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Impact of Work Life Balance on Family Satisfaction in Nepalese Commercial Banks

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ABSTRACT

This study aims to examine the association between work life balance and employee outcomes in Nepalese commercial banks. The banking sector in Nepal, characterized by long working hours and high stress, presents a unique context for examining WLB dynamics. This study addresses gaps in the literature by exploring the influence of WFC and FWC on FS, offering insights for policymakers and organizational leaders in developing economies. To examine the relationship between work-life balance (WFC/FWC) and analyze the influence of work-life balance (WFC/FWC) on employees' family satisfaction (FS) in Nepalese commercial bank. The research employs a cross-sectional design with a sample of 584 employees selected via convenience sampling. This study used correlation and regression analysis to analyze the data. A one-sample t-test, factor analysis (PCA), and reliability analysis using Cronbach's alpha was used to identify the constructs and testing of hypotheses. Independent variable WFC and FWC with Beta coefficient is -.268 and -.260 showed statistically negative relationship with the dependent variable FS. Thus, if WFC decreases, Family Satisfaction increases. Similarly, if FWC decreases, Family Satisfaction increases. These results significantly support the alternative hypotheses. The study revealed inverse relationship between Work-Family Conflict(WFC) and Family Satisfaction(FS). Lower ranks of WFC and FWC are related with higher levels of Family Satisfaction.

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1. INTRODUCTION

Work-life balance is considered as a crucial predictor of employee well-being and organizational success. Parasuraman and Greenhaus (2002) defines WLB as the effective management of professional and personal roles with minimal conflict. The banking sector in Nepal, characterized by long working hours and high stress (Basnet et al., 2023), presents a unique context for examining WLB dynamics. This study addresses gaps in the literature by exploring the influence of WFC and FWC on FS, offering insights for policymakers and organizational leaders in developing economies. Felstead et al. (2002) described work-life balance as the interplay between the institutional and cultural dimensions of work and non-work in societies where income is primarily generated and distributed through labor markets. Aycan et al. (2007) narrowed the focus to work and family, introducing the concept of “life balance” from a more comprehensive perspective.

Family demands include various roles. According to Lowe (2005), work-life imbalance adversely affects individual well-being, leading to issues such as life dissatisfaction, prolonged sadness, and substance abuse. Some scholars interpret balance as a justifiable management of personal effort among work and non-work roles. (Greenhaus et al., 2003). Others have adopted what Reiter (2007) terms a “situationist” approach, where balance is contingent upon individual circumstances, thereby valuing subjective interpretations. From a subjectivist perspective, Kalliath and Brough (2008) advocate for greater attention to individual perceptions, positing that the degree of satisfactory work-life balance is contingent upon personal perceptions rather than any predetermined notion of “balance.”

Notably, the young and elderly employees tend not to possess childcare responsibilities leading to weak realization of work-life concerns. Understanding the work-life balance needs of individuals without childcare responsibilities is particularly important given Martin and Kendig’s (2013) assertion that women without caring responsibilities may disproportionately experience the negative impacts of a “long hours culture” on their work-life balance. The central idea on Work-life balance is to ensuring balance between three major components: Work, Life, and Balance. It entails effectively prioritizing professional tasks (job and determination) and individual aspects (spiritual, health, family, leisure and development). Realizing this balance involves feeling content and performing well, both in the workplace and at home, with minimal conflict between roles. Work-life balance requires the efficient allocation of time and energy between work and personal life (Greenhaus et al., 2003). Employees who maintain this balance are often more energized, enthusiastic, and dedicated to their jobs (Lingard & Sublet, 2002). Today’s workforce seeks more than just meeting basic survival needs through employment; they value meaningful work and a balance between professional and personal obligations (Latessa, 2012). Dramatic changes in the composition of the workforce over the past two decades (Eby et al., 2005) have led to changes in demographic characteristics, such as an increased number of women entering the workforce and working in diverse environmental conditions. These factors have significantly reduced the separation between an individual’s work and family (Baral & Bhargava, 2010, 2011).

Thus, people now experience conflicts between their work and family, and this has been a topic of interest for scholars around the world (Aryee et al., 2005). To understand this issue, many scholars have studied the antecedents and consequences of work– family conflict (WFC) and work–family facilitation (WFF) (Proost et al., 2010; Warner & Hausdorf, 2009). Aryee et al. (1999b) reported a negative association between WFC and family satisfaction. Carlson et al. (2009) showed that WFC and WFB exist as distinct constructs and these constructs have separate work and family domain outcomes. Past evidence shows that work-to-family conflict (WtoFC) and family-to-work conflict (FtoWC) are negatively related to job and family satisfaction (Boyar & Mosley, 2007). Research indicates that work pressures primarily drive WFC, whereas family pressures are more closely tied to FWC (Judge et al., 1994). Work-life balance (WLB) has gained widespread attention because of its potential to enhance individual and organizational outcomes (Beauregard & Henry, 2009). It is globally recognized for its influence on well-being and productivity (Lyness & Judiesch, 2014). Work-life research is a multidisciplinary field that draws from sociology, psychology, and organizational behavior (Drago & Kashian, 2003). Changing social structures, including dual-career couples, single-parent families, and caregiving responsibilities, have increased the relevance of WLB research (Eby et al., 2005). Work and family represent the two most significant aspects of an individual’s life, high lighting the importance of studying work family balance to comprehend WLB. The family and work are two most important domain in the life of employees that needs to be approached with caution to enhance employee well-being and ensure sustainable managerial practices in the organizations.

The banking sector in Nepal has been grappling with unique challenges, with employees experiencing high stress owing to long working hours and inflexible schedules (Basnet et al. 2023). This study aims to explore employee outcomes and work-life balance in Nepalese commercial banks, focusing on the impact of WFC and FWC on family satisfaction. The sub-variables, work family conflict and family work conflict are measured by its antecedent’s variables, that has not been found in Nepalese commercial banks.

Limitation of the Study

1. The study does not link the relationship between WFC/FWC and employees’ consequences such as employee reward, focusing instead on satisfaction-related results.
2. Owing to procedural challenges in attaining a complete sampling frame of employees in Nepalese commercial banks, the study agrees a non-probabilistic sampling method.
3. The research is based on a cross-sectional design rather than longitudinal research design leaving for future researchers to study on the perceptual changes in the Work-Life Balance domain among employees involved in the commercial banks of Nepal.
4. The study is limited to employees of state-owned and non-state-owned commercial banks in Nepal, excluding other sectors or types of financial institutions.
5. The sample banks were selected based on the number of staffs, with the top three non-state-owned commercial banks and all three state-owned banks incorporated to ensure representation.

6. Data were collected through an opinion survey using a planned questionnaire from six commercial banks, which were selected to be representative of the wider Nepalese commercial banking sector.

2. REVIEW OF LITERATURE

The preservation of harmony between one's effort and varied commitments of life has developed a source of rising community concern in contemporary years, as more employees identify the need for what is referred to as "work-life balance." The discourse on work-life balance (WLB) commenced in the 1990s (Lewis et al., 2007), and since then, profound changes have been witnessed in terms of social, demographic, and workplace advancements. These advancements have been made in response to (1) profound changes in the labor market, (2) modification of gender roles, (3) greater contribution of women to the labor force, (4) augmented prevalence of dual-earner couples, (5) single parents in the workforce, (6) longer working hours, (7) 24/7 communication technology obscuring the lines between work and non-work, and (8) an increasing desire for quality of life (Karkoulian et al., 2016; Rashmi & Kataria, 2022; Shabir & Gani, 2020). With all these fluctuations co-occurring, the tasks of individuals to their work and individual life have intensified manifold resulting in an upsurge in work-life "imbalance." Consequently, the notion of WLB has become an important issue for individuals in modern society (Akanji et al., 2020). Hence, WLB has convert a dynamic phenomenon influencing an employees' perception of work and non-work aspects to analyze the synchronization between them, which can encourage growth in harmony with their current life agendas. Most often, studies have confined the notion of WLB with the mere absence of conflict between work and family (Robertson et al., 2019),

Lambert (1990) believes that work-life balance involves maintaining equilibrium between professional and personal life. Kofodimos (1993) emphasizes that achieving a balanced life is in an individual's best interest. Clark (2000) conceptualizes work-life balance as a tool for attaining harmony between one's professional and personal roles while considering their respective responsibilities and associations. Work-life equilibrium is still vital complex issue in both academic and professional dominions. Kersley et al. (2005) argue that large corporations struggle to fully integrate work-life balance policies due to evolving business environments. Work-life balance involves managing competing demands between work and personal life while minimizing conflicts between the two (Konrad & Mangel, 2000).

Family life and work life are two significant aspects that have reciprocal relationship. Studies have shown that work life is affected by variables related to family (number and age of children and support of the spouse), and home life is affected by the requirements of work life (Greenhaus & Beutell, 1985).

As the stress caused by the inconsistency of roles adopted as a requirement of work and family life increases, work-family balance of the worker is disturbed and work-family or family-work conflict occurs (Grant-Vallone & Donaldson 2001) and physical health (Frone et al., 1997). Home can also influence work environment is conceptualized from two perspectives: work-to-

family, where demands in the work sphere affect performance in the family sphere, and family-to-work, where family difficulties affect performance in the work sphere (Netemeyer et al., 1996). Greenhaus and Beutell (1985) indicate that conflict between work and non-work roles appears when roles are unbalanced at work and in life. These authors have conceptualized the the triple dimensions of conflict as time, strain and behavioral grounded conflicts. A time-based conflict occurs when 'time devoted to one role makes it difficult to fulfill requirements of another role. Work-family conflict (WFC) and Family Work Conflict (FWC) are stressors stemming from inter-role conflicts, widely acknowledged in research (Eby et al., 2005; Greenhaus & Beutell, 1985; Voydanoff, 2005). They manifest as time-, behavior-, and strain-based clashes between work and family responsibilities. Role conflict arises when conflicting demands hinder the fulfillment of multiple roles (Coverman, 1989), whereas role overload occurs when demand exceeds an individual's capacity (Goode, 1960; Guelzow et al., 1991; Marks & MacDermid, 1996). Frone et al. (1992) emphasized the importance of distinguishing between the direction of conflict (WFC or FWC), as individuals often struggle when one role interferes with another. Family satisfaction is affected by conflict that appears between the two main domains of life, namely work and family (Carver and Jones, 1992). While the interference of work in the family domain may be negative, the interference of the family in the work domain may also be detrimental, as it may impact upon the proper achievement of work roles which, in turn, also affects family satisfaction (Barling et al., 1993; Higginbottom et al., 1993). Several studies have empirically supported this harmful effect of both WFC and FWC on family satisfaction (Netemeyer et al., 1996; Rice et al., 1992).

Family satisfaction, defined as the level to which an individual is satisfied with their family life, is enhanced when employees receive support from their organizations, supervisors, and peers (Wayne et al., 2007). Family satisfaction refers to the response to present family functioning compared with an individual's inner sense of what is desirable (Olson et al., 1985). Researchers argue that family satisfaction is an evaluative state that varies substantially over time (Judge et al., 2006). Family satisfaction is defined as the overall perception of parental familial well-being, as reported by parents and children (Staines & Pleck, 1983).

Michel et al., (2009) conducted a meta-analysis to test the WFC models and evaluated critical work-family linkages. Their analysis revealed a negative relationship between WFC, job satisfaction, and family satisfaction. Furthermore, many scholars have analyzed the relationships between both directions of conflict (WtoFC and FtoWC) and job and family satisfaction. Several studies have shown that WtoFC and FtoWC lead to reduced family satisfaction (Frye & Breough, 2004; Karatepe & Baddar, 2006; Rupert et al., 2012). Carlson et al., (2000) found, balanced work and family activities enhance the family satisfaction of individuals. Dual-employment families have become common, marked by both partners sharing financial, domestic, and parental responsibilities. Thus, the high demands of the family and work contexts are difficult to balance, and conflicts between these two domains are more likely (Greenhaus and Beutell, 1985).

Studies on the relationship between work-family conflict and satisfaction have been conducted in various cultures and occupations. However, research on work-family conflict and family satisfaction is limited (Kopelman et al., 1983) and those that use different approaches to describing family satisfaction, such as marital satisfaction and spousal satisfaction. They also concluded that cognitive dysfunction and lack of time for work and family would have an adverse impact on family satisfaction (Karatepe & Sokmen, 2006; Turliuc & Buliga, 2014).

Relationship of WFC, FWC and Family Satisfaction

Role theory, developed by Kahn et al., (1964), can be used to explain the conflict between work and family. According to this theory, individuals participate in several contexts and play multiple social roles that imply demands and expectations that may be incompatible, making it impossible to perform all these roles appropriately. In other words, individuals have available resources (energy, time, and attention) that, since they are limited, do not enable them to be fully dedicated to these two roles at the same time. Several studies have empirically supported the harmful effect of both WFC and FWC on family satisfaction (Ahmad, 1996; Karatepe and Baddar, 2006; Netemeyr et al., 1996; Rice et al., 1992). In the specific case of nurses, several studies supporting this relationship can also be found; For example, Šimunić and Gregov (2012) conducted a study including a sample of 128 nurses, where the work schedule, as it affected the balance between work and family, was found to affect satisfaction with the family. Moreover, nurses working morning shifts displayed greater family satisfaction than those working other shifts. Similarly, in a study including 529 nurses, Nelson and Tarpey showed that satisfaction with the work schedule was positively correlated with work-family balance, affecting nurses' satisfaction with both family and professional contexts (Nelson and Tarpey, 2010). In a study of 647 nurses, Namayandeh et al. (2011) observed that the higher the WFC and FWC, the greater the family dissatisfaction.

Some Asian studies have found no significant relationship between work-family conflict and strain (Aryee et al., 1999a). The philosophical contradictions between Asian and western research consequences highlight the vital for extra inquiry in the work-family conflict and the situation connection with cultural beliefs.

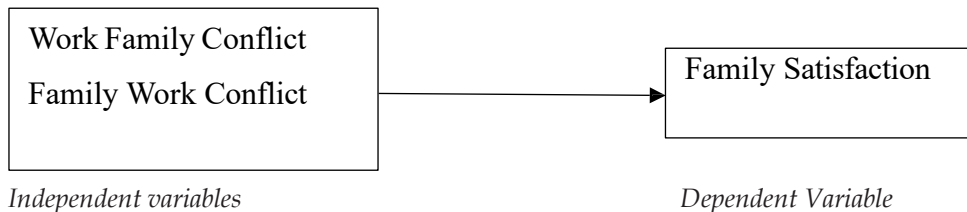
Work-family issues in Asian countries and studies addressing work-family conflict in Asia remain scarce (Luk, 2001; Yang et al., 2000; Spector et al., 2004). Scholars who have explored this issue suggest that perspectives on work and family may differ significantly in Asian contexts because of cultural variations.

This learning purposes to fulfill the research gap by examining the work life balance through dimensions of work-family and family-work conflict considered as predictors. Family satisfaction was also considered as a dependent variable. Previous 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 garnered a reputation for poor work-life balance, characterized by long hours, weekend work, and an

intensely stressful working environment (Vartha Raj & Vasantha, 2012)). Work-life balance is still a major and persistent issue that has an impact on workers, businesses, and society at large. Despite the fact that work-life equilibrium and employee consequences in commercial banks of Nepal have been the subject of inconsistent research, this study attempts to fill these gaps in the body of knowledge.

Figure 1:

Conceptual Framework



3. RESEARCH METHODS

The population of this learning is totally commercial banks that are listed with the Nepal Rastra Bank, as well as their staffs. The annual report for 2078–2079 states that there were 42,521 workers spread among 26 commercial banks in Nepal. Out of six commercial banks, 584 respondents were selected. In this study, The primary data was used to gathered with standardized survey having a 7-point Likert scale. Factor analysis was used to assess the degree to which items measured the same concepts or variables (Cooper & Schindler, 2006). Principal component analysis (PCA) was used in this study. All variables had alpha values greater than 0.70, representing that they were consistent and appropriate for additional data analysis. The antecedent's factors were used to calculate the mean and variability of the independents variables (family work conflict and work family conflict)

This study uses variable that have been studied before and published in reputable journals. Human resource managers from prominent Nepali reputed companies, such as Nepal Life Insurance Company, Sanima Bank, Nepal Bank, and Sipradi Trading, , each of which have employees of more than two hundred people, were consulted regarding these factors. Contextualising the suggested factors is the goal of the conversation. After carefully analysing the data, family-work conflict and work family conflict were added as independent variables, while family satisfaction was included as a dependent variable.

A structured questionnaire with 78 items was pretested with 17 and 19 respondents, respectively, using staff members from Sanima Bank and Nepal Bank once the variables were finalised. Workers were asked for their opinions on the questionnaire's questions and the format of the response profile. Regarding the questionnaire's applicability to the difficulties faced by bankers in Nepal, insightful recommendations were received.

Primary quantitative statistics were collected with a self-administered, structured questionnaire. Questionnaires were distributed to the respondents within each selected bank. Respondents were requested to specify their arrangement with individually statement by a seven-point Likert scale, where 7 = Strongly Agree and 1 = Strongly Disagree. Seven hundred surveys were sent out, and 584 valid answers were gathered. The percentage of responses was 83.42 percent. The study inferred the findings based on regression analysis, independent samples t-test, and correlation analysis. Moreover, reliability analysis and factor analysis (PCA), using Cronbach's alpha were calculated to assess were used to ensure the validity and reliability of constructs.

Research hypothesis formulation: There exists an inverse association between family-work conflict, work-family conflict and family satisfaction amongst staffs employed in commercial banks.

Model Evaluation

Statistical and graphical techniques were used to test for multivariate normality. According to Garson (2012), a Cook's distance value of less than 1 indicates that there are no multivariate outliers in the data. Cook's distance value was 0.103 for Family Satisfaction (FS), is less than 1. It implied that the statistics satisfied the multivariate normality assumption. Garson (2012) also states that if the standard residual mean is 0 (zero), the data can be considered normally distributed.

4. RESULTS AND DISCUSSIONS

For Family Satisfaction, the standard residual mean was zero. As a result, the study's data have a multivariate normal distribution. Furthermore, according to Garson (2012), if the p-value of the cumulative χ^2 distribution is greater than 0.001, the residual data are consistent with multivariate normality. According to the SPSS data file, the p value for family satisfaction was higher than 0.001, this showed that the data satisfied the multivariate normality assumption in Mahalanobis test. Finally, Garson (2012) indicates that if the centered leverage value is less than 2, the data are normally distributed. The data in this investigation were confirm to be normally distributed with multivariate normality when the centered leverage values for family satisfaction were less than two.

Table 1

Test of Reliability

Variable	Cronbach's Alpha	Items	Mean	Std
Independent Variable				
<i>Work Family Conflict (WFC)</i>	.930	19	4.777	1.168
<i>Family Work Conflict (FWC)</i>	.924	19	4.513	1.144
Antecedents Variable of WFC				

<i>Work Role Ambiguity (WRA)</i>	.946	6	5.441	1.442
<i>Work Role Conflict (WRC)</i>	.870	5	4.285	1.505
<i>Work Time Demand (WTD)</i>	.914	4	4.607	1.649
<i>Job Involvement (JI)</i>	.833	4	4.776	1.375
Antecedents Variable of FWC				
<i>Family Involvement (FI)</i>	.868	5	5.248	1.383
<i>Family Time Demand (FTD)</i>	.905	5	4.665	1.598
<i>Family Role Conflict (FRC)</i>	.854	3	3.633	1.644
<i>Family Role Ambiguity (FRA)</i>	.929	6	5.507	1.353
Dependent Variable				
<i>Family Satisfaction (FS)</i>	.958	9	5.551	1.419

Source: SPSS Output

Table 1 above presents the reliability and descriptive statistics for the variables under examining. Family-Work Conflict (FWC) and Work-Family Conflict (WFC) exhibit high internal consistency. The antecedents of WFC, such as Work Role Ambiguity (WRA) and Work Time Demand (WTD), demonstrate strong reliability. Similarly, the antecedents of FWC, including Family Time Demand (FTD) and Family Role Ambiguity (FRA), show good internal consistency. Family Satisfaction (FS) also exhibit high reliability. Overall, the variables have moderate to high mean values and standard deviations, indicating substantial variation among respondents.

Table 2

Relationship among Work-Family Conflict, Family-Work Conflict and Family Satisfaction

Variable	Mean	SD	FS
Family Satisfaction (FS)	5.551	1.419	
Work Family Conflict (WFC)	4.777	1.168	-.387**
Family Work Conflict (FWC)	4.513	1.144	-.385**

** . Correlation significant at the 0.01 level (2-tailed).

Source: SPSS Output

Table 2, presents the means, Pearson correlations and standard deviations of the independent and dependent variables. The correlation coefficient between two variables is displayed in each table cell, with symbols denoting the consequence levels. These correlations are significant at the 0.01 level (two-tailed test). Additionally, the table shows negative correlations (coefficients -0.387) between the dependent variable, family satisfaction (FS), and work-family conflict (WFC), suggesting that lower levels of family happiness are linked to higher levels of WFC. Likewise, there was a negative association (coefficient -0.385) between family happiness and

Family Work Conflict. Both family work conflict (FWC) and work family conflict (WFC) have a substantially unfavorable association with family satisfaction, according to the results of statistical testing. These results highlight how work-family conflict significantly affects family satisfaction and imply that a reduction in conflict between work and family responsibilities can result in higher family satisfaction.

Analyses of Multiple linear regression were conducted to examination the hypotheses concerning the associations among with respect to FWC, WFC and family satisfaction. The tables of regression include beta coefficients, F-statistics, p-values, overall p-values R² and adjusted R².

Table 3

Family Satisfaction, Family Work Conflict and Work Family Conflict

Independents variables	Constant	FWC	WFC	Adjusted R ²	R ²	F-Stat	Overall P-value
	Beta/P-Value	Beta/p-Value	Beta/p-Value				
WFC & FWC	8.004 (.000)	-.260 (.001)	-.268 (.000)	0.163	0.166	57.750	.000 ^b

Dependent variable: Family Satisfaction

Source: SPSS Output

Table 3 indicates, the regression model is significant at the 1% level of significance. Computed F-value is 57.750 and an overall p-value for the F-test is .000. Work-to-Family Conflict (WFC), Family-to-Work Conflict (FWC), and Family Satisfaction (FS) were all related in the model, indicating that FS is impacted by both WFC and FWC. WFC and FWC only accounted for 16.60 percent of the variation in Family Satisfaction, according to the R² value of 0.166. Family satisfaction was slightly influenced by both factors.

The Beta coefficient for single variable WFC is -.268 with a p-value of .000, which is significant at the 1% level. Similarly, the B coefficient is -.260 and the p-value for the individual variable FWC was .001, both of which were significant at the 1 percent level.

Family Satisfaction showed negative relationship with work family conflict (WFC) and family work conflict (FWC). Hypotheses was assed using a regression model in this study. WFC and FWC were considered as independent variables, and Family Satisfaction was considered a dependent variable. The independent variables, WFC and FWC, were regressed with Family Satisfaction using a regression model.

The individual variable WFC coefficient has a negative relationship with p-value of .000, which is significance at the 1 % significance level. Similarly, for the individual variable FWC, the coefficient has a negative relationship where, p-value is .000, which is significance at the 1 % significance level. Variables, FWC and WFC, had negative significance with the dependent variable FS. Thus, if WFC decreases, Family Satisfaction increases. Similarly, if FWC decreases, Family Satisfaction increases. These results significantly support the alternative hypotheses.

This study highlights the important role of work life balance among employees in Nepal's commercial banking sector, with a particular focus on how Work-Family Conflict(WFC), Family-Work Conflict(FWC), employee outcomes, and family satisfaction(FS) are interconnected. Work life balance is the ability to success fully manage obligation at work and at home. It is significant for both sexes and for different bank ownership arrangement. The relations between family and work can have a adverse effect. Variables such as FWC and WFC influenced satisfaction of employees.

The combined analysis of WFC and FWC through the regression model confirmed a negative relationship between WFC and FWC with FS. This indicates that decreasing levels of both conflicts correspond to increases in FS, and vice versa. These findings are consistent with those reported by Wayne et al. (2004), O'Driscoll et al. (2004), and Aryee et al. (1999b), but contrasts with Karatepe and Baddar (2006), who did not find a significant negative relationship (insignificant correlation) between WFC and FS but found higher Family Work Conflict led to lower Family satisfaction in international five-star chain hotels in Jordan. Frye and Breaugh (2004) found that higher WFC resulted in lower FS. However, they found no significant relationship between FWC and FS, despite using a diverse sample from multiple organizations.

The findings of this study align with the spillover theory (Lambert, 1990; Zedeck, 1992), which advocates a positive relationship between work and family. This approach assumes that experiences in the work and family environments are interconnected instance, satisfaction in one area may affect satisfaction in the other.

5. CONCLUSION AND IMPLICATIONS

Overall, by analyzing the relationships between Family-Work Conflict, Work-Family Conflict and the consequence variable of family satisfaction, this study offers valuable perspective on how workers in Nepal's commercial banking sector manage their work and personal lives. The findings improve knowledge of the major reasons manipulating workers' welfare in both their personal and professional lives. Family satisfaction (FS) and work-family conflict (WFC) were found to be significantly correlated negatively. Reducing of FWC and WFC are linked with greater stages of Family Satisfaction. These results are consistent with earlier studies and highlight how crucial is to support work life balance in order to improve employees wellbeing.

Overall, this study offers important information for raising employee happiness and work-life balance in Nepalese commercial banks. Managers and legislators may create a productive workplace that supports employee well-being and organizational success by tackling work-family problems with focused tactics and encouraging policies. Strategies that lower WFC and FWC should be given top priority by managers in order to improve the general wellbeing of their workforce. Reducing conflicts between work and family obligations can be achieved by putting in place procedures and policies that promote work life balance, such as employee assistance programs and flexible work schedules. Conflicts can be reduced by putting in place procedures and policies that promote work-life balance, such as flexible scheduling and employee assistance initiatives.

For policymakers and regulatory bodies, this study highlights the need to support initiatives that enhance employee happiness and work-life balance within commercial banks. Strategies should promote organizational practices such as flexible work schedules, remote work options, and family-friendly measures. Additionally, managers are encouraged to engage with employees' family members to discuss challenges and collaboratively address issues related to conflicts between work and family responsibilities.

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