Work Life Balance and Job Satisfaction among Employees in Nepalese Commercial Banks

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Abstract

This study attempts to investigate the relationship between work-life balance and job satisfaction among employees working in the Nepalese commercial banks. The study addresses a gap in the literature by exploring various dimensions of work-life balance with a focus on sub-variables such as work family conflict (WFC) and family work conflict (FWC). Applying a cross-sectional research design, the study has surveyed 584 respondents at officer level and other higher-ranking officials using a convenience sampling method. Data were collected through 700 distributed questionnaires across six commercial banks, including both state-owned and non-state-owned institutions. Pearson correlation and multiple regression techniques were applied for quantitative analysis. The findings reveal that both WFC and FWC are negatively associated with job satisfaction. The study provides actionable insights for enh3ancing work-life balance and improving satisfaction of employee in the Nepalese commercial banks. By addressing work-family conflicts through tailored strategies and supportive policies, organisations can foster a positive work environment for promoting employee well-being that would help assure an organisational success.

Keywords: family work conflict and job satisfaction, work-life balance, work family conflict

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INTRODUCTION AND STUDY OBJECTIVES

In general, Work-Life Balance (WLB) consists of three core components such as work, life, and balance. It refers to the effective prioritisation of professional responsibilities (career and ambition) and personal well-being (health, leisure, family, and spiritual development).

Achieving this equilibrium minimises role conflict and enables individuals to function optimally in both domains while experiencing fulfilment (Greenhaus et al., 2003). Worklife balance involves strategic allocation of energy and time across professional and personal spheres, fostering sustained engagement and commitment (Lingard & Sublet, 2002). Employees who attain this

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balance demonstrate heightened motivation, enthusiasm, and dedication to their roles. The existing workforce expectations go beyond mere survival, highlighting the importance of fulfilling work and a balanced blend of professional and personal life (Latessa, 2012).

Work-family conflict (WFC) and family-work conflict (FWC) significantly impact job satisfaction and overall well-being (Grandey et al., 2005; Lu, 2007; Shockley & Singla, 2011). Research indicates that work pressures primarily drive WFC, while family pressures are more closely tied to FWC (Frone et al., 1997; Judge et al., 1994). Moreover, WFC tends to have a stronger impact on job compared to FWC (Kossek & Ozeki, 1998).

Work provides individuals with identity, social interaction, relationships, engagement, meaning, status, and income (Chari & Henry, 2004). Edwards and Rothbard (2000) view work as a source of essential resources for living, while Ryan and Deci (2001) emphasised its role in fostering belongingness, social contribution, and personal growth.

Family, as a cornerstone of daily life, unites individuals through cultural bonds (Edwards & Rothbard, 2000). It offers a sense of belonging and significantly impacts well-being (Kelly & Kelly, 1994). Worklife balance (WLB) has gained widespread attention for its potential to enhance individual and organisational outcomes (Beauregard & Henry, 2009). It is globally recognised for its influence on well-being and productivity (Lyness & Judiesch, 2014).

However, Clark (2000) and Voydanoff (2005) maintained that work and family are the two most important domains in people's

lives, often competing and causing conflict (Allen et al., 2000; Frone et al., 1992). They can also complement each other, enhancing overall well-being (Greenhaus & Powell, 2006). Global competition has increased organisational demands, leading to longer working hours and heightened work-life conflict (Kossek et al., 2005).

Work-life research is a multidisciplinary field, drawing from sociology, psychology, and organisational behaviour (Drago & Kashian, 2003). Research on work-family dynamics traces its origins to 1949, with substantial theoretical and empirical developments emerging in the 1970s and 1980s (Gonyea & Googins, 1992). A pivotal contribution was Kanter (1977) seminal work, which redefined the conceptualisation of work-family interactions by highlighting their inherent interdependence (Barling & Sorensen, 1997; Rayman & Bookman, 1999).

There has been a significant influence of Work-family conflict (WFC) and family-work conflict (FWC) on employee performance across the world with substantial consequences for both personal well-being and professional outcomes. These conflicts arise when the demands of work and family roles interfere with each other, causing a decline in job satisfaction (Breaugh & Frye, 2007). The study of work-life balance (WLB), which explores how individuals manage the competing demands of work and family, is critical to understanding these conflicts. Studies have revealed that WFC and FWC are associated with several detrimental impacts, one of which is stress, depression, reduced productivity, absenteeism, staff turnover, and physical and psychological health problems (Hill, 2005; Grzywacz & Marks, 2000).

According to Lewis et al. (2007), employees. experience stress mainly due to the incompatibility between work and family responsibilities. Despite extensive research on WFC and FWC, there is still a significant dearth of attention as to how these dynamics vary across different sectors, particularly in developing countries like Nepal. As far as the Nepalese banking sector are concerned, they are characterised by high work demands and challenges in balancing family responsibilities (Subedi & Bhandari, 2024), provides a unique context for this study.

The society has experienced a sea change that include the transition from extended to nuclear family structures, have further complicated work-life balance. Historically, extended families were the norm worldwide. but growing modernisation, urbanisation, globalisation, and westernisation have driven a shift toward smaller nuclear family units (Doddamani, 2014; Murray, 1980). In Nepal, this transition is evident, with 70 percent of families in Khotang district now consist of small nuclear units (Rai, 2023). This shift has reduced the availability of traditional familial support systems, placing additional pressure on employees to manage dual roles, such as childcare and eldercare. while maintaining their professional responsibilities (Bogenschneider, 2006; Grundy & Henretta, 2006; Rubin & White-Means, 2009).

Work-family issues in Asian countries remain underexplored, with limited research specifically addressing work-family conflict in the region (Luk, 2001; Spector et al., 2004; Yang et al., 2000). Scholars suggest that cultural differences significantly influence perceptions of work and family roles in Asia, leading to diverse experiences and challenges related to work-life balance. In

some Asian studies, researchers have found no significant relationships between workfamily conflict and strain (Aryee et al., 1999). These inconsistencies between Western and Asian research outcomes highlight the need for further investigation into work-family conflict and its impacts, particularly given the strong connection between work-family issues and cultural beliefs.

Studies carried out by Kalliath and Monroe (2009) found that both work-family conflict and family-work conflict were negatively related to work-life balance, with time-based conflict being the strongest predictor of reduced work-family balance. The financial sector has recently earned a reputation for 'poor work-life balance', characterised by long hours, weekend work, and an extremely stressful working environment (OECD, 2016).

However, in the Nepalese context, previous research has highlighted issues concerning the work-life balance within the banking industry, making it a pertinent area for further exploration. Work-life balance remains a significant and ongoing concern in social science research, affecting employees, organisations, and the society. Although research on work-life balance and employee outcomes in Nepalese commercial banks remains fragmented, this study largely seeks to bridge existing gaps in the literature.

The study in this context, examines the relationship and analyse the impact of work-life balance (WFC/FWC) on employees' job satisfaction (JS) in Nepalese commercial banks where, WFC and FWC are the independent variables and job satisfaction as dependent variables. By doing so, it aims at providing valuable insights into how organisations can better support employees

in achieving a balanced and satisfying life. The findings of this research will contribute to a deeper understanding of work-family dynamics in a developing country context and offer practical recommendations for policymakers and organisational leaders.

REVIEW OF LITERATURE

Conceptual Review

Lambert (1990) conceptualises worklife balance as maintaining equilibrium between professional demands and personal life domains. Kofodimos (1993) expands this notion by emphasising holistic life integration, suggesting true balance requires alignment of work with personal values and self-development needs. Furthermore, Clark (2000) advances the concept through a role salience lens, defining work-life balance as achieving satisfaction in both professional and personal roles while minimising interdomain conflict through effective resource allocation. The concept has evolved from initial work-family conflict frameworks (Kahn et al., 1964) to encompass broader life domains including social, spiritual, and community roles (Grady et al., 2008). Its growing significance stems from demonstrated links to enhanced wellbeing, job satisfaction, and organisational retention, making it a critical focus in contemporary workforce studies. Given its positive impact on well-being, the worklife balance has gained increasing attention (Veenhoven, 1991). However, Hertz (1986) highlights the unique challenges being faced by dual-career couples, where both partners actively pursue professional ambitions. While "work-family balance" and "worklife balance" are often regarded as the same, the latter encompasses a broader range of activities beyond family obligations, including personal interests and social

commitments (Greenhaus & Allen, 2011; Hill et al., 2001; Quick et al., 2004).

The work-life balance remains a critical issue in both academic and professional domains. Kersley et al. (2005) argue that large corporations struggle to fully integrate work-life balance policies due to evolving business environments. Worklife balance involves managing competing demands between work and personal life while minimising conflicts between the two (Konrad & Mangel, 2000). Scholars across multiple disciplines-such as business management, psychology, sociology, and human resource management-have explored the implications of work-life balance (De Cieri et al., 2005; Glass & Estes, 1997; Hegtvedt et al., 2002).

Moreover, Greenhaus and Allen (2011) have identified 'three major-conceptualisation' of work-family balance such as- absence of conflict between work and family roles, high involvement in both work and family roles, high effectiveness and satisfaction across both areas.

A Nepalese study conducted by Paudel and Sthapit (2021) involving 240 supervisorylevel employees in Nepalese commercial banks, revealed that enhancing workfamily balance positively influences employee performance within organisations. Therefore, Sthapit (2021) emphasises the need for developing effective work-family balance (WFB) policies and undertaking proactive efforts to help employees achieve a harmonious integration of their professional and personal lives; this study advocates for the implementation of improved WFB practices—such as flexible work schedules and job sharing—as essential strategies to foster this balance.

Work-family conflict (WFC) is often viewed as the opposite of balance, representing a shift from equilibrium to conflict. Kahn et al. (1964) have identified WFC as a form of inter-role conflict. However, Kanter (1977) challenged the separation of work and family spheres, leading to the development of "spillover theory," which posits that the two domains influence each other. The term "work-family conflict" gained prominence in the 1980s with a significant growth of women in the workforce. WFC is defined as the clash between work and family role pressures (Greenhaus & Beutell, 1985). On the contrary, family-work conflict (FWC) occurs when family responsibilities impede work obligations (Greenhaus & Beutell, 1985; Gutek et al., 1991). These conflicts have two dimensions such as work interfering with family (WIF) and family interfering with work (FIW) (Netemeyer et al., 1996; Noor, 2004; Thompson et al., 2004).

Work-family conflict (WFC) and family-work conflict (FWC) are significant stressors arising from inter-role incompatibilities, a well-documented phenomenon in organisational literature (Eby et al., 2005; Greenhaus & Beutell, 1985; Voydanoff, 2005). These conflicts typically manifest through three primary dimensions: time-based, behaviour-based, and strain-based interference between professional and domestic obligations.

Theoretical frameworks distinguish between role conflict, which occurs when competing demands prevent adequate fulfilment of multiple roles (Coverman, 1989), and role overload, which arises when cumulative role expectations surpass an individual's coping resources (Goode, 1960; Guelzow et al., 1991; Marks & MacDermid, 1996). Frone et al. (1992) particularly highlight the

conceptual significance of differentiating conflict directionality (WFC versus FWC), as the source of interference (whether work impinging on family or vice versa) carries distinct implications for individual functioning.

Job Satisfaction: Employee attitudes encompass various factors such as wages, working conditions, promotion opportunities, social relations, and personal characteristics (Blum & Naylor, 1968). Job satisfaction, stemming from the assessment of job values, refers to a positive emotional state (Locke, 1969). It involves feelings and beliefs about the current job (George & Jones, 2000) and is believed to enhance performance. It reflects on various work aspects (Daft & Marcic, 2001), and Kornhauser (1965) highlighted its correlation with happiness and life satisfaction.

Allen et al. (2000) conducted a comprehensive meta-analysis of studies from 1977 to 1998, establishing workfamily conflict as a significant antecedent of various work-related outcomes, particularly job satisfaction. Building on this foundation, Kossek and Ozeki (1998) demonstrated that family-work conflict adversely affects both work performance and employee attitudes, showing consistent correlations with increased turnover intentions, higher absenteeism rates, and reduced organisational commitment. Notably, research indicates that the negative impact of work-family conflict on job and life satisfaction appears more pronounced among female employees.

Relationship of WFC, FWC and Job Satisfaction

Haar et al. (2014) in their study have found that work-life balance (WLB)

positively correlated with job satisfaction and negatively correlated with anxiety and depression across seven cultures. Adams et al. (1996) found that both work interfering with family and family interfering with work negatively affected job satisfaction. Kossek and Ozeki (1998) conducted a meta-analysis revealing a consistent negative relationship between various forms of work-family conflict and job satisfaction, with slightly weaker effects for family-to-work conflict.

They examined value attainment as a mediating variable and treated workfamily conflict and job-life satisfaction as distinct constructs, gathering data from hotel managers through surveys. However, it has been observed that the self-reported nature of the data may introduce method variance, potentially inflating observed relationships. Anderson et al. (2002) revealed that negative career consequences and lack of managerial support correlated with work-to-family conflict, impacting job dissatisfaction equally for both genders. Their study examined data collected from the 1997 National Study of the Changing Workforce, which included phone interviews with 2,248 employed adults.

Shockley and Singla (2011) revealed the relationships between work-family interactions and job and family satisfaction.

They found that both positive and negative interactions influenced satisfaction levels, with work interference with family (WIF) having a stronger effect on job satisfaction and family interference with work (FIW) having a stronger effect on family satisfaction. Namayandeh et al. (2011) found that high job satisfaction correlated with low levels of WFC and FWC. The study included 198 married female nurses working in public hospitals in Shiraz.

Rathi and Barath (2013) identified a negative correlation between work-to-family and family-to-work conflict with job satisfaction among police personnel. Turliuca and Buligaa (2014) found that the direction of conflict significantly influenced job satisfaction. The study aims to analyse the effect of work-family/family-work conflict on job and family satisfaction. Data from 192 participants were analysed using ANOVA, MANOVA, regression analyses, and structural equation modelling.

Cloninger et al. (2015) reported that family interference with work (FIW) negatively affected job satisfaction, with work interference with family (WIF) mediating this relationship. While the relationship between FIW and job satisfaction remained significant, its effect decreased in the presence of WIF. Work life balance is

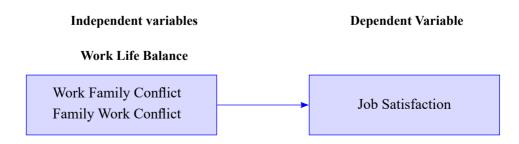


Figure 1. Research Framework

significantly and positively influence on job satisfaction in employees of television and hospital organisation of Nepal (Manandhar, 2016).

From these explorations, the following hypothesis is formulated.

H₁: There is a negative relationship between Work-Family Conflict, Family-Work Conflict, and Job Satisfaction among employees working in the Nepalese commercial banks.

Conceptual Framework

Figure 1, in this conceptual framework, Work life balance is independent variable, and is measured by its sub-variables Work -family conflict and family- work conflict. Similarly, job satisfaction is dependent variables

RESEARCH METHODS

The study follows the cross-sectional research design where it considers all commercial banks registered with Nepal Rastra Bank and their employees as the population. According to the annual report for 2078/79, the total number of employees in Nepal's commercial banks is 42,521 across 26 commercial banks. A total sample size of 584 respondents was selected from six commercial banks.

Krejcie and Morgan (1970) recommend a minimum sample size of 381 for populations ranging from 40,001 to 50,000. This study includes a total of 584 respondents, comprising both genders and employees at the officer level and above (officers, managers, senior managers, and higher). The HR managers of the selected banks were contacted for respondent selection through

a convenience sampling technique (Al Azzam et al., 2017; Cloninger et al., 2015), as specified in the questionnaire.

The distribution of respondents across the six banks are: 250 respondents (42.8 percent) are from non-state-owned banks, while 334 respondents (57.2 percent) are from state-owned banks. The final survey was conducted from January 2023 to July 2023 (Push 2079 to Jestha 2080 B.S.) across the sample banks. A total of 700 questionnaires were distributed, and 584 valid responses were collected. The response rate was 83.42 percent. Respondents were classified into different groups based on age, education level, job title, marital status, hours spent at work, bank ownership, and gender.

This study is based on primary data collected through a structured questionnaire using a 7-point Likert scale (where 1 = Strongly Disagree and 7 = Strongly Agree), all variables had Cronbach's Alpha value greater than 0.70 (WFC = 0.930, FWC = 0.924 and JS = 0.945), indicating that they are reliable and suitable for further data analysis. The mean and standard deviation (SD) of the independent variables (Work-Family Conflict and Family-Work Conflict) were calculated based on their antecedent variables. Questionnaire items of variables were WFC 19, FWC 19 and JS 11.

These variables were discussed with human resource managers from leading organisations in Nepal, including Sipradi Trading, Sanima Bank, Nepal Life Insurance Company, and Nepal Bank, where each organisation employs over 200 human resources. The discussions aimed to contextualise the proposed variables. Workfamily conflict and family-work conflict for independent variables and job satisfaction

as a dependent variable were selected after evaluating variables. In addition to that, factor analysis was also used to assess the degree to which items measure the same concepts or variables (Cooper & Schindler, 2006). This also helps in determining construct validity. For this study, principal component analysis (PCA) was employed.

After finalising the variables, a structured questionnaire comprising 60 items was pretested with employees from Sanima Bank and Nepal Bank, with 17 and 19 respondents, respectively. Employees were requested to provide feedback on the questionnaire items and the respondent profile structure. Valuable suggestions were received regarding the relevance of the questionnaire to the challenges and scenarios faced by Nepalese bankers.

For the data analysis, this study used One sample t-test, correlation and regression analysis. Multivariate normality is also tested using both statistical and graphical methods. According to Garson (2012), a Cook's Distance value less than 1 indicates that there are no multivariate outliers in the data. In this study, Cook's Distance values for Job Satisfaction (JS) are 0.073, which are below 1. This suggests that the data meets the assumption of multivariate normality.

Garson (2012) also states that if the standard residual mean is 0, the data can be considered normally distributed. In this study, the standard residual means for Job Satisfaction is 0. therefore, the data in this study is confirmed to follow a multivariate normal distribution.

According to Garson (2012), if the cumulative χ^2 distribution's p-value is greater than 0.001, the residual data is consistent with multivariate normality. In this study, the p-value for job satisfaction is greater than 0.001, as shown in data file. This indicates that the data meets the multivariate normality assumption, as evidenced by the mahalanobis test.

Finally, Garson (2012) indicates that if the centred leverage value is less than 2, the data is normally distributed. In this study, the centred leverage values for job satisfaction are less than 2, confirming that the data is normally distributed with multivariate normality.

DATA ANALYSIS AND DISCUSSION

This section presents the analysis of data and discusses it.

Table-1 presents the Mean, Standard Deviations, and Pearson correlations of

Table 1 Relationship among Work-Family Conflict, Family-Work Conflict and Job Satisfaction

Variable	Mean	SD	JS
Job Satisfaction (JS)	4.883	1.401	
Work Family Conflict (WFC)	4.777	1.168	-0.367**
Family Work Conflict (FWC)	4.513	1.144	-0.402**

^{**} The correlation was statistically significant at p < .01 (two-tailed).

Note. Field survey calculation

Table 2.	
Work Family Conflict, Family Work Conflict and Job Satisfaction	a

Model/Independents variables	Constant	WFC	FWC	\mathbb{R}^2	Adjusted R ²	F-Stat	P-value
	Beta/P- Value	Beta/P- Value	Beta/P- Value	_			
Model, JS = f (WFC & FWC)	7.279 (0.000)	-0.154 (0.040)	-0.368 (0.000)	0.168	0.165	58.598	$0.000^{\rm b}$

Dependent variable: Job Satisfaction Note. Field survey calculation

the dependent and independent variables in the study. Each cell in the table shows the correlation coefficient between two variables. It highlights significantly negative correlations (-0.367) between Work-Family Conflict (WFC) and the dependent variables Job Satisfaction (JS), indicating that higher levels of work-family conflict are associated with lower levels of job satisfaction. Similarly, Family-Work Conflict (FWC) also shows negative correlations (-0.402) with Job Satisfaction.

These findings emphasise the significant impact of work-family conflict on job satisfaction, suggesting that reducing conflict between work and family roles can lead to greater satisfaction across multiple domains of life.

Impact of Wok Life Balance on Employees' Outcomes in Nepalese Commercial Banks

Multiple linear regression analyses were conducted to test the hypotheses regarding the relationships between the dependent variables job satisfaction and the independent variables WFC and FWC. The regression tables include the Beta coefficients, p-values, R², adjusted R², F-statistics, and overall p-values.

Table 2 shows the calculated F-value of 58.598 and an overall p-value for the F-test of .000, indicating that the regression model is significant at the 1 percent level. The model shows a relationship between Job Satisfaction (JS), Work-to-Family Conflict (WFC), and Family-to-Work Conflict (FWC), demonstrating that both WFC and FWC affect JS. The R² value is 0.168, indicating that only 16.80 percent of the variability in Job Satisfaction is explained by WFC and FWC. Both variables contribute modestly to Job Satisfaction.

Regarding the individual variable WFC, the t-value is -2.055 with a p-value of .040, which is significant at the 5 percent level, and the B coefficient is -0.154. Similarly, for the individual variable FWC, the t-value is -4.826 with a p-value of .000, which is significant at the 1 percent level, and the B coefficient is -0.368. Both independent variables, WFC and FWC, show a negative relationship with Job Satisfaction. This means that as WFC and FWC decrease, Job Satisfaction increases. The data clearly show an adverse relationship between WFC, FWC, and Job Satisfaction, which aligns with the expected outcome.

H₁. There is a negative relationship between work-family conflict, family-work conflict,

and job satisfaction among employees working in Nepalese commercial banks.

This study uses the regression model to test the hypotheses regarding the impact of Work-Family Conflict (WFC) and Family-Work Conflict (FWC) on Job Satisfaction. The independent variables, WFC and FWC, are regressed with Job Satisfaction as the dependent variable. The coefficient for WFC is negative with a p-value < 0.05, significant at the 5 percent level, and for FWC, the coefficient is negative with a p-value < 0.01, significant at the 1 percent level. Both independent variables, WFC and FWC, show a statistically significant negative relationship with Job Satisfaction. This means that as WFC and FWC decrease. Job Satisfaction increases, significantly supporting the alternative hypotheses.

Discussion

This study suggests that the work-life balance of Nepalese commercial banking employees, focusing on the independent variables of Work-Family Conflict (WFC) and Family-Work Conflict (FWC), alongside employee outcomes Job Satisfaction (JS) plays a crucial role. Work-life balance, important for both genders and across various bank ownership structures, refers to effectively managing responsibilities at work and at home. The interaction between work and family can yield negative impacts. Variables like WFC and FWC significantly influence employees' satisfaction.

The regression results of the beta coefficient value confirm a negative impact of WFC and FWC on JS. When WFC and FWC decrease, JS increases, and vice versa. These findings are consistent with prior studies (Anderson et al., 2002; Dartey-Baah, 2015; Namasivayam & Mount, 2004), which emphasise that

both WFC and FWC negatively affect job satisfaction.

The findings of this study significantly align with the Spillover theory (Friedman & Greenhaus, 2000; Staines, 1980), which advocates a positive relationship between work and family. Favourable experiences at work tend to correspond with positive experiences within the family, while adverse work experiences often relate to negative family interactions. For instance, an employee who feels stressed during a work shift may carry those negative emotions both throughout the shift and later into their home life.

CONCLUSION AND IMPLICATIONS

In totality, this study provides valuable insights into the work-life balance of employees in Nepalese commercial banks, focusing on the dynamics between Work-Family Conflict, Family-Work Conflict, and outcome variable: Job Satisfaction. The findings contribute to a deeper understanding of the factors influencing employee well-being in both work and family domains.

The study reveals a significant negative relationship between Work-Family Conflict (WFC), Family Work Conflict (FWC) and Job Satisfaction (JS). Lower levels of WFC and FWC are associated with higher levels of Job Satisfaction. These findings align with previous research and emphasise the importance of promoting work-life balance to enhance employee well-being.

This study provides key insights for enhancing work-life balance and improving employee satisfaction in Nepalese commercial banks. By addressing work-family conflicts through targeted strategies and supportive policies,

managers and policymakers can foster a positive work environment, promoting both employee well-being and organisational success.

Managers should prioritise strategies that reduce WFC and FWC to boost overall employee well-being. Implementing policies and practices that facilitate work-life balance, such as flexible work arrangements and employee support programmes, can help mitigate conflicts between work and family responsibilities.

For policymakers and regulatory bodies this study can provide a guideline. In this regard, the study stresses the importance of supporting initiatives that foster worklife balance and employee well-being

in commercial banks. Policies should encourage organisations to adopt practices that facilitate work-life balance, such as flexible scheduling options, telecommuting opportunities, and family-friendly policies. Additionally, policymakers should consider the implications of organisational ownership structures on employee experiences of workfamily conflict and adjust interventions accordingly. Collaborating with industry stakeholders to develop guidelines and standards for promoting work-life balance can help create a conducive environment for sustainable organisational practices. Hence, implementing gender-inclusive workplace policies and fostering supportive organisational programmes can mitigate work-life balance disparities among employees across gender groups.

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Conflict of interest

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