Introduction

An essential component of a productive workplace is work-life balance. Retaining a sound work-life balance reduces stress and so prevents office burnout. Companies could be able to save costs associated with hiring, interviewing, and training while simultaneously boosting employee satisfaction if they could keep competent and valued employees (Parajuli, 2021). The work-life balance considers...

Abstract

The study aims to identify the relationship between determinants of work-life balance (work flexibility, job design, and leave provision) with job satisfaction of bank employees. To portray the relation between variables, a quantitative approach based on descriptive research design is used with a close-ended, structured questionnaire-based primary data survey among bank employees in the Kapilvastu district. A convenience sampling technique was administered to obtain 154 valid responses. The collected data is procured with EFA and multiple regression analysis. There is a significant effect of work-flexibility and leave provision on job satisfaction while job design has no significant effect. The study proposes a framework for work-life balance and job satisfaction with an extensive literature review and statistical analysis. The result can be generalized for the improved performance of employees and to make a better working environment in the organization.

Keywords: Leave provision, work flexibility, job design, work-life, working environment

Does Work-Life Balance Predict Job Satisfaction?

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professional and personal lives as complementary rather than conflicting. Initiatives and cultures focused on promoting work-life balance are meant to persuade companies to implement measures that will help employees better balance work and personal obligations (Campo et al., 2021). The antecedents of work-life balance ie; working hours, career options, job design, and managerial support create a crucial connection with commitments and perceptions of the employee toward the job (Batt & Valcour, 2003). Work-life balance and satisfaction are real concerns for practitioners and scholars alike. Different theories and models propose several factors that affect work-life balance and satisfaction. This study has analyzed the relationship of job satisfaction with work flexibility, leave provision, and job design.

There is a large number of empirical evidence that claims the linkage between work-life balance and job satisfaction of employees. Among the various determinants of job satisfaction, one of the causes is a sound work-life balance that decreases job stress and ultimately reduces the turnover intention of employees (Lenka et al., 2009; Seiders et al., 2007). Job satisfaction in terms of work-life balance symbolizes stress and anxiety, work freedom, and positive social values, which signifies employee retention (Alfayad & Arif, 2017; Pinar et al., 2012; Thies & Serratt, 2018). The issues of work-life balance and job satisfaction of bank employees are raised globally because of the heterogeneity and diversity of job nature (Yazdi & Abdi, 2017; Owen et al., 2018; Ramanathan et al., 2016). Thus, the work-life balance and job satisfaction of bank employees is a prominent researchable issue in the Nepalese context.

The ‘World Happiness Report 2021’ published by the Sustainable Development Solutions Network claimed that Nepal is the happiest country in the whole of South Asia ("Building a Positive Workplace Culture," 2022). Controversially, Giri et al. (2022) claimed intense psychological stress on Nepalese healthcare professionals. Such mental stress may lead to weaker job performance and build up demotivation towards the job as a result dissatisfaction and turnover may occur. Both scenarios exhibited the contradictory psychology of employees towards work life, family life, and balance between them, which offered the logic for current research. Moreover, long-standing scholarly interests are observed about the work-life balance, its incidents, and its consequences (Kelliher et al., 2019). Many big business houses practiced disruptive ways of human resource management and its effect on employees' psychology. As an example, Microsoft has been declared the
best global workplace culture company as per the report of comparably annual best global company culture (Dhimal, 2022). Which placed a strong emphasis on remote and flexible employment arrangements. With this background, it is clear that work-life balance is an important concern even for the Nepalese Banking industry that in turn improves employee satisfaction and organizational performance.

Do work flexibility, leave provision and job design affect employees’ job satisfaction? is the key research question so the study aims to explore the effect of work-life balance on job satisfaction of bank employees.

**Literature Review**

Academia has a huge interest in the topic of WLB, specifically what it is, how to ensure it, similarly the consequences and developing the supporting policies of WLB (Kelliher et al., 2019). Nasution and Ali (2020) define Work-life balance as the freedom of employees which create the working hours creatively and balance the work with the rest of the responsibilities. As a result of implementing work-life balance programs in the organization, employees are not only made to spend time accomplishing their work. However, employees have additional responsibilities outside of the organization such as families, friend circles, and other social involvement, Consequently, it establishes a balance that will make workers happier and more content with their work lives. In a more specific context, Haar (2013) has highlighted the work-life balance between the job and the family, furthermore author provided more insight into WLB as managing multiple roles in an employee's life including work, family, as well as other responsibilities. So, WLB is considered as the balance between work and family outcomes.

The WLB literature covered many theories such as compensation theory, Enrichment theory, Spillover theory, Facilitation theory, and Border and Boundary theory (Khateeb, 2021). Moreover, the most researched panorama within the WLB is concerned with a female’s life balance between family and job (Lewis et al., 2007). Work and family were kept separate before but now they are accepted as mutually inclusive domains in case of emphasizing each other (Abolina & Veselova, 2022). The study also incorporated the effect of work on family and also the effect of family on job life.
Out of its practical aspects, it has been designed to encourage the employee to adopt the balance between job life and private life as a motivator factor. The concept of work-life balance is rooted in the belief that endeavors for work and private lives should not be viewed as competing but rather as complementary facets of life (de Janasz et al., 2013). This may be realized by using a strategy that is envisioned as multiple processes that include a reflected image of the needs of both employers and employees, furthermore, the authors stated that work-life balance is a key component of a productive workplace. Maintaining a sound work-life balance lessens stress and prevents burnout in the office. Prolonged stress can even have a bad effect on mental health because it raises the risk of sadness, nervousness, and sleeplessness. Most Nepalese pieces of literature have been focused on financial aspects as determinants of job satisfaction, this study emphasizes non-financial predictors (WLB) of job satisfaction. Based on the above literature review, the research framework is presented in Figure 1.

**Figure 1**

*Research Framework*

![Research Framework Diagram]

**Work flexibility and Job Satisfaction**

Work flexibilities have various dimensions. Creating flexible work hours, alternative work schedules, working shifts, and working modes also represent the flexibility policy (Wheatley, 2008). After the COVID situation, working from home has also been viable and getting practiced.

For the good management of employees, a flexibility policy is considered an innovative practice (Agufana, 2015) which leads to satisfied employees and employers as well. The researcher further claims reducing job stress leads to better work-life and work-family balance and ultimately to job satisfaction. The literature has acted as the foundation for setting up the connection between flexibility policy and the job satisfaction of employees. The flexibility of work policy also plays a role in developing professionalism in the job by balancing the other activities
(Casper & Harris, 2008). Furthermore, the research reveals how to lessen the friction between work and home life, which leads to improved employee productivity and effectiveness in terms of dedication and contentment.

For the individual, more satisfaction and work-family balance, and for organizations, longer work hours and effective performance be achieved via flexible working practices (Carlson et al., 2010).

Based on the literature, the study examined the relationship between work flexibility with job satisfaction of banking employees of the Kapilvastu district.

H$_1$: There is a significant relationship between flexibility policy and the job satisfaction of employees.

**Job Design and Job Satisfaction**

Job design implies the roadmap of accomplishing the job in their prospective ways. It specifies the activities as per the role of the individual or group involved in day-to-day activities (Oldham & Fried, 2016). Many scholars studied job design in the prospectives of job satisfaction and work-life balance. Kornhauser (1965) addressed the influence of job design on employee behavior in terms of providing the chance to use their abilities. Similarly,

Ben and Moruf (2012) also claimed a significant relationship between job design and employee attitude toward job and organization as well. Furthermore, the study argued for the long-term survival of an organization with a job design by explaining absenteeism, high turnover of labor, and low performance with improper job design.

Fahr (2011) highlighted the evidence of increasing job satisfaction with job design and redesign. Verhofstadt et al. (2007) have shown that the key qualities of autonomy, variation, task identity, and feedback are highly valued among employees who are willing to put their best effort into performing a task which all are assumed as the output of the job design. With these all, it can be hypothesized that job design is a determinant of the work-life balance and have an association with job satisfaction.

H$_2$: There is a significant relationship between job design and the job satisfaction of employees.
Leave Provisions and Job Satisfaction

Leave provisions cover many dimensions of leave and its practices such as leave permission, paid and unpaid leaves, leave accrual payment, and also cover types of leave such as annual leave, public holidays, sick leave, maternity leave, and parental leave. The connection between leave provision and affective organizational commitment resulted in decreased turnover intention (Casper & Harris, 2008). The study further argued the leave provision has a significant relationship with work-life balance and hence with job satisfaction. A similar fact has also been proposed by (Faroque et al., 2019) more over it, the research explored the connection between employee intention toward leave provision. The literature covered by this study shows that organization policy regarding festival holidays, parental leaves, weekly holidays, and casual leaves has a vital role in the job satisfaction of the employees.

These findings, therefore, show that employees who receive more generous leave benefits from their employer are indirectly more satisfied as they have fewer plans to leave the company.

H3: There is a significant relationship between leave provision and the job satisfaction of employees.

Methods

Research Design

Research design is a strategy of obtaining information to conduct a study and generalizing and also providing the answer to various research questions (Bloomfield & Fisher, 2019). A primary data-based causal-comparative research design has been adopted in this research study. This design enables the generalization of findings in a large population.

Population and Sample

In a recent scenario, Nepalese banks are engaged in merging and acquisition practices. So almost 45 bank branches are operated in 5 main cities of Kapilvastu district. Among these branches altogether 154 permanent employees were taken into consideration as a sample. This study used convenience sampling for survey research
as respondents were selected based on their availability and convenience (Creswell et al., 2003).

**Data Collection Methods**

The primary data collection method was through a closed-ended questionnaire survey in different sub-urban areas of the Kapilvastu district. A five-point Likert scale was employed to collect the data. The self-administered questionnaire survey was conducted and questionnaires were distributed face-to-face and via e-mail.

**Instruments**

The questionnaire included two sections named a demographic and content section. The items of the content section were developed on a five-point Likert scale (1 to 5), varying between strongly disagree (1) to strongly Agree (5). The study covers four variables termed as work flexibility, job design, leave provision, and job satisfaction. work-life balance is utilized as a mediating variable between the first three variables and job satisfaction. work flexibility is categorized as scheduled and workplace flexibility. Out of both categories, five items were used to collect the responses of respondents regarding the flexibility policy. Among five, three items were used from (Rothausen, 1994) and (Pagani, 2008). Rest two items were obtained from (Kelliher et al., 2019). To measure the job design, six items were used based on the literature of Menezes and Wood (2006) and Rai and Maheshwari (2020). Leave provision defined by four instruments Andresen et al. (2007) and White et al. (2003). For job satisfaction, three items were self-constructed as per the literature and the rest of the three items were adopted from Weiss et al. (1967) and Lakatamitou et al. (2020). The study used descriptive and inferential statistics for presenting and analyzing the data. The exploratory factor analysis (EFA) was used to improve the reliability and validity of the existing scales.

**Results**

This section presents the analysis of data to reach to conclusion of the study. demographic detail analysis and content analysis are presented here.
Table 1
Demographic Profile of Respondents

<table>
<thead>
<tr>
<th>N=154</th>
<th>Demographical variable</th>
<th>Classification</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Age</td>
<td>Below 20 yrs</td>
<td>6</td>
<td>3.9</td>
</tr>
<tr>
<td></td>
<td></td>
<td>21 to 30 yrs</td>
<td>108</td>
<td>70.1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>31 to 45 yrs</td>
<td>40</td>
<td>26.0</td>
</tr>
<tr>
<td></td>
<td></td>
<td>46 and above</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Gender</td>
<td>Male</td>
<td>118</td>
<td>76.6</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Female</td>
<td>36</td>
<td>23.4</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Others</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Marital status</td>
<td>Married</td>
<td>94</td>
<td>61.0</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Unmarried</td>
<td>60</td>
<td>39.0</td>
</tr>
<tr>
<td></td>
<td>Experience</td>
<td>Below 2 yrs</td>
<td>48</td>
<td>31.2</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2 to 6 yrs</td>
<td>78</td>
<td>50.6</td>
</tr>
<tr>
<td></td>
<td></td>
<td>7 to 12 yrs</td>
<td>26</td>
<td>16.9</td>
</tr>
<tr>
<td></td>
<td></td>
<td>13 and above</td>
<td>2</td>
<td>1.3</td>
</tr>
</tbody>
</table>

The study covers four demographical variables with proper classification termed age, gender, marital status, and experience. A large number of respondents of the age group 21 to 30 years in age-wise and male in gender. Most of the respondents have work experience of 2 to 6 years followed by experience having less than 2 years. The number of respondents with an experience of more than 13 years is comparatively negligible and of ages more than 46 years is zero.

Before proceeding with EFA, as the basic requirement of data, the KMO and Barlett tests were calculated. The value of the KMO measure of sampling adequacy is 0.691, the value is more than 0.6 which is an acceptable value for running the factor analysis source. The measure of the statistical probability that the correlation matrix has significant correlations among some of its components is measured by Bartlett's test of sphericity. The value was significant, $\chi^2 (78) = 886.11$ (P<0.01), which also reflects the suitability for factor analysis. Another parameter of EFA was eigenvalues. The four factors were incorporated in the model having an eigenvalue of more than 1.00. To analyze the job satisfaction variable, those four factors altogether are responsible for 72.028% of the total variance.
Table 2

Rotated Component Matrix

<table>
<thead>
<tr>
<th>Component</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
</tr>
</thead>
<tbody>
<tr>
<td>FP1</td>
<td></td>
<td>0.714</td>
<td></td>
<td></td>
</tr>
<tr>
<td>FP2</td>
<td></td>
<td>0.825</td>
<td></td>
<td></td>
</tr>
<tr>
<td>FP3</td>
<td></td>
<td>0.794</td>
<td></td>
<td></td>
</tr>
<tr>
<td>JD1</td>
<td>0.759</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>JD2</td>
<td>0.787</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>JD3</td>
<td>0.911</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>JD4</td>
<td>0.772</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>LP2</td>
<td></td>
<td>0.846</td>
<td></td>
<td></td>
</tr>
<tr>
<td>LP3</td>
<td></td>
<td>0.877</td>
<td></td>
<td></td>
</tr>
<tr>
<td>LP4</td>
<td></td>
<td>0.795</td>
<td></td>
<td></td>
</tr>
<tr>
<td>JS4</td>
<td></td>
<td></td>
<td>0.774</td>
<td></td>
</tr>
<tr>
<td>JS5</td>
<td></td>
<td></td>
<td>0.856</td>
<td></td>
</tr>
<tr>
<td>JS6</td>
<td></td>
<td></td>
<td>0.848</td>
<td></td>
</tr>
</tbody>
</table>

For the commonalities, the extraction value ranges from 0.610 to 0.836 which is more than the 0.5 threshold, which showed that EFA extracted large amounts of the variance in the variables. The resulting factors were given labels with the acceptable factor solution, as shown in Table no 2, The labeling was done by Hair et al.'s (2010) recommendation that labels should represent factor loadings. The rotated component matrix has proceeded with the extraction method of Principal component analysis and rotation method of varimax with Kaiser-normalization.

Regression Analysis

Table 3

ANOVA

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>Df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>15.797</td>
<td>3</td>
<td>5.266</td>
<td>6.821</td>
<td>.000b</td>
</tr>
<tr>
<td>Residual</td>
<td>115.788</td>
<td>150</td>
<td>0.772</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>131.584</td>
<td>153</td>
<td>0.772</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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Table no 3 shows that the $F(3,150) = 6.821$, P-value = .000 i.e., P-value < .01 means the regression model of selected variables is a good fit for the data and the independent variables significantly predict the dependent variable named as job satisfaction of the employee.

Table 4
Regression Coefficient

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>(Constant)</td>
<td>2.596</td>
<td>0.526</td>
<td>4.939</td>
<td>0</td>
</tr>
<tr>
<td>FP_COM</td>
<td>0.218</td>
<td>0.079</td>
<td>0.228</td>
<td>2.779</td>
</tr>
<tr>
<td>JD_COM</td>
<td>-0.098</td>
<td>0.074</td>
<td>-0.109</td>
<td>-1.33</td>
</tr>
<tr>
<td>LP_COM</td>
<td>0.31</td>
<td>0.087</td>
<td>0.274</td>
<td>3.573</td>
</tr>
</tbody>
</table>

The estimated model coefficient with significance value is presented as

$$JS = \text{Constant} + \beta_1 FP + \beta_2 JD + \beta_3 LP$$

$$JS = 2.596 + 0.218FP - 0.098JD + 0.31LP$$

To test the hypothesis, the use of a standardized regression coefficient is preferable which enables the regression coefficient more comparable (Ho, 2006). The regression analysis showed 3 independent variables termed work flexibility, job design, and leave provision to determine the dependent variable termed job satisfaction of employees whose standardized (beta) coefficients were 0.228, -0.109, and 0.274 with P-values 0.006, 0.186, and 0.000 respectively. Among them, the P-value for work flexibility is less than the alpha value (0.05), and the P-value for leave provision is also less than the alpha value (0.05) but the P-value for job design is more than the alpha value (0.05). With this connection of statistics, the research hypothesis stated for job satisfaction with work flexibility and leave provision was supported and the hypothesis stated for job satisfaction with job design was not supported.
Discussion

The discussion over the findings of the study will exist here in terms of stated hypotheses. Among them, the first hypothesis assumed the relationship between work flexibility and job satisfaction. Work-life balance and flexible working arrangements have gotten significant attention (Cannon, 2017). Similarly, the finding of this study also revealed the positive relationship between work flexibility and job satisfaction. On the contrary of the finding, intense activity cause adversely impacts work-life balance mediating in job satisfaction of employees (Rubery et al., 2016). Good working circumstances are key to the growth of employees' well-being and the general success of a firm. However, it might be challenging to manage working circumstances with the right factors. The work environment is facing disrupted modification based on technology, workforce diversity, and globally changing schools of thought over the working environment (Koontz et al., 1976). Hence, working organizations need to be continuously integrated with their concern determinants to access the satisfied human resources and overall growth of organizations.

Another independent variable leave provision is tested with job satisfaction and obtained a positive significant relationship between them. The finding is in a similar path to many empirical research findings. Casper and Harris (2008) claimed the justifiable relationship between leave provision and job satisfaction by keeping work-life balance as a mediating variable. Empirical evidence is not only for leave provision and job satisfaction but also for the intention of retention of job (Faroque et al., 2019). This study claimed the relationship between job design and job satisfaction of banking employees is insignificant relation. The finding may be generalized as there is low attention of respondents towards job design to determine job satisfaction. They do not consider the methods and techniques of doing the job to be responsible for satisfaction. Ben and Moruf (2012) claimed a significant relationship between job design and employee attitude toward satisfaction, which is contradictory to the findings of this study. Furthermore, the study argued for the long-term survival of an organization with a job design by explaining absenteeism, high turnover of labor, and low performance with improper job design. Also, Fahr (2011) highlighted the evidence of increasing job satisfaction with job design and redesign. With these contradictory findings with global empirical reviews, it may recommend for further researchers in Nepalese context.
Conclusion

The study concluded by confirming the relationships between the work-life balance and job satisfaction of employees. To determine the job satisfaction of bank employees, adjustable working mechanisms and rules and regulations have a positive relationship. In addition, the leave provision has a positive relationship with job satisfaction. Employees celebrate the leave as a special occasion and can balance family issues. However, the methods of doing a job i.e. job design have no more determining role on job satisfaction. Overall, the work-life balance has a meaningful determining role in the job satisfaction of bank employees.

Academically, the study proposed a framework for work-life balance and job satisfaction with an extensive literature review and statistical analysis. The connection between variables is justified literally and statistically. The results of the study have important implications for managerial decisions and the well-being of employees. It is essential to comprehend how work-life balance affects job satisfaction when developing treatments and policies that support a healthy workplace, which may boost employee morale, lower burnout, and enhance productivity. Commercial banks can benefit from a deeper knowledge of the relationship between work-life balance and job satisfaction since they are dynamic, fast-paced workplaces. This knowledge may be used to create employee-centered tactics that provide a more uplifting and durable work environment.

References


