It is an activity of getting interested applicants so that the management can select the right person for the right place (Susanto, et al., 2022). Employee turnover is also a part of requirement that is affected by the motivational factor of the Human Resource Management.

Human beings are driven by the structure of the nature. Sometimes they are satisfied easily and feel enthusiasm on work. But most of the work forces are sometimes very negligible to the work and organization (Nabi, et al., 2016).

Employee job satisfaction is compulsory for quality work performance via the work-life balance (Gounder & Govender, 2018). Global researchers have posited that a system fostering job satisfaction is positively correlated with a government's financial success, as it may enhance the competitiveness of public finance over time. Because of functional job satisfaction systems result in increased functional effectiveness and efficiency for reliable for the particular organizations.

With precious value and scarce capabilities, human resources are considered as a source of sustainable and highly competitive advantage in the organization (Nabi, et al., 2016). The more governments engage in legal activities, the greater their ability to affect public perception of good governance. Work-life balance and performance is a fascinating topic in the field of corporate governance (Susanto, et al., 2022). These kinds of activities also can improve their perceived quality which in turn contributes to the enhancement of principles of good governance.

The theories of job satisfaction can be classified into two groups: the content theories which focus on identification of needs, drives and goals by an individual to get satisfaction and the process theories which are more concerned with how the needs and goals are fulfilled and accepted cognitively (Nabi, et al, 2016) this study is based on Herzberg's two-factor theory of motivation because the researcher feels that it is among the most important theories that relate to job satisfaction and job performance. Motivation is an internal force, dependent on the needs that drive a person to achieve (Abolarin, 2016).

A strong job satisfaction system increases the cost of competitiveness while decreasing the hidden cost of government funds. Some stakeholders interpreted the internal control system as a reflection of the government's reputation. It is necessary to investigate a government that has been using training in job satisfaction system for a long time to discover if its governmental performance has been impacted by its training system actions.

Government of Nepal now requires the deployment of a job related up-to-date system. In Nepal, several public institutions are constantly contributing to job satisfaction system in

response to requests from the government, pressure organizations, and the general public. These institutions adopt both a strategic job satisfaction system and moral standards.

The efficiency of the institutions in question was assessed and analyzed in terms of job satisfaction systems. The accompanying studies must demonstrate the benefits of the job satisfaction system as part of good governance. "Below the standard" denotes not solely the financial contribution of its employees to the company's value, but also the overall benefit they donate to their company." In this research process different assumptions will built the basic of the study and should be audited during the research process in this dissertation (Brenninger, 2015).

2.4.1 Work-Life Balance

Work-life balance is about finding a healthy equilibrium between professional commitments and personal life. It's the act of balancing the time and effort spent on work with that spent on family, hobbies, and self-care to maintain overall well-being. This balance is crucial for individuals to dedicate adequate time to both career responsibilities and personal interests, leading to a rewarding and sustainable way of life. To achieve this balance, it often requires managing job stress, establishing clear boundaries, effectively prioritizing various tasks, and creating a supportive environment that promotes growth in both professional and personal realms.

Work-life balance represents the equilibrium between an individual's work and family roles, a harmonious blend that contributes to the role holder's life satisfaction. Balancing professional success with personal happiness is crucial, as a well-rounded life significantly enhances an individual's overall well-being and satisfaction. Attaining this balance necessitates a deliberate effort to prioritize and distribute time and energy efficiently between work and personal life. (Shaffer et al., 2016).

Work-life balance is the measure of an employee's ability to manage work and family responsibilities. It represents the division of time between work and personal life. An imbalance, where work encroaches on family time or family matters interfere with work, can lead to stress and negative attitudes towards work, often contributing to burnout (Rubio et al., 2015).

The equilibrium or disequilibrium of work-life dynamics can positively or negatively influence employee performance (Anwar et al., 2013), thus warranting an investigation into the relationship between work-life balance and employee performance as an outcome variable (Ahmad, 2008).

A work-life imbalance can lead to serious consequences, including diminished productivity and subpar performance within organizations. Work-life balance is essential for organizations to sustain high productivity, performance, and employee contentment. Supporting employees in attaining a healthy equilibrium can help cultivate a more affirmative and enduring work atmosphere. (Cohen and Liani, 2009).

The significance of employees in achieving a work-life balance is well-documented. Both employees and employers have various strategies to find that equilibrium, such as implementing flexible working hours to offset additional workloads.

2.4.2 Work-Family Conflict

Work-family conflict is a form of inter-role conflict in which the demands of work roles hinder the fulfillment of family or personal life demands, and the other way around. This conflict arises when the responsibilities, pressures, or time commitments of the work sphere impede meeting obligations or addressing needs in the family or personal sphere.

Work-family conflict represents a type of inter-role conflict characterized by negative spillover from work into family domains. Work-family conflict arises when work-related challenges or stressors encroach upon personal life, impacting relationships, well-being, and overall life satisfaction. To address this conflict, strategies often include managing work stress, enhancing work-life balance, and setting clear boundaries between professional and personal life to reduce the adverse spillover effects (Byrne and Barling, 2017). The amount of time employees spend working can actually determine their stress levels, as it results in less time available for family.

The tension between work and family roles is unavoidable as they often have conflicting demands, priorities, norms, expectations, and requirements, pulling individuals in opposite directions and making compatibility a challenge. Individuals often encounter numerous challenges when attempting to meet the demands of work and family roles at

the same time. Successfully managing this conflict necessitates a deliberate effort to prioritize, set boundaries, and discover methods to combine or balance these two significant facets of life in order to reduce conflict and enhance overall contentment (Shaffer et al., 2016).

Work-family conflict is a form of stress that occurs when an individual dedicates more time to work, leading to a clash with family obligations. As such, work and family roles are inversely related; devoting time to one often leads to conflicts with the other. Work-family conflict is identified as a significant stressor. It arises when an individual prioritizes work over family, or when work demands become overwhelming, leading to stress from the imbalance and pressure on personal time and relationships. This necessitates a delicate balance between professional and personal roles. The challenge is that focusing on one role can detrimentally affect the other, resulting in conflict and stress. To manage work-family conflict, one must employ strategies that allow for effective time management, establish clear boundaries, and prioritize tasks to foster a more balanced integration of work and family duties (Hughes et al., 1992).

Work-family conflict may lead to a range of outcomes, such as heightened stress, diminished job satisfaction, compromised well-being, and tension in relationships at work and home. To address this, organizations and individuals frequently adopt measures that promote work-life balance, offer flexible working conditions, and foster organizational cultures that prioritize the well-being of employees. Juggling urgent tasks and adjusting schedules to meet conflicting demands can be strenuous (Barnett, 1994), often making it challenging for an employee to achieve a satisfactory balance between work and family life.

2.4.3 Family-Work Conflict

When family or personal life responsibilities clash with work obligations, it can create challenges. Such responsibilities may involve childcare, caring for elderly parents, or personal issues that impact one's concentration or performance at work. Previous research on conflicts between work and family environments was often unidirectional, focusing on how work impacts family life. However, current findings suggest a bi-directional nature

of these conflicts (Mäkelä, 2011), indicating that not only does work influence family matters, but family issues can likewise affect the professional domain.

Family-work conflict, or family-to-work conflict (FWC), arises when an individual's family or personal life demands impede their work duties. This conflict emerges when family roles' needs and obligations, like care-giving, household tasks, or personal matters, hinder the effective fulfillment of work responsibilities.

The two concepts differ significantly in nature and scope, justifying separate examinations (Viswesvaran, 2005). Byron's meta-analysis (2005) revealed that family-work conflict and work-family conflict are distinct, each having unique antecedents and consequences, such as demographic, work, and non-work-related variables. Research to date has affirmed the distinctiveness of the two concepts (Byron, 2005). Consequently, most recent studies on this subject explore and take into account the bidirectional nature of the conflict.

The family-work conflict highlights the difficulties individuals encounter in juggling the requirements of their family or personal life with their professional duties. To address this issue, both employers and employees need to demonstrate understanding and support, creating a work environment that respects personal commitments while upholding productivity and well-being.

2.4.4 Employee Performance

Employee performance refers to the productivity of each employee (Bishop, 1987). It is the result produced by an employee in exchange for tangible and intangible rewards. Research suggests that employees who are more involved in decision-making processes tend to be more productive than those who are not. Such participation makes employees feel valued and fosters a stronger commitment to the organization, ultimately enhancing their performance (Lem and Schaubroeck, 2002).

Campbell (1993) posits that performance is linked to the tasks an individual is hired to perform, which are observable and measurable. High employee performance is crucial for

an organization to achieve its goals and gain a competitive edge, as noted by Frese (2002).

The Business Dictionary defines employee performance as the execution of job-related activities. The success of an organization hinges on this performance. Consequently, it is vital for managers to develop a comprehensive strategy for managing and coaching their workforce. In the service industry, such as commercial banks, the primary objective is customer satisfaction. The quality of service provided by employees directly affects their performance. Superior customer service signifies exceeding job expectations. An organization's service reputation partially depends on the customer's experience. Since the service industry relies heavily on employee performance, management must continuously seek methods to enhance it.

Likewise, employee loyalty is crucial in determining productivity levels, as loyal employees tend to be more productive than those who are not. The commitment and dedication of employees to their organization play a pivotal role in fostering employee loyalty. This loyalty transcends mere job satisfaction and becomes a key driver of productivity and organizational success. Investing in the cultivation and preservation of employee loyalty can lead to significant improvements in performance, retention rates, and the overall morale of the workplace (Frone et al., 1992). Accordingly, Stress factors such as work-family or family-work conflicts can impact employee loyalty and engagement, potentially affecting performance positively or negatively.

2.4.5 Employee's Job Satisfaction for Work-life Balance

Quality employee service and people's satisfaction is the proxy indicator of the office management. Healthy employees and quality life of the people is the backbone of the production and company. But they are facing lots of problems. People have to work very hard for survival. To achieve organizational competitive advantage job satisfaction and work-life balance are very crucial factors (Gounder & Govender, 2018).

Employee job satisfaction is recognized as a key sector in modern economics because of its involvement in domestic, international, and supranational resource mobilization, foreign deposits, and contribution to the financial economy. Life and job are connected

appropriately and have a positive impact on performance (Ansari, et al., 2015). The job satisfaction system is a government's ability to be legally accountable for the creation and development of the welfare state in which it functions. It is the legal framework established by the government to combine legal and practical considerations into governmental business activities.

Employee's satisfaction is the fundamental part of the company. Job satisfaction system is a functional whole where material and non-material components are set. Knowledge and experience on company care are the culturally developed aspects of human civilization. The goal of any production institution provides quality job facilities (Tripney et al, 2013). There are many perspectives to measure the quality of job providing institution. The job satisfaction system has been an obligatory practice among the administrative institutions in Nepal along with the introduction of the rule by the government of Nepal, the central controlling mechanism of Nepal.

This is one of the emerging strategies whereby governmental institutions try to connect with the spirit of fair public resources management is essential for ensuring long-term viability and institutional sustainability. Based on the participatory model, the job satisfaction system is a way of controlling corruption in government institution, which is prominent in assessing, implementing, and evaluating the effectiveness.

The discourse of work-life balance is a central ingredient for job satisfaction among employees (Gounder & Govender, 2018). Through different measurements, many facilities are affected or in the condition of dysfunctions. The job satisfaction model contributes to improving the quality of company services by various methods.

The study focuses on employee perceptions towards work ecology of the organization using job satisfaction model. As the employee satisfaction is an important factor in order to provide in the competitive environment. Employees freedom, sincerity, nobility, and defenseless define the fundamental assumption for moral liberty to benefits, which compose the decent bottom for the code of 'good life for employees'.

This study has been conducted with private commercial banking sector organization in Nepal. The history of the job satisfaction system starts with the concept of business of the government. It is an outlined absorption to the commercial conducts and costs, whereby

the wealth of all stakeholders encompassing imbues, stakeholders, users, and the ecology are allowed policies, acts, and actions of the organization.

Many countries throughout the world have established internal control system regulations and reporting criteria to create a more legally responsible governance process, as the resource mobilize is closely related to society and has numerous stakeholders. Job satisfaction is brevity for an unquestionable scope; nevertheless, no one has yet been able to properly define its boundaries. It does not breathe in every invariant meaning (Tripney et al, 2013). The concept of the job satisfaction system in governmental expenditure includes legal, ethical, economic, service, and philanthropic expectations from the people.

Job satisfaction is described as a pleasurable emotional state (Al Jenaibi, 2010) and is a significant predictor of organizational citizenship behavior (Haybatollahi, 2015). In the same vein, Organ (1989) posited that job satisfaction comprises two elements: an affective component and a cognitive (non-affective) component. The affective component pertains to the employees' emotional state, while the cognitive component relates to the satisfaction derived from evaluating job performance.

Lovett et al. (2004) characterized job satisfaction as a significant subject of interest, noting that it is a central element in much of the literature on industrial/organizational psychology, organizational behavior, and social psychology. Job satisfaction is a central area of study across various disciplines due to its significant impact on both individuals and organizations. It is acknowledged by both researchers and practitioners for its critical role in influencing workplace attitudes, behaviors, and outcomes, establishing it as a fundamental element of research and practice within organizational contexts.

Job satisfaction significantly influences evaluations of the work environment (Sharma and Singh, 2016) and typically exerts a positive impact on employee performance (Al Jenaibi, 2010). Job satisfaction significantly influences employees' perceptions and evaluations of their work environment. Satisfied employees generally have a more positive view of their workplace, encompassing a sense of fairness, support from peers and superiors, growth opportunities, and contentment with the organization's policies and practices..

Job satisfaction significantly impacts employees' perceptions and evaluations of their work environment. Satisfied employees generally have a more positive view of their workplace. Job satisfaction affects an employee's emotional attachment to their employer and their association with their work, influenced by various intrinsic and extrinsic rewards. For instance, salary is a crucial determinant of job satisfaction, as it enables employees to meet their fundamental needs, including food, shelter, clothing, and status symbols (Hur et al., 2015).

Similarly, Bodur (2002) identified factors including gender, employee age, education level, work environment, location, co-workers' attitudes, compensation, and working hours as related to job satisfaction. Current research indicates that, unlike in Western countries, there is no correlation between job satisfaction and family-work conflict in developing nations (Namayandeh et al., 2011), which suggests a distinct understanding of the concept across the developed and developing world.

2.5 Research Gap

A review of empirical research in the area indicates that numerous studies have been conducted on factors influencing work-life balance. These studies have identified various determinants of work-life balance, yet there is a lack of consensus among the findings. Given this background, the current study seeks to explore the significant factors affecting work-life balance within Nepalese banks and to assess their impact on employee performance. Moreover, there is a noticeable gap in research regarding the documentation of job satisfaction practices in private commercial banks and the pivotal challenges they face concerning employee performance. These gaps have motivated the initiation of this study.

Previous research studies only addressed the effectiveness, rule of law, and efficiency of governmental organizations. This study aims to bridge the gap by clarifying the essential ideas of job satisfaction, with an emphasis on work-life balance and employee performance as a center. Work-life balance and performance have a variety of effects on the institutions' nature, functions, processes, administration, and policy execution. "Due to increased awareness among shareholders, stakeholders, and community organizations about requirements and needs of HRM, a long debate arises among them as to who gets

benefits and who will bear the cost of implementing job satisfaction activities” (Tsoutsoura, 2004). Researchers across the globe have argued that the work-life balance system has a positive relationship with the financial success of the organization as it can aid the competitiveness of public finance in the long run.

CHAPTER-III

RESEARCH METHODOLOGY

This chapter outlines the philosophical foundation, research design, data characteristics, collection methods, and the study's validity, reliability, and ethical considerations. It aims to detail the research design, study area location, data sources, sampling methods, data collection and processing techniques, methodological approach, and the rationale behind selecting the study area. The focus is to analyze and investigate the relation of work-life balance on job performance and overall employee satisfaction. Research methodology is characterized by a collection of tools and systematic methods for studying realities, revealing passivity, and finding solutions. This chapter provides a detailed account of the methods and techniques applied in conducting this research. It addresses the approach and methodological framework employed in undertaking the study.

3.1 Philosophical Foundation

The philosophical foundations of social science research encompass the basic assumptions, perspectives, and beliefs that inform the methodology, interpretation, and application of research in the social sciences. These foundations provide a thorough framework for grasping the philosophical bases of research activities. The philosophical underpinnings emphasize the significance of fostering work environments that recognize and support employees' personal lives, which in turn boosts both individual well-being and organizational measurements like job performance and satisfaction. The positivist perspective asserts that an objective reality exists independently of human perception and advocates for empirical observation and quantifiable measurement. The interpretivist paradigms propose that subjective reality is constructed through social interactions and interpretations, emphasizing the importance of understanding lived experiences and multiple perspectives.

Ontological questions concerning the nature of reality are deeply rooted in humanistic psychology. This approach highlights the significance of individuals' intrinsic motivation, personal growth, and self-actualization. It posits that individuals who lead balanced lives

and whose work is in harmony with their values and personal goals tend to be more content and perform more effectively. Maslow's Hierarchy of Needs from an ontological research perspective asserts that individuals possess a range of needs, from fundamental physiological requirements to self-actualization. Attaining a work-life balance can assist employees in fulfilling higher-level needs, such as belongingness, esteem, and self-actualization, which in turn can boost job satisfaction and performance. Ontologically, it may be pondered whether individuals possess agency, the capacity to act independently and make choices, in attaining work-life balance and affecting their job performance and satisfaction, or if these outcomes are more significantly dictated by structural factors.

From an epistemological standpoint, a positivist approach aims to ascertain objective truths regarding work-life balance, job performance, and satisfaction by employing quantitative metrics and empirical studies. Conversely, an interpretivist approach focuses on comprehending the subjective experiences and the significance ascribed to these concepts through qualitative techniques such as interviews and narrative analysis. This epistemological view poses that understanding of work-life balance, job performance, and satisfaction is shaped socially through interactions, meanings, and interpretations within particular contexts.

3.2 Research Design

Research design is a structured plan or proposal for conducting research. It encompasses the intersections of philosophy, strategies of inquiry, and specific research methods. A research design constitutes the methods and procedures employed in collecting and analyzing data on the variables outlined in the research problem. Research is characterized as a structured and systematic effort to resolve a specific issue (Sekeran, 2009). A research design is a plan or proposal for conducting research. It encompasses the integration of research methods, inquiry approaches, and philosophical underpinnings. The process of collecting and analyzing data on the variables specified in the research problem is conducted through a series of techniques and procedures known as a research design.

Research design is the conceptual structure for the conducted research. It is the blue prints for the study or plan of study. It also means plan, structure and strategy to obtain the objectives of the study. As the research design serves as framework for the study, which guides the collection and analysis of data, the research instruments to be utilized and sampling, plan to be followed.

A descriptive research design has been utilized for the purpose of fact-finding and gathering sufficient information regarding the impact of work life balance on job performance and employee satisfaction. This research relies entirely on primary data. Descriptive research design is utilized to understand the characteristics of the respondents. The study employs a survey-based descriptive research design to delineate the traits of a population. Additionally, the study uses correlation analysis to assess the relationship between the independent and dependent variables.

3.3 Nature and Sources of Data

The nature and sources of data in research vary based on the study type, research questions, and the methodology used. The selection of data sources is contingent upon the research goals, the availability of data, and its relevance to the theoretical framework of the study. The data is of a primary nature, being collected directly from the employees of ten private commercial banks in Kathmandu Metropolitan City. A questionnaire was designed to pose various questions and gather responses from participants pertinent to the research topic. Primary data were obtained through both open-ended and closed-ended questionnaires.

3.4 Population and Sample

Sampling design refers to the methodological process of selecting individual items from a larger population. Sampling involves taking a small subset of people or things from a larger group to represent the whole. The term 'population' refers to the entire group of individuals under consideration.

The study's population includes employees at all levels working in ten private commercial banks within Kathmandu Metropolitan City. The study had a sample size of

120, utilizing Convenience sampling as its method. Respondents were chosen from ten distinct private commercial banks using the convenience sampling method. Convenience sampling is a type of non-probability sampling technique where researchers select subjects who are most accessible or willing to participate. Its simplicity and practicality make it a common choice; however, the sample may not accurately represent the entire population, potentially leading to overrepresentation or underrepresentation of certain groups. Unlike random sampling, which gives each population member an equal selection chance, convenience sampling lacks this randomness, possibly resulting in a biased sample. Despite these drawbacks, researchers often choose for convenience sampling due to its speed, cost-effectiveness, and minimal logistical requirements, especially when under time and resource constraints.

Table No: 1
Name of the Bank and Number of Respondents

S.N.	Name of the Bank	Number of Respondents
1	CITIZEN BANKS INTERNATIONAL LTD	12
2	EVEREST BANK LTD	12
3	GLOBAL IME BANK	12
4	HIMALAYAN BANK LIMITED	12
5	MACHHAPUCHRE BANK LTD	12
6	NABIL BANK	12
7	NEPAL INVESTMENT MEGA BANK LIMITED	12
8	NIC ASIA BANK	12
9	PRABHU BANK	12
10	PRIME COMMERCIAL BANK	12
Total Sample		120

(Source: Field Survey, 2024)

3.5 Data Collecting Tools & Technique

The purpose of data collection is to gather opinions and viewpoints on work-life balance associated with job performance and employee satisfaction. The method of data collection encompasses the techniques and procedures researchers use to obtain information from respondents. Data collection is an essential component of any research endeavor. The selection of a data collection method is contingent upon the research questions, objectives, and the type of data required.

Effective data collection is essential for generating reliable and valid results that enhance knowledge and guide decision-making in diverse research studies. Data collection entails the systematic acquisition of information and observations for research objectives. It is a pivotal phase in any research endeavor, involving the methodical collection of pertinent data to address research queries or verify hypotheses. The survey questionnaire, comprised a total of 17 questions, developed in both English and Nepali to ensure ease of understanding for respondents. It included a mix of closed and open-ended questions, divided into two sections: demographic background and questions specific to the objectives. A total of 120 questionnaires were distributed, and all 120 filled questionnaires were returned, resulting in a 100% usable response rate with 120 completed and usable questionnaires.

3.6 Statistical Tools used for Data Analysis

The analysis of the primary data involved using percentage frequency distribution and mean scores for the responses to Likert scale items. This was further utilized in Pearson's correlation analysis to examine the relationship between employee performance, the dependent variable, and work-family conflict and family-work conflict, the independent variables. The data collected was analyzed using SPSS (Statistical Package for the Social Sciences), employing the p-value to determine the significance level of the independent variables in relation to the dependent variable. An independent sample t-test was conducted to identify differences in the means.

3.6.1 Descriptive Statistics.

The descriptive statistics procedure provides a summary that includes both graphical and statistical representations, detailing the spread (variability), central location (center), and distribution. This procedure offers a comprehensive array of statistical details for a single variable. Descriptive statistics encompass techniques for organizing, summarizing, and presenting data in an informative manner. They offer a succinct summary of a dataset's primary features. Descriptive statistics refrain from making inferences about a broader population or generalizing beyond the given data. Descriptive statistics are utilized to summarize data, aiming to describe the occurrences within a sample. They also serve to compare samples across different studies. For these purposes, two tools are commonly employed: the mean, which calculates the average of field survey data, and the standard deviation, which assesses the variability of the collected data.

3.6.2 Inferential Statistics

Inferential analysis is the process of using sample data to make generalizations or predictions about a larger population. This method goes beyond analyzing immediate data, allowing us to draw conclusions that, while not directly observable, are deduced from the sample at hand. Correlation and regression analyses not only offer descriptive insights into relationships within a sample but are also primarily used inferentially to generalize findings to larger populations, test hypotheses, and estimate parameters. Descriptive statistics outline the features of data, whereas inferential statistics use those features to draw conclusions about larger populations from sample data. Both forms are crucial for conducting statistical analysis in research.

3.6.3 Correlation Analysis.

Correlation analysis is a crucial statistical method for investigating the relationships between variables. It offers significant insights into the joint behavior of variables, aiding researchers and analysts in discerning patterns and making data-driven decisions. This technique measures and delineates the strength and direction of associations between two or more variables, establishing the degree and nature of their relationship. The fundamental step in regression analysis is establishing correlation. Correlation, based on multi-item concepts, is calculated to confirm relationships and validate direct

associations. The aim of correlation analysis is to measure and interpret the strength of a linear or nonlinear relationship (e.g., exponential, polynomial, logistic) between two continuous variables. In correlation analysis, the term 'association' typically refers to 'linear association' (WJ., 1988; RN., 1982). Correlation coefficients range from -1 to +1, (indicating a negative correlation (-1), no correlation (0), or a positive correlation (+1). The sign of the correlation coefficient, positive or negative, indicates the direction of the relationship. (Kelly H. Zou, 2003).

3.7 Reliability and Validity

Reliability and validity are crucial concepts in research methodology. Reliability pertains to the consistency or stability of research findings. Reliable measurements ought to produce similar results upon repeated applications with the same subjects in the same context. Reliability refers to the consistency of a series of measurements. A measuring device is considered reliable if it consistently yields similar results when used on the same samples or on different samples of identical size from the same population. However, reliability alone does not suffice. For a test to be deemed reliable, it must also possess validity. Validity refers to the extent to which a research study accurately represents the concepts or phenomena it aims to measure. These results ensure the reliability of the research.

Table: 2
Reliability Test

Variables	Cranach's Alpha
Work-Family Conflict	0.771
Family-Work Conflict	0.765
Employee Performance	0.823
Job Satisfaction	0.796

Source: SPSS Result based on field survey, 2024

A Cronbach's Alpha of 0.70 or higher is typically deemed acceptable for research, indicating that the items have a reasonable consistency in measuring a single construct. A Cronbach's Alpha of 0.771 denotes good internal consistency for the items assessing Work-Family Conflict, suggesting reliable measurement of the construct. Similarly, a Cronbach's Alpha of 0.765 indicates good internal consistency for the items assessing Family-Work Conflict, confirming reliable measurement. A Cronbach's Alpha of 0.823 signifies high internal consistency for the items assessing Employee Performance, implying very reliable measurement. Furthermore, a Cronbach's Alpha of 0.796 shows good internal consistency for the items assessing Job Satisfaction, ensuring reliable measurement. All variables in the table have Cronbach's Alpha values above 0.70, which meets the acceptability threshold in social science research, confirming consistent measurement of the respective constructs.

3.8 Data Quality Assurance

This research primarily utilizes primary data. Ensuring data quality is a crucial element of any quantitative study. It involves the process of identifying and eliminating outdated information to screen for anomalies. Data quality can be guaranteed by the following methods:

- The data was collected using a well-managed tool. Questionnaires were administered in both Nepali and English.
- Researchers made direct contact with respondents through survey questionnaires and interviews.
- The respondents were qualified, ensuring the provision of accurate and precise data.

3.9 Ethical Consideration

Ethics pertains to the moral and legal correctness in research conduct. It primarily centers on the discipline of the study and the standards of research behavior. It can also be viewed as a method, procedure, or perspective, varying with the problem's nature and related issues. The integrity and values of the researchers heavily influence it. Ethical

considerations are crucial to the depth of the research study. To enhance the validity of this research, the following ethical considerations were observed:

- The identities of the respondents remained confidential.
- Participants were fully informed about the potential proceedings of the study. Participation was voluntary.
- All respondents received equal and fair treatment; the research was conducted without any discriminatory attitudes.
- Respondents had the freedom to answer the questions, with no time constraints imposed on completing the questionnaire.

CHAPTER IV

DATA PRESENTATION AND ANALYSIS

This chapter is focused to data presentation and analysis. Data presentation and analysis are crucial components of academic research, business, industry, marketing, and professional practices. Utilizing collected data, which is raw and requires processing for application, is essential. Data analysis aids in interpreting this data and in making decisions or answering research questions. This is achieved through data processing and the use of various tools and software. Data presentation involves organizing and showcasing data in a way that is meaningful and enlightening. The goal of effective data presentation is to convey findings in a clear manner, enhance comprehension, and aid in decision-making. An effective data presentation does more than just convey information; it also captivates the audience, improves comprehension, and aids in making well-informed decisions.

Data analysis is a pivotal element in research across various fields, offering actionable insights and aiding in evidence-based decisions. It involves examining, cleaning, transforming, and modeling data to uncover valuable information, draw conclusions, and support decision-making. Data analysis encompasses the calculation and interpretation of summary statistics (mean, median, standard deviation, etc.) to characterize the central tendency, dispersion, and shape of the dataset. It also includes the use of statistical tests (e.g., t-tests, ANOVA, correlation analysis) to evaluate hypotheses and ascertain whether differences or associations are statistically significant. Furthermore, regression models are employed to describe the relationships between dependent and independent variables and forecast outcomes. Integrating both quantitative and qualitative results yields a thorough understanding of the data.

The purpose of this study is to identify impact of work life balance on job performance through employee satisfaction. This chapter firstly presents demographic characteristics of the respondents.

4.1 Demographic Characteristics of the Respondents

Respondents are the key informants of primary data; secondary data are collected from secondary sources. Respondents have a significant role in a research; they are the main source of information about the impact of work life balance with job performance through employee satisfaction. This table no. 1 presents the demographic profile of all respondents in this study. The research comprised 120 employees from 10 distinct private commercial banks in Kathmandu Metropolitan City.

Table No: 3

Demographic Characteristics of Respondents

		Frequency	Percentage
Gender	Male	42	35
	Female	78	65
Age	Up to 25 years	24	20
	26-35 years	72	60
	36-45 years	18	15
	46& above	06	5
Education	+2	06	5
	Bachelor	84	70
	Masters	24	20
	M.Phil & above	06	5
Year of Banking Experience	Below 2 years	12	10
	2-5 years	42	35
	5-10 years	60	50
	10 above	6	5
Marital Status	Married	102	85
	Unmarried	18	15
Duration of employment in Present Organization	Below 2 years	12	10
	2-6 years	102	85
	7-12 years	06	5

Source: Field study, 2024

For this study total 120 samples are taken. To know about the impact of work life balance on job performance through employee satisfaction, and the samples are taken by convenience sampling method.

Gender is an important indicator in research studies. Among the 120 respondents, the researcher found that 35% are male and 65% are female, indicating a higher prevalence of female respondents in this study. This suggests that the banking sector has a greater attraction for female employees than for male employees. Researchers found that 5% of respondents were aged 45 years and above. This was followed by 15% in the age group of 35 to 45 years, and 20% were up to 25 years of age. The highest percentages of respondents, at 60%, were in the age group of 25 to 35 years. This indicates that the majority of employees in a commercial bank fall within the 25 to 35 age range.

Regarding education, only 5% of respondents have education at the +2 level, 70% hold bachelor's degrees, 20% have master's degrees, and only 5% possess MPhil or higher degrees. This research indicates that all respondents are well-educated and possess the necessary knowledge for the job. The table indicates that among the respondents, only 5% have over 11 years of banking experience. Meanwhile, 12% have less than 2 years, 35% have between 2 to 5 years, and a significant portion, 50%, have 6 to 10 years of experience. This suggests that employees in a commercial bank possess sufficient banking knowledge and experience to perform their assigned tasks.

Concerning the marital status of the respondents, a significant number, that is, 85%, are married, while the remaining 15% are unmarried. This data mirrors the actual scenario of work-life balance, employee performance, and job satisfaction, as the majority of the study's samples are married. Concerning the duration of employment at the current organization, only 5% of the respondents have been employed there for 7 to 12 years, 35% for 2 to 6 years, and a significant majority, 60%, for less than 2 years. This suggests that a large portion of the respondents have short employment duration with the current organization, indicating that commercial banks may have a low retention rate or ineffective retention policies in human resource management.

4.2 Holiday Organization Visit

Holidays act as a means to foster work-life balance, enhance employee well-being, and boost productivity. They are deemed vital for preserving the health and morale of employees. Holidays are widely regarded as a right for employees, as they are guaranteed

a certain amount of paid leave annually, safeguarded by labor laws, and crucial for their well-being. Concurrently, holidays impose duties on employers to adhere to legal standards, create equitable policies, and uphold their employees' rights to relaxation and recuperation. The equilibrium between these rights and duties fosters a constructive work atmosphere and bolsters the collective health and efficiency of the workforce.

To understand the experiences of commercial bank employees with organizational visits during holidays for work, the researcher posed the following question in a closed questionnaire: "How often do you visit your organization on a holiday?" The table below illustrates the employees' experiences with holiday visits to the organization.

Table No: 4

Holiday visit to the Organization

	Frequency	Percentage
Regular	114	95
Hardly	06	05
Never	-	-
Total	120	100

Source: Field Survey, 2024

The table shows that a significant majority of respondents (95%) frequently visit the organization during holidays, indicating consistent holiday visits. Conversely, a minor fraction (5%) rarely visits the organization on holidays, and none reported never visiting during holidays. The study highlights a lack of leisure time for banking sector employees, which adversely affects work-life balance, job satisfaction, and employee performance.

4.3 Good Work –life Balance affects on Job Satisfaction

Attaining a healthy work-life balance is essential for overall well-being and contentment. It requires the effective management of work duties and personal life to sustain equilibrium and alleviate stress. A good work-life balance demands deliberate efforts and the prioritization of both professional obligations and personal health. By applying these strategies and tailoring them to your individual needs, you can foster a harmonious lifestyle that enhances joy, efficiency, and fulfillment in both your professional and personal realms. Achieving a balance between work and personal life is crucial for

reducing stress and preventing burnout. It enables employees to feel less overwhelmed and more competent in managing their job duties, which contributes to greater job satisfaction. A good work-life balance can positively impact job satisfaction by diminishing stress, bolstering health, boosting performance, fortifying relationships, elevating motivation, and fostering work-life integration. Companies that facilitate and promote work-life balance are likely to see increased job satisfaction among their staff, resulting in better retention, enhanced productivity, and greater success for the organization.

To understand people's perceptions of how a good work-life balance impacts job satisfaction, the researcher posed the following question in a closed questionnaire: "Do you feel that achieving a good work-life balance positively influences your job satisfaction?" The table below illustrates the respondents' views on the impact of a good work-life balance on an employee's job satisfaction.

Table No: 5

Good work-life balance affects job satisfaction

	Frequency	Percentage
Yes	96	80
No	-	-
Not Sure	24	20
Total	120	100

Source: Field Survey, 2024

The data table sheds light on the respondents' views about the influence of a good work-life balance on job satisfaction. It reveals that a substantial majority (80%) of participants hold the opinion that a good work-life balance contributes positively to job satisfaction, indicating a strong consensus among those with a definitive stance on the issue. Notably, no respondents categorically stated that a good work-life balance has no effect on job satisfaction, which may suggest either a widespread agreement or a hesitation to outright reject the notion. Meanwhile, a significant minority (20%) remain uncertain about the connection between work-life balance and job satisfaction, possibly due to reasons like insufficient personal experience, the vague nature of work-life balance, or doubts about its direct influence on job satisfaction. In summary, the data points to a prevalent

perception of a positive correlation between a good work-life balance and job satisfaction, with the lack of dissent underscoring a common belief in its significance, and the noted uncertainty underscoring the complexities or variations in personal views and experiences.

4.4 Stressed due to Imbalance between Work and Personal Life

Achieving a work-life balance is essential for both personal well-being and productivity. Proactive measures to correct imbalances and handle stress can enhance life and job satisfaction. Job stress is the physical, emotional, and mental tension from work demands or pressures. It arises when job demands surpass one's coping capacity, causing overwhelm, fatigue, and discontent. Job stress can present in various forms, impacting physical health (like headaches, sleeplessness, or stomach issues) and mental health (such as anxiety or depression). Unaddressed job stress can detrimentally affect job performance and overall health. Recognizing job stress symptoms and implementing stress management strategies, work-life balance practices, and supportive work policies are vital for individuals and organizations.

The researcher inquired about stress levels through a closed questionnaire, asking respondents, "How often do you feel stressed due to an imbalance between work and personal life?" The subsequent table illustrates the respondents' perspectives on stress caused by the work-life imbalance.

Table: 6

Stressed caused by Work-life imbalance

	Frequency	Percentage
Never	-	-
Rarely	12	10
Occasionally	84	70
Frequently	24	20
Always	-	-
Total	120	100

Source: Field Survey, 2024

The data reveals perceptions of stress frequency due to work-life imbalance among respondents: Not a single respondent claimed to never feel stress from work-life

imbalance, indicating that it is a universal concern to some degree. A small group (10%) rarely feels such stress, suggesting they usually maintain a satisfactory work-personal life balance. The bulk (70%) experiences stress sporadically from work-life imbalance, pointing to occasional conflicts between work demands and personal life. A notable minority (20%) frequently feels stressed by work-life imbalance, highlighting a persistent struggle for some in achieving balance. No respondents reported constant stress from work-life imbalance, implying that while challenging, it is not an incessant stressor. In summary, the data underscores the widespread issue of work-life imbalance, with most respondents facing stress intermittently and a significant number frequently, yet it's not a permanent state for anyone.

4.5 Feel Depressed because of Work

The work environment may be a factor in developing feelings of depression. Excessive workload, insufficient support from colleagues or management, workplace conflicts, or a toxic culture can all lead to negative emotions. A lack of fulfillment or satisfaction in one's role may result in feelings of hopelessness or worthlessness, often associated with depression. An imbalance between work and personal life can also lead to depression. When work demands take up most of one's time and energy, leaving little for relaxation, hobbies, or socializing, it can adversely affect mental health. Chronic work-related stress may cause anxiety, which can further contribute to or worsen depression. Extended periods of stress and feeling overwhelmed at work can cause burnout, marked by emotional exhaustion, detachment, and a feeling of ineffectiveness, contributing to feelings of depression.

To gauge the prevalence of work-related depression, the researcher asked participants in a closed questionnaire, "Do you ever feel depressed because of work?" The table below reflects the respondents' feelings about depression due to work.

Table: 7
Feelings about Depression due to Work

	Frequency	Percentage
Often	24	20
Sometimes	84	70
Never	12	10
Total	150	100

Source: Field Survey, 2024

The data offers insights into the impact of work on respondents' mental health, particularly concerning depression. A notable minority (20%) often feel work-induced depression, indicating that work factors are a consistent source of distress for some. The majority (70%), however, experience work-related depression only sometimes, suggesting that while work stressors do affect their mental health, it is not an omnipresent issue. Conversely, a small minority (10%) claim to never feel depressed due to work, possibly due to effective coping strategies or a generally positive outlook. In summary, the data reveals that a significant number of respondents encounter depressive feelings linked to their work, albeit with varying frequency. The lack of respondents who always feel depressed due to work implies that, although work is a substantial contributor to depression for some, it does not affect everyone constantly. This highlights the diverse ways individuals experience and manage work-related stress, with most facing it intermittently.

4.6 Flexible Work Schedule Contribute better Job Satisfaction

Flexible work schedules can significantly enhance job satisfaction, though the degree of impact may differ based on individual preferences, job roles, and the organizational culture. Effective implementation of flexible work policies necessitates clear communication, mutual trust between employers and employees, and adequate support systems to sustain productivity and collaboration. Such arrangements can lead to improved physical and mental health outcomes, with reduced stress, better work-life balance, and heightened job satisfaction contributing to overall well-being. They also enable employees to more effectively manage personal responsibilities, such as childcare, eldercare, or personal appointments, fostering a balance that can diminish stress and

elevate satisfaction. Moreover, employees with flexible schedules typically enjoy greater autonomy, allowing them to tailor their workdays to align with their most productive times and personal needs, thereby increasing job satisfaction.

To understand the respondents' views on how flexible work schedules contribute to job satisfaction, the researcher posed the following question in a closed questionnaire: "In your opinion, does having a flexible work schedule contribute to better job satisfaction?" The table below presents the respondents' opinions on the relationship between flexible work and job satisfaction.

Table: 8

Flexible Work Schedule Contribute to Job Satisfaction

	Frequency	Percentage
Strongly agree	6	5
Agree	96	80
Neutral	12	10
Disagree	6	5
Strongly disagree	-	-
Total	120	100

Source: Field Survey, 2024

The data table sheds light on respondents' views regarding the role of flexible work schedules in job satisfaction. A small fraction (5%) strongly affirms that flexible work schedules enhance job satisfaction, reflecting a firm belief in the benefits of work flexibility. The vast majority (80%) agree that such schedules contribute to job satisfaction, indicating a prevalent view that work flexibility positively affects their contentment with their jobs. A minority (10%) remain neutral about the impact of flexible work schedules on job satisfaction, possibly reflecting indecision or indifference. A further small percentage (5%) does not agree that flexible work schedules improve job satisfaction, suggesting that some individuals do not see flexibility as beneficial to their work contentment. Notably, no respondents completely reject the notion that flexible work schedules contribute to job satisfaction, implying an absence of strong resistance to the concept among the participants. In summary, the data points to a predominant belief in the positive influence of flexible work schedules on job satisfaction, with minimal

neutrality and no strong dissent, indicating a generally favorable view of flexible work arrangements in boosting job satisfaction among those surveyed.

4.7 Dropout as a Result Due to Poor Work Life Balance

Dropout usually denotes employees exiting their jobs or careers due to a lack of work-life balance. A poor work-life balance may cause increased attrition rates within organizations. Employees might resign if they are burdened by work and cannot maintain a satisfactory balance with their personal lives. Extended periods of work-personal life imbalance may lead to burnout, which is marked by physical, emotional, and mental fatigue. This burnout can prompt individuals to reassess their career paths or pause their work life for recuperation. Employees might place a higher value on life quality than on career progression or monetary rewards. When work consistently encroaches on personal time, individuals might look for roles that provide a more favorable balance and greater overall contentment.

To understand the respondents' experiences with dropout due to poor work-life balance, the researcher posed the following question in a closed questionnaire: "Have you ever experienced dropout as a result of poor work-life balance?" The subsequent table presents their experiences with dropout related to poor work-life balance.

Table: 9

Dropout due to Poor Work-Life Balance

	Frequency	Percentage
Yes	48	40
No	72	60
Total	120	100

Source: Field Survey, 2024

The data sheds light on the impact of poor work-life balance on dropout rates: 40% of respondents have experienced dropout due to an inability to maintain a satisfactory work-life balance, indicating that a significant number of individuals have abandoned their jobs or careers. Conversely, 60% have not faced dropout for this reason, suggesting that many have either achieved a balance or have not been pushed to the point of leaving their job or career due to work-life balance issues. In summary, while poor work-life balance is a

factor in dropout for a considerable segment of the workforce, the majority have not reached such an extreme decision, pointing to a range of ways people handle the pressures of work-life balance. For organizations, addressing work-life balance concerns is essential to preserve their workforce and ensure the satisfaction and well-being of employees.

4.8 Balanced Work Life and Productivity

Employees who achieve a balanced work-life often experience an integration of their professional and personal lives, leading to holistic well-being, satisfaction, and fulfillment, which in turn enhance productivity. A balanced work-life schedule reduces the likelihood of burnout caused by prolonged stress and overwork, characterized by decreased motivation, exhaustion, and reduced productivity. Maintaining a healthy balance allows employees to preserve their energy and focus for the long haul. Time spent recharging outside of work often results in employees returning more refreshed and motivated. There is a correlation between improved mental and physical well-being and higher productivity, as it enables better concentration, problem-solving, and collaboration. Balanced work-life schedules also lead to greater job satisfaction and engagement. Employees who sense their personal lives are valued and supported by their employers tend to contribute more effort and creativity to their work. Although the link between work-life balance and productivity is generally positive, it can vary based on individual preferences and work environments. Employers are key in creating a culture that promotes work-life balance with policies and leadership that emphasize employee well-being as much as productivity objectives.

To understand the respondents' perceptions of how a balanced work-life can enhance employee productivity, the researcher posed the following question in a closed questionnaire form: "Do you believe that employees with a balanced work-life are more productive?" The subsequent table illustrates the respondents' views on the relationship between a balanced work-life and increased productivity.

Table: 10
Relationship between Balance work-life and Increased Productivity

	Frequency	Percentage
Yes	102	80
No	-	-
Unsure	18	20
Total	120	100

Source: Field Survey, 2024

According to the provided table data, 80% of respondents acknowledge a link between work-life balance and heightened productivity. This reflects a prevalent belief that a balanced work-life positively affects employee output. The consensus suggests that employees who are well-rested and content are more likely to excel and contribute significantly to their work. Notably, no respondents denied a correlation between work-life balance and productivity, implying universal recognition of the potential benefits. Conversely, 20% of respondents were uncertain about this correlation, possibly due to a lack of experience with work-life balance measures, doubts about company policies, or other factors. In summary, the data predominantly endorses the view that work-life balance is conducive to better productivity, with the absence of dissenting opinions and a small fraction of indecisive responses underscoring a positive sentiment among participants. This is consistent with widely-held views and studies that emphasize the role of employee welfare in fostering corporate achievement and efficiency.

4.9 Satisfaction With current Work-Life Balance

Satisfaction with work-life balance differs greatly among individuals and varies by context. Employers and organizations measure this satisfaction through surveys, feedback sessions, and casual conversations to assess the effectiveness of their policies and practices in supporting employees' work-life integration needs. Making adjustments to these policies and the organizational culture based on feedback can improve overall satisfaction and lead to a healthier, more productive workforce. Typically, satisfaction with work-life balance is expressed or perceived based on individuals' personal feelings and views on how well they balance and integrate their professional and personal lives. Employees might express satisfaction when they feel capable of managing their work

responsibilities while also having time and energy for personal pursuits, hobbies, and relationships. Satisfaction is often connected to a sense of achievement or congruence with personal values and goals. Those who believe their work enables them to fulfill personal objectives and sustain a healthy lifestyle often report greater satisfaction.

To gauge the respondents' satisfaction with their current work-life balance, the researcher posed the following question in a closed-ended questionnaire: "How satisfied are you with your current work-life balance?" The table below illustrates the employees' levels of satisfaction regarding their current work-life balance.

Table: 11
Satisfaction regarding Their Current Work-Life Balance

	Frequency	Percentage
Very Satisfied	-	-
Satisfied	84	70
Neutral	30	25
Dissatisfied	6	5
Very Dissatisfied	-	-
Total	120	100

Source: Field Survey, 2024

According to the table data, not a single respondent reported being very satisfied with their work-life balance, implying that no participants feel entirely happy or at peace with their management of work and personal life. However, a majority (70%) indicated satisfaction, suggesting that most are generally pleased with their balance of professional duties and personal commitments. Meanwhile, 25% of respondents remained neutral, possibly reflecting uncertainty or ambivalence about their situation. A minority (5%) expressed dissatisfaction, hinting that some may feel their work demands and personal obligations are not well-aligned, leading to discontent. Notably, no respondents felt very dissatisfied, indicating that while there is some level of discontent, it does not escalate to extreme dissatisfaction. Overall, the data points to a largely positive view of work-life balance among those surveyed, with most respondents satisfied. The mix of neutral and dissatisfied opinions highlights the diverse experiences and perceptions of work-life

balance. Such insights can guide organizations in evaluating and refining their work-life balance policies to enhance employee satisfaction and overall well-being.

4.10 Adequate Resources for Maintaining Work-Life Balance

Having access to sufficient resources and support systems is crucial for individuals to maintain a healthy work-life balance and find fulfillment in both their professional and personal lives. Employers are instrumental in creating a supportive environment where employees can prosper in every facet of their life. Achieving work-life balance is contingent upon such access. Companies can implement flexible work policies like telecommuting, variable hours, shortened workweeks, or job sharing to help employees tailor their work commitments to fit their personal lives better. Cultivating a workplace culture that prioritizes work-life balance is key to enhancing employee welfare. This involves motivating employees to take regular breaks, go on vacations, and access stress management and mental health resources. Utilizing effective time management strategies and tools enables individuals to organize their tasks, establish objectives, and remain efficient while still preserving time for personal activities, which might involve employing calendars, to-do lists, and productivity applications. The adequacy of resources greatly affects an individual's capacity to attain and sustain a work-life balance. Organizations that commit to offering suitable resources and support not only foster employee well-being but also boost productivity, retention, and the success of the organization as a whole. Consequently, employees enjoy a healthier and more satisfying work-life integration, which leads to enhanced job satisfaction and a better overall quality of life.

To understand people's views on the sufficiency of resources for work-life balance, the researcher posed the following question in a closed questionnaire: "Does your organization provide adequate resources and support for maintaining work-life balance?" The subsequent table illustrates the respondents' perceptions regarding the adequacy of these resources for work-life balance.

Table: 12**Adequacy of resources for maintain work life balance**

	Frequency	Percentage
Yes, Definitely	06	5
Yes, to some extent	48	40
No, not really	66	55
No, not at all	-	-
Total	120	100

Source: Field Survey, 2023

According to the table, 5% of respondents are confident that they possess sufficient resources to manage work-life balance effectively. These individuals feel well-equipped to handle both their professional duties and personal life. Meanwhile, 40% of respondents feel they have some resources to aid in work-life balance, suggesting that while they have support, there is room for additional resources to improve their balance. The majority, at 55%, believe they lack the necessary resources to maintain work-life balance, indicating a struggle to meet the demands of work and personal life. Notably, no respondents reported having absolutely no resources for work-life balance, implying that even those who find their resources inadequate still recognize some level of support. Overall, the data reveals that a significant number of respondents perceive a shortfall in resources needed for effective work-life balance. Some admit to having minimal support, but many see the need for enhanced resources to manage their professional and personal responsibilities better. Organizations can leverage this insight to evaluate their resource distribution, pinpoint areas needing enhancement, and devise strategies to bolster employee support for healthier work-life integration. Addressing these concerns can lead to increased employee contentment, diminished stress, and heightened overall well-being and productivity in the workplace.

4.11 Better Work Life Balance improve Job Performance

A better work-life balance is often linked to enhanced job performance. Employees who feel a good equilibrium between their professional and personal lives are usually more motivated and engaged, leading to increased productivity and superior job performance. Maintaining a balanced work-life schedule also helps in preventing burnout, which

manifests as exhaustion, cynicism, and a drop in work effectiveness. By staving off burnout, employees can maintain their performance levels for a longer duration. Having time to recuperate outside of work means employees come back to their duties with sharpened focus and concentration, enabling them to complete tasks more efficiently and effectively. Balancing work with personal life necessitates proficient time management skills. Those who excel in managing their time are more apt to meet deadlines, prioritize tasks, and accomplish objectives. A better work-life balance aids in boosting job performance by improving morale, curtailing burnout, enhancing focus and problem-solving skills, encouraging effective time management, increasing job satisfaction, reducing absenteeism, retaining talent, and nurturing a positive organizational culture. Companies that invest in work-life balance initiatives are poised to reap rewards in terms of employee engagement, productivity, and overall business performance.

To understand people's views on the relationship between improved work-life balance and job performance, the researcher posed the following question in a closed questionnaire: "Do you think your overall job performance would improve if you had a better work-life balance?" The table below illustrates the respondents' perceptions of how a better work-life balance relates to job performance.

Table: 13

Better Work Life Balance improve overall Job Performance

	Frequency	Percentage
Yes	84	70
No	-	-
Maybe	36	30
Total	120	100

Source: Field Survey, 2024

According to the data, 70% of respondents agree that a better work-life balance enhances job performance, reflecting a widespread belief in the positive correlation between a healthy work-personal life equilibrium and improved work efficiency. These participants likely hold the view that employees who are not overburdened by work and maintain motivation and restfulness tend to be more productive and effective. Notably, no respondents were of the opinion that work-life balance fails to improve job performance,

indicating unanimous agreement with the concept's positive impact on work efficiency. Conversely, 30% of respondents were uncertain or neutral about the influence of work-life balance on job performance, possibly due to doubts about the direct effect of such balance on work outcomes. In summary, the data predominantly supports the notion that better work-life balance is deemed advantageous for job performance, with the lack of dissent and the presence of uncertainty in a minority underscoring a generally favorable view on the matter. This is in line with prevalent opinions and research that underscore the significance of employee well-being for organizational success. Employers may leverage this insight to develop strategies that promote work-life balance, aiming to cultivate a more efficient and contented workforce.

4.12 Importance of Work-life Balance on Job Satisfaction

Work-life balance is crucial for job satisfaction as it diminishes stress, bolsters well-being, heightens productivity, betters relationships, augments retention, cultivates a positive culture, aids personal development, and encourages employee engagement. Employers who value and advocate for work-life balance are poised to reap the rewards of a more content, healthier, and dedicated workforce. Employees who perceive their employer's concern for their work-life balance tend to be more involved in their roles, eager to achieve organizational objectives, and willing to go beyond for their team and company goals. Harmonious work-personal life equilibrium helps in mitigating stress. Employees afforded leisure to unwind, engage in hobbies, and cherish moments with loved ones are less prone to burnout, leading to elevated job satisfaction as they feel more accomplished and less burdened by occupational demands. Work-life balance is instrumental to overall well-being, encompassing physical, mental, and emotional health. Employees in equilibrium are generally happier and healthier, which translates to increased job satisfaction. A balanced and rejuvenated workforce is more efficient, with enhanced focus, reduced errors, and proficient task completion, all contributing to job satisfaction through a sense of achievement and career advancement. Furthermore, a balanced approach to work and life enables employees to sustain robust relationships with family, friends, and peers. Solid social ties and support networks are integral to greater job satisfaction, as individuals feel appreciated and upheld in all facets of life.

To understand the respondents' perceptions of the importance of work-life balance on job satisfaction, the researcher posed the following question in a closed questionnaire: "How important is work-life balance to you when considering job satisfaction?" The table below illustrates the respondents' views on the significance of work-life balance in relation to job satisfaction.

Table: 14

Importance of Work-life Balance on Job Satisfaction

	Frequency	Percentage
Very important	6	5
Important	72	60
Neutral	30	25
Not very important	12	10
Not important at all	-	-
Total	120	100

Source: Field Survey, 2024

This table shows that Five percent of respondents believe that work-life balance is crucial for job satisfaction, suggesting they view a balance between professional duties and personal life as vital to their contentment at work. The majority, 60%, deem work-life balance to be important for job satisfaction, reflecting a prevalent conviction that harmonizing work and personal life is key to their contentment in their jobs. Twenty-five percent hold a neutral position on the impact of work-life balance on job satisfaction, possibly indicating indifference or mixed feelings about its direct effect on their work contentment. Ten percent consider work-life balance to be of minor importance for job satisfaction, possibly valuing other aspects such as pay, career advancement, or job stability more highly. Notably, no respondents felt that work-life balance is unimportant for job satisfaction, implying a universal recognition of its role in influencing job contentment. In summary, the data reveals that most respondents regard work-life balance as important to very important for job satisfaction, and the lack of dissenters highlights a general agreement on its importance. This insight can guide organizations to focus on and enact policies that promote work-life balance, aiming to cultivate a happier and more efficient workforce.

4.13 Overall Perception on Work-Family Conflict

Work-family conflict arises when work demands hinder an individual's capacity to meet family or personal obligations, and the reverse is also true. It is a critical element of work-life balance with significant implications for an individual's well-being and overall contentment. Time-Based Conflict emerges when work commitments encroach on the time for family or personal pursuits, leading to stress and fatigue. Strain-Based Conflict - induced psychological strain carries over into family life, impairing relationships and fostering domestic tension. Behavior-Based Conflict: demanded by one's job are at odds with family roles, posing difficulties in juggling both spheres effectively. Work-family conflict is a multifaceted issue that profoundly affects individuals' pursuit of work-life balance. Acknowledging and mitigating this conflict through supportive workplace policies and individual strategies is crucial for enhancing well-being, satisfaction, and efficiency in both work and personal life.

To understand people's perceptions of work-family conflict related to spending more time at work, the researcher posed the following question in a closed-ended questionnaire: "Do you spend more time at work, resulting in less time available for your family?" The table below illustrates the respondents' perceptions of work-family conflict concerning time allocation.

Table: 15

More Time at Work Results less Time for Family

	Frequency	Percentage
Strongly agree	36	30
Agree	72	60
Neutral	12	10
Disagree	-	-
Strongly Disagree	-	-
Total	120	100

Source: Field Survey, 2024

This study shows that survey results reflect perceptions on the statement "More Time at Work Results in Less Time for Family." Thirty percent of respondents strongly agree that more time spent at work means less time for family, suggesting they believe increased

work hours negatively affect family time and personal life. Sixty percent agree with the statement, indicating a significant number of individuals feel work commitments encroach on personal and family time. Ten percent remain neutral, possibly reflecting uncertainty or varied experiences. Notably, no respondents disagreed, implying a unanimous view that more work does not equate to less family time. Overall, the data reveals a prevalent belief that more work hours are associated with less family time, highlighting the struggle for work-life balance and its impact on well-being and satisfaction. This insight could guide employers in developing policies that help employees balance work with family life.

To gauge perceptions of work-family conflict due to extra work, the researcher asked in a closed-ended questionnaire: "Do I often complete additional work at home beyond work hours?" The table below shows how respondents perceive work-family conflict in relation to additional work.

Table: 16

Complete Additional Work at Home beyond Work Hours

	Frequency	Percentage
Strongly agree	18	15
Agree	48	40
Neutral	36	30
Disagree	06	05
Strongly Disagree	12	10
Total	120	100

Source: Field Survey, 2024

The table presents respondents' views on the statement "Complete Additional Work at Home beyond Work Hours." Fifteen percent strongly agree that they often do extra work at home outside their regular hours, likely due to job demands such as meeting deadlines or managing workloads. Forty percent agree that they sometimes do additional work at home; suggesting many extend their work into personal time to effectively meet job responsibilities. Thirty percent are neutral, possibly reflecting varied experiences with extra work at home. Five percent disagree, implying they don't need to work extra hours at home or can complete tasks during regular hours. Ten percent strongly disagree;

emphasizing that work should be confined to official hours and valuing personal time post-work. In summary, a significant number of respondents recognize the occurrence of extra work at home, which may affect work-life balance, leading to stress and dissatisfaction. Employers can leverage this data to help employees manage workloads within work hours and establish boundaries for personal time, promoting better work-life harmony and overall well-being.

To assess perceptions of work-family conflict, namely the lack of time for personal activities at home, the researcher posed a closed-ended question in a questionnaire: "There is no time left at the end of the day to do the things I would like to do at home." The table below illustrates respondents' views on work-family conflict concerning time and work.

Table: 17

Lack of Time for Personal Activities at Home

	Frequency	Percentage
Strongly agree	18	15
Agree	60	50
Neutral	30	25
Disagree	12	10
Strongly Disagree	-	-
Total	120	100

Source: Field Survey, 2024

According to the table, 15% of respondents strongly agree that they lack time for personal activities at home, suggesting that their work or other duties take up most of their time, leaving little for personal endeavors or relaxation. The majority, 50%, agree they have insufficient time for personal activities, indicating many feel their work-life balance is tipped towards work, curtailing time for hobbies, family, or personal interests. A quarter (25%) are neutral, possibly indicating a variable ability to prioritize personal time. 10% disagree, implying they manage to incorporate personal activities despite work obligations. No respondents strongly disagree, revealing none feel they have abundant personal time unrestricted by work or other duties. Overall, the data shows a significant

majority perceive a lack of personal time at home, agreeing or strongly agreeing with the statement, highlighting the struggle for a balanced time allocation between work and personal life. Employers can leverage this insight to adopt policies that foster work-life balance, like flexible schedules, time management techniques, and well-being initiatives, contributing to a more content and efficient workforce.

To evaluate the impact of work commitments on family life, the researcher asked participants a closed-ended question: "My family misses out because of my work commitment." The following table displays the respondents' perspectives on the work-family conflict, specifically regarding how work obligations affect family time.

Table: 18

Work Obligations affect Family Time

	Frequency	Percentage
Strongly agree	12	10
Agree	84	70
Neutral	18	15
Disagree	06	05
Strongly Disagree	-	-
Total	120	100

Source: Field Survey, 2024

The table presents respondents' views on the statement "Work Obligations Affect Family Time." 10% strongly agree that their work commitments greatly impact their family time, suggesting they feel their job demands often clash with family responsibilities, reducing time for family interactions. The majority, 70%, agree that work affects family time, showing a consensus that work limits the time they can spend with family. 15% are neutral, possibly indicating varied experiences regarding work's impact on family time. 5% disagree, implying they manage to balance work and family life without major issues. No respondents strongly disagree, revealing none believe work has no effect on family time. Overall, the data suggests a common belief that work obligations significantly influence family time, with most respondents acknowledging this effect. This highlights the struggle to maintain work-life balance and suggests employers could consider

measures like flexible schedules and family-oriented policies to aid employees in balancing work and family demands.

Striking a balance between work and family life is a continuous endeavor that demands deliberate effort and prioritization. Recognizing the challenge and actively managing work-related distractions can improve your capacity to spend quality time with your family without compromising your productivity and well-being at work. To assess work-related distractions during family time, the researcher posed a closed-ended question to participants: "I am often distracted by thoughts about work while spending time with my family." The subsequent table presents the respondents' views on the work-family conflict, particularly focusing on how thoughts about work can intrude on family time.

Table: 19

Distracted by Thoughts about Work While Spending Time with Family

	Frequency	Percentage
Strongly agree	12	10
Agree	36	30
Neutral	54	45
Disagree	12	10
Strongly Disagree	06	05
Total	120	100

Source: Field Survey, 2024

According to the table, 10% of respondents strongly agree that they often become distracted by work-related thoughts when spending time with their family. This suggests that this group has trouble disconnecting from work concerns during personal or family time. Meanwhile, 30% agree that they are occasionally distracted by work while with their family, indicating that a considerable number of people sometimes find it challenging to mentally detach from work, which affects their family interactions. A significant 45% of respondents hold a neutral position on this matter, implying that they may not consistently be distracted by work or they have varying success in managing work-life boundaries. Conversely, 10% disagree with the notion of being distracted by work during family time, hinting at some individuals' ability to separate work from family effectively. Lastly, 5% strongly disagree, suggesting that a small percentage rarely

or never experience work-related distractions during family time. Overall, the data shows diverse experiences among respondents concerning the degree to which thoughts of work intrude on family time. While a noticeable segment experiences some interference from work, a substantial number demonstrate neutrality or disagreement, reflecting different levels of work-life boundary management. Employers can leverage these insights to foster work-life balance initiatives, such as promoting mindfulness, setting clear boundaries for work availability, and nurturing a culture of well-being.

4.14 Overall Perceptions on Family-Work Conflict

Addressing the conflict between family and work is crucial for enhancing employee well-being, satisfaction, and productivity. Employers are key in supporting initiatives for work-life balance that acknowledge the significance of employees' work and family roles. By adopting policies and practices that support family responsibilities and encourage flexibility, organizations can foster an environment where employees flourish professionally and personally. Conflict arises when work encroaches on time meant for family activities, care giving, and personal interests. For example, extended work hours or irregular shifts can limit the time available for family engagement or attending significant events. Work-related psychological strain, such as stress, fatigue, or negative emotions, can carry over into family life, impacting relationships and leading to tension and dissatisfaction at home. Additionally, work behaviors and expectations may clash with family roles and responsibilities, such as when job demands necessitate travel, overtime, or being on-call, disrupting family routines. Family-work conflict is exacerbated by factors like high workload, job stress, pressing deadlines, and job insecurity, which consume the time and energy that could be spent with family. Balancing work with family responsibilities, including childcare, eldercare, household tasks, and family events, presents a challenge that individuals must manage.

To gauge perceptions of family-work conflict arising from family issues that encroach on work life, the researcher asked the following closed-ended question in a survey: "Have your family issues spilled over into your work life?" The table below depicts the respondents' views on family-work conflict related to family issues affecting their work life.

Table: 20**Family issues Spilled over Work Life**

	Frequency	Percentage
Strongly agree	-	-
Agree	06	05
Neutral	54	45
Disagree	24	20
Strongly Disagree	36	30
Total	120	100

Source: Field Survey, 2024

According to the data, none of the survey participants strongly agree that family issues affect their work life, indicating that personal or family matters do not significantly impact their work performance or focus. Only 5% agree that there is some spillover, suggesting that a minority believe personal issues sometimes influence their work concentration or effectiveness. A significant 45% remain neutral, possibly indicating varied experiences or no strong feelings about the influence of family issues on work. Meanwhile, 20% disagree, and 30% strongly disagree, showing that a substantial number believe they can separate personal issues from their work life, maintaining productivity without interference. In summary, the responses vary, with most either neutral or disagreeing that family issues affect work, while a smaller group acknowledges occasional impacts. This highlights the complex relationship between personal and professional life, emphasizing the need for supportive work environments and strategies to manage work-life balance. Employers can leverage these insights to create policies that help employees handle personal challenges while sustaining work performance and well-being.

To assess perceptions of stress caused by family-work conflict, the researcher posed a closed-ended question in a questionnaire: "Do you often get stressed due to your family matters?" The table below illustrates respondents' views on family-work conflict concerning family matters.

Table: 21**Get Stressed due to Family Matters**

	Frequency	Percentage
Strongly agree	06	5
Agree	18	15
Neutral	72	60
Disagree	24	20
Strongly Disagree	-	-
Total	120	100

Source: Field Survey, 2024

The table presents respondents' views. Five percent of respondents strongly agree that family matters are a source of stress for them, indicating a small group significantly affected by family-related stress. Fifteen percent agree that family matters cause them stress, suggesting they occasionally feel stressed by family issues, though not severely. The majority, sixty percent, are neutral, implying they may have mixed feelings or experience fluctuating stress levels due to family matters. Twenty percent disagree, indicating they do not find family issues stressful, possibly due to effective coping strategies. Notably, no respondents strongly disagree, showing that none completely dismiss family matters as a stress factor. In summary, while a considerable number of respondents are neutral, there is an acknowledgment that family matters can be stressful. This highlights the varied impact of personal and family responsibilities on individual well-being. Employers can leverage this insight to offer support, such as employee assistance programs, flexible work options, and a work culture that supports work-life balance.

To evaluate perceptions of family-work conflict, specifically parents' expectations of tasks to be completed at home, the researcher asked a closed-ended question in a survey: "my parents expect me to finish my household tasks at home before and after office." The table below depicts the respondents' perspectives on family work conflict in relation to parental expectations on house hold work before and after office time.

Table: 22**Lack of Time for Household Work before and after Office**

	Frequency	Percentage
Strongly agree	18	15
Agree	60	50
Neutral	30	25
Disagree	12	10
Strongly Disagree	-	-
Total	120	100

Source: Field Survey, 2024

According to the table, 15% of respondents strongly agree that they lack time for household activities, suggesting that their work or other duties take up most of their time, leaving little for personal endeavors or relaxation. The majority, 50%, agree they have insufficient time for household activities, indicating many feel their work-life balance is tipped towards work, curtailing time for hobbies, family, or personal interests. A quarter (25%) are neutral, possibly indicating a variable ability to prioritize personal time. 10% disagree, implying they manage to incorporate personal activities despite work obligations. No respondents strongly disagree, revealing none feel they have abundant personal time unrestricted by work or other duties. Overall, the data shows a significant majority perceive a lack of personal time at home, agreeing or strongly agreeing with the statement, highlighting the struggle for a balanced time allocation between work and personal life. Employers can leverage this insight to adopt policies that foster work-life balance, like flexible schedules, time management techniques, and well-being initiatives, contributing to a more content and efficient workforce.

To assess family-work conflict, the researcher posed a closed-ended question to participants: "Would you be a better employee if you did not have a family?" The table below presents the respondents' views on the family-work conflict, particularly concerning family obligations.

Table: 23**Family Obligations affect Office Work**

	Frequency	Percentage
Strongly agree	-	-
Agree	18	15
Neutral	84	70
Disagree	06	05
Strongly Disagree	12	10
Total	120	100

Source: Field Survey, 2024

The table presents the responses and percentages of individuals on how family obligations impact office work, divided into five categories: Strongly Agree, Agree, Neutral, Disagree, and Strongly Disagree. A majority, 70% of the 120 individuals surveyed, chose a neutral position on the influence of family obligations on office work, indicating that many do not have a definitive opinion on the matter. Meanwhile, 15% agreed that family obligations do impact office work, representing a minority that recognizes an effect of family responsibilities on work tasks. Conversely, smaller percentages of respondents disagreed (5%) or strongly disagreed (10%), suggesting that fewer individuals completely dismiss the idea that family obligations can affect workplace performance or productivity. In summary, while most respondents do not strongly confirm or refute the impact of family obligations on office work, a significant portion does acknowledge some influence. This indicates a complex perspective where external personal circumstances may have a role in one's professional life, with varying levels of recognition among those surveyed.

Achieving a balance between family and work life is an ongoing effort that requires intentional action and prioritization. Acknowledging the challenge and actively managing work-related distractions can enhance your ability to dedicate quality time to your family without sacrificing your productivity and well-being at work. To evaluate family distractions during work hours, the researcher asked participants a closed-ended question: "Do your family commitments prevent you from spending as much time at work as you would like?" The following table displays the respondents' perspectives on the family-work conflict, with a specific focus on family commitments acting as a barrier to work.

Table: 24**Family Commitment acting as a Barrier at Work**

	Frequency	Percentage
Strongly agree	03	2.5
Agree	18	15
Neutral	48	40
Disagree	51	42.5
Strongly Disagree	-	-
Total	120	100

Source: Field Survey, 2024

Among the respondents, 40% held a neutral position, indicating that a substantial number of individuals neither strongly support nor reject the notion that family commitments are an obstacle in the workplace. This neutrality suggests a balanced view, with opinions either evenly split or a lack of perception of family commitments as a significant impediment to their work. Meanwhile, 15% of respondents acknowledged that family commitments do act as a barrier in their professional life. This minority view recognizes the challenges or difficulties that family responsibilities can impose on work obligations. In contrast, 42.5% of respondents disagreed with the idea that family commitments interfere with work. This majority viewpoint reflects that a considerable number of individuals do not regard family duties as a major obstacle to their work performance or productivity. Notably, there were no respondents who strongly disagreed with the statement, indicating that while some recognize the challenges, no one completely denies the impact of family commitments on their work.

To sum up, the survey reveals diverse opinions on the impact of family commitments on work, with a significant number remaining neutral and the rest split between agreement and disagreement. The results underscore the intricate task of juggling personal and professional responsibilities in the workplace.

4.15 Overall Employee Performance

Employee performance is defined by how effectively and efficiently an employee meets their job duties and aids in achieving organizational objectives. It involves the employee's capability to carry out job functions with competence and efficacy. Competence entails

having the necessary skills, knowledge, and expertise pertinent to their position. Work quality is measured by the employee's execution of tasks and responsibilities, considering precision, meticulousness, and compliance with standards. Proactive employees actively seek out problems, offer solutions, and suggest enhancements, showing motivation and a readiness to exceed basic job expectations. Proficiency in problem-solving allows employees to evaluate situations, determine underlying issues, and devise successful resolutions, a key skill for navigating obstacles and refining operations. Employee performance assessment usually includes periodic reviews, feedback sessions, objective formulation, and development strategies. A robust performance management system identifies strengths, areas needing improvement, and growth opportunities, benefiting both the individual and the organization.

To assess employee perceptions of performance in relation to acting on feedback and inputs from their manager, the researcher posed the following closed-ended question in a survey: "Do you act on all the feedback/inputs received from your manager?" The table below illustrates the respondents' perspectives on their performance based on feedback and inputs.

Table: 25

Act on all Feedback and Inputs

	Frequency	Percentage
Strongly agree	06	05
Agree	84	70
Neutral	24	20
Disagree	06	05
Strongly Disagree	-	-
Total	120	100

Source: Field Survey, 2024

According to the data, the majority of respondents, 75% (5% strongly agree and 70% agree), believe that they responds to all feedback and inputs. This reflects a generally positive view of the organization's feedback management. Among them, 84 respondents (70%) concur that they acts on feedback, which implies a strong consensus that feedback is both valued and addressed. Conversely, only 6 respondents (5%) express disagreement.

The absence of strong disagreement (0%) suggests there is no significant negative sentiment towards the feedback handling. The data predominantly shows a positive outlook on the organization's action on feedback and inputs, yet a noticeable number of neutral responses indicate potential areas for improving communication about the use of feedback. The lack of strong dissent points to an absence of widespread discontent with the feedback mechanisms in place.

To evaluate perceptions of employee performance, the researcher asked a closed-ended question in a questionnaire: "Are you willing to take on additional responsibilities?" The table below shows the respondents' attitudes towards taking on additional responsibilities.

Table: 26

Attitude towards taking on additional Responsibilities

	Frequency	Percentage
Strongly agree	-	-
Agree	72	60
Neutral	36	30
Disagree	12	10
Strongly Disagree	-	-
Total	120	100

Source: Field Survey, 2024

Sixty percent of respondents (72 individuals) agree that they are positive about taking on additional responsibilities, indicating a majority of employees are open to more tasks or roles within the organization. Thirty percent (36 individuals) are neutral, neither agreeing nor disagreeing with the idea of additional responsibilities, which may suggest openness under certain conditions or a need for further information. Ten percent (12 individuals) disagree with taking on more responsibilities, showing a minority's resistance to increasing their workload. The absence of responses in the "Strongly agree" or "Strongly disagree" categories (0%) implies that while there is a general openness to additional responsibilities, there is neither extreme enthusiasm nor strong opposition. The data suggests that a significant portion of employees (60%) are amenable to taking on more responsibilities, with a smaller percentage (10%) showing hesitation. The neutral

responses point to a possible need for better communication or clarification about the implications of additional responsibilities. In summary, the lack of strong disagreement suggests that, with proper communication and support, there is potential to effectively engage employees' willingness to take on more tasks or roles within the organization.

To assess employee performance, particularly in achieving a goal within a set timeframe, the researcher posed a closed-ended question in a survey: "Do you achieve your goal within the specified timeframe?" The table below illustrates the employees' performance in achieving goals within the designated timeframe.

Table: 27

Achieving Goals within the Designated Time Frame

	Frequency	Percentage
Strongly agree	12	10
Agree	84	70
Neutral	24	20
Disagree	-	-
Strongly Disagree	-	-
Total	120	100

Source: Field Survey, 2024

The majority of respondents (80% - 10% strongly agree and 70% agree) believe they can achieve goals within the designated timeframe, reflecting a positive view of their deadline-meeting and task completion capabilities. Meanwhile, 20% of respondents (24 individuals) are neutral, neither in agreement nor disagreement, which may suggest that their capacity to meet deadlines could vary depending on the circumstances or workload. Notably, there are no respondents in disagreement, suggesting an absence of negative perceptions regarding their ability to meet goals within the set timeframe. The data suggests a generally positive sentiment among employees about their efficiency in achieving goals timely. The lack of negative responses implies that employees feel adept and assured in managing their time and completing tasks. The neutral stance presents an opportunity for organizations to investigate what might influence employees' views on timely goal achievement, such as workload balance or resource distribution. Overall, this optimism could enhance overall productivity and organizational achievement, especially

if employee support and resources are well-matched with their responsibilities and expectations.

To evaluate employee dedication to enhancing performance, the researcher asked participants a closed-ended question: "Would you actively look for ways to improve your performance at work?" The table below displays the respondents' perspectives on the emphasis on performance improvement.

Table: 28

Employee Dedication to Enhancing Performance

	Frequency	Percentage
Strongly agree	24	20
Agree	96	80
Neutral	-	-
Disagree	-	-
Strongly Disagree	-	-
Total	120	100

Source: Field Survey, 2024

The overwhelming majority of respondents (100% - 20% strongly agree + 80% agree) hold the belief that employees are committed to improving performance. This reflects a robust positive sentiment among respondents about the employees' dedication and efforts to enhance their performance. The absence of respondents selecting neutral, disagree, or strongly disagree underscores a unanimous consensus on employees' dedication to performance enhancement. The data presents a clear agreement that employees are intent on improving their performance. With a significant majority expressing agreement (80%) and no contrary opinions, it appears that the organization's workforce is highly driven and dedicated to advancing their skills, efficiency, and overall performance. Such a favorable outlook is promising for the organization's future, indicating a proactive and involved workforce poised to make a positive impact on strategic aims and objectives.

To assess employee performance in terms of contributing suggestions for new initiatives or existing issues, the researcher posed a closed-ended question to participants: "Do you contribute suggestions to new initiatives or existing issues?" The table below presents the respondents' views on employee contributions to new initiatives or existing issues.

Table: 29**Employee Contributions to New Initiatives or Existing Issues**

	Frequency	Percentage
Strongly agree	12	10
Agree	84	70
Neutral	24	20
Disagree	-	-
Strongly Disagree	-	-
Total	120	100

Source: Field Survey, 2024

The survey results show that a significant majority of respondents (80% - 10% strongly agree and 70% agree) perceive employees as making effective contributions to new initiatives or addressing existing problems. This reflects a positive view of the employees' active role in suggesting improvements and ideas for the organization. Meanwhile, 20% of respondents (24 individuals) hold a neutral position, neither agreeing nor disagreeing with the statement, which may indicate different levels of awareness or engagement with the discussed initiatives or issues. Notably, there are no respondents in disagreement, showing no negative opinions towards the employees' involvement in new initiatives or current challenges. The data suggests a consensus among respondents that employees are effectively contributing to organizational initiatives and addressing issues. This favorable perception implies that employees are engaged in seeking out areas for enhancement and are proactive in tackling obstacles. The neutral stance presents an opportunity for the organization to further involve these individuals, possibly enhancing their participation or knowledge of the initiatives. Overall, the survey paints a picture of a dynamic and cooperative workforce, poised to make a positive impact on organizational innovation and problem-solving.

4.16 Overall Job Satisfaction

Job satisfaction related to work-life balance is the sense of harmony and contentment employees feel when they successfully juggle their work duties with a rewarding personal life. This balance is a key element affecting employee retention, productivity, and overall well-being in an organization. It encompasses the degree to which employees are happy

and positive about their job in light of the equilibrium they maintain between professional obligations and personal life duties. It involves the ability of employees to efficiently organize and prioritize their work tasks without sacrificing their personal life, interests, and family commitments. Work demands' influence on stress levels and mental health is also a factor. Employees who are satisfied with their work-life balance generally report lower stress and better psychological health. It also includes the level of control employees feel they have over their work schedules and the flexibility they have to adjust their time for personal matters. Additionally, work-life balance can impact relationships with family, friends, and social circles, with higher job satisfaction often leading to improved personal relationships. Lastly, it measures the satisfaction gained from the job itself, including engaging tasks, growth opportunities, and congruence with personal values and career aspirations, all while preserving a balanced lifestyle..

To evaluate employee perceptions of job satisfaction, the researcher asked the following closed-ended question in a survey: "Is your job the most significant factor in your happiness?" The table below shows the respondents' views on their job as the most significant factor in their happiness.

Table: 30

Job as the Most Significant Factor in their Happiness

	Frequency	Percentage
Strongly agree	06	05
Agree	60	50
Neutral	48	40
Disagree	06	05
Strongly Disagree	-	-
Total	120	100

Source: Field Survey, 2024

Half of the respondents (55% - 5% strongly agree and 50% agree) believe that their job significantly contributes to their overall happiness, indicating that many employees find joy and satisfaction in their work. Meanwhile, 40% of respondents remain neutral, neither agreeing nor disagreeing with the statement, which may reflect ambivalence about the role of their job in their happiness. A small minority, 5%, disagree with the notion that

their job is the most significant factor in their happiness, suggesting they see other aspects of life as more influential. Notably, there are no respondents who strongly disagree, implying that no one completely discounts the importance of their job in their happiness. The data presents a diverse range of views on the impact of one's job on happiness. Although the majority acknowledges their job's influence on their happiness, a considerable number are neutral or disagree, pointing to a variation in how employees view the connection between their job and their happiness. These findings offer valuable perspectives on employee attitudes towards their jobs, shedding light on potential areas for organizations to enhance job satisfaction and the overall employee experience.

To assess job satisfaction perceptions, the researcher posed a closed-ended question in a survey: "Is your basic salary adequate for your daily working hours and work performed?" The table below indicates the respondents' level of job satisfaction based on their job and salary.

Table: 31

Adequate Salary for daily Working Hours and Work Performed

	Frequency	Percentage
Strongly agree	06	05
Agree	72	60
Neutral	24	20
Disagree	18	15
Strongly Disagree	-	-
Total	120	100

Source: Field Survey, 2024

A majority of respondents (65% - 5% strongly agree and 60% agree) believe their salary is commensurate with their daily working hours and the tasks they perform. This suggests that a significant number of employees feel they are compensated fairly for their time and efforts. 20% of respondents remain neutral, neither agreeing nor disagreeing with the statement, which may reflect diverse views on salary adequacy due to personal circumstances or expectations. Meanwhile, 15% of respondents do not agree that their salary is adequate, indicating a minority who perceive themselves as undercompensated. The absence of strong disagreement suggests there is no profound dissatisfaction with

salary levels. Overall, the data portrays a generally positive sentiment among employees about their salary's adequacy in relation to their work hours and responsibilities. Nevertheless, the existence of a dissenting minority indicates that some employees may feel their pay does not meet their expectations or industry standards. Organizations can leverage this feedback to assess employee contentment with pay scales and pinpoint areas needing enhancement. Addressing the concerns of those who feel underpaid could bolster morale, encourage retention, and elevate overall employee contentment.

To evaluate employee job satisfaction, especially in terms of their intention to remain in their current position, the researcher asked a closed-ended question in a survey: "Do you plan to stay in your current job for the foreseeable future?" The table below displays the employees' responses concerning their future plans to stay at their current job.

Table: 32

Plan to Stay in Current Job in Future

	Frequency	Percentage
Strongly agree	-	-
Agree	18	15
Neutral	72	60
Disagree	30	25
Strongly Disagree	-	-
Total	120	100

Source: Field Survey, 2024

The majority of respondents (60%) are neutral about their intention to stay in their current job in the future, indicating a significant portion of employees are uncertain or undecided about remaining in their current role. Meanwhile, 25% of respondents disagree with the idea of staying in their current job, suggesting a quarter of the workforce does not see themselves in their current position long-term. Conversely, 15% of respondents agree that they plan to stay in their current job, showing a minority's commitment to their current employer. The lack of respondents expressing strong agreement or disagreement suggests a moderate stance on the issue of commitment or intentions to leave. This reflects diverse levels of satisfaction, engagement, and commitment among employees. Organizations can leverage this information to gauge employee retention risks and satisfaction levels.

Proactively addressing concerns and improving aspects like career development, work-life balance, and recognition may influence employee commitment and retention positively.

To assess employee job satisfaction in terms of emotional attachment to their work, the researcher posed a closed-ended question to participants: "Do you feel an emotional attachment to your job?" The table below illustrates the level of emotional attachment the respondents have with their jobs.

Table: 33

Emotional Attachment with Job

	Frequency	Percentage
Strongly agree	18	15
Agree	90	75
Neutral	12	10
Disagree	-	-
Strongly Disagree	-	-
Total	120	100

Source: Field Survey, 2024

A significant majority of respondents (90%) express some degree of emotional attachment to their job, with 15% strongly agreeing and 75% agreeing. This reflects a substantial level of emotional investment and connection with their work among employees. A small portion (10%) remains neutral, neither agreeing nor disagreeing with the sentiment of emotional attachment, indicating a spectrum of emotional engagement. Notably, there is an absence of respondents who disagree or strongly disagree, which suggests no employees feel a complete disconnection from their job emotionally. Overall, the data points to a predominantly positive sentiment among employees concerning their emotional attachment to their work, with the high agreement indicating feelings of fulfillment, satisfaction, and emotional bond.

To evaluate employee job satisfaction regarding their work appreciation, the researcher asked participants a closed-ended question: "Do you appreciate the job you do?" The table below shows the respondents' opinions on their appreciation of their job.

Table: 34**Appreciation on their job**

	Frequency	Percentage
Strongly agree	12	10
Agree	84	70
Neutral	24	20
Disagree	-	-
Strongly Disagree	-	-
Total	120	100

Source: Field Survey, 2024

The majority of respondents, 80% (10% strongly agree and 70% agree), feel valued in their job, indicating that a significant number of employees feel recognized for their efforts and contributions. Meanwhile, 20% of respondents are neutral, neither agreeing nor disagreeing with feeling valued at work, which may reflect diverse experiences or views on workplace appreciation. Notably, there are no respondents who disagree or strongly disagree, suggesting an absence of discontent or feelings of being undervalued among the employees. Overall, the data portrays a positive sentiment among employees concerning recognition in their job, a key factor in enhancing motivation, morale, and overall job satisfaction.

4.17 Correlation Analysis

Regression estimates are used to describe the data and to explain the relationship between one dependent variable and one or more independent variables. Simple linear regression is similar to correlation as both of them measures to what extent there is a linear relationship between the variables. Correlation is statistical measure that determines the association between two variables. The primary goal of correlation is to determine a numerical value that expresses the relationship between variables.

4.17.1 Hypothesis Testing Results

Once data and the impact of independent variables and dependent variables have been analyzed, the final results of hypothesis testing are determined. They are summarized as below.

Table: 35
Hypothesis Testing Results

Hypothesis	P value	Remarks
H ₀₁ : There is significant relation between work life conflict and employee performance.	0.028	Accepted
H ₀₂ : There is significant relation between family work conflict and employee performance.	0.022	Accepted
H ₀₃ : There is significant relation between work life balance and employee performance.	0.139	Rejected
H ₀₄ : There is significant effect of work-family conflict on employee performance.	0.172	Rejected
H ₀₅ : There is significant effect of family-work conflict on employee performance.	0.037	Accepted
H ₀₆ : There is significant effect of work life balance on employee performance	0.181	Rejected

H₀₁: There is significant relation between work life conflict and employee performance.

As shown in the above table, work life conflict as independent variable correlated with dependent variable employee performance at 0.05 is 0.028 i.e. ($P < 0.05$), Thus H₀₁ is accepted. Therefore it is concluded that when work life conflict increases employee performance decreases. It's clear that this situation leads to pressure, depression, and sadness among employees, which hinders their ability to focus on their performance. This lack of concentration diminishes their commitment and dedication, resulting in an unhealthy work-life balance.

H₀₂: There is significant relation between family work conflict and employee performance.

As shown in the above table family work conflict as an independent variable correlated with the dependent variable employee performance at 0.05 is 0.022 i.e. ($P < 0.05$), thus

H_{02} is accepted. It is therefore concluded that when family work conflict increases employee performance decreases. It is obvious that family work conflict increases anxiety and depression on the employee which ultimately leads to decrease employee performance.

H₀₃: There is significant relation between work life balance and employee performance.

As shown in the above table work life balance as an independent variable correlated with the dependent variable employee performance at 0.05 is 0.139 i.e. ($P > 0.05$), thus H_{03} is Rejected. It is therefore concluded that work life balance do not have any relation with employee performance.

In this case, the hypothesis H_{03} suggests that there is no relationship between work-life balance and employee performance. The interpretation states that because the correlation coefficient is not statistically significant ($P > 0.05$), H_{03} is rejected. This relation concludes that work-life balance does not have a relationship with employee performance due to non-significant correlation, it's important to consider other potential factors that might influence employee performance. These could include organizational culture, leadership styles, job satisfaction, or specific organization ecology, which were not accounted for in the correlation analysis. Methodological issues like measurement error, sample size, or data collection biases can influence the interpretation of correlation results. It's crucial to recognize that the definition and perception of work-life balance may differ across various cultures or organizational contexts, potentially affecting its correlation with employee performance outcomes.

H₀₄: There is significant effect of work-family conflict on employee performance.

As shown in the above table, work-family conflict as independent variables correlated with the dependent variable employee performance at 0.05 is 0.172 i.e. ($P > 0.05$), Thus H_{04} is rejected . Therefore it is concluded that work-family conflict do not affect on the employee performance.

Although the results indicate that work-family conflict does not significantly affect employee performance, it is crucial to consider other potential factors that may influence performance. These could encompass job satisfaction, organizational support, workload, and individual coping strategies, which were not assessed in the correlation analysis. Additionally, contextual elements such as cultural norms, organizational work-life balance policies, and the particular characteristics of the job or organization may also play a role in how work-family conflict affects performance outcomes.

H₀₅: There is significant effect of family-work conflict on employee performance.

As shown in the above table family-work conflict as an independent variable correlated with the dependent variable employee performance at 0.05 is 0.037 i.e. ($P < 0.05$), thus H_{05} is accepted. It is therefore concluded that family-work conflict affects in employee performance.

H₀₆: There is significant effect of work life balance on employee performance.

As shown in the above table, work life balance as independent variables correlated with the dependent variable employee performance at 0.05 is 0.0181 i.e. ($P > 0.05$), Thus H_{06} is rejected . Therefore it is concluded that work life balance do not affect on the employee performance.

Although the results indicate that work-life balance does not significantly affect employee performance, it is crucial to consider other potential factors that may impact performance. These could include job satisfaction, organizational culture, leadership styles, workload, and individual differences in work preferences and abilities, which were not addressed in the correlation analysis. Additionally, contextual factors such as organizational policies on work-life balance, industry standards, geographic location, and the specific nature of the job may also influence how work-life balance affects performance outcomes.

4.18 Importance of Work-Life Balance in Relation to Job Satisfaction

Striking a balance between work and personal life is crucial to avoid burnout and minimize stress. Prolonged stress due to excessive work hours or a lack of equilibrium

between professional and personal responsibilities can result in health issues, including anxiety, depression, and heart conditions. Workers who achieve a harmonious work-life balance tend to be more content with their employment, as they keep a healthier view of their work, feel more accomplished, and are likely to be more productive and committed. Companies that emphasize and facilitate a work-life balance are more appealing to job seekers and benefit from greater employee retention. Individuals are inclined to remain with organizations that acknowledge their personal time needs and show dedication to their overall welfare. Studies repeatedly indicate that employees with a favorable work-life balance are more efficient and have superior job performance. They are adept at managing their time, sustaining concentration, and tackling tasks with vigor and passion. A well-maintained work-life balance also enables workers to foster and preserve significant relationships outside of their job, enhancing overall happiness and well-being, given the importance of social bonds for emotional support and satisfaction.

4.19 Organizational Policies and Practices to Support work life Balance

Organizational policies and practices are vital for supporting work-life balance in Nepal's commercial banks, enhancing employee well-being, job satisfaction, and overall productivity. Flexible work hours, compressed work weeks, telecommuting, and part-time opportunities aid employees in managing their professional and personal duties. Such flexibility is essential in a diverse workforce with varied external commitments. Offering ample paid time off, including vacation, sick, parental, and compassionate leave, enables employees to rest, address health concerns, and attend to family needs while maintaining work-personal life balance. Training sessions and workshops on work-life balance, stress and time management, and wellness initiatives equip employees with the necessary skills for healthier work-life integration. Fostering a supportive and inclusive environment that prioritizes work-life balance can diminish burnout, enhance job satisfaction, and improve morale. This involves promoting open communication, respecting personal boundaries, and recognizing contributions made outside of regular working hours. Wellness programs like gym memberships, health screenings, mindfulness sessions, and ergonomic assessments contribute to employees' physical and mental health, thereby increasing productivity and satisfaction. Utilizing technology for

remote work, communication, collaboration, and task management enhances work flexibility and efficiency, helping employees balance their professional and personal lives. Encouraging leaders and managers to prioritize work-life balance and set an example fosters a culture where employees feel supported in achieving equilibrium and empowerment.

4.20 Work life Balance Influence on Job Performance

The impact of work-life balance on job performance within the banking sector is a pivotal subject for both research and application, as it significantly influences employee productivity, contentment, and the broader success of the organization. Employees with a healthier work-life balance typically report reduced stress and burnout levels, resulting in better mental and physical health. This enables them to concentrate more effectively on their work duties without feeling overburdened or exhausted. Higher job satisfaction often accompanies the effective management of professional and personal life, as employees feel their organization supports them in maintaining a balanced life. Initiatives aimed at work-life balance lead to greater employee engagement and motivation. Those who perceive their employer as considerate of their well-being are more dedicated to their roles and aligned with the organization's objectives, enhancing productivity and job performance. Employees who enjoy a good work-life balance are inclined to produce superior work, make fewer mistakes, and sustain attention and focus on their tasks, thus improving work efficiency and effectiveness. Companies that give precedence to work-life balance have an advantage in attracting and retaining the best talent in the competitive banking industry. Employees tend to remain longer with companies that offer supportive environments that value personal well-being as much as professional growth. Less stressed and more content employees with a satisfactory work-life balance are apt to deliver better customer service, managing customer interactions with more patience, empathy, and efficiency, which leads to enhanced customer satisfaction and loyalty. Moreover, a balanced work-life setting encourages creativity and innovation among staff.

4.21 Recommendation to Improve Work life Balance for Employees in Organization

Enhancing work-life balance is vital for employees in banking sectors to boost productivity, decrease turnover, and foster overall well-being. Introducing flexible work schedules, options for remote work, shorter work weeks, and job-sharing plans can be beneficial where possible. These measures help employees balance their personal and professional lives, alleviate stress, and improve work-life harmony. It's important to set and communicate clear policies regarding work hours, overtime, and availability expectations to ensure transparency and equity. Wellness initiatives should concentrate on physical fitness, mental health, and stress reduction, providing resources like gym facilities, educational wellness workshops, counseling, and ergonomic evaluations to support employees' health and work-life balance. Improving paid leave policies with adequate vacation, sick, parental, and compassionate leave is also crucial. Employees should be encouraged to take advantage of these benefits to rest and fulfill personal obligations without feeling guilty or pressured.

Invest in technological tools and infrastructure that enable remote work, collaboration, and communication. Ensure employees have access to secure and reliable technology solutions that support flexible work arrangements and sustain productivity. Provide training programs on time management, prioritization skills, and strategies for work-life balance. Train managers to support their teams in achieving work-life balance and to recognize burnout signs. Regularly gather employee feedback through surveys, focus groups, or one-on-one conversations to understand their needs and preferences for work-life balance initiatives. Include employees in designing and assessing these programs to ensure they are relevant and effective. Promote an organizational culture that values work-life balance and respects personal time. Encourage leaders and managers to exemplify healthy work habits, such as taking breaks, using vacation time, and setting realistic work expectations. Offer support and flexibility during major life events, like childbirth, parenting, or personal health challenges. Provide phased return-to-work programs, flexible scheduling, and temporary workload adjustments to facilitate transitions and alleviate stress. Acknowledge and reward employees who maintain

effective work-life balance and foster a positive work atmosphere. Recognize their efforts to keep balance and inspire others to prioritize their health and well-being.

4.22 Findings of the Study

Data for this research study was gathered from 120 respondents selected through convenience sampling. The data was collected through survey questionnaire. And data was analyzed by using the Statistical Package for the Social Sciences (SPSS). Techniques employed included descriptive analysis, ranking, and correlation. The statistical analysis produced the following findings:

1. Regarding the holiday visit to the organization, this study revealed that 95% of the respondents frequently visit the organization during holidays, while 5% rarely visits the organization on holidays, and none reported never visiting during holidays.
2. Regarding the good work life balance affects job satisfaction; this study revealed that 80% of the respondents believe that a good work life balance contribute positively to job satisfaction, while the remaining 20% were uncertain about the connection between work life balance and job satisfaction.
3. In the case of stressed due to imbalance between work and personal life, this study indicates that 70% experiences stress sporadically from work-life imbalance, pointing to occasional conflicts between work demands and personal life. A notable minority 20% frequently feels stressed by work-life imbalance, 10% rarely feel such stress, in a summary the data underscores the widespread issue of work-life imbalance.
4. Regarding the feelings about depression due to work, this study indicates that 70% however experience work-load depression only sometimes 20% feel work induced depression, while 10% claim to never feel due to work.
5. In the event of flexible work schedule contribute better job satisfaction, (5%) strongly affirms that flexible work schedules enhance job satisfaction, reflecting a firm belief in the benefits of work flexibility. The vast majority (80%) agree that such schedules contribute to job satisfaction, indicating a prevalent view that work flexibility positively affects their contentment with their jobs. A minority

(10%) remain neutral about the impact of flexible work schedules on job satisfaction, possibly reflecting indecision or indifference. A further small percentage (5%) does not agree that flexible work schedules improve job satisfaction.

6. In the event of a dropout result due to poor work life balance, 40% of respondents have experienced dropout due to an inability to maintain a satisfactory work-life balance, indicating that a significant number of individuals have abandoned their jobs or careers. Conversely, 60% have not faced dropout for this reason, suggesting that many have either achieved a balance or have not been pushed to the point of leaving their job or career due to work-life balance issues.
7. Regarding balanced work life employee on productive manner, 80% of respondents acknowledge a link between work-life balance and heightened productivity. 20% of respondents were uncertain about this.
8. In the case of Satisfaction with current work life balance, majority (70%) indicated satisfaction, suggesting that most are generally pleased with their balance of professional duties and personal commitments. Meanwhile, 25% of respondents remained neutral, possibly reflecting uncertainty or ambivalence about their situation.
9. Regarding the adequacy of resources for maintaining work life balance, this study indicates that 5% of respondents are confident that they possess sufficient resources to manage work-life balance effectively. , 40% of respondents feel they have some resources to aid in work-life balance, suggesting that while they have support, there is room for additional resources to improve their balance. The majority, at 55%, believe they lack the necessary resources to maintain work-life balance, indicating a struggle to meet the demands of work and personal life.
10. Regarding the quality of life, this study indicates that 47% of respondents strongly agree, 27% agree, and 10% are neutral, while a similar 8% disagree or strongly disagree that there has been a noticeable improvement in quality of life after receiving a concessional loan. From these results, we can infer that the majority of participants strongly believe that concessional loans have significantly impacted people's quality of life.

11. In case of better work life balance to improve job performance, this study indicates that 70% of respondents agree that a better work-life balance enhances job performance, reflecting a widespread belief in the positive correlation between a healthy work-personal life equilibrium and improved work efficiency. 30% of respondents were uncertain or neutral about the influence of work-life balance on job performance, possibly due to doubts about the direct effect of such balance on work outcomes.
12. Regarding importance of work life balance on job satisfaction, this study indicates that majority, 60%, deem work-life balance to be important for job satisfaction, reflecting a prevalent conviction that harmonizing work and personal life is key to their contentment in their jobs. Twenty-five percent hold a neutral position on the impact of work-life balance on job satisfaction, possibly indicating indifference or mixed feelings about its direct effect on their work contentment. Ten percent consider work-life balance to be of minor importance for job satisfaction,.
13. Regarding the overall perception on work family conflict, this study indicates that Thirty percent of respondents strongly agree that more time spent at work means less time for family, suggesting they believe increased work hours negatively affect family time and personal life. Sixty percent agree with the statement, indicating a significant number of individuals feel work commitments encroach on personal and family time. Ten percent remain neutral, possibly reflecting uncertainty or varied experiences.
14. Regarding the complete additional work at home beyond work hours, the data indicates that fifteen percent strongly agree that they often do extra work at home outside their regular hours, likely due to job demands such as meeting deadlines or managing workloads. Forty percent agree that they sometimes do additional work at home; suggesting many extend their work into personal time to effectively meet job responsibilities. Thirty percent are neutral, possibly reflecting varied experiences with extra work at home. Five percent disagree, implying they don't need to work extra hours at home or can complete tasks during regular hours. Ten percent strongly disagree; emphasizing that work should be confined to official hours and valuing personal time post-work.

15. In case of lack of time for personal activities at home 15% of respondents strongly agree that they lack time for personal activities at home, suggesting that their work or other duties take up most of their time, leaving little for personal endeavors or relaxation. The majority, 50%, agree they have insufficient time for personal activities.
16. Regarding work obligations affect family time this study indicates that 70%, agree that work affects family time, showing a consensus that work limits the time they can spend with family. 15% are neutral, possibly indicating varied experiences regarding work's impact on family time. 5% disagree, implying they manage to balance work and family life without major issues.
17. In the event of distracted by thoughts about work while spending time family, 10% of respondents strongly agree that they often become distracted by work-related thoughts when spending time with their family. 30% agree that they are occasionally distracted by work while with their family, indicating that a considerable number of people sometimes find it challenging to mentally detach from work, which affects their family interactions. A significant 45% of respondents hold a neutral position on this matter, implying that they may not consistently be distracted by work or they have varying success in managing work-life boundaries.
18. Regarding overall perceptions of family work conflict, the table indicates that 5% agree that there is some spillover, suggesting that a minority believe personal issues sometimes influence their work concentration or effectiveness. A significant 45% remain neutral, possibly indicating varied experiences or no strong feelings about the influence of family issues on work. Meanwhile, 20% disagree, and 30% strongly disagree, showing that a substantial number believe they can separate personal issues from their work life, maintaining productivity without interference.
19. Concerning the issues with get stressed due to family matters, the table indicates that five percent of respondents strongly agree that family matters are a source of stress for them, indicating a small group significantly affected by family-related stress. Fifteen percent agree that family matters cause them stress, suggesting they

occasionally feel stressed by family issues, though not severely. The majority, sixty percent, are neutral, implying they may have mixed feelings or experience fluctuating stress levels due to family matters. Twenty percent disagree, indicating they do not find family issues stressful, possibly due to effective coping strategies.

20. Regarding the lack of time for personal activities at home, the table indicates that 15% of respondents strongly agree that they lack time for personal activities at home, suggesting that their work or other duties take up most of their time, leaving little for personal endeavors or relaxation. The majority, 50%, agree they have insufficient time for personal activities, indicating many feel their work-life balance is tipped towards work, curtailing time for hobbies, family, or personal interests. A quarter (25%) are neutral, possibly indicating a variable ability to prioritize personal time. 10% disagree, implying they manage to incorporate personal activities despite work obligations.
21. Regarding family obligations affect office work, the study indicates that 70% of the 120 individuals surveyed, chose a neutral position on the influence of family obligations on office work, indicating that many do not have a definitive opinion on the matter. Meanwhile, 15% agreed that family obligations do impact office work, representing a minority that recognizes an effect of family responsibilities on work tasks. Conversely, smaller percentages of respondents disagreed (5%) or strongly disagreed (10%), suggesting that fewer individuals completely dismiss the idea that family obligations can affect workplace performance or productivity.

CHAPTER V

SUMMARY AND CONCLUSION

This chapter outlines the study's summary, conclusions, and implications. The first section provides an overall summary of the conducted study. The second section addresses the study's conclusions, and the third section discusses the study's implications.

5.1 Summary

In summary, work-life balance is a crucial concern currently and significantly influences the productivity and development of both the organization and its employees. This study offers fundamental insights into the connection between work-life balance and employee performance, highlighting a strong correlation. Work-life balance involves managing and controlling the timing, location, and manner of work. Numerous factors contribute as supportive elements for employees to achieve equilibrium between their professional and personal lives. There is a direct proportionality between work-life balance and employee performance.

A balanced work-life enables employees to effectively manage their time, energy, and focus. This equilibrium helps prevent burnout and fatigue, contributing to sustained productivity and engagement. Employees who receive support in balancing their personal and professional lives tend to be more motivated and dedicated. In contrast, a lack of work-life balance can lead to increased stress and dissatisfaction. Stress may compromise cognitive functions, decision-making skills, and job performance. Prolonged stress can cause physical and mental health problems, higher absenteeism, and greater turnover. Organizations are key in creating a supportive work environment that encourages work-life balance through flexible policies, autonomy, and respect for personal time. Resources like wellness programs, counseling, and ergonomic support are vital in reducing stress and enhancing employee well-being. Training programs in stress management, time management, and resilience provide employees with the necessary skills to effectively handle work pressures. Opportunities for continuous learning and development enable employees to improve their skills and performance. Promoting a culture of work-life

integration, where personal and professional goals are harmonized, contributes to employee fulfillment. Organizations can facilitate this by fostering a results-oriented work environment, rather than focusing exclusively on hours worked. Companies that prioritize and actively support work-life balance initiatives not only boost employee satisfaction and well-being but also enhance overall performance and productivity. By establishing a supportive work environment, offering the needed resources, and nurturing a culture that values work-life balance, organizations can significantly contribute to the success and enduring viability of their workforce.

The current study aims to identify the factors influencing employee performance in private commercial banks. For thorough research execution, a quantitative data collection method was employed, grounded in a causal-comparative research design. The researcher's primary interest was to understand the determinants of employee performance within Kathmandu Metropolitan City's private commercial banks. Data were collected from 120 employees using the convenience sampling method, representing ten different private commercial banks in Nepal. The current study utilized descriptive and causal-comparative research designs, gathering data through visits to ten private commercial banks in Kathmandu Metropolitan City. A questionnaire was developed with two separate sections: the first section collected respondents' personal information, while the second section sought specific details pertinent to the research study's objectives. The second section employed Likert scale questions. The data obtained from the survey were subsequently analyzed, presented, and synthesized to generate the research study's results or findings.

5.2 Conclusion

It is evident from the findings that there is relationship between independent variable i.e. family work conflict and work family conflict and dependent variable i.e. employee performance. Similarly, it is also found that there is a significant effect of independent variable i.e. family work conflict and work family conflict on dependent variable i.e. employee performance. Therefore, it is concluded that if private commercial banks focuses on formulating their strategies and policies related to work life balance in favor of their employees then there can be high possibility for better employee performance. It

is clear from the finding that the responses of employees are agree to some extent regarding different dimension of Work Life Balance with respect to private commercial banks. Similarly, the findings also revealed that the different dimension of work-life balance such as work-family conflict, family work life conflict influences employee performance in private commercial banks. As an overall, organization should encourage their employees to manage their work life in order to have more productive employees. If employees are happy and motivated and organization provides policies for managing work life balance, employees will be more productive and happier. Employees are aware of the missing policies for work life balance. Hence, organization should involve program for work life balance. Along with the role of organization, it is important to bring the social changes for the betterment of the employees.

Work-life balance profoundly impacts job performance by affecting employee well-being, satisfaction, motivation, and overall productivity. Organizations that emphasize and facilitate work-life balance initiatives not only see enhanced performance but also cultivate a positive and enduring work environment for their staff. Employees who maintain a healthy work-life balance are less prone to burnout and less inclined to seek new employment opportunities. This results in reduced absenteeism and lower turnover, thereby saving on costs related to recruitment and training. Moreover, employees who achieve a good work-life balance suffer from lower stress levels, which enable them to concentrate better, make more informed decisions, and execute tasks with greater efficiency. On the other hand, excessive stress from a lack of work-life balance can cause burnout, diminish productivity, and erode job satisfaction. Employees who perceive they have sufficient time for personal interests and activities beyond work often report greater job satisfaction, which leads to increased motivation, engagement, and dedication to their roles and the organization.

5.3 Implications

This research carries multifaceted implications. It encompasses human resource planning concerning employee satisfaction, motivation, work-life balance, and their effects on various stakeholders such as home, office, and work environment. The findings guide policymakers, decision-makers, and other stakeholders in policy and decision-making.

Specifically, examining the relationship between work-life balance and job satisfaction in Nepal's private commercial banks provides actionable insights that can lead to strategic enhancements in organizational management practices, boosting employee satisfaction and overall performance outcomes. By emphasizing work-life balance, banks can foster a sustainable and prosperous work environment that benefits both the employees and the organization.

Exploring the link between work-life balance and job satisfaction in Nepal's private commercial banks holds considerable importance for both management and staff welfare. The insights gained can steer these banks to formulate and enact strategic HR policies that emphasize work-life balance, encompassing flexible scheduling, leave entitlements, and employee-centric wellness initiatives. Recognizing how work-life balance affects job satisfaction could aid in bolstering staff retention. Encouraging a work environment that honors work-life balance can lead to lower staff turnover and reduced costs linked to hiring and training. Such research can also support the development of a positive corporate culture that nurtures employee contentment and well-being. Banks might focus on upholding personal time, equitable task allocation, and nurturing employees' holistic growth.

Methodologically, this research is focused on descriptive method, this method is best to describe the perception of the respondents on work-life balance and job performance and employee satisfaction. Examining the work life balance and employee performance reveals banking sectors challenges and institutional capacity gaps.

Based on finding implications inform strategic planning and policy recommendations for the concerned authorities. Recommendation on enhancing work life balancing tools and frameworks, strengthening good working environments to mitigate risk associated with work-life balance

Overall, studying the relation of work life balance and job performance on employee satisfaction provides a comprehensive view of work life status, challenges, and opportunities of the private commercial bank.

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Survey Questionnaire

Dear Sir/Madam,

I am a scholar of M.Phil. degree of Faculty of Management, Central Department of Public Administration, Tribhuvan University, Kathmandu, Nepal. I'm conducting a research on the topic "**THE IMPACT OF WORK-LIFE BALANCE ON JOB PERFORMANCE AND EMPLOYEE SATISFACTION: A STUDY OF COMMERCIAL BANKS IN KATHMANDU, NEPAL**", more especially the questionnaire administered to you aims to find the work life balance and employee performance of commercial bank, and I assure that all the information provided by you will be kept confidential. Your cooperation and support will be more valuable to draw a clear picture of work-life balance with employee performance and its objectives.

With regards

Gopi Krishna Aryal
Research Scholar(CDPA)
Faculty of Management
Tribhuvan University

Respondents Personal Information:

Date:

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- a) Name:
- b) Age:
- c) Gender:
- d) Education:
- e) Name of your Office:
- f) Designation/Position:
- g) Year of Banking Experience:
- h) Marital Status:
- i) Contact No.:

Specific information:

1. How often you visit your organization on holiday? a) Regular b) Hardly c) Never
2. Do you ever feel that achieving a good work-life balance positively affects your job satisfaction? a) Yes b) No c) Not sure
3. How often do you feel stressed due to imbalance between work and personal life? a) Never b) Rarely c) Occasionally d) Frequently e) Always
4. Do you ever feel depressed because of work? a) Often b) Sometimes c) Never
5. In your opinion, does having a flexible work schedule contribute to better job satisfaction? a) Strongly Agree b) Agree c) Neutral d) Disagree e) Strongly Disagree
6. Have you ever experienced dropout as a result of poor work life balance? a) Yes b) No
7. Do you believe that employees with a balanced work-life are more productive? a) Yes b) No c) Unsure
8. How satisfied are you with current work-life balance? a) Very Satisfied b) Satisfied c) Neutral d) Dissatisfied e) Very Dissatisfied
9. Does your organization provide adequate resources and support for maintaining work-life balance? a) Yes, definitely b) Yes, to some extent c) No, not really d) No, not at all
10. Do you think your overall job performance would improve if you had a better work-life balance? a) Yes b) No c) Maybe

11. How important is work-life balance when considering job satisfaction?
 a) Very important
 b) Important
 c) Neutral
 d) Not very important
 e) Not important at all

12. Please provide your rating on the following table

I. Please provide your opinion. (Work-Family Conflict)	Strongly agree (1)	Agree (2)	Neutral (3)	Disagree (4)	Strongly Disagree (5)
a) I spend more time on work, which results in less time available for the family					
b) I often complete additional work at home beyond work hours					
c) There no time left at the end of the day to do the things I'd like at home					
d) My family misses out because of my work commitment.					
e) I am often distracted by thoughts about work while spending time with my family.					
II. Please provide your rating on the following table. (Family-Work Conflict)					
a) My family issues have spilled over into my work life.					
b) I often get stress due to my family matters					
c) My family/parents expect me to finish my household tasks at home before and after office.					
d) If I did not have a family I'd be a better employee					
e) My family commitments stop me from spending as much time a work as I would like,					

III. Please provide your rating on the following table.

(Employee Performance)	Strongly agree (1)	Agree (2)	Neutral (3)	Disagree (4)	Strongly Disagree (5)
a) I act on all the feedback/inputs received from manager.					
b) I am willing to take an additional responsibility					
c) I always attain my goal within the specified time frame.					
d) I actively looked for ways to improve my performance at work.					
e) I always contribute suggestion to new initiatives or existing issues.					

IV. Please provide your ratings on job satisfaction.

a) My job is the most significant factor of my happiness.					
b) My basis salary is sufficiently paid according to my daily working hours and work lost.					
c) I plan to stay at my current job for the future.					
d) I have an emotional attachment to my job.					
e) I appreciate the work I do.					

13. In your opinion, how important is work-life balance in relation to job satisfaction and overall well-being?

a)

b)

c)

<p>14. What policies or practices does your organization have in place to support work-life balance?</p> <p>a)</p> <p>b)</p> <p>c)</p>
<p>15. How do you believe your work-life balance influences your job performance?</p> <p>a)</p> <p>b)</p> <p>c)</p>
<p>16. How does having a balance work-life affect your overall job satisfaction?</p> <p>a)</p> <p>b)</p> <p>c)</p>
<p>17. Based on your experiences, what recommendations would you make to improve work-life balance for employees in your organization?</p> <p>a)</p> <p>b)</p> <p>c)</p>

Thank You!