



Work-life Balance and Job Satisfaction: Evidence from Female Employees in Nepalese Commercial Banks

Dhruba Prasad Subedi¹, Dilli Ram Bhandari²

^{1,2}Lecturer, Shanker Dev Campus, Tribhuvan University, Nepal

Article Info.

Corresponding Author

Dilli Ram Bhandari

Email

drvandari@gmail.com

Article History

Received: 19 May 2024

Revised: 02 June 2024

Second Revision: 06 June 2024

Accepted: 13 June 2024

Cite

Subedi, D. P., & Bhandari, D. R. (2024). Work-life balance and job satisfaction: Evidence from female employees in Nepalese commercial banks. *SAIM Journal of Social Science and Technology*, 1(1), 107–122. <https://doi.org/10.5281/zenodo.13580631>

Abstract

Purpose: The primary purpose of this study is to examine the relationship between work-life balance and job satisfaction of female employees in Nepalese commercial banks.

Design/Methodology/Approach: To test the relationship between work-life balance and employee satisfaction, the descriptive and casual comparative research designs were used. The data were collected from 233 female employees of Nepalese commercial banks through structured questionnaires.

Findings: This study found that high work pressure impairs people's ability to balance their work and personal life. Having flexible work policies and leave provisions helps to maintain the balance between work and personal life. The insignificant relationship between job design and job satisfaction implies that the components of job design such as job autonomy, task identity, and quality feedback may not be the predictors of job satisfaction in general.

Practical Implications: It emphasizes the critical need for employers to understand and foster work-life balance in Nepalese commercial banks. The findings indicate that creating a supportive work environment is essential for female employees to maintain a healthy balance between work and personal life.

Originality/Value: To the authors' knowledge, it is the first conceptual model developed and tested specifically for female employees in this context.

Keywords: Job design, job satisfaction, organizational efficiency, work-life balance, work pressure

Introduction

Employees play a pivotal role in driving industrial development. Recognizing their significance, it is crucial to prioritize providing them with optimal working conditions to enhance job satisfaction and productivity. The employee satisfaction is affected by workspaces, working environment and personal well-being (Sukdeo, 2021). It is widely acknowledged that unfavorable working environment and poor personal well-being of the employees detrimentally affect employee

satisfaction. Therefore, creating conducive work environments should be a priority for employers seeking to maximize their workforce's potentiality and overall well-being of the employees. It is essential in balancing the work responsibilities with personal life commitments, thereby enhancing effectiveness and satisfaction in their job (Monteiro & Joseph, 2023).

Work and life have traditionally been viewed as separate aspects of a person's existence. With



the rise of technology facilitating round-the-clock connectivity, the line between personal and professional life has become increasingly blurred. Globalization and advancements in information technology have compelled professionals to strive for a harmonious integration of their work and personal lives. The ethos now is to work smarter, not harder. In today's fast-paced world, striking a balance between work and personal life has become increasingly challenging. With work demands on the rise, maintaining a healthy equilibrium is no easy feat. Yet, it is crucial to acknowledge that achieving this balance is vital for fostering job satisfaction. Work-life balance (WLB) involves effectively managing the demands of family, personal interests, and professional commitments to attain and fulfillment in multiple areas of life. In today's evolving socio-cultural and economic landscape, employee satisfaction hinges not solely on salary and benefits but also connected with the working environments and organizational policies which supports for personal growth and organizational well-being (Kundnani & Mehta, 2015). The happiness index (2022) revealed that, since the pandemic, people have become more focused on work-life balance than salary.

Work-life balance involves maintaining a harmonious and manageable relationship between professional responsibilities and personal commitments. It involves effectively managing conflicting demands for resources (Gururaja et al. 2013). Balancing professional and personal life not only enhance employee happiness, efficiency, and productivity but also fosters talent retention within organizations (Kerdpitak et al., 2020). In today's competitive global market, maintaining high standards of quality requires offering flexible work schedules to employees, enabling them to maximize productivity (Vayre, 2019). Employees who can focus on their tasks without the burden of personal matters, experience greater job satisfaction, ultimately contributing to higher retention rates (Chung & Van der Lippe, 2020; Peng et al., 2022; Silaban & Margaretha, 2021). Thus, prioritizing a healthy work-life balance

not only benefits individual employees but also strengthens the resilience of the company against turnover issues.

Achieving a harmonious balance between work and personal life involves giving employees flexibility and control over their work schedule, location, and methods (Konrad & Mangel, 2000; Tanvi & Fatima, 2012). This approach focuses on supporting employees in balancing their work responsibilities with personal life commitments, thereby enhancing effectiveness and satisfaction (Lamane et al., 2021; Varatharaj & Vedanta, 2012). Individuals who adeptly manage their professional and personal lives tend to experience greater job satisfaction and reduced burnout. Moreover, those with a healthy work-life balance often exhibit higher levels of productivity and creativity (French et al., 2020; Naidu et al., 2022; Roberts, 2008).

The importance of implementing a work-life balance strategy has grown significantly in response to recent socio-demographic shifts that have reshaped contemporary society and the labor market. These changes notably encompass a significant increase in female employees and a rise in dual-income families, in which both spouses are employed (Barling & Macewen, 1992; Kreitner & Kinicki, 2004). These factors collectively underscore the pressing need for individuals to balance their professional and personal lives.

Work should be fulfilling and enjoyable, enabling individuals to deliver their best performance. To retain talent, the organization must prioritize providing opportunities for personal and professional advancement, tailoring HR strategies to meet employee needs. Given its perceived significance in fostering a healthy integration of professional and personal spheres, the concept of work-life balance has garnered considerable attention globally (Ismail et al. 2022). Despite its appeal as a career choice, the banking industry often subjects employees to demanding and high-pressure work environment. Their workdays revolve around meeting targets, completing transactions, addressing customer inquiries, and

managing client relationships. Lengthy work hours aimed at meeting deadlines, securing promotions, and advancing careers invariably encroach upon personal and family time. Consequently, individuals may forsake personal interests or neglect familial commitments, leading to diminished productivity over time.

Achieving a harmonious equilibrium between professional duties and personal commitments is paramount to thrive and remain productive. A predominant challenge faced by bankers today revolves around maintaining this equilibrium (Winefield et al., 2003). All these factors underscore the shared necessity of striking a balance between work and personal life of female workers in banking industry. Adikaram (2016) highlighted that the issue of work-life balance significantly affects the job satisfaction of women in the banking sector. Factors such as working hours, conditions of job, workload pressure, and job security contribute to this imbalance, resulting in dissatisfaction and conflict (Vallasamy et al., 2023). It is crucial for organizations to recognize these evolving needs and implement flexible work-life balance strategies to effectively retain their employees (Capelli, 2000). In recent times, the concept of work-life balance has garnered significant attention worldwide due to its perceived importance in fostering harmony between professional responsibilities and personal life. In today's work environment, change is rapid, pressures are intense, and demographics are shifting. Notably, there is a consistent rise in women's participation in the workforce, particularly within the banking sector in Nepal (Acharya & Padmavathy, 2018). The commercial banking sector in Nepal has shown notable growth, employing 46,508 individuals as of mid-July 2023. Out of those, 8543 are the female employees working in Nepalese commercial banks (NRB, 2023). The data mentioned above illustrates the remarkable growth and expansion of Nepal's banking sector, opening up new avenues of employment opportunities for women. The major problem faced by the female employees in Nepalese banking sector today is work-life balance (Acharya & Padmavathy, 2018).

However, within the context of Nepal, a very few studies are conducted on this issue. Firstly, there may be a recognition of gender disparities within the workplace, particularly in sectors such as banking in which women may encounter distinct challenges in balancing their professional roles with personal obligations. The previous studies are not related with the work-life balance of female employees in Nepalese commercial banks. Moreover, the study likely seeks to address broader social implications, such as the impact of work-life balance on gender equality, women's empowerment, and overall workforce productivity in Nepal. This study reflects a blend of scholarly curiosity, societal relevance, and a commitment to advancing knowledge and solutions within the context of Nepalese commercial banks. Considering this fact, this study aims to fill this gap by exploring the factors influencing the work-life balance of female employees. Hence, the primary objective of this study is to investigate the impact of work-life balance and job satisfaction on female employees working in commercial banks in Nepal.

objective : The primary purpose of this study is to examine the relationship between work-life balance and job satisfaction of female employees in Nepalese commercial banks. When evaluating employee work-life balance, the present paper takes into account four relevant variables: work pressure, flexible work policy, job design, and leave provisions. The study explores the link between these variables and job satisfaction of female employees.

Literature Review and Hypotheses Development

Work-life Balance

Achieving a balance between work and personal life yields numerous benefits, including improved health, stronger family relationships, reduced absenteeism and turnover rates and enhanced job satisfaction (Carlson, Kacmar, & Williams, 2020). Policies promoting work-life balance, such as flexible working schedule, job sharing, telecommuting, parental leave, and on-site

childcare facilities, play a crucial role in enhancing employee well-being (Budd & Mumford, 2020). Job satisfaction, a reflection of individuals' feelings toward their work, is a key determinant of overall well-being and propensity to stay in a job (Diaz-Serrano & Vieira, 2005). When employees perceive their supervisors as supportive in managing both work and family responsibilities, it fosters higher levels of job satisfaction (Forsyth & Polzer-Debruyne, 2007).

Non-work factors such as social support, parental stress, family role ambiguity, and other family-related stressors can significantly affect an individual's work performance and well-being. Conversely, work load, hours spent at work, job stress all are related to one's professional environment (Koekemoer & Mostert, 2020). Employee satisfaction plays a crucial role in retaining personnel, particularly core staff and knowledge workers (Dockel et al., 2016; Martins & Coetzee, 2017). Organizations work to understand the reasons why employees resign and to create strategies to keep them for a long period of time (Martins & Coetzee, 2017). Job satisfaction tends to increase among employees who feel that their skills, expertise, and values are valued in the workplace, and when their jobs provide opportunities and benefits that meet their needs (Rothmann & Coetzer, 2022).

Numerous organizations have come to recognize the significance of achieving work-life synergy. Work-life balance encompasses three key components: maintaining a flexible working schedule, effectively managing both professional and familial obligations, and experiencing fair levels of satisfaction (Rehman & Azam, 2022). The discourse and action surrounding relaxed and flexible work arrangements are overdue, as individuals increasingly seek to harmonize their work and personal lives such as spouses and family members (Aydin, 2023). Female workers, in particular, often find themselves burdened with childcare and household duties, which can impede their career progression (Karkoulouli & Halawi, 2017). Maintaining a harmonious balance between

personal and professional obligations is essential to the employees. Job satisfaction is achieved by effectively managing the demands of work alongside those of personal life, both within and beyond the workplace (Nasution & Ali, 2024). Achieving work-life balance stands as a critical concern that human resource management must address within organizations (Abdirahman et al., 2020). Regardless of organizational size, it is imperative for companies to ensure that employees are afforded sufficient time to meet both their familial and professional obligations (Abdirahman et al., 2020). Offering a flexible work environment enables employees to effectively manage their personal and professional lives (Suriana et al., 2021). Neglecting the issue of work-life balance can lead to diminished productivity and performance among employees (Naithani, 2020). Research indicates that employees who enjoy a healthy work-life balance tend to exhibit gratitude toward their employers (Roberts, 2018). Consequently, they are more likely to exert maximum effort for the company, resulting in enhanced job performance (Ryan and Kossek, 2018). Therefore, employees with a high level of work-life balance can be both highly productive and exceptional performers (French et al., 2020).

Relationship between Variables

Work Pressure and Job Satisfaction

High levels of job pressure are linked to job dissatisfaction and an increased likelihood of resigning from the job (Delali et al., 2020; Mudau, 2016). This work pressure can also result in conflicts within families stemming from missed opportunities to spend meaningful time together. Balancing work and personal life more effectively can be achieved through careful planning and execution of tasks. The negative effects of job-related stress often extend beyond the workplace, impacting personal well-being and consequently diminishing job satisfaction and performance (Fatima & Sahibzada, 2012; Kinman & Jones, 2008). Establishing the boundaries between professional responsibilities and personal time, ensures both for

maintaining a healthy balance (Alexander & Ebria, 2015). Gurung and Gharti (2020) demonstrated that workplace stressors impede employee performance and job satisfaction levels. Pandey (2020) highlighted that work overload is a primary obstacle to maintaining work-life balance and directly diminishes employee contentment. Baidya (2017) supported this contention in her dissertation emphasizing the prevalent stress experienced by banking sector employees in Nepal. Addressing stress-related factors within the workplace, particularly in Nepalese banking sector, requires ongoing vigilance and management. Based on the above facts, the following hypothesis has been developed.

H1: Work pressure negatively affects employee job satisfaction.

Flexible Work Policy and Job Satisfaction

Work flexibility is a multifaceted concept that includes flexible work hours, alternative schedules, shifts, and a range of adaptable working arrangements tailored to meet individual and organizational needs (Wheatley, 2016). Since the COVID-19 situation, working from home has become a viable and increasingly common practice. Implementing a flexibility policy is viewed as an innovative approach to employee management, contributing to employee satisfaction and overall organizational success (Mwathi & Nzulwa, 2019). The literature has served as the cornerstone for establishing the link between flexible working policies and employee job satisfaction. Flexibility in workplace policies also fosters professionalism by enabling employees to balance their various professional and personal responsibilities (Casper & Harris, 2008). Moreover, the previous research demonstrates the flexible working strategies for reducing conflicts between professional and personal life. Such strategies results in enhancing employee productivity, dedication, and success (Carlson, et al., 2010). Flexible working practices not only contribute to improve work-family balance and job satisfaction but also enable organizations to enhance overall performance effectively (Carlson et al. 2010). Flexible working arrangements offer significant

benefits, including reduced absenteeism, improved commitment, enhanced employee retention, and increased employee satisfaction (Rahman, 2023). A survey conducted by Strategic Human Resource Management (SHRM, 2023) found that flexible working arrangements had a positive impact on various aspects of employee well-being: 80% reported increased job satisfaction, 84% noted an improvement in their personal and family lives, and 52% experienced better health and wellness. Based up on the above facts, the following hypothesis has been formulated.

H2: Flexible work policy positively affects employee job satisfaction.

Job Design and Job Satisfaction

Job design is the process of assigning the duties and responsibilities on the basis of knowledge, skill and expertise of employees (Oldham & Fried, 2016). Kornhauser (1965) highlighted the impact of job design on employee behavior, emphasizing the opportunity it provides for leveraging individual abilities. Ben and Moruf (2012) highlighted a substantial relationship between job design and employees' attitudes towards both their job and the organization. Inadequate job design hinges on absenteeism, high labor turnover, decrease performance and dissatisfaction towards the job (Fahr, 2011). Verhofstadt et al. (2007) illustrated that autonomy, task identity, and feedback qualities often linked with job design are valued by employees, driving them to excel in their performance and job satisfaction. These findings collectively reinforce the notion that job design significantly influences work-life balance and it is directly connected to job satisfaction of employees. Taking all these facts into account, it can be hypothesized that job design significantly influences work-life balance and is closely associated with job satisfaction.

H3: Job Design positively affects employee job satisfaction.

Leave Provision and Job Satisfaction

Leave provisions encompass a range of aspects related to leave and its administration. This includes permissions for both paid and unpaid

leave, accrual payments, and the management of different types of leave. The organization should develop the leave provision such as annual leave, public holidays, sick leave, maternity leave, and parental leave. The leave provision policy has a positive link on job satisfaction (Casper & Harris, 2008). Furthermore, Faroque et al., (2019) argued that leave provisions significantly influence work-life balance and consequently impact on job satisfaction. They further suggested that organizational policies regarding festival holidays, parental leaves, weekly holidays, casual leaves, sick leave and other leave provisions play a crucial role in employee performance and job satisfaction (Faroque & Rahman 2019). These findings suggest that employees who receive more generous leave benefits from their employer tend to experience higher job satisfaction, leading to a decrease in their intentions to leave the company. Based on the above facts, the following hypothesis has been formulated.

H4: Leave provision positively affects employee job satisfaction.

Research Methods

Research Design

This study has employed a combination of descriptive and causal-comparative research designs to achieve the stated objectives. The descriptive research design is used to describe characteristics of different dimensions of work life balance and job satisfaction. The causal-comparative research design is applied for determining the cause-effect relationship between these variables.

Population and Sample

The population of this study comprised all the female employees working in different positions of Nepalese commercial banks from Kathmandu valley. The sample size for this study was 233 respondents selected from the assistant to officer levels based on convenience. The female employees were selected due to the fact that work life balance issues are more pertinent for them, especially in a traditionally male-dominated banking sector (Agha, 2014). Convenience sampling technique was used in this study due to

unfeasible randomization and the population is large (Etikan, 2016).

Data Collection Procedure

This study relies on primary data acquired through structured questionnaire consisting a 5-point Likert scale. The work-life balance was measured as the latent construct comprising work pressure, flexible work policy, job design, and leave provisions. The questionnaire was distributed via personal visits, email, and social media applications. Altogether, 305 questionnaires were distributed, out of which 248 were returned, the response rate being 81 percent which is generally considered high and indicative of good data quality in social science research (Babbie,2016). Finally, 233 responses were used for data analysis, 15 were removed due to multiple non-responses.

Data Analysis Procedure

For descriptive analysis of data, mean, standard deviation and correlation coefficient were used to describe the characteristics and interrelationship of the sample and study variables. Similarly, multiple regression analysis was utilized to examine the influence of various aspects of work-life balance on the job satisfaction of female employees within Nepalese commercial banks.

Research Model

This study attempts to examine the relationship between the dimensions of work-life balance: work pressure, flexible work policy, job design as well as leave provisions, and employee job satisfaction. To achieve this, a multiple regression model is specified as below:

$$\text{Job Satisfaction (Y)} = \beta_0 + \beta_1 \text{ WP} + \beta_2 \text{ FWP} + \beta_3 \text{ JD} + \beta_4 \text{ LP} + e_i$$

Where,

WP = Work Pressure

FWP= Flexible Work Policy,

JD= Job Design

LP = Leave Provisions

β_0 = The intercept (constant term) and

e_i = error term

Results and Discussion

Demographic Profile of the Respondents

The respondents of the study were 233 female employees which is illustrated in Table 1. Out of the total respondents, 51.5 percent were married and 48.5 percent were unmarried. The majority of respondents, 61.5 percent were between the age of 21 to 30 years, 22.3 percent on the age group 31 to 40 years, 9.4 percent on the age group of below 20 and 6.9 percent on the age group of above 40. Out of the total respondents, majority (70.39 percent) employees have passed bachelor degree, 8.58

percent have passed school level and 21.03 percent have above bachelor's degree. Majority of the employees (62.2 percent) were working in assistant level; 26.2 percent were working in officer level and 11.6 percent were working in senior assistant level. Employees up to five years of experience was (56.2 percent), 5 to 10 years of work experience was 31.8 percent and more than 10 years was 12 percent. Majority of the respondents i.e. 59.23 percent earns between 25,000-40,000, 21.46 earns more than 40,000 and 19.13 percent respondents earns less than 25,000 per month.

Figure 1

Demographic Profile of the Respondents

Variables	Frequency	Percent
Marital Status		
Married	120	51.5
Unmarried	113	48.5
Age		
Below 20	22	9.4
21-30	143	61.4
31-40	52	22.3
Above 40	16	6.9
Academic Qualification		
School Level	20	8.58
Bachelor	164	70.39
Above Bachelor	49	21.03
Job Position		
145		
62.2		
Assistant Level		
Senior Assistant Level	27	11.6
Officer Level	61	26.2
Experience		
Up to 5 Years	131	56.2
5-10 Years	74	31.8
Above 10 Years	28	12.0
Income per Month		
Below 25,000	45	19.31
25001-40,000	138	59.23
Above 40,000	50	21.46

Noted. Based on author's calculation

Reliability of Measures

To establish the internal reliability of the model, the researchers conducted Cronbach's alpha reliability test. This test helps to determine whether the items within each dimension were internally consistent or not. The obtained Cronbach's Alpha values for each variable exceeded 0.7, indicating

the reliability of the data for further analysis and tests (Taber, 2018). Table 2 shows the Cronbach's alpha scores of all variables. All the five variables satisfy the reliability threshold ranging the Cronbach alpha from 0.871 to 0.922 (Cronbach, 1951). It describes the extent to which all the items in a test measure the same concept (Tavako & Dennick, 2011).

Figure 2

Demographic Profile of the Respondents

Variables	Cronbach's Alpha	No. of items	Remarks
Satisfaction of Employees	0.889	7	Reliable
Work Pressure	0.875	5	Reliable
Flexible Work Policy	0.922	5	Reliable
Job Design	0.839	5	Reliable
Leave Provision	0.781	5	Reliable

Noted. Based on author's calculation

Descriptive Statistics and Pearson Correlation

Table 3 presents the descriptive analysis and correlation coefficients of the variables used in the study. The mean values for employee job satisfaction regarding work pressure, flexible work policy, job design and leave provisions are 3.60, 4.31, 3.29, and 4.50, respectively. Among these variables, leave provision is the most important factor of work-life balance and which is the most influencing factor on the job satisfaction of female employees in Nepalese commercial banks. Similarly, the flexible working policy is another important factor of work-life balance followed by work pressure. Similarly, the job design is the least important factor for the work-life balance and job satisfaction in Nepalese commercial banks.

The Pearson Correlation Coefficient test was employed to analyze the correlation between dimensions of work-life balance and job satisfaction of female employees in Nepalese commercial banks, revealing the strength of the relationship among these variables. Table 3 demonstrates a negative correlation between job satisfaction and work pressure. The correlation coefficients (r) for this factor found to be -0.085 which indicates that

an increase in work pressure hampers the work-life balance and decrease the job satisfaction of female employees in Nepalese commercial banks. Similarly, flexible working schedule and leave provision has significant positive relationship with job satisfaction. The correlation analysis shows that flexible working policy and leave provision enhances work-life balance of the employees which ultimately result in job satisfaction. The job design does not show a direct relationship with job satisfaction. When employees strike a balance between work and personal life, they can effectively manage their time, attending to both professional responsibilities and personal pursuits such as family, hobbies, arts, travel, and education. This approach encourages a better-rounded lifestyle, rather than being solely engrossed on work. This equilibrium, where individuals find equal fulfillment in both their professional and personal roles, is commonly known as work-life balance. Research has consistently shown that achieving this balance enhances job satisfaction (Azeem & Akhtar, 2005; Qodrizana & Al-Musadieq, 2018). In essence, the extent to which employees are able to manage their work and personal responsibilities impacts their overall satisfaction with their job.

Figure 3*Descriptive Analysis and Correlation Coefficients*

Variables	Mean	SD	1	2	3	4	5
1. WP	3.60	0.90	1				
2. FWP	4.31	0.92	0.380**	1			
3. JD	3.29	0.82	0.390**	.553**	1		
4. LP	4.50	0.72	-0.099**	-0.006	-0.107	1	
5. JS	4.10	0.88	-0.085	0.258**	0.160*	0.184**	1

Note. Based on author's review; FWP- flexible work policy, JD- job design, JS- job satisfaction, LP- leave provision, WP- work pressure; ** Correlation is significant at the 0.01 level (2 tailed)

Multiple Regression Analysis

The influence of independent variables on dependent variables was assessed through multiple regression analysis. The results of the regression analysis concerning employee job satisfaction, and their corresponding explanatory variables of work-life balance. The Variance Inflation Factor (VIF) is a widely used metric to detect the presence of multicollinearity. VIF values above 10 are generally considered to indicate the presence of severe multicollinearity, suggesting that the predictor variables are highly correlated with one another and may be providing redundant information to the model (Kutner, Nachtsheim, & Neter, 2004). In the present study, the VIF values for all variables are

well below the common threshold of 10, indicating that multicollinearity is not a significant concern in this dataset. The results from multiple regression analysis reveals 12.6 percent of the variance in employee job satisfaction are explained by the four independent variables, and the overall model fit is statistically significant (F (4, 228): 9.351, $p < 0.001$). The result implies that the predictors collectively have a significant effect on job satisfaction. Though it is low, it may be acceptable in social science and behavioral research (Ozili, 2022). A low R-square of at least 0.10 is acceptable on the condition that some or most of the predictors or explanatory variables are statistically significant (Refer to Table 4).

Figure 4*Regression Results*

Predictors	Coefficients	t-statistic	p-value	VIF
Constant	1.833	4.681	0.000	
WP	-0.211	-3.160	0.002	1.243
FWP	0.271	3.735	0.000	1.520
JD	0.114	1.402	0.162	1.540
LP	0.214	2.838	0.000	1.022
$R^2 = 0.141$ Adj. $R^2 = 0.126$, F-value =9.351, F(sig) = 0.000				

Note. Based on author's review; FWP- flexible work policy, JD- job design, JS- job satisfaction, LP- leave provision, WP- work pressure

The results of regression analysis depict the influence of independent variables on employees' job satisfaction. Firstly, work pressure is negatively

associated with job satisfaction ($\beta = -0.211$, $p = 0.002$), indicating that higher levels of work pressure are resulting lower level of job satisfaction. Hence, the H1, work pressure negatively affect to

employee job satisfaction is accepted. It implies that female employees in Nepalese commercial bank perceive work pressure as an inhibiting factor of their job satisfaction. Secondly, flexible job policy ($\beta = 0.271$, $p = 0.000$) and leave provision ($\beta = 0.214$, $p = 0.005$) are positively associated with job satisfaction, suggesting that employees perceive work-life balance which supports for higher job satisfaction when these factors are present. Hence, H2 and H4 are supported. However, H3 was rejected since job design ($\beta = 0.114$, $p = 0.162$) did not show a significant association with the job satisfaction suggesting that job autonomy, task identity, task significance and quality feedback do not establish the work-life balance and job satisfaction.

Discussion

The primary goal of this study was to explore the relationship between the components of work-life balance and job satisfaction for female employees in Nepalese commercial banks. As the financial sector in Nepal continues to grow and evolve with a considerably, this study is crucial to understand the factors that impact the job satisfaction of female employees, who make up a significant portion of the workforce in Nepalese commercial banks.

Flexible work policy, and leave provisions were significant and positive predictors and work pressure a significant negative predictor of job satisfaction of the employees leading to supports to H1, H2 and H4. However, job design did not portray any impact on job satisfaction of the female employees in Nepalese Commercial Banks resulting in the rejection of H3. The findings of this study are in consistent with Ismail et al. (2022) and Saif et al. (2011), who found a favorable association between flexible work policy and leave provisions and job satisfaction and negative association between work pressure and job satisfaction. The findings of the study are in line with social exchange theory, suggesting that individuals who effectively manage the equilibrium between their personal and professional spheres tend to experience higher levels of productivity and job

satisfaction (Talukder et al., 2018; Roberts, 2008). The hypothesis H3 indicates that job design does not show a direct relationship with job satisfaction that indicates job autonomy, task identity, task significance and quality feedback do not establish the work-life balance and job satisfaction (Arunika & Kottawatta, 2017). While flexible work policies and leave provisions can contribute to higher job satisfaction, the impact of job design on work-life balance and job satisfaction is less straightforward. Contrary to findings of this study, some research has questioned the positive relationship between flexible work policies, leave provisions, and job satisfaction. It is argued that while, over time, this positive effect on job satisfaction may diminish as employees become accustomed to the flexibility and it no longer represents a unique benefit (Rodgers, 1992). A certain levels of work pressure might actually enhance job satisfaction by promoting a sense of achievement an engagement (Broeck et al., 2013, Graves et al., 2010).

Considering socio-demographic shifts, heightened global competition, and evolving work and family dynamics, achieving work-life balance has emerged as a pivotal issue for both employers and workers. The findings of the study underscore the substantial impact of maintaining a harmonious work-life equilibrium on overall job satisfaction. The findings of the study indicate that maintaining a healthy work-life balance significantly enhances job satisfaction. Employee who can effectively manage their professional responsibilities while also enjoying personal time tend to report higher levels of job satisfaction. This balance allows individuals to recharge, reduce stress, and maintain overall well-being, leading to increased productivity and engagement at work. Employers should play a significant role in facilitating work-life balance by offering flexible work schedules, supportive policies and leave provisions. Prioritizing work-life balance not only enhances job satisfaction but also contributes to achieving the organizational goal. A good work-life balance contributed to reduce stress, better mental and physical health, increased productivity, personal fulfillment, and a supportive work environment, all of which are crucial factors

in enhancing employee satisfaction. Organizations that recognize and promote the importance of work-life balance are likely to see a happier, more engaged, and more loyal workforce.

Work-life balance significantly enhances job satisfaction for female employees in Nepalese commercial banks by addressing their unique challenges and societal expectations. In Nepal, women often shoulder substantial family responsibilities, including childcare and household management, on top of their professional roles. Work-life balance initiatives, such as flexible working hours, remote work options, and adequate leave policies, enable women to manage these responsibilities more effectively, reducing stress and preventing burnout. These measures not only improve mental health but also empower women to pursue career advancements without sacrificing their personal lives, leading to a sense of achievement and fulfillment. Additionally, supportive work-life balance policies foster a sense of organizational support and inclusivity, enhancing loyalty and retention among female employees. By creating a such work environment that values employees' well-being and promoting work-life balance, Nepalese commercial banks can significantly boost job satisfaction, resulting in a more motivated and productive workforce.

Conclusion

This study aimed to explore the correlation between components of work-life balance and job satisfaction among female employees within Nepalese commercial banks. Given the uniqueness of work-life balance for women employees, understanding these dynamics is crucial for building a supportive and productive work environment.

The research confirmed that flexible work policies and leave provisions positively influence job satisfaction, while work pressure negatively influences it. However, job design did not show a significant effect on job satisfaction. The findings of this study support social exchange theory, emphasizing that employees who achieve a balance

between their personal and professional lives tend to be more satisfied and productive. Moreover, job design factors may not directly influence work-life balance and job satisfaction.

Due to socio-demographic shifts, heightened global competition, and evolving work cultures, achieving work-life balance has become a pressing concern for both businesses and employees. Maintaining a healthy work-life balance significantly enhances job satisfaction, reduces stress, and promotes overall well-being. Employers play a vital role in facilitating this balance by offering flexible schedules, supportive policies, and adequate leave provisions. For female employees in Nepalese commercial banks, work-life balance is particularly crucial due to their dual roles in professional and family life. Flexible work arrangements and supportive policies enable them to manage these responsibilities effectively, reducing stress and preventing burnout. These measures also foster a sense of organizational support and inclusivity, enhancing loyalty and retention.

Implications of the Study

In the Nepalese context, very few studies have delved into the connection between work-life balance and employee satisfaction within the banking sector. This research contributes to theories on work-life balance and job satisfaction by incorporating gender and cultural dimensions. It underscores the importance of supportive work environments for enhancing employee performance and well-being, demonstrating how these factors affect overall productivity and morale. The research findings underscore the importance of reassessing both policy and practice within banking sectors to adopt work-life balance initiatives. These measures not only enhance employee job satisfaction but also bolster the overall quality and productivity of the banking industry. Institutions should prioritize the work-life balance of their employees by implementing flexible working arrangements, offering family-friendly programs, ensuring leave provisions, maintaining proper working environments, and providing flexible hours to improve work-life balance and job

satisfaction among female employees in Nepalese commercial banks.

Limitation and Directions for Future Research

This study has provided valuable insights based on its predetermined research questions. However, it is important to acknowledge its limitations and suggest avenues for further investigation. Firstly, the use of a cross-sectional research design is a significant limitation. Future researchers could explore the same topic using a longitudinal research design, encompassing a broader spectrum of employees and extending the geographical coverage beyond the current scope. Secondly, the study primarily focuses on the influence of work-life practice dimensions such as work pressure, flexible work policy, job design, and leave provisions on female employee job satisfaction. Further research is warranted to identify additional factors contributing to job satisfaction and to compare the satisfaction levels of male and female employees. Additionally, a comparative study of work-life balance and job satisfaction between public and private commercial banks represents another potential avenue for research. Furthermore, the findings may not be applicable to male employees or employees of other genders to come up with a more comprehensive approach of developing work life programs. However, the survey questionnaire was carefully structured to enhance the reliability of the collected data. To optimize future research endeavors, it is advisable to utilize a combination of data collection methods, including interviews, focus group discussions, and survey questionnaires. While diligent efforts were made to secure an adequate sample size, it is important to recognize that larger sample sizes typically lead to more robust and comprehensive results.

References

- Abdirahman, H. I. H., Najeemdeen, I. S., Abidemi, B. T. & Ahmad, R. (2020). The relationship between job satisfaction, work-life balance and organizational commitment on employee performance. *Advances in Business Research. International Journal*, 4 (1), 42–52.
- Acharya, A. & Padmavathy, G. (2018). Work life balance and job satisfaction: A study from private banks of Nepal. *International Journal of Advance Research and Development*, 3(2), 21-35.
- Adikaram, D.S.R. (2016). Impact of work life balance on employee job satisfaction in private sector commercial banks of Sri Lanka. *International Journal of Scientific Research and Innovative Technology*, 3(11), 18-33.
- Ahr, R. (2011). Job design and job satisfaction: Empirical evidence for Germany? *The International Review of Management Studies*, 22(7), 28-46.
- Alexander, A., & Ebria, K. (2015). Work-life balance: A study among teaching staffs of Bengtol College of Chirang district. *Indian Journal of Applied Research*, 5(10), 601-603.
- Arunika, P. & Kottawatta, H. (2015). The effect of work life balance on employee job satisfaction among non-executives in the public banking sector in Colombo district. *Human Resource Management Journal*, 3(5), 60-71.
- Aydin, M. (2023). Competition law and policy in developing countries: Explaining variations in outcomes. *Law and Contemporary Problems* 6(7), 1-36.
- Baidya, S. (2017). *A study on stress and burnouts among employees at commercial banks in Nepal*. Kathmandu: An unpublished Master's Thesis submitted to Pokhara University.
- Barling, J., & Macewen, K. E. (1992). Linking work experiences to facets of marital functioning. *Journal of Organizational Behavior*, 13(1), 573-583.
- Ben, A. & Adebakin, M. (2012). Assessment of job design and job satisfaction among doctors and nurses in Lagos, Nigeria hospitals. *African Journal of Business Management*, 6(6), 702-716.
- Babbie, E. (2016). *The Practice of Social Research* (14th ed.). Cengage Learning.

- Broeck, A V D., Ruysseveldt, J V., Vanbelle, E., & Witte, H D. (2013). The job demands–resources Model: Overview and suggestions for future research. *Emerald Publishing Limited*, 4(5), 83-105.
- Budd, J. & Mumford, K. (2020). Family-friendly work practices in Britain: Availability and awareness. *Human Resource Management Journal*, 45(4), 231-255.
- Cappelli, P. (2000). A Market-driven approach to retaining talent. *Harvard Business Review*, 78(4), 103-111.
- Carlson, D., Kacmar, K. & Williams, L. (2000). Construction and initial validation of a multidimensional measure of work–family conflict. *Journal of Vocational Behavior*, 56(4), 249-276.
- Carlson, D., Grzywacz, J. & Kacmar, K. (2010). The relationship of schedule flexibility and outcomes via the work–family interface. *Journal of Managerial Psychology*, 25(4), 330-355.
- Casper, W. J., & Harris, C. M. (2008). Work-life benefits and organizational attachment: Self-interest utility and signaling theory models. *Journal of Vocational Behavior*, 72(1), 95-109.
- Chung, H., & Van der Lippe, T. (2020). Flexible working, work-life balance, and gender equality: Introduction. *Social Indicators Research*, 151(2), 365-381.
- Delali, O., Zungbey, D., Sokro, E., Akomeah, M., Ntow, O., & Osei-Bonsu, N. (2015). Emotional labour and turnover intention among teachers: The moderating role of team support. *International Conference on Applied Human Factors and Ergonomics*, 6(4), 131-142.
- Dockel, A., Basson, J. & Coetzee, M. (2016). The effect of retention factors on organizational commitment: An investigation of high technology employees. *South African Journal of Human Resource Management*, 4(6), 65-78.
- Faroque, O. & Rahman, M. (2019). Association between leave provisions and job satisfaction: A study on commercial banks of Bangladesh. *The International Journal of Management Studies*, 1(6), 67-80.
- Fatima, N., & Sahibzada, S. A. (2012). An empirical analysis of factors affecting work life balance among university teachers: The case of Pakistan. *Journal of International Academic Research*, 12(1), 16-27.
- Forsyth, S. & Polzer-Debruyne, A. (2007). The organizational pay-offs for perceived work–life balance support. *Asia Pacific Journal of Human Resources*, 45(4), 113-123.
- French, K., Allen, T., Miller, T., Kim, E., & Centeno, G. (2020). Faculty time allocation in relation to work-family balance, job satisfaction, commitment, and turnover intentions. *Journal of Vocational Behavior*, 120(1), 1-41.
- Graves, L M., Ruderman, M N., Ohlott, P J., & Weber, T J. (2010). Driven to work and enjoyment of work. *SAGE Publishing*, 38(5), 1655-1680.
- Gurung, G; Gharti, K; & Karki, S. (2020). Job-related stress among nurses in selected hospitals of Pokhara, Nepal. *Journal of Health and Allied Sciences*, 10(1), 19-23.
- Gururaja, M. U., Devi S. E., George, A. (2013). Perceptions and attitude towards quality of work-life balance among nursing teachers. *International Journal of Humanities and Social Science Invention*, 2(3), 52-54.
- Ismail, N., Seman, S. & Abdol G. (2022). The effect of work-life balance, job stress and job motivation on job satisfaction: A conceptual framework. *Journal Evolution*, 3(4), 10-25.
- Karkoulian, S. & Halawi, L. (2017). Women and work-life conflict at higher educational institutions. *International Journal of Business Research*, 7(3), 101-116.

- Kerdpitak, C., & Jermittiparsert, K. (2020). The effects of workplace stress, work-life balance on turnover intention: Empirical evidence from pharmaceutical industry in Thailand. *Systematic Review Pharmacy, 11*(2), 586-594.
- Kinman, G., & Jones, F. (2008). A life beyond work? Job demands, work-life balance, and wellbeing in UK academics. *Journal of Human Behavior in the Social Environment, 17*(1), 41-60.
- Koekemoer, E. & Mostert, K. (2020). An exploratory study of the interaction between work and personal life: Experiences of South African employees. *South African Journal of Industrial Psychology, 36*(3), 45-65.
- Konrad, A. M., & Mangel, R. (2000). The impact of work-life programs on firm productivity. *Strategic Management Journal, 21*(12), 1175-1237.
- Kornhauser, A. (1965). *Mental health of the industrial worker: A Detroit study*. New York: Wiley.
- Kreitner, R., & Kinicki, A. (2004). *Comportmento organizzativo*. Milano: Apogeo.
- Kundnani, N. & Mehta, D. P., (2015). Identifying the factors affecting work-life balance of employees in banking sector. *Paripex-Indian Journal of Research, 4*(6), 25-45.
- Kutner, M.H., Neter, J., Nachtsheim, C.J. and Li, W. (2004). *Applied linear statistical models*. McGraw- Hill Irwin, Boston.
- Lamane, J. H., Cegarra, D. L., & Sanchez, M. V. (2021). Work-life balance supportive culture: A way to retain employees in Spanish SMEs. *International Journal of Human Resource Management, 34*(4), 1-31.
- Martins, N. & Coetzee, M. (2017). Organizational culture, employee satisfaction, perceived leader emotional competency and personality type: An exploratory study in a South African engineering company. *Journal of Human Resource Management, 5*(2), 20-32.
- Monteiro, E. & Joseph, J. (2023). A review on the impact of workplace culture on employee mental health and well-being. *International Journal of Case Studies in Business, IT, and Education, 5*(4), 291-317.
- Mudau, A. V. (2016). Exploring teachers' mass resignation and early retirement from public schools. *Human and Social Sciences, 43*(5), 2243-2254.
- Mwathi, L. N., & Nzulwa, J. (2019). Determinants of work life balance in public universities in Kenya: A case of Moi University. *The Strategic Journal of Business & Change Management, 6*(2), 1829-1842.
- Naidu, J., Shinde, V. H., & Jadhav, S. (2022). A study on work-life balance and its impact on employee job satisfaction. *The Online Journal of Distance Education and E-Learning, 10*(4), 594-602.
- Naithani, D. (2020). Overview of work-life balance discourse and its relevance in current economic scenario. *Asian Social Science, 6*(3), 148-155.
- Nasution, N. & Ali, M. (2024). The importance of work-life balance: To improve work satisfaction. *Jambura Science of Management, 2*(5), 57-65.
- Oldham, G. R., & Fried, Y. (2016). Job design research and theory: Past, present and future. *Organizational Behavior and Human Decision Processes, 136*(5), 20-35.
- Ozili, P. K. (2022). The acceptable R-Square in empirical modelling for social science research. *Management Research, 6*(3), 65-80.
- Pandey, D. L. (2020). Work stress and Employee performance. *International Research Journal of Human Resource and Social Sciences, 7*(5), 124-135.
- Peng, Q., Lian, C., & Zhang, L. (2022). Influence of border-keepers' support on work-family enrichment of pre-school teachers in China: The mediating role of work-family boundary flexibility. *Frontiers in Psychology, 12*(1), 1-16.

- Rehman, S. & Azam, M. (2022). Gender and work-life balance: A study of women entrepreneurs in Pakistan. *Journal of Small Business and Enterprise Development*, 19(2), 209-228.
- Rahman, M. F. (2023). Impact of flexible work arrangements on job satisfaction among the female teachers in the higher education sector. *European Journal of Business and Management*, 11(18), 97-107.
- Roberts, E. (2018). Time and work-life balance: the roles of customization and life temporality. *Gender, Work and Organization*, 15(5), 430-453.
- Rodgers, C. (1992). The flexible workplace: What have we learned?. *Human Resource Management*, 31, 183-199.
- Rothmann, S. & Coetzer, E. (2022). The relationship between personality dimensions and job satisfaction. *Business Dynamics*, 11(5), 29-42.
- Ryan, A. M. & Kossek, E. E. (2018). Work-life policy implementation: Breaking down or creating barriers to inclusiveness? *Human Resource Management Journal*, 47(2), 295-310.
- Saif, D. M., Malik, M. I., & Awan, M. Z. (2011). Employee work satisfaction and work-life balance: A Pakistani perspective. *Interdisciplinary Journal of Contemporary Research in Business*, 3(5), 606-617.
- SHRM (2023). SHRM research: Flexible work arrangements. *Society for Human Resources Management*<https://www.shrm.org>.
- Silaban, H., & Margaretha, M. (2021). The impact of work-life balance toward job satisfaction and employee retention: Study of millennial employees in Bandung City, Indonesia. *International Journal of Innovation and Economic Development*, 7(3), 18-26.
- Sukdeo, N. (2021). The effect of the working environment on employee satisfaction and productivity: A case study in a clothing manufacturing factory. In *Proceedings of the International Conference on Industrial Engineering and Operations Management*, Bogota, Colombia.
- Suriana, E., Razak, A. Z. A. A., Hudin, N. S. & Sharif, S. (2021). Supervisor support as a moderator between flexible working arrangement and job performance; Malaysia evidence. *Turkish Journal of mathematics and computer Education*, 12(4), 525-539.
- Syed, A. & Akhtar, N. (2014). The influence of work life balance and job satisfaction on organizational commitment of healthcare employees. *International Journal of Human Resource Studies*, 4(5), 45-66.
- Taber, K. T. (2018). The use of Cronbach's Alpha when developing and reporting research instruments in science education. *Research in Science Education*, 48 (1), 1273-1296.
- Talukder, A. K., Vickers, M., & Khan, A. (2018). Supervisor support and work-life balance: Impacts on job performance in the Australian financial sector. *Personnel Review*, 47(1), 727- 744.
- Tanvi, N., & Fatima, Z. (2012). Work-life balance: Is it still a new concept in private commercial banking sector of Bangladesh. *International Journal of Research Studies in Management*, 1(2), 57-66.
- Vallasamy, S., Muhadi, S. & Kumaran, S. (2023). Underlying factors that contributed to job stress in an organization. *Journal of Business and Social Sciences Research*, 13(4), 1239-1250.
- Varatharaj, & Vedanta, S. (2012). Work-life balances: A source of job satisfaction- An exploratory study on the view of women employees in the service sector. *Zenith International Journal of Multidisciplinary Research*, 2(3), 450-458.
- Vayre, E. (2019). Impacts of telework on the worker and his professional, family and social spheres. *Le Travail Humain*, 82(1), 1-39.
- Verhofstadt, L, Buysse, A. & Ickes, W. (2007). Social support in couples: An examination of gender differences using self-report and observational methods. *Sex Roles*, 57(9), 267-282.

Wheatley, D. (2016). Employee satisfaction and use of flexible working arrangements. *Work, Employment & Society*, 31(4), 10-25.

Winefield, A. H., Gillespie, N., Stough, C., Dua, J., Hapuarachchi, J., & Boyd, C. (2023). Occupational stress in Australian University staff. *International Journal of Stress Management*, 10(4), 51-63.

