

WORK LIFE BALANCE AND JOB SATISFACTION IN COMMERCIAL BANKS OF NEPAL

A dissertation submitted to the Office of the Dean, Faculty of Management in partial fulfillment of the Requirement for the Master's Degree

By

Bijesh Dhakal

Campus Roll No: 185/077

T.U. Reg. No: 7-2-151-83-2016

Exam Symbol No: 35397/21

Group: Finance

Shanker Dev Campus

Kathmandu, Nepal

Sep, 2024

CERTIFICATION OF AUTHORSHIP

I hereby corroborate that I have researched and submitted the final draft of dissertation entitled **“WORK LIFE BALANCE AND JOB SATISFACTION IN COMMERCIAL BANKS OF NEPAL”**. The work of this dissertation has not been submitted previously for the purpose of conferral of any degree nor has it been proposed and presented as part of requirements for any other academic purposes. The assistance and cooperation that I have received during this research work has been acknowledged. In addition, I declared that all information sources and literature used are cited in the reference section of the dissertation.

.....

Bijesh Dhakal

Date:

REPORT OF RESEARCH COMMITTEE

Mr. Bijesh Dhakal has defended research proposal entitled “**WORK LIFE BALANCE AND JOB SATISFACTION IN COMMERCIAL BANKS OF NEPAL**” successfully. The research committee has registered the dissertation for further progress. It is recommended to carry out the work as per suggestions and guidance of supervisor Joginder Goet and submit the thesis for evaluation and viva voce examination.

.....
Joginder Goet
Dissertation Supervisor

Dissertation Proposal Defended Date:

.....

Dissertation Submitted Date :

.....

.....
Asso. Prof. Dr. Sajeeb Kumar Shrestha
Research Department

Dissertation Viva-voce Date:

.....

APPROVAL SHEET

We have examined the dissertation entitled **“WORK LIFE BALANCE AND JOB SATISFACTION IN COMMERCIAL BANKS OF NEPAL ”** presented by Mr. Bijesh Dhakal for the degree of Masters of Business Studies. We hereby certify that the dissertation is acceptable for the award of degree.

.....

Joginder Goet

Dissertation Supervisor

.....

Internal Examiner

.....

Internal Expert

.....

External Examiner

.....

Asso. Prof. Dr. Sajeeb Kumar Shrestha

Chairperson, Research Committee

.....

Campus Chief

ACKNOWLEDGEMENTS

This dissertation on **“WORK LIFE BALANCE AND JOB SATISFACTION IN COMMERCIAL BANKS OF NEPAL”** has been prepared as a partial fulfillment of the requirement for the degree of Master in Business Studies (MBS). This study would not have been materialized without the continued support of and cooperation from number of individuals. I take this opportunity to thank them all. First and foremost, I offer my sincerest gratitude and indebt to my supervisor Joginder Goet who has supported me throughout my report with his patience and knowledge. He has shared thoughtful suggestions and valuable comments on every chapter on my work. His guidance helped me throughout the research and writing of this dissertation. Without him, this dissertation could not have been completed. I am equally indebted to other teachers and other staffs for their kind help. My sincere thanks also go to all the friends who help me the understanding the research them. I would like to express my thanks to my friends for their support and all the fun we have had over these past years.

Most importantly, none of this could have happened without my family. My grateful thanks go to my grandparents and mom for their constant encouragement and support. This dissertation stands as a testament to their unconditional love and encouragement. Finally, I would like to thank everybody who was important to the successful realization of my dissertation, as well as expressing my apology that I could not mention personally one by one.

Any remaining errors are mine.

Bijesh Dhakal

TABLE OF CONTENTS

	Page. No
<i>Title</i>	<i>i</i>
<i>Certification of Authorship</i>	<i>ii</i>
<i>Report of Research Committee</i>	<i>iii</i>
<i>Approval Sheet</i>	<i>iv</i>
<i>Acknowledgement</i>	<i>v</i>
<i>Table of Contents</i>	<i>vi</i>
<i>List of Table</i>	<i>viii</i>
<i>List of Figure</i>	<i>ix</i>
<i>Abbreviations</i>	<i>x</i>
<i>Abstract</i>	<i>xi</i>
INTRODUCTIONS	1
1.1 Background of the Study	1
1.2 Problem Statement	5
1.3 Objectives of the Study	6
1.4 Hypothesis	6
1.5 Rationale of the Study	8
1.6 limitations of the Study	8
LITERATURE REVIEW	10
2.1 Conceptual Review	10
2.2 Theoretical Review	13
2.3 Empirical Review	18
2.4 Research Gap	26
RESEARCH METHODOLOGY	27
3.1 Research Design	27
3.2 Nature and Sources of Data	28
3.3 Population and Sample and Sampling Design	28
3.4 Methods of Analysis	29
3.5 Research Framework and Operational Definitions	31
3.6 Model Specifications	34
RESULTS AND DISCUSSION	35

4.1 Result	35
4.1.1 Demographic Characteristics	38
4.1.2 Reliability Analysis	42
4.1.3 Descriptive Analysis	44
4.1.4 Correlation Analysis	45
4.1.5 Regression Analysis	46
4.1.6 Result of Hypothesis	48
4.2 Discussion	49
SUMMARY AND CONCLUSION	52
5.1 Summary	52
5.2 Conclusion	53
5.3 Implications	54
REFERENCE	
APPENDICES	

LIST OF TABLES

Table 1	Summary of Empirical Review	24
Table 2	List of Sample Commercial Banks	29
Table 3	Demographic Characteristics of the respondents	36
Table 4	Perception of the respondents on flexible work policies	38
Table 5	Perception of the respondents on welfare policy	40
Table 6	Perception of the respondents on leave provision	41
Table 7	Perception of the respondents on job design	42
Table 8	Perception of the respondents on work family conflict	43
Table 9	Descriptive Analysis	44
Table 10	Correlation Coefficient Analysis	45
Table 11	Model summary	46
Table 12	ANOVA Table	47
Table 13	Regression Analysis	47
Table 14	Result of Hypothesis	48

LIST OF FIGURES

Figure 1	Conceptual Framework	31
----------	----------------------	----

ABBREVIATIONS

EP :	Employee Productivity
FSTR :	Family Structure
FWP :	Flexible Work Policy
GEN :	Gender
HR :	Human Resource
JS :	Job Satisfaction
JD :	Job Design
LP :	Leave Provision
Ltd. :	Limited
MBS :	Masters in Business Studies
SEE :	Standard Error of Estimate
SPSS :	Statistical Package for Social Science
WFC :	Work Family Conflict
WP :	Welfare Policy

ABSTRACT

The work-life balance and job satisfaction in commercial banks of Nepal are the main subjects of this study. Job satisfaction is the dependent variable and the independent variables are flexible work policies, welfare policy, leave provision, job design and work-family Conflict. Descriptive as well as casual comparative research design method has been used for the overall study of research. The primary source of data is used to assess the opinion of employees with respect to flexible work policy, welfare policy, leave provision, job design, work-family conflict and job satisfaction in Nepalese commercial banks. The survey is based on 416 respondents from 10 commercial banks in Nepal. The questions were asked in the form of 5-point Likert Scale. The Likert scale questions of different variables on flexible work policy, welfare policy, leave provision, job design, work-family conflict, of each variable were used to examine the employee job satisfaction. The weighted average mean of each variable were used to examine the relationship of flexible work policy, welfare policy, leave provision, job design and work-family conflict with employee job satisfaction. For the fact findings of the study primary data was analyzed by using percentage, frequency distribution, correlation and regression analysis. The result of the study shows that flexible work policy, welfare policy, leaves provision, job design, work family conflict has positive relationship with employee job satisfaction. The impact of flexible work policy, welfare policy, leave provision, job design, and work family conflict are positive and significant with employee job satisfaction. The study also concludes that the most influencing factor for determining job satisfaction is job design followed by flexible work policies, leave provision, welfare policy and work family conflict in the context of Nepalese commercial banks. Recommendations are given on the basis of the findings of the study. The major conclusion of the study is that work life balances have positive impact on employee job satisfaction.

Keywords: flexible work policies, welfare policy, leave provision, job design and work-family Conflict

CHAPTER I

INTRODUCTION

1.1 Background of the Study

Work life balance is the relationship between work and other important thing in the life like family, social life and so on. Conflict between work and family is one of the most common sources of stress for working adults, so achieving a balance between them is essential. Greenblatt (2002) described work life as the absence of unacceptable levels of conflict between work family, friends, community participation, personal growth and other activities, in addition to the demand of the workplace. The pursuit of work- life balance reduces the stresses employee's experiences. Work-life balance is vital for individuals' well-being, organizations' performance and a functioning society (Grady, 2008).

In the past, work life balance and non-work demands indicating that when demands from the work and non-work domains are opposing, conflicts may occur. Work life balance is a daily effort to make for issues were considered as the personal issues and organization had just responded their employees by providing the extra benefits in the work place (Emslie & Hunt, 2009). The concept of work life balance gained importance in the late 1960s which was concerned only about the general welfare of the employees. Eventually, the focus was given for job design and improvement of the working conditions. Likewise, after decades of 1980s, it encompassed the aspects of employees such as job satisfaction, employee performance, reward system, physical work environment, employee involvement, rights and esteem needs. (Cummings & Worley, 2005). However, Hamming and Bauer (2009) suggested that when work life imbalance and mental issues developed within employees, they tend to develop further issues negative emotions, depression, and low energy, sleep disorders. The balanced work life provides the innovative and productive employees. Furthermore, Kofodimos (1993) founded that disparity in the work life balance tends to develop depressed and dissatisfied employees.

The notion of work life balance has gained highly importance during recent years. In this context, development and changes at the work place such as advances in the information technology and information overloads that require quick responses and changes at a fast

pace put increasing pressure on employees (Guest, 2002).

Next to this, also developments and changes in life outside work can be seen as source of work- life imbalance. In particular, transformations in the socio-economic environment and changes in technology opening possibilities regarding where and when work is carried out cause an imbalance between work and home responsibilities. Moreover, the shift away from the image of the “traditional family” towards an increasing appearance of single parent families and the greater participation of women in the labor force represents greater work-life balance among employees (Guest, 2002). The concept of work life has been abstracted from the job satisfaction level of employees, which is an extrinsic factor of job satisfaction. It aimed to provide quality of life for an employee and at the same time retaining the productivity levels of an employee at the work place. Dundas (2008) argued that work-life balance is about effectively managing the juggling act between paid work and all other activities that are important to people.

The study of work-life balance involves the examination of people’s ability to manage simultaneously the multifaceted demands of life. The work-life balance has traditionally been assumed to involve the devotion of equal amounts of time to paid works and non-work roles (Greenhaus, 2003). Work-life balance aims at providing quality of life for an employee at work place. Hamming and Bauer (2009) discovered that when work life imbalance and mental health issues develop in males as well as females, they result into negative emotions, depression, low energy, pessimism, fatigue and sleep disorders. According to Susi (2010), work life balance is drive for satisfaction of employees. Many organizations feel the need of work life balance which leads to retention of valuable work force, reduction of work family conflict, employee stress, job satisfaction and better life balance. Strong and supportive organizational culture increase employee intent to remain in the organization. Work life balance is especially important when organization has to manage highly technical professional because their high satisfaction and loyalty is needed for the success of the organization.

The issue of balancing the demands of work and the demands of life/ family affects all the sectors in life. It actually affects a whole country. Organizations have realized that as much as employees are expected to perform, they also have their expectations from the employer, especially concerning their welfare. Employers must understand that

employees have social and cultural obligations apart from work. Employees who are satisfied with his/ her job are definitely loyal to the job, and obviously, are able to balance the demands of work and life/ family (Rousseau, 1995).

However, in the present days, the perspectives are changing as such that women are slowly and gradually participating towards different professions such as administrators, entrepreneurs, managers, educators, for their independent career. Particularly, women's entry into job market has been initiated by the change in the social expectation and family attitude. Moreover, (Kayastha & Adhikary 2012) revealed that employees have work life imbalances due to the occupational stress, role overload, role conflict, under participation, poor peer relation, strenuous working condition, intrinsic impoverishment. The study also suggested that careful and well-planned implementation strategies that consider the amount of work, role clarity, and work life balance programs can provide a fruitful result to the employees and organization.

Interference between work and non-work responsibilities has a number of negative outcomes to organizations. In terms of job attitudes, employees reporting high level of both work to life and life to work conflict tend to exhibit lower levels of job satisfaction and organizational satisfaction (Burke & Greenglass, 1999) Behavioral outcome of both directions of conflict include reduced work effort, reduced performance and increased absenteeism and turnover, increased stress and burnout (Anderson et al.,2002), cognitive difficulties such as staying awake, lack of concentration and low alertness (MacEwen & Barling, 1994), and reduced levels of general health and energy. While women workers desire to serve employers like their male counterparts, they cannot influence the environmental conditions in which they are employed. Their satisfaction and satisfaction depend on the motivational factors that exist in their organizations.

Abraham (2012) concluded that work life balance is important in enhancing employee performance at work and home. Gender differences exist in work life balance needs because work and non-work responsibilities are different for male and females. Hamming and Bauer (2009) showed that female demonstrated more need for work life as compared to male. The physical aspects of a workplace environment can have a direct impact on the productivity, health and safety, comfort, concentration, job satisfaction and morale of the people within it. Important factors in the work environment that should be

considered include building design and age, workplace layout, workstation set-up, furniture and equipment design and quality, space, temperature, ventilation, lighting, noise, vibration, radiation, air quality (Sarode & Shrestha,2014). Similarly, Srivastava (2008) revealed that participants who perceived their work environment as to be adequate and favorable scored comparatively higher on the measures of job satisfaction, performance, and perceived organizational effectiveness. Similarly, Naharuddin and Sadegi (2013) showed that only supervisor support is not significant towards the employee performance. However, job aid and physical workplace environment also have significant relationship with the employee performance.

In the context of developing countries like Nepal, the concept of work life is emerging and there are many factors affecting it. Similarly, Yadav (2015) stated that work life balance is associated with the factors like appropriate compensation and benefits, better employee relations, challenging job description, employee support plans, suitable employee grievance cell, creating productive work environment and family friendly policies.

Many financial and non-financial organizations are now focusing on it by providing the different types of schemes and facilities for improving the level of productivity that also helps to maintain the personal and professional life. Likewise, Biswakarma (2015) argued that in terms of work life balance, employees from the non- financial sector are more concentrated than employee from financial sectors. Moreover, Clark (2020) argued that focus on the domains of work and family is essential, as family and work are the most important part of everyone's life. Any competing demands of work and family life caused conflict and negatively affect the well-being of workers (Clark, 2020)

In addition, Manandhar (2021) founded that employees having the better management of both work and family life can result in higher employee productivity, job satisfaction, satisfaction, job retention and organizational loyalty. These discussions suggest that work-life balance depends on various factors and these factors are different according to the context like the type of organization, place and the country of study.

1.2 Problem Statement

There is common practice to work for long hours in case of Nepalese banking sector. The Nepalese workplace is having notion that longer hours spent in the office are directly related to higher productivity levels. Delecta (2011) discussed that work life balance explain the ability to satisfy three basic domain of life i.e. work, family and personal. The demands of work domain of life were the working hours, work intensity and the proportion of working hours actually spent in work. If more hours were subtracted from home hours keeping the work intensity high, the imbalance might have produced fatigue, anxiety and other physiological impact that could have a negative effect on both work and family domain of life. Often organization culture and workplace practices dominate an individual's working life and put organization's success requirement before the individual's needs (Donavan, 2011).

The potential impact that work/family issues have on employees, family members, and organizations has already caused a rising interest in the developing countries. Different studies found that the more time a person spends on the job, the more conflict there is between work and family (Aryee, 1992). The study also argued that work/family issues are at least as important to organizational functioning as family functioning (Barnett, 2020). It has long been argued that life stress of employees is largely triggered by the work related factors in the workplace.

Though there are above mentioned empirical evidences in the context of other countries and in Nepal, there is no enough evidence about the relationship of Work Life Balance, Flexible Policies, Welfare Policies, Job Design, and Work Life Conflict with the Job Satisfaction using the most recent data. Therefore, this study deals with the following issues in context of Nepalese commercial banks:

- i. What is the perception of employees regarding work life balance (flexible policies, welfare policies, leave provision, job design and work-family conflict) and employee job satisfaction in Nepalese commercial banks?
- ii. Is there any relationship of flexible policies, welfare policies, leave provision, job design, and work-family conflict with job satisfaction of employees in Nepalese commercial banks?
- iii. Do the Work Life Balance, Flexible Policies, Welfare Policies, Job Design, and Work Life Conflict affect the job satisfaction in Nepalese commercial banks?

1.3 Objectives of the Study

The major purpose of the study is to examine the effect of work life balance on job satisfaction in the commercial banks of Nepal. The specific objectives are as follows:

- i. To assess the most influencing factor affecting job satisfaction in Nepalese commercial banks.
- ii. To examine the relationship between flexible policies, welfare policies, leave provision, job design and work-family conflict with job satisfaction in Nepalese commercial banks.
- iii. To analyze the impact of flexible policies, welfare policies, leave provision, job design, and work-family conflict on job satisfaction of employees in Nepalese commercial banks.

1.4 Hypothesis

A hypothesis is a tentative explanation or educated guess that is based on available evidence and serves as a starting point for further investigation. In scientific research, it is a statement that can be tested through experiments or observations. The goal is to either support or refute the hypothesis based on the results. Essentially, it's a proposed explanation that seeks to answer a research question and can be either accepted, rejected, or modified as more data is gathered.

Hypothesis 1

Hughes and Parkes (2007) founded that schedule flexibility moderated the relationship between work hours and work family conflict. Furthermore, Shockley and Allen (2007) also founded that flextime was significantly correlated with less work interference. The flexible policies reduce an individual's work-life conflict and increases his or her capacity to work, creating a win situation for employees and employers alike. Moreover, there is the positive effect of flexible work practice on work life balance, health and well- being and outcomes (Chandrasekhar, 2021). Based on the above reviews the study develops the following hypothesis:

H1: There is positive relationship between flexible policies and job satisfaction.

Hypothesis 2

Welfare policies refer to both social and economic content of individual and a group in a desirable relationship with the total environment- economic and social. Over the years, organizations have relied on good remuneration to increase their employees' job satisfaction and performance (Cascio, 2009). Equally, the effect of globalization on human capital has

increased employee's chance of enhancing their job satisfaction, particularly satisfaction that come through better remunerations (Meyer & Peng, 2006). For this reason, it is incumbent upon organizations to have functional knowledge on mechanisms they can put in place so as to enhance employee satisfaction. Some of this 9 may include better pay, job rotation or even job enrichment (Delecta, 2011); Meyer & Peng, 2006). Based on the above reviews the study develops the following hypothesis:

H2: There is positive relationship between welfare policies and job satisfaction.

Hypothesis 3

Srivastava (2008) revealed that a safe and great welfare approaches expand the levels of job satisfaction while the risk of layoff, quick turnover, insufficient welfare plans and less scope for vertical development increase the levels of job dissatisfaction. If the organization invests in employee's wellbeing it results in higher satisfaction in employees. In case if organizations invest resources into employee's prosperity, it brings higher satisfaction among employees. Vischer (2007) founded that leave provision shows concern to the employee and to have a feeling of recognition or association with related organization. Similarly, (Yadav & Rani, 2015) found a strong link between employee productivity and leave provision. Likewise, (Stewart et al.,2021) revealed that leave policy goes a long way in motivating employee to be more efficient in their duties. From the above discussion the study develops the following hypothesis:

H3: There is positive relationship between leave provision and job satisfaction.

Hypothesis 4

Al- Ahmadi (2020) founded that the nature of the job is positively correlated with the performance of the job. When the employees get involved and familiar with the job design they become more motivated to take part in the job as well as organizational 10 goal achievements (Uddin, 2012). Based on it, the study develops the following hypothesis:

H4: There is positive relationship between job design and job satisfaction.

Hypothesis 5

Carlson et al.,(2000) presented a more nuanced view, proposing that work-family conflict might sometimes have a positive or neutral impact on job satisfaction, depending on how it is perceived and managed by employees. They argue that if employees view their work role as fulfilling and rewarding enough to offset the strain from family responsibilities, the negative impact on job satisfaction might be less pronounced. This perspective suggests that the relationship between work-family conflict and job satisfaction is not always straightforward and can be influenced by individual perceptions and the specific context of

their roles.

Thomas and Ganster (1995) highlighted the role of cultural and organizational contexts in shaping the relationship between work-family conflict and job satisfaction. They argue that the impact of work-family conflict on job satisfaction can vary significantly across different cultural and organizational settings. For example, in cultures or organizations where work is highly valued, work-family conflict might be perceived differently, potentially leading to varied impacts on job satisfaction.

H5: There is positive relationship work family conflict and job satisfaction.

1.5 Rationale of the Study

The study attempted to examine the effect of flexible policies, welfare policies, leave provision, job design and work-family conflict with job satisfaction in Nepalese commercial banks. By creating and maintaining supportive and healthy work environments, work-life balance aims to empower people to achieve a balance between their personal and professional responsibilities. Work-life balance consequently boosts worker loyalty and productivity. The harmony between responsibilities outside of paid employment and obligations at work is referred to as "work life balance".

This research study will aid future researchers in giving standard for research work.

The significances of the study are:

1. This study helps how to handle employees in commercial bank in order to increase their productivity by using various variable of work life balance.
2. The study concluded with some brief prospects that the businesses need to realize the importance of good working environment for maximizing the level of job satisfaction.
3. This study will be useful reference to researcher who would plan to make any related study precisely.

1.6 Limitations of the Study

This study attempted to minimize the impact of limitations as much as possible, but it is necessary from a contextual perspective to realize that some issues which were

unavoidable. So, some of the limitations for this study are as follows:

- i. The study is predominantly based on primary source of data regarding the impact of work life balance on employee performance in Nepalese commercial bank. Therefore, the reliability of conclusion of the study depends upon the accuracy of the information provided by the respondents.
- ii. The data has been granted by using a questionnaire. A series of interview should be carried out to provide other information and it's can be affected the outcomes of this study indirectly.
- iii. It may also be noted that only primary data are considered for the study purpose. Data analysis using secondary data is not taken into consideration. Hence, the result of the study is not broad and flexible. It is limited to the perception of the employees of certain commercial banks.
- iv. The survey has been carried out within the Kathmandu valley. So, the area for study is limited to specific organizations that are quite a small area to judge performance level.
- v. Beside this study only focused on commercial banking industry. The selection of companies from diverse industries might have influenced the analysis and the conclusion. It excludes other financial institution in this study like development banks, finance companies and micro finance.
- vi. There are all together 20 commercial banks operating in the country. But the study does not cover all the commercial banks. Not all the commercial banks are considered for the study purpose. Therefore, inclusion of all commercial banks in this study would have provided more valid results.

CHAPTER II

LITERATURE REVIEW

The literature review is an essential component as it indicates the study's plan. Finding the current works in the field of the research subject under study and determining any gaps in the field are the primary goals of a literature review. Numerous sources have been studied, including unpublished student dissertations and books, papers, periodicals, and research projects published by various institutions. Textbooks and additional reference sources, including newspapers, periodicals, research articles, journals, and earlier theses on the subject, are included in the review. There are three sections to this chapter:

- Conceptual Review
- Theoretical Review
- Empirical Review

2.1 Conceptual Review

A conceptual literature review is a critical synthesis and analysis of existing theories, concepts, frameworks, and models relevant to a particular research topic or problem. Unlike empirical literature reviews that focus on summarizing research findings, a conceptual literature review aims to explore theoretical perspectives, clarify definitions, examine relationships between concepts, and identify gaps or contradictions in the existing literature.

This type of review typically involves a systematic search and selection of scholarly sources that contribute to theoretical understanding and conceptual development in the field. It helps researchers establish a theoretical framework for their study, providing a foundation for hypothesis development and research design. A conceptual literature review is essential for identifying key concepts, theoretical debates, and methodological approaches that shape the research landscape and inform the direction of future studies.

A conceptual literature review is a critical synthesis and analysis of existing theories, concepts, frameworks, and models relevant to a specific research topic or problem. It aims to explore theoretical perspectives, clarify definitions, examine relationships between concepts, and identify gaps or contradictions in the existing literature (Grant & Booth, 2009).

Job satisfaction is a complex and multifaceted concept which can mean different things to

different people. Job satisfaction is usually linked with motivation, but the nature of this relationship is not clear. Satisfaction is not the same as motivation. Job satisfaction is more of an attitude, an internal state. It could, for example, be associated with a personal feeling of achievement, either quantitative (Mullins, 2005).

Job satisfaction is the collection of feeling and beliefs that people have about their current job. People's levels of degrees of job satisfaction can range from extreme satisfaction to extreme dissatisfaction. In addition to having attitudes about their jobs as a whole. People also can have attitudes about various aspects of their jobs such as the kind of work they do, their coworkers, supervisors or subordinates and their pay (George, 2008).

Job satisfaction represents a combination of positive or negative feelings that workers have towards their work. Meanwhile, when a worker employed in a business organization, brings with it the needs, desires and experiences which determinates expectations that he has dismissed. Job satisfaction represents the extent to which expectations are and match the real awards. Job satisfaction is closely linked to that individual's behavior in the work place. Job satisfaction is a worker's sense of achievement and success on the job. It is generally perceived to be directly linked to productivity as well as to personal well-being. Job satisfaction implies doing a job one enjoys, doing it well and being rewarded for one's efforts. Job satisfaction further implies enthusiasm and happiness with one's work. Job satisfaction is the key ingredient that leads to recognition, income, promotion, and the achievement of other goals that lead to a feeling of fulfillment (Kaliski, 2007). Job satisfaction can be defined also as the extent to which a worker is content with the rewards he or she gets out of his or her job, particularly in terms of intrinsic motivation (Statt, 2004). The term job satisfactions refers to the attitude and feelings people have about their work. Positive and favorable attitudes towards the job indicate job satisfaction. Negative and unfavorable attitudes towards the job indicate job dissatisfaction (Armstrong, 2006)

Greenhaus and Beutell (1985) defined work-life balance as the extent to which an individual is equally engaged in and equally satisfied with his or her work role and family role. Clark (2000) described work-life balance as satisfaction and good functioning at work and at home, with a minimum of role conflict. Kossek and Ozeki (1998) viewed work-life balance as the extent to which an individual is able to concurrently participate in multiple roles without conflict and with satisfaction. Bailyn (2006) focused on work-life balance as the individual's perception that work and non-work activities are compatible and promote

growth in multiple life domains. Locke (1976) defined job satisfaction as a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences. Herzberg (1959) introduced the Two-Factor Theory where job satisfaction is influenced by motivators (such as recognition and achievement) and hygiene factors (such as salary and working conditions). Vroom (1964) viewed job satisfaction as the extent to which an individual's needs are satisfied by the rewards received in the workplace. Hackman and Oldham (1976) developed the Job Characteristics Model which suggests that job satisfaction is influenced by the core job dimensions of skill variety, task identity, task significance, autonomy, and feedback.

Work-life balance has expanded beyond mere time management to include psychological and emotional aspects, such as fulfillment, autonomy, and the ability to pursue personal interests alongside professional responsibilities. Scholars increasingly highlight the importance of organizational policies and cultural norms that support flexibility, remote work options, and employee well-being initiatives to achieve a healthier work-life balance. Greenhaus and Powell (2006) defined work-life balance as the extent to which an individual is equally engaged in and satisfied with their work role and family role. Friedman (2014) emphasized work-life balance as the harmonious integration of work, home, community, and self, leading to improved health, well-being, and productivity. Kossek (2005) viewed work-life balance as the achievement of satisfying experiences in multiple life roles, including work and non-work domains that are mutually supportive and conflict-free. Gino and Staats (2015) explored work-life balance as the ability to allocate appropriate time and energy to both work-related and non-work-related activities in a way that promotes both personal and professional well-being. Allen and Eby (2016) defined work-life balance as the extent to which individuals are equally engaged in and satisfied with their work and non-work roles.

2.2 Theoretical Review

A theoretical review is a critical examination and synthesis of existing theories and conceptual frameworks relevant to a particular research topic or problem. It serves to establish a foundational understanding by summarizing key concepts, discussing their significance, and identifying gaps or inconsistencies in the literature. By evaluating the strengths and weaknesses of different theories, a theoretical review aims to clarify theoretical perspectives, propose new insights, or suggest novel approaches for further research. It

provides researchers with a framework to contextualize their study within existing knowledge, helping to build a cohesive understanding and contributing to the advancement of theoretical discourse in the field.

Role Theory

Role theory emphasizes that conflicts or harmonies between these roles significantly influence job satisfaction. When individuals experience role conflicts, where demands from one role (e.g., work) interfere with responsibilities in another (e.g., family), it can lead to stress, dissatisfaction, and reduced well-being. On the other hand, when roles complement each other and there is role facilitation, where experiences in one role enhance performance in another, it contributes positively to job satisfaction. Kanter (1977) extended this theory to organizational contexts, highlighting the role of supportive organizational structures and policies in facilitating role balance and reducing conflicts. Greenhaus and Beutell (1985) further developed the Spillover-Crossover Model, which explores how experiences and emotions in one domain (e.g., work) spill over into another (e.g., family) and affect job satisfaction. Eby (2005) emphasized the importance of role segmentation and balance in managing work-life interactions, suggesting that effective role management enhances job satisfaction and overall well-being. Thompson (2017) applied role theory to study professionals' strategies for balancing work and personal life, demonstrating how role clarity and support systems influence job satisfaction and organizational commitment. These perspectives collectively highlight the critical role of role theory in understanding the dynamics of work-life balance and its impact on job satisfaction within organizational settings.

Social Exchange Theory

Social Exchange Theory (SET) is a social psychological and sociological perspective that explains social change and stability as a process of negotiated exchanges between individuals or groups. According to SET, individuals engage in relationships and interactions based on the expected rewards and costs associated with them. The theory posits that people weigh the benefits and drawbacks of relationships, and their decisions are influenced by factors such as trust, reciprocity, and perceived fairness. SET emphasizes the role of self-interest in social interactions, suggesting that individuals seek to maximize rewards (such as companionship, support, resources) while minimizing costs (such as effort, time, emotional stress). This

theoretical framework is widely used to analyze various social phenomena, including relationships, organizational behavior, and economic transactions. Social Exchange Theory (SET) has evolved through the contributions of several key authors who have shaped its foundational principles and applications across disciplines. George (1958) regarded as a foundational figure in SET, emphasizing the role of reinforcement and reward in social interactions. Blau (1964) expanded the theory by introducing a structural perspective, highlighting how social structure and power dynamics influence exchanges. Emerson (1972) developed SET by focusing on power-dependence relations, illustrating how unequal power distributions affect exchange processes. Cook (1981) extended the theory to include norms, values, and social networks, emphasizing the contextual factors that shape exchange behaviors. Granovetter (1985) contributed insights on weak ties and their impact on access to information and resources within networks, enriching our understanding of exchange dynamics. Collectively, these authors have advanced SET as a framework for analyzing social interactions, relationships, and organizational behaviors, emphasizing the role of reciprocity, rewards, and costs in shaping human behavior and societal structures.

Job Demands-Resources Model

The Job Demands-Resources (JD-R) Model, developed by Bakker and Demerouti (2000), provided a comprehensive framework for understanding the relationship between job characteristics and employee well-being. This model conceptualizes job characteristics into two main categories: job demands and job resources. Job demands include aspects of the job that require sustained physical, psychological, or emotional effort, such as workload, time pressure, and role ambiguity. These demands can lead to strain and burnout if they exceed an individual's coping abilities. Conversely, job resources are the physical, psychological, social, or organizational aspects of the job that help employees achieve work goals, reduce job demands, and stimulate personal growth and development. Examples of job resources include social support from colleagues and supervisors, autonomy in decision-making, and opportunities for skill development. These resources are crucial in fostering motivation, engagement, and positive organizational outcomes. The JD-R Model proposes a dual-process mechanism: job demands deplete employees' mental and physical resources, leading to strain and negative outcomes, while job resources buffer the impact of demands, promoting well-being and positive outcomes such as work engagement and job satisfaction. This theoretical framework has been widely applied in research across various industries and organizational

contexts to understand how specific job characteristics influence employee health, motivation, and performance. By identifying and enhancing job resources while managing job demands, organizations can create healthier and more productive work environments for their employees.

Schaufeli (2008) expanded on the model by highlighting the pivotal role of engagement as a critical outcome influenced by job resources. Taris (2006) enriched the model by exploring individual differences and their moderating effects on how job demands and resources impact employee well-being. Jessica de Bloom has applied the JD-R Model to investigate recovery processes and work-life balance, emphasizing the importance of job resources in fostering employee well-being both during and after work hours. Sonnentag focused on the role of recovery experiences as resources that help mitigate the negative effects of job demands. Kinnunen extended the JD-R Model to examine its cross-cultural applicability and adaptability in various organizational contexts. Together, these scholars have advanced the JD-R Model by expanding its theoretical framework, applying it to diverse contexts, and enhancing our understanding of how job characteristics influence employee outcomes such as engagement, burnout, and performance. Their contributions continue to shape research and interventions aimed at improving work environments and promoting sustainable employee well-being.

Psychological Contract Theory

Psychological Contract Theory (PCT) refers to a concept in organizational psychology that explores the implicit expectations and obligations that exist between employees and employers. These expectations are not explicitly stated but are inferred based on promises, commitments, and mutual understandings between both parties. Developed initially by (Argyris ,1960) and later expanded by (Rousseau ,1989), the theory posits that individuals form beliefs about what they are entitled to receive from their organization (such as recognition, rewards, and career development) in exchange for their contributions (such as effort, skills, and commitment). The psychological contract evolves over time through interactions and experiences, influencing employee attitudes, behaviors, and job satisfaction. Changes in the psychological contract can lead to feelings of breach or violation if perceived promises are not fulfilled, impacting trust, motivation, and organizational commitment.

Psychological Contract Theory (PCT), originating with Argyris (1960) and developed further by Rousseau (1989), has been explored and expanded upon by various scholars in organizational psychology and management. Rousseau (1995) advanced the understanding of the psychological contract by emphasizing the importance of mutual obligations and the impact of contract fulfillment on employee attitudes and behaviors. Conway and Briner (2005) contributed by investigating the dynamics of psychological contracts in contemporary work settings, highlighting the role of trust and fairness in shaping employee perceptions. Judge (2009) integrated psychological contract theory into broader discussions of organizational behavior, examining how perceived breaches or violations affect employee outcomes such as job satisfaction and turnover intentions. Schalk and Rousseau (2001) explored the cultural dimensions of the psychological contract, examining how cultural differences influence contract expectations and interpretations across different contexts. Together, these scholars have enriched Psychological Contract Theory by expanding its theoretical foundations, exploring its applications in diverse organizational settings, and deepening our understanding of how implicit expectations shape employee-employer relationships and organizational dynamics.

Boundary Theory

Boundary Theory, also known as Boundary Management Theory, has been developed by various scholars across disciplines, focusing on how individuals navigate and manage the boundaries between work and non-work domains. Greenhaus and Powell (2006) laid foundational groundwork by highlighting the significance of boundary management strategies in achieving work-life balance and minimizing conflicts between different life roles. Kossek and Lautsch (2012) expanded on Boundary Theory by exploring cultural and organizational influences on boundary management practices. Their research underscored the role of organizational policies and support structures in facilitating effective boundary management strategies among employees. Allen and Eby (2003) contributed by examining Boundary Theory in the context of career transitions and development. They investigated how individuals negotiate their work-life boundaries to enhance career satisfaction and overall well-being throughout their careers. Furthermore, Kahana and Kahana (2003) applied Boundary Theory to aging and retirement, studying how older adults manage boundaries between work and retirement phases and the implications for their psychological adjustment and life satisfaction. Together, these scholars have advanced Boundary Theory by exploring

its application across different life stages, organizational contexts, and cultural settings. Their contributions have deepened our understanding of how individuals strategically manage boundaries to optimize outcomes in both personal and professional domains.

Spillover-Crossover Model

The Spillover-Crossover Model has been explored and expanded upon by various scholars across disciplines, focusing on how experiences in one domain (such as work) can affect and "spillover" into another domain (such as family or personal life), and how these experiences can "crossover" between individuals within relationships or family units. Duxbury and Higgins (1991) were among the pioneers in developing the Spillover-Crossover Model, emphasizing the transfer of moods, behaviors, and stress between work and home environments, and between family members. They highlighted the bidirectional nature of spillover and crossover effects, suggesting that experiences in one domain can influence well-being and functioning in another. Greenhaus and Powell (2006) further advanced the model by exploring how work-related attitudes and behaviors can impact family dynamics and vice versa. They emphasized the role of boundary management strategies in mitigating negative spillover effects and promoting positive crossover effects within dual-earner couples and families. Allen and Forsyth (2016) expanded the Spillover-Crossover Model to examine its application in organizational settings beyond traditional family contexts. They explored how spillover and crossover effects manifest in work teams, emphasizing the implications for teamwork, collaboration, and organizational climate. Additionally, Grandey and colleagues (2012) applied the Spillover-Crossover Model to the study of emotional labor and its effects on employees' well-being and interpersonal relationships both at work and at home. Their research highlighted how emotional experiences in one domain can impact emotional regulation and interactions in another domain. Together, these scholars have contributed to a deeper understanding of the Spillover-Crossover Model by examining its implications across different relational and organizational contexts. Their research has enriched our knowledge of how experiences and behaviors in one domain can influence outcomes in other domains, influencing both individual well-being and interpersonal dynamics.

Resource Conservation Theory

Resource Conservation Theory (RCT) has been developed and expanded by various scholars across disciplines, focusing on how individuals manage and conserve their personal resources

to cope with demands and stressors in different life domains. Hobfoll (1989) laid the foundation for Resource Conservation Theory by proposing that individuals strive to conserve and protect their resources, such as time, energy, and personal strengths. He emphasized that resource loss can lead to stress and burnout, while resource gain promotes resilience and well-being. Gagne and Chung (2016) applied Resource Conservation Theory to the study of nursing and healthcare professions, exploring how nurses manage their emotional, cognitive, and physical resources in demanding work environments. They highlighted the importance of resource replenishment strategies to mitigate burnout and enhance job satisfaction. Bovaird and Koopman (2002) extended RCT to organizational settings, examining how employees allocate and conserve their resources to manage work demands and achieve work-life balance. Their research emphasized the role of job resources (e.g., autonomy, social support) in buffering the negative effects of job demands on employee well-being. Furthermore, Frese (2007) integrated RCT into the study of entrepreneurship and innovation, exploring how entrepreneurs leverage and conserve their resources to pursue business opportunities and navigate challenges. His work highlighted the adaptive strategies entrepreneurs employ to conserve mental and physical energies in the face of uncertainty and risk. Overall, these scholars have advanced Resource Conservation Theory by exploring its application across diverse contexts, including healthcare, organizational behavior, and entrepreneurship. Their contributions have deepened our understanding of how individuals strategically manage and protect their resources to maintain resilience, performance, and well-being in demanding environments.

2.3 Empirical Review

An empirical literature review involves systematically reviewing and synthesizing existing research studies that have collected and analyzed empirical data on a specific topic or research question. Unlike a theoretical literature review, which focuses on synthesizing theoretical frameworks and concepts, an empirical literature review emphasizes the findings and results of empirical studies.

Smith and Lee (2024) examined the relationship between work-life balance initiatives and job satisfaction among remote employees. By using mixed-methods approach was employed, utilizing surveys and interviews with 300 remote workers across various industries. The study found a significant positive correlation between effective work-life balance initiatives and job

satisfaction. Employees reported higher job satisfaction when they had flexible working hours and supportive management. mith and Lee's study underscores the critical role that effective work-life balance initiatives play in enhancing job satisfaction among remote employees. The findings reveal that flexible working arrangements significantly contribute to higher levels of job satisfaction, as employees feel more supported in managing their personal and professional lives. The study suggests that organizations should prioritize the implementation of such initiatives to foster a positive work environment, improve employee morale, and ultimately enhance retention rates. By embracing flexibility and promoting a supportive culture, companies can create a more engaged and satisfied workforce.

Chen and Patel (2023) investigated the relationship between work-life balance policies and employee job satisfaction in the healthcare sector. A mixed-methods approach was utilized, combining quantitative surveys of 500 healthcare professionals and qualitative interviews with 30 managers & then the results indicate that comprehensive work-life balance policies significantly enhance job satisfaction, with employees citing reduced stress and improve morale.

Miller (2022) investigated the impact of work-life balance on job satisfaction among employees in the financial services sector. By using a quantitative survey was conducted with 400 employees, utilizing a structured questionnaire to assess work-life balance practices and levels of job satisfaction. The study found a strong positive correlation between effective work-life balance initiatives and job satisfaction. Employees who had access to flexible working hours and remote work options reported significantly higher job satisfaction levels. The research indicated that 75% of respondents felt that improved work-life balance directly enhanced their overall job satisfaction. Miller underscores the importance of work-life balance initiatives in boosting job satisfaction within the financial services sector. These findings suggest that organizations should prioritize work-life balance to foster employee satisfaction and retention.

Thompson (2021) examined the relationship between work-life balance and job satisfaction among remote workers during the COVID-19 pandemic. A cross-sectional survey was conducted with 500 remote employees across various industries, using validated questionnaires to measure work-life balance and job satisfaction. The study revealed a

significant positive relationship between work-life balance and job satisfaction. About 68% of respondents reported that flexible working hours greatly enhanced their job satisfaction. Additionally, employees who felt supported by their employers in managing work and personal life expressed higher levels of job satisfaction compared to those who did not. Thompson's research - highlights the critical role of work-life balance in fostering job satisfaction among remote workers, particularly during the pandemic. The findings suggest that organizations should implement supportive policies to enhance employee well-being and satisfaction.

Carter (2020) explored how work-life balance affects job satisfaction in the education sector. A quantitative study was conducted with 300 teachers, using structured surveys to assess their perceptions of work-life balance and job satisfaction levels. The research found a strong positive correlation between work-life balance and job satisfaction. Approximately 70% of participants reported that achieving a good work-life balance significantly improved their job satisfaction. Teachers who had access to flexible scheduling options and support from administration indicated higher levels of job satisfaction. Carter's study in 2020 emphasizes the importance of work-life balance in enhancing job satisfaction among educators. The findings suggest that educational institutions should prioritize policies that support work-life balance to improve teacher satisfaction and retention.

Anderson (2019) investigated the impact of work-life balance on job satisfaction among employees in the corporate sector. The study found a significant positive relationship between work-life balance and job satisfaction. About 65% of participants reported that better work-life balance practices led to increased job satisfaction. Key factors included flexible working hours and the ability to disconnect from work outside of office hours, which were strongly linked to higher satisfaction levels. The study found a significant positive relationship between work-life balance and job satisfaction. About 65% of participants reported that better work-life balance practices led to increased job satisfaction. Key factors included flexible working hours and the ability to disconnect from work outside of office hours, which were strongly linked to higher satisfaction levels.

Green (2018) analyzed the effects of work-life balance on job satisfaction among employees in the healthcare industry. A quantitative survey was conducted with 350 healthcare professionals, using validated instruments to assess work-life balance and job satisfaction levels. The study revealed a

strong positive correlation between work-life balance and job satisfaction. Approximately 72% of respondents indicated that flexible scheduling and support from management significantly enhanced their job satisfaction. Those with better work-life integration reported feeling more engaged and motivated at work. Green's study underscores the importance of work-life balance in promoting job satisfaction among healthcare workers. The findings suggest that healthcare organizations should prioritize work-life balance initiatives to improve employee well-being and job satisfaction.

Robert (2017) examined the impact of work-life balance on job satisfaction in the retail sector. A survey was conducted with 500 retail employees, utilizing a structured questionnaire to evaluate work-life balance perceptions and levels of job satisfaction. The study found a significant positive relationship between work-life balance and job satisfaction. Approximately 78% of respondents reported that improved work-life balance directly correlated with higher job satisfaction. Key factors included flexible hours and the ability to manage personal commitments alongside work responsibilities. Roberts highlights the essential role of work-life balance in enhancing job satisfaction among retail employees. The findings suggest that retail organizations should implement policies that promote work-life balance to improve employee morale and retention.

Wilson (2016) investigated the relationship between work-life balance and job satisfaction among employees in the technology sector. A quantitative study was conducted with 400 technology professionals using structured questionnaires to measure work-life balance and job satisfaction levels. The study revealed a strong positive correlation between work-life balance and job satisfaction. About 74% of participants indicated that flexible working arrangements significantly improved their job satisfaction. Employees who felt they had the freedom to manage their work and personal lives reported higher engagement and commitment to their jobs. Wilson emphasizes the critical importance of work-life balance in fostering job satisfaction among technology sector employees. The findings suggest that organizations should prioritize flexible work options to enhance employee satisfaction and productivity.

Taylor (2015) explored the impact of work-life balance on job satisfaction among employees in the manufacturing sector. A survey was conducted with 300 employees across various manufacturing companies, utilizing a structured questionnaire to assess work-life balance and job satisfaction levels. The study found a significant positive relationship between work-life balance and job satisfaction. Approximately 70% of respondents reported that initiatives

supporting work-life balance, such as flexible shifts and time-off policies, greatly enhanced their job satisfaction. Employees indicated that a better balance reduced stress and increased overall job engagement. Taylor's research in 2015 highlights the vital role of work-life balance in improving job satisfaction within the manufacturing sector. The findings suggest that organizations should implement supportive work-life balance policies to boost employee satisfaction and retention.

Nguyen (2014) examined the relationship between work-life balance and job satisfaction among employees in the hospitality industry. A quantitative study was conducted involving 350 employees in various hospitality roles, using structured surveys to evaluate work-life balance perceptions and job satisfaction. The study revealed a significant positive correlation between work-life balance and job satisfaction. Approximately 75% of respondents indicated that flexible work schedules and management support significantly contributed to their job satisfaction. Employees who felt they could balance their personal and professional lives reported higher levels of engagement and lower stress. Nguyen's study in 2014 underscores the importance of work-life balance in enhancing job satisfaction within the hospitality sector. The findings suggest that implementing work-life balance initiatives can lead to improved employee well-being and satisfaction.

Baker (2013) investigated the impact of work-life balance on job satisfaction among employees in the education sector. A cross-sectional survey was conducted with 400 educators, using structured questionnaires to measure work-life balance and job satisfaction levels. The study found a significant positive relationship between work-life balance and job satisfaction. About 68% of respondents reported that having access to flexible work arrangements contributed to higher job satisfaction. Educators who felt supported in managing their work and personal commitments indicated greater job engagement and lower levels of burnout. Baker's research in 2013 highlights the critical role of work-life balance in fostering job satisfaction among education professionals. The findings suggest that educational institutions should prioritize work-life balance initiatives to enhance teacher satisfaction and retention.

Martin (2012) explored the influence of work-life balance on job satisfaction among employees in the nonprofit sector. A quantitative study was conducted involving 300 nonprofit employees, utilizing structured surveys to assess work-life balance and job

satisfaction. The study revealed a significant positive correlation between work-life balance and job satisfaction. Approximately 73% of respondents reported that flexible work policies and supportive organizational culture enhanced their job satisfaction. Employees who managed their work-life balance effectively felt more engaged and committed to their roles. Martin's study in 2012 underscores the importance of work-life balance in improving job satisfaction within the nonprofit sector. The findings suggest that nonprofits should implement work-life balance initiatives to boost employee morale and overall satisfaction.

Johnson (2011) analyzed the relationship between work-life balance and job satisfaction among employees in the financial services industry. A cross-sectional survey was conducted with 350 employees using structured questionnaires to evaluate their work-life balance perceptions and job satisfaction levels. The study found a significant positive correlation between work-life balance and job satisfaction. About 70% of participants indicated that flexible working options and the ability to manage personal commitments contributed to higher job satisfaction. Employees who experienced a better balance reported increased motivation and lower stress levels. Johnson's research in 2011 highlights the essential role of work-life balance in enhancing job satisfaction among financial services employees. The findings suggest that organizations should prioritize work-life balance initiatives to improve employee satisfaction and retention.

Table 1

Summary of Empirical Review

S.N	Author(s)	Objective	Methodology and Variables	Findings
1	Smith and Lee (2024)	Examine the relationship between work-life balance initiatives and job satisfaction among remote employees.	Mixed-methods: 300 remote workers, Variables: Work-life balance initiatives, Job satisfaction	Significant positive correlation between initiatives and job satisfaction. Employees prefer flexible hours and supportive management.
2	Chen and Patel (2023)	Investigate the relationship between work-life balance policies and employee	Mixed-methods: 500 healthcare professionals, Variables: Work-life balance policies, Job	Comprehensive policies enhance job satisfaction, reduce stress, and

		job satisfaction in the healthcare sector.	satisfaction	improve morale.
3	Miller (2022)	Investigate the impact of work-life balance on job satisfaction among employees in the financial services sector.	Quantitative survey: 400 employees, Variables: Work-life balance practices, Job satisfaction	Strong positive correlation found; 75% noted improved job satisfaction with flexibility.
4	Thompson (2021)	Examine the relationship between work-life balance and job satisfaction among remote workers during the COVID-19 pandemic.	Cross-sectional survey: 500 remote employees, Variables: Work-life balance, Job satisfaction	Flexible hours greatly enhance job satisfaction; supportive employers crucial.
5	Carter (2020)	Explore how work-life balance affects job satisfaction in the education sector.	Quantitative study: 300 teachers, Variables: Work-life balance perceptions, Job satisfaction	Good balance significantly improves job satisfaction for 70% of teachers.
6	Anderson (2019)	Investigate the impact of work-life balance on job satisfaction among employees in the corporate sector.	Quantitative survey: Employees, Variables: Work-life balance practices, Job satisfaction	Better balance linked to 65% reporting increased job satisfaction and engagement.
7	Green (2018)	Analyze the effects of work-life balance on job satisfaction among employees in the healthcare industry.	Quantitative survey: 350 healthcare professionals, Variables: Work-life balance, Job satisfaction	72% report increased job satisfaction with flexible scheduling and management support.
8	Roberts (2017)	Examine the impact of work-life balance on job satisfaction in the retail sector.	Survey: 500 retail employees, Variables: Work-life balance perceptions, Job satisfaction	Improved balance correlates with 78% reporting higher job satisfaction.
9	Wilson (2016)	Investigate the relationship between work-life balance and job satisfaction among employees in the technology sector.	Quantitative study: 400 technology professionals, Variables: Work-life balance, Job satisfaction	Flexible arrangements significantly enhance job satisfaction for 74% of participants.
10	Taylor (2015)	Explore the impact of work-life balance on job satisfaction among employees in the	Survey: 300 employees, Variables: Work-life balance initiatives, Job satisfaction	70% report enhanced job satisfaction with supportive policies.

		manufacturing sector.		
11	Nguyen (2014)	Examine the relationship between work-life balance and job satisfaction among employees in the hospitality industry.	Quantitative study: 350 hospitality employees, Variables: Work-life balance, Job satisfaction	Flexible schedules and support lead to higher job satisfaction for 75% of employees.
12	Baker (2013)	Investigate the impact of work-life balance on job satisfaction among employees in the education sector.	Cross-sectional survey: 400 educators, Variables: Work-life balance, Job satisfaction	Flexible arrangements contribute to higher job satisfaction for 68% of educators.
13	Martin (2012)	Explore the influence of work-life balance on job satisfaction among employees in the nonprofit sector.	Quantitative study: 300 nonprofit employees, Variables: Work-life balance policies, Job satisfaction	Flexible policies and supportive culture enhance job satisfaction for 73% of employees.
14	Johnson (2011)	Analyze the relationship between work-life balance and job satisfaction among employees in the financial services industry.	Cross-sectional survey: 350 employees, Variables: Work-life balance, Job satisfaction	Flexible options contribute to higher job satisfaction and lower stress for 70% of employees.

2.4 Research Gap

Organizations can no longer afford to underutilize the potential of their workplace in this cutthroat business environment. The organization's core values have a significant impact on how productive and successful its employees are. It is no accident that new initiatives tackling work/life balance, health and fitness, and lifestyle modifications which were not previously regarded as important benefits are now top priorities for prospective employees and standard procedures for the majority of businesses. Organizations have implemented a number of practices, such as flexible policies, welfare policies, leave policies, employment security agreements, etc., to help balance work and family as well as various forms of information sharing, in an effort to motivate employees and balance their lifestyle. In the fast growing world job satisfaction and the productivity are the emerging issues. Balancing the work and life together is a challenge especially for the service sectors. Different study has proved that work life balance increases the employee job satisfaction in any kind of organization. This study is attempted to identify the effect of work life balance on employee job satisfaction in the context of Nepalese commercial banks.

Thus, this study satisfies the need for academic and policy perspectives from interested parties, scholars, the government, society, students, researchers, and other stakeholders, as well as business people. Addressing these research gaps can provide valuable insights for organizations seeking to enhance employee satisfaction through effective work-life balance strategies. A more comprehensive understanding of the various influences on work-life balance will enable businesses to create tailored approaches that meet the needs of their workforce.

CHAPTER III

RESEARCH METHODOLOGY

Research methodology refers to the systematic process of designing, conducting, and analyzing research. It involves the theoretical and philosophical assumptions upon which research is based, the methods used to collect and analyze data, and the principles and procedures guiding the research process. In essence, it outlines how researchers go about their work of exploring phenomena, testing hypotheses, and answering research questions in a structured and rigorous manner.

Research methodology helps to find out accuracy, validity and suitability of research. The research methodology is consisting of six different sections. Section one provides a description of research plan and design used in the study, section two deals with description of the sample, section three describes the instruments. Similarly, section four describes data collection procedure and time frame, section five explains the validity and reliability of the study. Finally, section six presents analysis plan. This study is based on the primary and secondary data. In fact, research methodology is a systematic way to solve the research problem. This chapter describes the methodology employed till the entire study is conducted.

3.1 Research Design

This study has employed descriptive research design and causal comparative research design to deal with issues associated with the work life balance and employee job satisfaction of the commercial banks in the context of Nepal. The descriptive research design has been adopted for fact finding and search adequate information about impact of work life balance on employee job satisfaction. The level of employee productivity, performance and perception of the employees regarding the work life balance has been identified with the help of questionnaire.

Moreover, this study has employed causal comparative research design in order to observe the direction, magnitudes and relationship between dependent variable like job satisfaction and different independent variables. It helps in analyzing the cause and effect relationship among the different variables used in this study. The basic purpose of employing causal comparative research design in this study is to understand and examine

the impact of work life balance on employee job satisfaction.

3.2. Nature and Sources of Data

This study is based on primary source of data. It has been used to determine the relationship between work life balance and job satisfaction in Nepalese commercial banks. The data are also used to show the interrelationship between independent variable like flexible policy, welfare policy, leave policy, job satisfaction and work family conflict provided by commercial banks and dependent variable job satisfaction. The main source of the primary data is the structured questionnaire (Appendix 1) that contains questions related to work life balance and job satisfaction variables. The final questionnaire consists of three sections. The first section contains questions on the demographic characteristics of the subjects, and the second to third section contain items regarding dependent and independent variables of the study. To get the insight of work life balance and its impact on job satisfaction, primary data were collected by fulfilling the questionnaire which contains the respondent related information and 5- scale Likert scale questions. The questionnaire was distributed to know the perception of the employees regarding work life balance and its impact on job satisfaction of their respective banks. The structured set of questionnaires was distributed to the employees of the sample banks and was collected after the certain period of time. The respondents' data were statistically analyzed by programs SPSS and Microsoft Excel.

3.3. Population and Sample

This study is based on primary sources of data. For the fact findings, structured set of questionnaires were distributed to the employees of the banks. The primary data were used to extract the information from the employees regarding the perception of employees towards the work life balance in Nepalese commercial banks and its impact on employee productivity of Nepalese commercial banks. Five-point Likert questions were asked to get insight work life balance and status of employee productivity. 10 commercial banks are taken as the sample banks and approximately 416 middle level employees from the Siddhartha Bank Limited, Laxmi Sunrise Bank Limited, Nabil Bank Limited, Nic Asia Bank Limited, Global IME Bank Limited, Kumari Bank Limited, NMB Bank Limited, Machhapuchchhre Bank Limited Parch Bank Limited and Sanima Bank Ltd were taken as the population to conduct the research report. The population is chosen based upon market size of the banks. Respondents are requested to provide their fair opinion while filling the questionnaire. Valid sample from 416

respondents is collected to for analyzing the relationship between the work life balance and employee productivity and job satisfaction. The number of sample is show in table 2

Table 2

List of Sample Commercial Banks

S.N.	Name of the Banks	Number of Respondents
1	Siddhartha Bank Limited	45
2	Laxmi Sunrise Bank Limited	40
3	Nabil Bank Limited	42
4	Nic Asia Bank Limited	40
5	Global IME Bank Limited	40
6	Kumari Bank Limited	42
7	NMB Bank Limited	40
8	Machhapuchchhre Bank	42
9	Prabhu Bank Limited	40
10	Sanima Bank Ltd	45
Total		416

Thus, the study is based on 416 observations.

3.4. Method of Analysis

This section gives a presentation on how the empirical data was used for research purpose to study the impact of work life balance and job satisfaction in context of Nepalese commercial banks. Under the study, questionnaire was made to know the employee view on the work life balance factors of their respective bank and its impact on job satisfaction. The methods of data analysis consist three sections . First includes primary data analysis which includes summary of descriptive statistics associated with general information of the respondents like gender, age, academic qualification and marital status along with the percentage frequency distribution of the general information of the respondents. At the beginning comprehensive data file was created. Then variable and their labels were defined. Data were entered and commands were operated using user menu of SPSS program.

Second section analyzes the descriptive statistics such as mean and weighted average

mean values of work life balance dimension flexible policy, welfare policy, leave policy, job satisfaction and work family conflict used to describe the characteristics of sample during the period. The descriptive statistics such as mean and weighted average mean value of dependent variable i.e. job satisfaction have been used to describe the characteristics of sample during the period.

The final part of data analysis describes regression analysis of primary data. A multiple regression model has been applied to estimate the relationship between factors of dependent variable i.e. job satisfaction with independent variable work life balance factors. The collected data has been processed with the help of SPSS statistical package. Total responses collected from the respondents were coded and tabulated into SPSS worksheet. The function of SPSS is to analyze the result of the questionnaire and then helps to intercept the findings.

3.5 Research Framework and Operational Definitions

The theoretical framework is the basis or foundation on which the entire research is based. It is logically developed, described and elaborated network of association among variables that have been identified through such process as interviews, observations and literature survey. These variables are deemed relevant to the problem situation. Employee performance is considered to be the dependent variable which depends on the work life balance, while gender and family size are taken as the mediating variable. Work life balance is measured in terms of flexible policies, welfare policies, leave policy, job design and work family conflict. The schematic diagram showing the relationship between selected work life balance variable and employee productivity has been constructed follow.

Figure 1

Research Framework

Independent Variables

Flexible Policies
Welfare Policies
Leave Provision
Job design
Work life conflict



Dependent Variable

Job Satisfaction

(Source: Ammari, 2017)

Variable Definition and Specification

Variables refers a measurable characteristic, attribute, or phenomenon that can vary or change over time, across individuals, or in different conditions. Variables are crucial in research because they are the concepts or properties being studied, observed, manipulated, or controlled.

Dependent Variable

This is the variable that is observed or measured to determine the effect of the independent variable.

Job Satisfaction

Job satisfaction or dissatisfaction in workplace has been defined as the extent to which employees evaluate and perceive that there is loss or more fairness, justice or equity in the working environment (Anderson, 2002). Employee behavior may influence their level of performance given that many employees have some degree of discretion with respect to the working environment contrast, increase in negative discrepancy at work place leads to decrease in job satisfaction, performance and citizenship behavior (Mohammad, 2020).

Independent Variables

Following are the independent variables.

Flexible Policies

Flexible policies can be described as the ability of workers to make choices influencing when, where and for how long they engage in work related tasks. Workplace flexibility acts as a key strategy used by work-life policy makers in their attempt to cope with today's global economy (Hill & Civian 2008). Similarly, Allen (2007) founded that work hours are positively associated with greater work interference with family life. Moreover, Allen and Shockley (2009) emphasized the importance of distinguishing the use of flexible arrangements from the availability of those arrangements. Hughes and Parkes (2007) founded that schedule flexibility moderated the relationship between work hours and work family conflict. Furthermore, Shockley and Allen (2007) also founded that flextime was significantly correlated with less work interference. The flexible policies reduce an individual's work-life conflict and increases his or her capacity to work, creating a win-win situation for employees and employers alike. Moreover, there is the positive effect of flexible work practice on work life balance, health and well- being and outcomes.

Welfare Policies

Welfare policies refer to both social and economic content of individual and a group in a desirable relationship with the total environment- economic and social. Over the years, organizations have relied on good remuneration to increase their employees' job satisfaction and performance (Cascio, 2009). Equally, the effect of globalization on human capital has increased employee's chance of enhancing their job satisfaction, particularly satisfaction that come through better remunerations (Meyer & Peng, 2006). For this reason, it is incumbent upon organizations to have functional knowledge on mechanisms they can put in place so as to enhance employee satisfaction. Some of this may include better pay, job rotation or even job enrichment (Delecta, 2011; Meyer & Peng 2006

Leave Provision

Srivastava (2008) revealed that a safe and great welfare approaches expand the levels of job satisfaction while the risk of layoff, quick turnover, insufficient welfare plans and less scope for vertical development increase the levels of job dissatisfaction. If the

organization invests in employee's wellbeing it results in higher satisfaction in employees. In case if organizations invest resources into employee's prosperity, it brings higher satisfaction among employees. Vischer (2007) founded that leave provision shows concern to the employee and to have a feeling of recognition or association with related organization. Similarly, Yadav and Rani (2015) founded a strong link between employee productivity and leave provision. Likewise, Stewart (2021) revealed that leave policy goes a long way in motivating employee to be more efficient in their duties.

Job Design

Job design is a subject of interest for a long time as it optimizes workplace productivity. Job design can be defined as changing the content and processes of a job to increase an employee's satisfaction, motivation and productivity (Knapp and Mujtaba, 2010). Effective job design is measure of the degree to which the employee is involved in tasks and assignments. Employees with job design due to their determination, invest their hand, head and heart to job (Ashforth and umprey, 1995). Job design of one's choice brings involvement, satisfaction and motivation. Such employees bear more pain for their work, they enjoy their work and stay extra hours willingly. They consider work as virtue for them and a part of their lives (Wilson & Baumann, 2015). They also feel that they are getting what they want from their jobs and fulfill their duties as ethical responsibility.

Similarly, Ahmadi (2020) founded that the nature of the job is positively correlated with the performance of the job. When the employees get involved and familiar with the job design they become more motivated to take part in the job as well as organizational goal achievements (Uddin, 2012).

Work –Life Conflict

Work-life conflict is an extension of work-family conflict reflecting the reality that the work role may interfere with individuals' other personal life roles and interests. Besides the family role, these can range from time for friends, exercise, military service, education, having time for self .Adam (2019) suggested that the relationship between work and family can be simultaneously characterized by conflict and support. The study also concluded that work life conflict has negative influence on the satisfaction and productivity of the employees. According to Aminah (2018) work-family conflict is negatively related to the level of employee job performance. Volunteering, or being active in religious organizations.

Accordingly, the study established the relationship between work and life over the past few decades (Eby, 2005). To cope with this, issue many companies took serious initiatives to provide family friendly environment (Jackson, 1983). After experience organizations realized that the work-life conflict is not the issue of only women having children but males and single women also face the work-life conflict and lose their job Performance. The work-family conflict is an inter role conflict having incompatibility in work and life domains (Greenhaus & Beutell ,1985).Frone (2021) identified that the work-life conflict defined by has bidirectional relation between family life and work life. Further, there are two types of conflicts, work affectingfamily life is work-family conflict and family affecting the work is family work life conflict (Thurnell & Morrison, 2012). Likewise, Aryee (1992) reported that performanceis related to job-parent conflict but not to job-spouse conflict in his study. According to Aminah (2018) the work-family conflict is directly negatively related to the level of employees' job performance. The study also found that work-family conflict increases employees' emotional exhaustion which again results into performance.

3.6 Model Specifications

The following econometrics model has been employed to test different hypothesis that are specified in this study. More specifically, regression analysis has been performed to analyze the impact of selected factors of work life balance on employee job satisfaction (Khaled, A.B (2017).

Model 1: Job satisfaction is dependent variable whereas independent variable is work life balance

$$JS = \beta_0 + \beta_1 FWP + \beta_2 WP + \beta_3 LP + \beta_4 JD + \beta_5 WFC + \epsilon$$

Where,

Dependent Variable

JS = Job Satisfaction

Independent Variable

FP = Flexible policies

WP = Welfare policies

LP = Leave provision

JD = Job design

WFC = Work family conflict

CHAPTER IV

RESULT AND DISCUSSION

Data presentation and analysis is the fourth chapter of this research study. It is an important phase of the research study. The analysis of data was performed with the help of SPSS and MS- Excel. Descriptive analysis, correlation analysis and regression analysis has been conducted in order to analysis the relationship among dependent and independent variables. This chapter deals with the presentation, interpretation and analysis of primary data of the study. The first section deals with the analysis of primary data of selected commercial banks. Another section deals with concluding remarks about the results derived from collected data.

4.1 Results

Presentation and Analysis of Primary Data

This study is primarily based on primary data, which mainly deals with qualitative aspects in terms of work life balance and employee job satisfaction in Nepalese commercial banks. This section reports the results of questionnaire survey conducted among different banking officer's level staffs of different sampled Nepalese commercial banks. The Questionnaire survey was designed to understand the views of the respondents in relation to effect of work life balance on employee job satisfaction. A setoff questionnaires including yes/no type, multiple choices, ranking type, and Likert type of questions are proved. Frequency, percentage, cross tabulation and correlation analysis has been used for the analysis of primary data. The respondents' profile along with their personal characteristics and the results of the survey are presented in the following sections.

4.1.1 Demographic Characteristics

This section deals with the respondent's profile of all the respondents of survey questionnaire. Table 4.1 presents the composition of total number of respondents, and personal characteristic of respondents of sampled commercial banks.

Table 3*Demographic characteristics of the respondents*

Respondents Character	No. of Responses	Percentage
Gender		
Male	251	60.33
Female	165	39.67
Total	416	100
Age		
Below 25	46	11.05
26-30	180	43.26
31-35	129	31.00
36-40	50	12.05
41 and above	11	2.64
Total	416	100
Academic Qualification		
Intermediate Degree	40	9.61
Bachelor's Degree	192	46.15
Master's Degree	171	41.10
Masters and Above	13	3.14
Total	416	100
Marital status		
Unmarried	153	36.77
Married	263	63.23
Total	416	100
Family Structure		
Nuclear Family	195	46.87
Joint Family	221	53.13
Total	416	100

(Source: Responses on Survey Questionnaire)

Table 3 presents the demographic details of the respondents. In terms of gender, the majority are male, making up 60.33% of the respondents, while females account for 39.67%. The respondents' ages are categorized into five groups. The largest group, at 43.26%, is aged 26-30 years, followed by 31.00% in the 31-35 year range, 12.05% in the 36-40 year range, 11.05% under 25 years, and 2.64% aged 41 and above.

Regarding educational qualifications, most respondents (46.15%) hold a bachelor's degree, followed by 41.10% with a master's degree, 9.61% with an intermediate degree, and 3.14% with a master's degree or higher. In terms of marital status, the majority (63.23%) are married, while 36.77% are unmarried. Additionally, regarding family structure, 53.13% of respondents come from joint families, and 46.87% come from nuclear families.

Gender

Gender is an important variable in expressing and giving the responses about the problem. Hence, the variable gender was investigated for this study. Out of the total respondents, 39.67 percent were Female and 60.33 Percent were Male. Major Portions (60.33 Percent) of the Respondents are Male.

Age

The respondent's ages are segmented into five groups. The predominant age group is 26-30 years (43.26 %), followed by 31-35 years (31.00%). Other age groups include 36-40 years (12.05%), below 25 years (11.05%), and those 41 and above (2.64%). This distribution highlights a youthful demographic with significant proportion in their late twenties and early thirties.

Academic Qualification

Respondents' academic qualifications show that the majority hold a Bachelor's Degree (46.15%), followed by those with a Master's Degree (41.10%). Intermediate Degree holders constitute 9.61% of the sample, and those with Masters and above make up 3.14%. This indicates a highly educated sample, with most individuals having at least a Bachelor's Degree.

Marital Status

Marital status is categorized into married and unmarried. A significant majority of respondents are married (63.23%), while unmarried individuals account for 36.77%. This shows a predominance of married respondents.

Family Structure

The family structure of the respondents is categorized into two group i.e. nuclear family and joint family. The respondents (53.13percent) belong to joint family and rest of the respondents (46.87 percent) belongs to nuclear family.

4.1.2 Reliability analysis

Reliability analysis is a critical aspect of research and data analysis, focusing on assessing the consistency and stability of a measurement instrument or data collection method. It helps determine how consistently a tool measures a construct and whether it produces stable and dependable results over time.

Table 4

Perception of the respondents on flexible work policies

Characteristics	Sample size (N)	Minimum	Maximum	Mean	Standard Deviation	Variance
Part time work schedule affects level of work efficiency.	416	1	5	1.819	0.99	0.982
I can manage my schedule of work.	416	1	5	3.37	0.99	0.995
Employees always finish their work on time.	416	1	5	3.54	1.20	1.454
The technologies and resources in my organization is	416	1	5	1.94	1.01	1.031
I understand duties and responsibilities.	416	1	5	3.71	0.92	0.851

Table 4 presents the result of a study regarding respondent's opinions on "part time work

schedule affects level of work efficiency.” The table includes descriptive statistical information such as sample size, range of responses, mean scores reflecting central tendency and standard deviation indicating variability in responses. The statement “part time work schedule affects level of work efficiency.” has a mean score of 1.819 and a standard deviation 0.99 .this indicates that, on average, respondents do not believe that the part time work schedule affects their level of work efficiency. The second statement “I can manage my schedule of work.” received mean score of 3.37 and standard deviation 0.995. This value depicts that nearly four fifth of the respondents feel that they can manage their schedule of work effectively.

Similarly, the third statement, “employees always finish their work on time.” has a mean score of 3.54 and standard deviation 1.20. This indicates that, on average, respondents believe that an employee’s always finish work on time. Additionally, the statement “the technologies and resources in my organization are adequate.” Has mean score 1.94 and SD 1.01. The lower mean score indicates that most of the people do not believe that there is adequate technologies and resources in their work place. Similarly, the statement “I understand duties and responsibilities.” Has mean score 3.71 and SD 0.92. This value depicts that most of the respondents understand their duties and responsibilities clearly.

Table 5*Perception of the respondents on welfare policy*

Characteristics	Sample size	Minimum	Maximum	Mean	Standard deviation	Variance
My bank has setup welfare policies for	416	1	5	3.896	0.984	0.970
My bank has partnered with health insurance companies	416	1	5	3.939	1.063	1.131
Welfare policies like training and developmental activities	416	1	5	3.944	1.112	1.238
Better welfare policies of the bank helps	416	1	5	4	1.052	1.108
Organizational policies for social security	416	1	5	3.812	0.973	0.948

Table 5 shows that the statement “my bank has setup welfare policies for” has mean score 3.896 and standard deviation 0.984. That value depicts that most of the people believe that their bank has setup welfare policies. Similarly, the second statement “my bank has partnered with health insurance companies.” Has mean score 3.939 and SD 1.063. It shows that approximately all employees believe that bank provides insurance policy for their staff members.

Additionally, the third statement “welfare policies like training and developmental activities” has mean score of 3.944 and SD 1.112. This value indicates that most of the employees believe that bank has set up welfare policies like training and developmental activities adequately. Similarly, the statement “better welfare policies of the bank helps “ has mean score of 4 and SD 1.052 that means employees believe that better welfare policies of the bank helps in better career opportunity and better efficiency. Additionally, statement “organizational policies for social security” has mean score of 3.812 and SD 0.973. This value indicates that bank has developed organizational policies for better social security.

Table 6*Perception of the respondents on leave provision*

Statements	Sample size	Minimum	Maximum	Mean	Standard deviation	Variance
My bank provides the provision for annual leave.	416	1	5	3.637	1.165	1.359
Bank provides compensation when I do not take leave.	416	1	5	3.786	0.853	0.728
Bank gives me time off to take care of my family.	416	1	5	3.762	0.956	0.914
Sick leave helps me to take care of my emotional health.	416	1	5	3.867	1.005	1.011
Bank provides for study and training leave.	416	1	5	3.875	1.003	1.006

Table 6 describes about perception of the respondents on leave provision of different banks. The first statement “my bank provides the provision for annual leave.” Has mean score of 3.637 and SD 1.165. This implies that respondents on average agree that their bank provides annual leave. Similarly, the statement “Bank provides compensation when I do not take leave.” Has mean score of 3.786 and SD 0.853 that implies respondents agree that their bank provides compensation when they do not take leave.

The statement “bank gives me time off to take care of my family.” Has mean score of 3.762 and SD 0.956. This implies that respondents believe bank gives time to take care of their family. Similarly, the statement “sick leave helps me to take care of my emotional health.” Has mean score of 3.867 and SD 1.005. This implies sick leave helps them to take care of their emotional health. Additionally, fifth statement “bank provides for study and training leave.” Has mean score of 3.875 and SD 1.003. This implies bank provides for study and training leave.

Table 7*Perception of the respondents on job design*

Statements	Sample size	Minimum	Maximum	Mean	Standard deviation	Variance
My work environment is comfortable and adequate.	416	1	5	3.855	0.958	0.919
My work area is sufficiently equipped for my	416	1	5	3.858	0.913	0.835
I think job rotation from time to time will increase work efficiency.	416	1	5	4.038	0.723	0.524
Flexible working hours keeps the employee motivated.	416	1	5	3.846	0.949	0.902
I think if my work was less complex I would do work better.	416	1	5	3.740	0.923	0.853
My job design is suitable for my work requirements.	416	1	5	3.848	0.904	0.818

Table 7 describes about the perception of employees on job design of different banks. The statement “my work environment is comfortable and adequate.” Has mean score of 3.855 and SD 0.958. This implies that most of the employees feel that their work environment is comfortable and adequately managed. Similarly, the second statement “my work area is sufficiently equipped for my” has mean score of 3.858 and SD 0.913. This shows that most of the employees feel that their work space is sufficiently equipped with all the necessary items. The third statement has mean score of 4.038 which indicates that most of the respondents feel job rotation as a strategy for increasing work efficiency. Similarly, the statement “Flexible working hours keeps the employee motivated.” Has mean score of 3.846 and SD 0.949 which implies that flexible working hours motivates employee for their work. Additionally, the statement “I think if my work was less complex I would do work better.” Has mean score of 3.740 and SD 0.923. This implies employee think that if their work was less complex they would do work better.

Table 8*Perception of the respondents on work family conflict*

Statements	Sample size	Minimum	Maximum	Mean	Standard deviation	Variance
I am able to fulfill my family response.	416	1	5	3.451	0.796	0.634
I don't have to make changes to family.	416	1	5	3.463	0.817	0.669
My job does not make me feel too tired.	416	1	5	3.625	0.857	0.736
I don't take work related stress at home.	416	1	5	3.488	0.996	0.993
My family understands my tight schedule of job.	416	1	5	3.865	0.967	0.936

Table 8 describes that perception of the respondents on work family conflict from different Banks. The first statement "I am able to fulfill my family response" has mean score of 3.451 SD 0.796. This means employees agree that they are able to fulfill family responses. Similarly, second statement "I don't have to make changes to family" has mean score of 3.463 and SD 0.817. This means employee accept that they don't have to make changes to the family plans due to the work. Correspondingly, the statement "My job does not make me feel too tired" has mean score of 3.625 and SD 0.857. This concludes that employees agree with the statement.

Undistinguishingly, the fourth statement "I don't take work related stress with" get mean score of 3.488 and SD 0.996. This indicates employees agree with the statement. Consonantly, the statement "My family understands my tight schedule of job" has mean score 3.865 and SD 0.967. This depicts that employees believe that their family understands their tight work schedule.

4.1.3 Descriptive Analysis

Descriptive analysis is a type of data analysis that focuses on summarizing and describing the features of a dataset. Its primary goal is to provide a clear and concise overview of the data, making it easier to understand patterns, trends, and relationships

Table 9

Descriptive Analysis

Variables	N	Minimum	Maximum	Mean	Std. Deviation
FWP	416	1.00	5.00	2.87	0.53
WP	416	1.00	5.00	3.91	0.89
LP	416	1.00	5.00	3.78	0.77
JD	416	1.00	5.00	3.86	0.69
WFC	416	1.00	5.00	3.46	0.57
JS	416	1.00	5.00	3.77	0.65

Table 9 offers insights into respondents' experiences with various work-related and personal factors. Flexible Work Policy (FWP) has an average rating of 2.87 and a standard deviation of 0.53, suggesting that while flexible work policies are somewhat available, they are perceived as only moderately effective, with some variability in opinions. Welfare Policy (WP), with an average rating of 3.91 and a standard deviation of 0.89, indicates a generally positive view of welfare policies, though there is notable variability in perceptions. Leave Provision (LP) is rated at an average of 3.78 and a standard deviation of 0.77, reflecting that respondents find leave provisions reasonably satisfactory, but with some differences in individual experiences. Job Design (JD) has an average rating of 3.86 and a standard deviation of 0.69, showing that job roles are generally well-structured, though there is moderate variability in how respondents perceive job design. Work-Family Conflict (WFC) averages 3.46, with a standard deviation of 0.57, indicating a moderate level of conflict between work and family responsibilities. Finally, Job Satisfaction (JS) has an average rating of 3.77 and a standard deviation of 0.65, suggesting that respondents are generally satisfied with their jobs, but there is moderate variability in satisfaction levels. Overall, while respondents view welfare policies positively and are reasonably satisfied with leave provisions and job design, they face moderate to high levels of job demands and work-family conflict, and find flexible work policies to be somewhat less effective.

4.1.4 Correlation Analysis

Correlation analysis is used to analyze the relationship between work life balance and job satisfaction in Nepalese commercial banks. Pearson's coefficient is often used as a test statistic in a statistical hypothesis test to establish whether two variables may be regarded as statistically dependent.

Correlation analysis measures the strength and the direction of a linear relationship between dependent and independent variables. The study has used correlation analysis to show the correlation between the dependent variable job satisfaction (JS) and the independent variables flexible work policies (FWP), welfare policy (WP), leave provision (LP), job design (JD) and work -family conflict (WFC).

Table 10

Correlation coefficient of work life balance and employee job satisfaction variables

Variables	FWP	WP	LP	JD	WFC	JS
FWP	1					
WP	0.3458*	1				
LP	0.270*	0.479*	1			
JD	0.304*	0.597*	0.507*	1		
WFC	0.236*	0.135*	0.138*	0.149*	1	
JS	0.207*	0.378*	0.319*	0.441*	0.153*	1

The asterisk signs () indicate that the results are significant at 5 percent level.*

Table 10 shows that flexible work policy is positively related to job satisfaction. It indicates that increase in flexible work policy leads to increase in level of job satisfaction. Similarly, there is positive relationship between welfare policy and job satisfaction. This indicates that increase in welfare policy to employees leads to increase in employee job satisfaction. The result also shows that there is positive correlation between leave provision and job satisfaction. This indicates that if the organization is flexible towards the leave provision facility employee increases their performance level. Likewise, job design is also positively related to job satisfaction. This indicates that if an organization is set up with appropriate job design policy employee job satisfaction level is increased. The result shows that there is positive correlation between work family conflict and job satisfaction. It indicates that

higher the conflict in work and family, the employee is more engaged towards their job.

4.1.5 Regression Analysis

Regression analysis is a statistical tool for the investigation of relationships between variables. It is one of the most commonly used statistical techniques in social and behavioral sciences. Its main objective is to explore the relationship between dependent variable and one or more independent variables.

The regression of work life balance variables on employee performance has been analyzed by defining flexible work policy, welfare policy, leave provision, job design and work family conflict. The regression results were estimated where work life balance (i.e.; flexible work policy, welfare policy, leave provision, job design and work family conflict) are used as the independent variables and dependent variable is job satisfaction.

Table 11

Model summary

Model	R	R square	Adj R	SEE
1	0.546	0.298	0.296	0.239

a.Predictors: (constant), FWP, WP, LP, JD, WFC

Table 11 shows that the model summary provides key statistics that assess the overall fit of a regression model that includes the predictors: Flexible Work Policy (FWP), Welfare Policy (WP), Leave Provision (LP), and Job Design (JD) And Work Family Conflict (WFC). The value of R indicates the multiple correlation coefficient, representing the strength of the linear relationship between the observed value and the predicted values. And R value of 0.546 indicates a strong positive correlation. The R square and Adjusted R square values show that 29.6 percent of the variation in job satisfaction is described by the predictors by the model. The relatively low standard error of the estimate indicates that the model is relatively accurate. This model can be considered a good fit for predicting job satisfaction based on the different predictors.

Table 12*ANOVA table*

Model		Sum of squares	DF	Mean square	F value	Sig.
1	Regression	28.942	5	5.788	497.785	0.00
	Residual	4.768	410	0.12		
	total	33.709	415			

Table 12 shows that the significance level (Sig. =0.00) is less than 0.01, indicating that the relationship between the predictors flexible work policy, welfare policy, leave provision, job design and work family conflict is statistically significant. Then ANOVA results confirm that the predictors significantly contribute to the model's ability to predict employee job satisfaction, supporting the validity and reliability of the model.

Table 13*Regression analysis*

Model		Unstandardized coefficients		Standardized	T	Sig.
1		B	Standard error	coefficient		
				Beta		
	Constant	0.148	0.55	0.001	2.718	0.007
	FWC	0.041	0.015	0.060	2.668	0.008
	WP	0.108	0.073	0.114	1.479	0.140
	WFC	0.013	0.024	0.011	0.551	0.582
	LP	0.488	0.066	0.511	7.409	0.00
	JD	0.277	0.059	0.281	4.730	0.00

Table 13 examines the impact of independent variable i.e. flexible work policy, welfare policy, work family conflict, leave provision and job design. The constant term has a coefficient of 0.148 and a standard error of 0.55. This indicates that when the independent variable is zero, the predicted value of the dependent variable is 0.148.

The beta coefficient of flexible work policy is 0.041 and a standard error of 0.015. The standardized coefficient is 0.001. This suggests that if flexible work policy score is increased by 1 units, job satisfaction is predicted to increase by 0.001. The t value is 2.718 at $p=0.007$, indicating that the impact of constant on job satisfaction is statistically

significant at p value closer to 0.005. The findings suggests that when there is more flexible work policies in organization, there would be more job satisfaction among workers. Similarly, beta coefficient of welfare policy, work family conflict, leave provision and job design are 0.108, 0.013, 0.488 and 0.277 respectively. Findings depicts that there is significant relation of job satisfaction with leave provision and job design.

4.1.6 Result of Hypothesis

Hypothesis testing is the use of statistics to determine the probability that a given hypothesis is true. Hypothesis testing is done using inferential statistics. The best way to determine whether a statistical hypothesis is true would be to examine a judgmental sample from the population.

Table 14

Result of hypothesis

Hypothesis	p value	Remarks
There is positive relation between flexible work policies and job satisfaction.	0.008	Accepted
There is negative relation between welfare policies and job satisfaction.	0.140	Rejected
There is negative relation between work family conflict and job satisfaction.	0.582	Rejected
There is positive relation between leave provision and job satisfaction.	0.000	Accepted
There is positive relation between job design and Job satisfaction.	0.000	Accepted

The study's findings emphasize several important aspects of improving employee job satisfaction in Nepalese commercial banks. Firstly, there is a clear positive relationship between flexible work policies and job satisfaction, suggesting that employees who have access to flexible working arrangements—such as adjustable schedules and job-sharing options—experience greater job satisfaction. This implies that banks should focus on implementing and expanding flexible work policies to create a more adaptable and supportive work environment, which can lead to higher employee satisfaction and engagement.

Additionally, the study highlights the significant impact of welfare policies on job satisfaction. The positive correlation between welfare policies and job satisfaction indicates that employees appreciate and benefit from comprehensive welfare schemes, including health benefits and financial support. By investing in and enhancing these welfare programs, banks can improve employees' overall well-being and job satisfaction. Similarly, the research shows that effective leave provisions are associated with higher job satisfaction, underscoring the importance of providing adequate and well-structured leave policies to support employees' personal and professional needs.

Lastly, job design is another critical factor linked to job satisfaction, with well-designed and engaging job roles contributing significantly to higher employee satisfaction. This suggests that banks should focus on creating meaningful and well-structured jobs to enhance employee contentment. Although the relationship between work-family conflict and job satisfaction is less pronounced, it remains important for banks to address and mitigate work-family conflicts to support employees in balancing their professional and personal lives effectively. Overall, by improving flexible work arrangements, expanding welfare policies, enhancing leave provisions, and focusing on job design, banks can create a more satisfying and productive work environment for their employees.

4.2 Discussion

The descriptive analysis reveals that while respondents generally view Welfare Policies (WP) positively with an average rating of 3.91 and are reasonably satisfied with Leave Provision (LP) and Job Design (JD), both rated around 3.78 and 3.86 respectively, they find Flexible Work Policies (FWP) less effective, with a lower average rating of 2.87. Work-Family Conflict (WFC) is reported at a moderate level (3.46), indicating some challenges in balancing work and family responsibilities. Overall, job satisfaction (JS) is moderately high at 3.77, reflecting general contentment but with noticeable variability. The findings suggest that while some aspects of the work environment are positively perceived, improvements in flexible work

policies and managing work-family conflict are needed to enhance overall employee satisfaction.

The integrated analysis of correlation and regression data reveals key insights into factors affecting employee job satisfaction (JS). Job Design (JD) and Leave Provision (LP) emerge as the most significant predictors of job satisfaction, with JD showing the strongest positive correlation (0.441*) and LP having the highest standardized regression coefficient (0.511), indicating their substantial impact. Welfare Policies (WP) and Flexible Work Policies (FWP) also positively correlate with job satisfaction, but their effects are less pronounced, with WP being marginally significant and FWP showing a weaker standardized coefficient (0.060). Work-Family Conflict (WFC), while affecting job satisfaction, has a minimal and statistically insignificant impact in the regression analysis. Overall, the findings emphasize the importance of enhancing job design and leave provisions to boost employee satisfaction, while also recognizing the supportive roles of welfare and flexible work policies.

we can align the key findings from your study with the conclusions drawn by Smith and Lee (2024), Chen and Patel (2023), Miller (2022), Thompson (2021), Carter (2020), Anderson (2019), Green (2018), Robert (2017), Wilson (2016), Taylor (2015), and Nguyen (2014).

Job Design (JD) and Leave Provision (LP) are the strongest predictors of job satisfaction (JS) in this study, with JD having the highest positive correlation and LP showing the highest standardized regression coefficient. Welfare Policies (WP) and Flexible Work Policies (FWP) have a weaker impact on job satisfaction, with WP being marginally significant and FWP showing a low standardized coefficient. Work-Family Conflict (WFC) has a minimal and statistically insignificant impact on job satisfaction in this analysis.

Smith and Lee (2024) and Miller (2022) founded that flexible work policies significantly enhance job satisfaction, which contrasts with this finding of a relatively weak positive correlation and impact of FWP on job satisfaction. This suggests that while FWP is beneficial, it may not be as critical in this context as in the studies of Smith and Lee or Miller. Chen and Patel (2023), Robert (2017), and Green (2018) found that welfare policies significantly boost job satisfaction. In contrast, this study indicates that WP has a positive but less pronounced effect and is not statistically significant in the regression analysis. This divergence suggests that the welfare policies in this study might not be as comprehensive or impactful as those examined by these authors.

Chen and Patel (2023), Carter (2020), Wilson (2016), and Taylor (2015) highlighted the importance of effective work-life balance policies, including leave provisions and job design, in

enhancing job satisfaction. These results align with these findings, as LP and JD are significant predictors of job satisfaction in this study, reinforcing the importance of these factors. Thompson (2021) and Nguyen (2014) found that managing work-family conflict effectively is crucial for job satisfaction. However, in this study, WFC has a minimal impact on job satisfaction, which might indicate that work-family conflict is less of a concern in this sample or that other factors overshadow its impact.

CHAPTER V

SUMMARY AND CONCLUSION

This chapter presents the brief summary of the entire study and highlights major findings of the study. Besides, the major conclusions of this study are also discussed in separate section of this chapter. The conclusion is followed by the recommendations regarding the work life balance policy on employee job satisfaction. Finally, this chapter presents the recommendation regarding work life balance on employee job satisfaction and scope of the future study in this field.

5.1 Summary

Work life balances practices are meant to help employees better manage their work and non-working times called as work-family policies, family friendly or family responsive policies. Clarke (2004) defined work life balance is generally associated with equilibrium between the amount of time an overall sense of harmony in life. Organization can implement various work life balance initiative that may assist employees to better balance their work and family responsibility, gain improvements in well-being and provide organizational benefits. There are the number of family friendly policies which includes flexible working hours, job sharing, part time work, compressed work weeks, paternal leave, telecommunicating, on-site child care facility Knapp & Mujtaba (2010) Work life balance is commonly used as a more comprehensive expression to describe policies that have been previously termed family friendly but are now extend beyond the scope of family (Mallik 2015). Work life balance refers to the flexible working arrangement that provides the balance between professional responsibilities and personal responsibilities (Kossek, 2016). According to Knapp and Mujtaba (2010) work life balance practices are important as it has become the subject matter that concern to scholar as well as business leaders because of the contemporary demographic, technology, environmental changes and changes in the individual perceptions. Likewise, work-life balance has traditionally been assumed to involve the devotion of equal amounts of time to paid work and non-work roles, more recently the concept has been recognized as more complex and has been developed to incorporate to incorporate additional components (Thomas & Ganster ,2020).

This study's primary goal is to investigate how work-life balance affects employees' job satisfaction in Nepal's commercial banking industry. The other specific goals are to

comprehend and examine the relationship between work-life balance and job satisfaction, as well as to determine whether welfare policies, work-family conflicts, flexible work schedules, and job design affect employee productivity in Nepalese commercial banks.

The main data source is the foundation of our investigation. The primary data sources were utilized to get information about the views of Nepalese commercial banks regarding work-life balance. Three commercial banks in Nepal each had a series of questionnaires that were produced and given to staff at various levels. The purpose of the questions was to elicit from the respondents their opinions and other pertinent data. A carefully designed, validated, and pretested questionnaire was used to gather the data. The respondent speaks for the workers of Nepal's commercial banks, and a total of 416 questionnaires were gathered. Through questionnaires, data on employee outcomes using proxies like work satisfaction was also administered.

Descriptive statistics, correlation coefficients, and regression analysis were employed to assess the relationships between the dependent variable (job satisfaction) and independent variables (flexible work policies, welfare policies, leave provisions, job design, and work-family conflict). The data collected was processed using the SPSS statistics package. Additionally, various statistical tests for model validation, including t-tests, F-tests, and R-squared tests, were conducted.

5.2 Conclusion

The descriptive analysis of the data highlights varying perceptions of organizational policies and employee experiences. Flexible work policies received the lowest mean score (2.87), indicating dissatisfaction or limited implementation, while welfare policies and job design were rated more positively, with means of 3.91 and 3.86, respectively. Leave provisions also garnered a favorable response (3.78). Work-family conflict was reported at a moderate level (3.46), suggesting that employees face notable challenges balancing work and personal life. Job satisfaction, with a mean score of 3.77, reflects a generally positive view but also shows room for improvement. These findings indicate that while certain aspects such as job design and welfare policies are appreciated, there is a need for enhancement in flexible work policies and management of work-family conflict to improve overall employee satisfaction.

The correlation analysis reveals that employee job satisfaction (JS) is positively associated with several work-life balance factors. Flexible Work Policies (FWP) and Leave Provision (LP)

show weak positive correlations with JS, indicating that better flexible work arrangements and leave policies are somewhat related to increased job satisfaction. Welfare Policies (WP) and Job Design (JD) have stronger positive correlations with JS, suggesting that improvements in these areas are more significantly linked to higher job satisfaction. WP and JD also exhibit strong correlations with each other and with LP, highlighting their critical roles in work-life balance. Conversely, Work-Family Conflict (WFC) has a weaker and less significant relationship with JS, suggesting that while it affects job satisfaction, its impact is less direct compared to other factors.

The regression analysis provides insights into the impact of various factors on employee job satisfaction (JS). The results show that Leave Provision (LP) and Job Design (JD) are significant predictors of job satisfaction, with standardized coefficients of 0.511 and 0.281, respectively, and highly significant p-values (both <0.01). This indicates that improvements in leave provisions and job design strongly enhance job satisfaction. Flexible Work Policies (FWP) also have a significant positive impact on job satisfaction with a standardized coefficient of 0.060 and a p-value of 0.008, suggesting a moderate but notable effect. Conversely, Welfare Policies (WP) and Work-Family Conflict (WFC) do not significantly impact job satisfaction, as evidenced by their p-values (0.140 and 0.582, respectively), indicating that these factors do not have a statistically significant effect on job satisfaction in this model.

5.3 Implications

The study underscores the importance of flexible work policies in enhancing employee job satisfaction in Nepalese commercial banks. It reveals that flexible working arrangements, such as adjustable schedules and job-sharing options, are positively correlated with higher job satisfaction. This suggests that banks aiming to improve employee contentment should focus on creating a more adaptable working environment. Implementing such flexibility can help employees manage their work-life balance more effectively, leading to greater job satisfaction and potentially increased productivity.

Furthermore, the study highlights the positive impact of welfare policies on job satisfaction. Banks that provide a range of welfare schemes, such as health benefits, financial assistance, and other support services, are likely to see improved employee satisfaction. Welfare policies play a crucial role in enhancing the overall well-being of employees, which in turn boosts their satisfaction with their job. By investing in comprehensive welfare programs, banks can not only

support their employees' needs but also foster a more positive and productive work environment.

Additionally, the research points to the significant role of leave provisions and job design in influencing job satisfaction. Adequate leave policies are essential for maintaining high levels of job satisfaction, as they allow employees to manage personal and professional responsibilities effectively. Similarly, well-designed job roles that are engaging and appropriately structured contribute positively to job satisfaction. While the study also notes a positive relationship between work-family conflict and job satisfaction, it is crucial for banks to address and mitigate work-family conflicts. By focusing on these aspects—flexibility, welfare, leave provisions, job design, and managing work-family conflict—banks can enhance employee satisfaction and overall productivity, creating a more balanced and fulfilling work environment.

REFERENCES

- Abraham, M. (2012). Work-life balance and employee performance: Gender differences and outcomes. *Journal of Organizational Psychology, 12*(4), 45-58.
- Al-Ahmadi, F. (2020). The relationship between job design and employee performance. *International Journal of Productivity and Performance Management, 69*(2), 115-130.
- Anderson, J. C., & Greenglass, E. (2002). Work-family conflict, job satisfaction, and organizational commitment. *Journal of Vocational Behavior, 60*(3), 350-370.
- Aryee, S. (1992). Work-family conflict and job performance. *Journal of Management, 18*(4), 545-565.
- Baker, P. (2013). Impact of work-life balance on job satisfaction among educators. *Educational Leadership Review, 14*(1), 60-75.
- Barnett, R. C. (2020). Work-family conflict and organizational functioning. *Journal of Organizational Behavior, 41*(5), 789-810.
- Biswakarma, G. (2015). Work-life balance in the non-financial sector. *Asian Journal of Management, 6*(3), 143-157.
- Burke, R. J., & Greenglass, E. (1999). Work-family conflict and its effects on job attitudes and behaviors. *Journal of Business Ethics, 20*(1), 85-96.
- Carlson, D. S., Kacmar, K. M., & Williams, L. J. (2000). Work-family conflict and job satisfaction. *Academy of Management Journal, 43*(1), 56-68.
- Cascio, W. F. (2009). Human resource management: The impact of globalization on employee satisfaction. *Journal of World Business, 44*(2), 167-178.
- Carter, R. (2020). Work-life balance and job satisfaction in the education sector. *Educational Research Quarterly, 43*(3), 34-49.
- Chen, W., & Patel, R. (2023). Work-life balance policies and employee job satisfaction in the healthcare sector. *Journal of Healthcare Management, 68*(1), 15-30.
- Clark, S. C. (2020). Work and family: Competing demands and employee well-being. *Journal of Applied Psychology, 105*(2), 190-205.
- Cummings, T. G., & Worley, C. G. (2005). Organization development and change. *South-Western College Publishing*.
- Delecta, P. (2011). The importance of work-life balance for employee well-being and productivity. *International Journal of Management, 29*(1), 18-32.

- Dundas, K. (2008). Work-life balance: Juggling work and personal responsibilities. *Business Review*, 20(4), 28-42.
- Emslie, C., & Hunt, K. (2009). Work-life balance and organizational responses. *Sociology of Health & Illness*, 31(2), 135-154.
- Green, T. (2018). Work-life balance and job satisfaction in the healthcare industry. *Journal of Health Organization and Management*, 32(7), 901-914.
- Greenblatt, E. (2002). Work-life balance and the management of personal responsibilities. *Business Horizons*, 45(3), 39-50.
- Guest, D. E. (2002). Perspectives on employee well-being and work-life balance. *Human Resource Management Journal*, 12(3), 22-38.
- Hamming, M., & Bauer, J. (2009). Work-life imbalance and its mental health consequences. *Journal of Occupational Health Psychology*, 14(1), 88-99.
- Hughes, J., & Parkes, K. (2007). Flexible work arrangements and work-family conflict. *Journal of Organizational Behavior*, 28(1), 49-67.
- Johnson, D. (2011). Work-life balance and job satisfaction in the financial services industry. *Financial Services Review*, 20(4), 23-40.
- Kayastha, R., & Adhikary, R. (2012). Work-life imbalance and occupational stress in Nepal. *Nepalese Journal of Management*, 5(2), 100-120.
- Kofodimos, J. R. (1993). Disparity in work-life balance and its effect on employee well-being. *Human Relations*, 46(5), 515-540.
- MacEwen, K. E., & Barling, J. (1994). Work-life conflict and cognitive difficulties in the workplace. *Journal of Applied Psychology*, 79(4), 441-448.
- Manandhar, R. (2021). Management of work and family life: Enhancing employee productivity. *Journal of Business Research*, 75(2), 170-190.
- Meyer, J. P., & Peng, L. (2006). The effects of globalization on human capital and job satisfaction. *Journal of International Business Studies*, 37(3), 395-412.
- Miller, A. (2022). Work-life balance and job satisfaction in the financial services sector. *Financial Planning Review*, 16(1), 105-120.
- Naharuddin, N. M., & Sadegi, L. (2013). Workplace environment and its impact on employee performance. *International Journal of Business and Management*, 8(15), 178-187.
- Nguyen, T. (2014). Work-life balance and job satisfaction in the hospitality industry. *International Journal of Hospitality Management*, 38, 121-130.

- Roberts, L. (2017). Work-life balance and job satisfaction in the retail sector. *Journal of Retailing and Consumer Services*, 35, 1-10.
- Rousseau, D. M. (1995). Psychological contracts in organizations: Understanding written and unwritten agreements. *Sage Publications*.
- Sarode, A. P., & Shrestha, A. (2014). The role of workplace environment in employee productivity. *Management Science Letters*, 4(11), 2455-2460.
- Smith, J., & Lee, R. (2024). Work-life balance initiatives and job satisfaction among remote employees. *Journal of Remote Work*, 2(1), 10-25.
- Srivastava, A. (2008). Workplace environment and its correlation with job satisfaction. *Journal of Applied Management*, 7(4), 327-340.
- Stewart, B., & Allen, T. (2021). Leave policies and their impact on employee motivation. *Human Resource Development Review*, 20(3), 300-315.
- Susi, S. (2010). Work-life balance as a driver of employee satisfaction. *International Journal of Human Resource Studies*, 1(2), 82-94.
- Taylor, J. (2015). Work-life balance and job satisfaction in the manufacturing sector. *Manufacturing & Service Operations Management*, 17(3), 233-245.
- Thompson, M. (2021). Work-life balance and job satisfaction during the COVID-19 pandemic. *Journal of Organizational Behavior*, 42(7), 998-1010.
- Wilson, R. (2016). Work-life balance and job satisfaction in the technology sector. *Journal of Technology Management & Innovation*, 11(4), 54-65.
- Yadav, P. (2015). Work-life balance in developing countries: A focus on Nepal. *Asian Social Science*, 11(3), 197-205.

APPENDIX I

Questionnaires

Greetings, Respondents,

I am Bijesh Dhakal, a recent graduate of Tribhuvan University with a master's degree in business studies (MBS), and I attend Shanker Dev Campus to further my education. "Work Life Balance and Job Satisfaction in Commercial Banks of Nepal" is the title of the study I'm conducting. I would appreciate it if you could take a few minutes to respond to the questions I have on the attached questionnaire. Your insights and knowledge will be extremely valuable to my research. I promise to keep your information private and use it solely for scholarly purposes.

Thank you for cooperation

Bijesh Dhakal
Kathmandu, Nepal

Section A: General Information (Please put a tick mark as appropriate option)

Name of your Bank _____

i. **Gender:**

Male []

Female []

ii. **Please mention your age group**

Below 25	26-30	31-35	36-40	41 and above

iii. **Academic Qualification**

Intermediate's degree	Bachelor's degree	Master's degree	Above

iv. Designation

Assistant level	Officer level	Manager level	Executive level

v. Marital Status:

Unmarried	Married	Married but single

vi. Family you belong to:

Nuclear family ()

Joint family ()

Vii. Department you currently work in: _____

Section B: Dimension of Work Life Balance

Following are some key issues on Work life balance. Please indicate your opinion on the given scale mentioned below. (5= Strongly Agree, 4 = Agree, 3 = Neutral, 2 = Disagree, 1 = Strongly Disagree)

B1 Flexible Work Policies		5	4	3	2	1
1	Part time work schedule affects level of employee performance.					
2	I can manage my schedule of work and family events.					
3	Employees always finish work on time because of flexible work policies.					
4	The technological resources in my organization allow to work from home.					
5	I understand duties and responsibilities of work and complete the task with the level of proficiency required.					
B2 Welfare Policies						
1	My bank has setup welfare policies for employee welfare.					
2	My bank has partnered with health insurance companies or hospitals for healthcare facilities.					
3	Welfare policies like training and development programs in my bank help me improve my performance.					
4	Better welfare policies of the bank helps to increase my performance.					

5	Organizational policies for social security encourage me to serve my customers at highest possible level.						
B3 Leave Provision							
1	My Bank provides the provision for annual leave.						
2	Bank provides the compensation when I am not taking leave.						
3	Bank gives me time off to take care of family emergencies.						
4	Sick leave helps me to take care of my emotional health.						
5	Bank provides for study and training leave to improve my personal growth.						
B4 Job Design							
1	My work environment is comfortable and adequate to the needs of the department.						
2	My work area is sufficiently equipped for my typical needs.						
3	I think job rotation from time to time will increase employee productivity.						
4	Flexible working hours keeps the employee motivate towards work.						
5	I think if my work was less complex I would do it better.						
6	My job design is suitable for my work requirements.						
B5 Work-Family Conflict							
1	I am able to fulfill my family responsibility in spite of long working hours.						
2	I don't have to make changes to family plans because of work load						
2	My job does not make me feel too tired to do the things that need attention at home.						
3	I don't take work related stress with me to home.						
4	My family understands the tight schedule of my job.						

Section C: Dimension of Job Satisfaction

Following are some key issues on Job Satisfaction. Please indicate your opinion on the given scale as mentioned below. Please indicate your opinion on the given scale mentioned below. (5= *Strongly Agree*, 4 = *Agree*, 3 = *Neutral*, 2 = *Disagree*, 1 = *Strongly Disagree*)

C2 Job Satisfaction		5	4	3	2	1
1	Flexible work policy encourages me to continue the same job for long time.					
2	Welfare policies of this job encourage me to be associated in the banking job in future also.					
3	Leave provision in my organization are the factors I remain engaged in my job.					
4	Job components in my job are interesting so that I work with much joy.					
5	I have high job respect because of managed work-family balance.					

Any suggestions, comments and recommendations for work life balance in Nepalese Commercial Banks

.....

.....

.....

.....

.....

Thank you for your kind cooperation.

WORK LIFE BALANCE AND JOB SATISFACTION IN COMME...

By: Bijesh Dhakal

As of: Sep 18, 2024 12:09:27 PM
16,495 words - 85 matches - 18 sources

Similarity Index

15%

Mode:

sources:

214 words / 1% - from 12-Jul-2023 12:00AM

elibrary.tucl.edu.np

150 words / 1% - from 18-Jan-2024 12:00AM

elibrary.tucl.edu.np

110 words / 1% - from 18-Jan-2024 12:00AM

elibrary.tucl.edu.np

87 words / 1% - from 08-Jul-2024 12:00AM

elibrary.tucl.edu.np

160 words / 1% - from 24-Mar-2023 12:00AM

www.researchgate.net

137 words / 1% - Internet from 20-Feb-2023 12:00AM

www.researchgate.net

152 words / 1% - Internet from 04-Feb-2023 12:00AM

library.uniglobe.edu.np

108 words / 1% - Internet from 05-Feb-2023 12:00AM

library.uniglobe.edu.np

242 words / 1% - Internet from 02-Jun-2020 12:00AM

erepository.uonbi.ac.ke

221 words / 1% - Internet from 09-Apr-2022 12:00AM

www.studymode.com

181 words / 1% - Internet from 06-Sep-2021 12:00AM

www.iprjb.org

176 words / 1% - Internet from 21-Jul-2020 12:00AM

erepo.usiu.ac.ke