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The Impact of Work Life Balance on Job Engagement and Turnover Intention: A Case of Nepalese Insurance Company

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Abstract

This study examines the impact of work life balance on job engagement and turnover intention. A case of Nepalese insurance company. Job engagement and turnover intention are the dependent variables. The selected independent variables are organizational factor, individual factor, job satisfaction, employees' time for family, and daily working hour. The primary source of data is used to assess the opinions of respondents regarding organizational factor, individual factor, job satisfaction, employees' time for family, daily working hour, job engagement, and turnover intention. The study is based on primary data of 127 respondents. To achieve the purpose of the study, structured questionnaire is prepared. The correlation and multiple regression models are estimated to test the significance and importance of impact of work life balance on job engagement and turnover intention. A case of Nepalese insurance company.

The study showed a positive impact of organizational factor on job engagement. It indicates that organizational support lead to better job engagement decision. In contrast, the study showed a negative impact of organizational factor on turnover intention. It indicates that supportive organizational culture leads to lower the turnover intention. Likewise, the study showed a positive impact of individual factor on job engagement. It indicates that better future job opportunities attract employee towards job engagement. However, the study showed a negative impact of individual factor on turnover intention. It indicates that growth opportunities for individual within the organization leads to decrease in turnover intention. Further, the study revealed a positive impact of job satisfaction on job engagement. It indicates that higher the job satisfaction, higher would be the job engagement. However, the study showed a negative impact of job satisfaction on turnover intention. It indicates that higher the job satisfaction, lower would be the turnover intention. In addition, the study showed a positive impact of employee's time for family on job engagement. It indicates that sufficient time of employee's for family leads to increase in job engagement. In contrast, the study showed a negative impact of employees' time for family on turnover intention. It indicates that sufficient time of employee's for family leads to decrease in turnover intention. Further, the study showed a positive impact of daily working hour on job engagement. It indicates that fixed working hour leads to increase in job engagement. However, the study showed a negative impact of daily working hour on turnover intention. It indicates that fixed daily working hour leads to decrease in turnover intention.

Keywords: organizational factor, individual factor, job satisfaction, employees' time for family, daily working hour, job engagement, turnover intention

1. Introduction

Work life balance in its broadest sense, is defined as a satisfactory level of involvement or 'fit' between the multiple roles in a person's life. Work-life balance is generally associated with equilibrium between the amount of time and effort somebody devotes to work and personal activities, in order to maintain an overall sense of harmony in life. In order to comprehend the concept of work-life equilibrium, it is crucial to acknowledge the diverse

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requirements placed upon us and our individual reserves- our duration and our vitality- that we can exploit to tackle them. Enterprises have the ability to execute diverse work-life equilibrium programs that could aid workers in achieving a better equilibrium between their occupational and familial duties, attain enhancements in their welfare, and offer advantages to the organization (Clarke *et al.*, 2004). Redmond *et al.* (2006) stated that work-life balance refers to the flexible working arrangements that allow both parents and non-parents to avail of working arrangements that provide a balance between work responsibilities and personal responsibilities. The equilibrium between an individual's professional and personal life denotes work-life balance. It pertains to the capacity of workers to fulfill their occupational and familial obligations, along with other extracurricular duties and pastimes, in a way that fosters harmony and equilibrium in their existence. Similarly, Khan and Agha (2013) argued that the equilibrium state in which a person's professional and family life is equally balanced.

Djoemadi *et al.* (2019) examined the effect of work satisfaction on employee engagement. The study found that employee satisfaction with their work condition, work relationship, and promotion have significant impact on employee engagement. Similarly, Sutyem *et al.* (2020) analyzed the impact of job satisfaction and employee engagement on organizational commitment. The study showed that job satisfaction has a positive impact on employee engagement on organizational commitment. Likewise, Alam (2019) examined the relationship between job satisfaction and turnover intention. The study concluded that satisfaction with organizational policies and strategies, satisfaction with supervision, compensation levels, task clarity, and career development all have significant but negative correlation with turnover intention. Similarly, Wen *et al.* (2022) investigated the employee satisfaction, employee engagement and turnover intention. The study showed that employee satisfaction and employee engagement have a positive impact on turnover intention. Moreover, Zhang *et al.* (2020) examined the influence of job satisfaction, resilience and work engagement on turnover intention among village doctors in China. The results showed that higher job satisfaction, work engagement, and resilience contribute to reduce turnover intention.

Winarno *et al.* (2022) analyzed relationship among family, work engagement, and turnover intention. The study found that family plays dual roles in affecting employees' work engagement. Increased work engagement was found to result in a lower turnover intention yet increasing work-family conflict. Similarly, Sung and Yoo (2018) examined the mediating effect of family work enrichment in the influence of community embeddedness on turnover intention and work engagement. The study showed that community embeddedness and family-work enrichment were negatively related with turnover intention and positively related with work engagement. Likewise, Wood *et al.* (2020) investigated the relationship between work engagement and work-life balance in organizations. The study found that the various antecedents, mediators, and moderators depict the relationships between work engagement and work-life balance. Similarly, Abbaker and Edward (2019) investigated collective influence of work- family conflict and work-family enrichment on turnover intentional differences. The study showed that intervention strategies and organizational initiatives are more precisely targeted, specifically to reduce the extent that work interferes with family or enhance the extent that work enriches the family.

Mulang (2022) examined analysis of the effect of organizational justice, work life

balance on employee engagement and turnover intention. The study concluded that employee engagement cannot be a mediating variable on organizational justice and work life balance on turnover intention. Similarly, Andri (2021) examined employee performance: Work engagement through job satisfaction and organizational commitment. The study revealed that work engagement and job satisfaction has an effect on employee performance. Likewise, Eka *et al.* (2020) investigated the effect of organizational communication and job satisfaction on employee engagement and employee performance. The study showed that organizational communication and job satisfaction have a positive and significant effect to employee engagement. Organizational communication and job satisfaction have no significant effect to employee performance. Similarly, Remeshkumar (2020) examined employee engagement as an antecedent of organizational commitment. The study found that employee engagement is positively associated with affective and normative components whereas; engagement is not significantly associated with continuance component of organizational commitment which is a contradicting result from existing studies. Likewise, Nafei (2016) analyzed a barrier to job engagement in successful organizations. The study found that there is significant relationship between organizational silence and job engagement.

In context of Nepal, Biswakarma (2015) analyzed the Employees' Job Engagement and Turnover Intentions in Nepalese Private Commercial Banks. The research concluded that there is negative effect of employees' job engagement on the turnover behavioral decision of employees in banking industry in Nepal. Similarly, Pandey (2023) examined the employee turnover intention and its determinants in Nepalese commercial banks. The result showed that higher the motivation level, lower would be the employee turnover in Nepalese commercial banks. Likewise, Bastola (2023) investigated the impact of work-life balance on employee job satisfaction in Nepalese insurance companies. It stated that increase in supervisory support leads to increase in job satisfaction. Moreover, job design has a positive impact on job satisfaction. Moreover, Lamichhane *et al.* (2023) assessed the role of work-life balance in optimizing job performance among employees in Nepalese Microfinance Institutions. The findings of the study revealed that work-life balance and employee engagement positively impact job performance. Also, Regmi (2022) analyzed the impact of Work-Life Balance Initiative on Employee Retention in Nepalese IT Industry. The study concluded that work environment, flexible working hour, family support and employee well-being are the major factor affecting employee retention among the working of Nepalese IT Company.

The above discussion shows that empirical evidences vary greatly across the studies on the impact of work life balance on job engagement and turnover intention in insurance company. Though there are above mentioned empirical evidences in the context of other countries and in Nepal, no such findings using more recent data exist in the context of Nepal. Therefore, in order to support one view or the other, this study has been conducted.

The major objective of the study is to examine the impact of work life balance on job engagement and turnover intention in Nepalese insurance company. Specifically, it examines the relationship of organizational factor, individual factor, job satisfaction, employees' time for family, and daily working hour with job engagement and turnover intention in Nepalese insurance company.

The remainder of this study is organized as follows: section two describes the sample, data, and methodology. Section three presents the empirical results and final section

draws the conclusion.

2. Methodological aspects

The study is based on the primary data which were collected from 127 respondents through questionnaire. The study employed convenience sampling method. The respondents' views were collected on organizational factor, individual factor, job satisfaction, employees' time for family, daily working hour, job engagement, and turnover intention. This study is based on descriptive as well as causal comparative research designs.

The model

The model used in this study assumes that job engagement and turnover intention depends upon work life balance. The dependent variable selected for the study are job engagement and turnover intention. Similarly, the selected independent variables are organizational factor, individual factor, job satisfaction, employees' time for family, and daily working hour. Therefore, the model takes the following form:

Job engagement = f (organizational factor, individual factor, job satisfaction, employees' time for family, and daily working hour)

Turnover intention = f (organizational factor, individual factor, job satisfaction, employees' time for family, and daily working hour)

More specifically,

$$JE = \beta_0 + \beta_1 OF + \beta_2 IF + \beta_3 JS + \beta_4 ET + \beta_5 DH + e$$

$$TI = \beta_0 + \beta_1 OF + \beta_2 IF + \beta_3 JS + \beta_4 ET + \beta_5 DH + e$$

Where,

JE = Job engagement

TI = Turnover intention

OF = Organizational factors

IF = Individual factors

JS = Job satisfaction

ET = Employees time for family

DH = Daily working hour

Organizational factor was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 5 for strongly disagree and 1 for strongly agree. There are 5 items and sample items include "I receive adequate support and guidance from my leaders to perform my job effectively", "The workplace culture promotes collaboration, respect, and open communication among employees" and so on. The reliability of the items was measured by computing the Cronbach's alpha ($\alpha = 0.964$).

Individual factor was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 5 for strongly disagree and 1 for strongly agree. There are 5 items and sample items include “I feel enthusiastic about my work on a daily basis”, “I am proud of the work I do in my current job” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.964$).

Job satisfaction was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 5 for strongly disagree and 1 for strongly agree. There are 5 items and sample items include “I am satisfied with the overall aspects of my job”, “I find my work challenging and rewarding” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.964$).

Employees time for family was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 5 for strongly disagree and 1 for strongly agree. There are 5 items and sample items include “Employees who have sufficient time for family commitments are more engaged in their job”, “©An employee’s ability to balance work and family time positively impacts their commitment to their job” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.964$).

Daily working hour was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 5 for strongly disagree and 1 for strongly agree. There are 5 items and sample items include “I feel actively involved and enthusiastic about my work”, “I am satisfied with the number of hours I work each day” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.964$).

Job engagement was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 5 for strongly disagree and 1 for strongly agree. There are 5 items and sample items include “I find my work meaningful and fulfilling”, “I find my work meaningful and fulfilling” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.964$).

Turnover intention was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 5 for strongly disagree and 1 for strongly agree. There are 5 items and sample items include “I am actively looking for other job opportunity”, “I feel disengaged and unmotivated in my current job” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.964$).

The following section describes the independent variables used in this study along with the hypothesis formulation

Job satisfaction

Harter *et al.* (2002) found that higher job satisfaction is significantly associated with increased job engagement and decreased turnover intention. Similarly, Judge *et al.* (2001) showed that job satisfaction positively influences job engagement which leads to lower turnover intention. Likewise, Tett *et al.* (1913) found that job satisfaction is significantly predicts job engagement, which in turn reduces turnover intention. Likewise, Lu *et al.* (2010) showed that job satisfaction positively influences job engagement, thereby reducing turnover intention among employees. Similarly, Bakker and Demerouti (2008) concluded that job

satisfaction is a crucial predictor of job engagement, which subsequently decreases turnover intention. Based on it, this study develops the following hypothesis:

H₁: There is a positive relationship between job satisfaction and job engagement.

H₂: There is a negative relationship between job satisfaction and turnover intention.

Employees' time for family

Thompson *et al.* (1999) found that work-family benefits are insufficient, the influence of work-family culture on benefit utilization, organizational attachment, and work-family conflict becomes significant. This indicates that a supportive work-family culture is crucial for employees to effectively balance work and family responsibilities, leading to higher organizational attachment and lower work-family conflict. Similarly, Kossek *et al.* (2011) found that positive work-family culture enhances employee well-being and engagement, ultimately leading to reduced turnover intention. Workplace social support, especially in the form of supportive work-family cultures and supervisor support, significantly reduces work-family conflict. Likewise, Allen *et al.* (2000) showed that High-quality relationships between supervisors and employees, characterized by understanding and support for family needs, mitigate work-to-family conflict, leading to higher job engagement and reduced turnover intention. Moreover, Hammer *et al.* (2009) concluded that development and validation of a multidimensional measure of family supportive supervisor behaviors indicates that supervisor support for family time positively impacts job engagement and reduces turnover intention. A supportive supervisor who understands and accommodates employees' family responsibilities fosters higher engagement and loyalty. Similarly, Byron (2005) found that employees who can effectively manage their work and family responsibilities experience higher job engagement and are less likely to turnover. Based on it, this study develops the following hypothesis:

H₃: There is a positive relationship between employees time for family and job engagement.

H₄: There is a negative relationship between employees time for family and turnover intention.

Daily working hour

Demerouti *et al.* (2001) showed that longer daily working hours are associated with decreased job engagement and increased turnover intention among employees. Similarly, Golden *et al.* (2008) found that daily working hours beyond a certain threshold negatively impacted job engagement and increased turnover intention. Likewise, Brummelhuis *et al.* (2012) showed that employees with shorter daily working hours reported higher job engagement and lower turnover intention compared to those with longer hours. Based on it, this study develops the following hypothesis:

H₅: There is a positive relationship between daily working hour and job engagement.

H₆: There is a negative relationship between daily working hour and turnover intention.

Organizational factor

Harter *et al.* (2002) found that employee engagement is strongly influenced by

the extent to which employees feel that their work environment supports their professional growth and development. Similarly, Meyer *et al.* (1991) showed that organizational commitment significantly affects turnover intention; employees who are more committed to their organization are less likely to consider leaving. Likewise, Kahn (1990) found that job engagement is influenced by the extent to which employees experience meaningfulness, safety, and availability in their work roles. Moreover, Rhoades *et al.* (2002) concluded that organizational support is negatively related to turnover intention; employees who feel supported by their organization are less likely to consider leaving. Similarly, Allen *et al.* (2003) showed that organizational support moderates the relationship between job characteristics and turnover intention; when employees perceive higher levels of support, the negative impact of adverse job characteristics on turnover intention is reduced. Based on it, this study develops the following hypothesis:

H₇: There is a positive relationship between organizational factor and job engagement.

H₈: There is a negative relationship between organizational factor and turnover intention.

Individual factor

Tutuncu & Kozak (2007) examined the factors affecting job engagement. The study found that individual factor has a positive impact on job engagement. Similarly, Sridharan *et al.* (2009) revealed that there is a positive relationship between individual factor and job engagement. Likewise, Zahaj *et al.* (2016) found that individual factors have positive impact on job engagement. However, Jeswani & Dave (2012) assessed the impact of individual personality on turnover intention: A study on faculty members. The study showed that individual factor has a negative impact on turnover intention. Likewise, Kim & Moon (2017) examined the factors influencing turnover intention among male nurses in Korea. The study revealed that there is a negative relationship between individual factor and turnover intention. Further, Rawis *et al.* (2021) showed that individual factors, organizational culture, and job opportunities have negative impact on turnover intention. Based on it, this study develops the following hypothesis:

H₉: There is a positive relationship between individual factor and job engagement.

H₁₀: There is a negative relationship between individual factor and turnover intention.

3. Results and discussion

Correlation analysis

On analysis of data, correlation analysis has been undertaken first and for this purpose, Kendall's Tau correlation coefficients along with mean and standard deviation has been computed and the results are presented in Table 1.

Table 1

Kendall's Tau correlation coefficients matrix

This table presents Kendall's Tau correlation coefficients between dependent variable and independent variables. The correlation coefficients are based on 127 observations. The dependent variables are JE (Job engagement) and TI (Turnover intention). The independent variables are OF (Organizational factor), IF (Individual factor), JS (Job

satisfaction), ET (Employee's time for family), and DH (Daily working hour).

Variables	Mean	S.D.	JE	TI	OF	IF	JS	ET	DH
JE	1.283	0.898	1						
TI	1.921	0.829	0.289**	1					
OF	2.054	0.867	0.594**	-0.104	1				
IF	2.115	0.839	0.533**	-0.073	0.614**	1			
JS	2.120	0.926	0.581**	-0.087	0.580**	0.596**	1		
ET	2.137	0.851	0.501**	-0.218**	0.540**	0.544**	0.673**	1	
DH	2.047	0.861	0.635**	-0.154*	0.634**	0.600**	0.647**	0.637**	1

Notes: The asterisk signs (**) and (*) indicate that the result are significant at one percent and five percent levels respectively.

Table 1 shows that organizational factors are positively correlated to job engagement indicating that organizational support lead to better job engagement decision. Similarly, individual factors are positively correlated to job engagement. It indicates that better future job opportunities attract employee towards job engagement. Likewise, job satisfaction is positively correlated to job engagement. It indicates that higher the job satisfaction, higher would be the job engagement. Further, employee's time for family is also positively correlated to job engagement indicating that sufficient time of employee's for family leads to increase in job engagement. In addition, daily working hour is positively correlated to job engagement. It indicates that fixed working hour leads to increase in job engagement.

Similarly, the study shows that organizational factors are negatively correlated to turnover intention. It indicates that supportive organizational culture leads to lower the turnover intention. Likewise, individual factors are negatively correlated to turnover intention. It indicates that growth opportunities for individual within the organization leads to decrease in turnover intention. Further, job satisfaction is negatively correlated to turnover intention. It indicates that higher the job satisfaction, lower would be the turnover intention. In addition, employees' time for family also positively correlated to turnover intention. It indicates that sufficient time of employee's for family leads to decrease in turnover intention. Moreover, daily working hour is negatively correlated to turnover intention. It indicates that fixed daily working hour leads to decrease in turnover intention.

Regression analysis

Having indicated the Kendall's Tau correlation coefficients, the regression analysis has been carried out and the results are presented in Table 2. More specifically, it shows the regression results of organizational factor, individual factor, job satisfaction, employee's time for family, and daily working hour on job engagement.

Table 2

Estimated regression results of organizational factor, individual factor, job satisfaction, employee's time for family, and daily working hour on job engagement

The results are based on 127 observations using linear regression model. The model is $JE = \beta_0 + \beta_1 OF + \beta_2 IF + \beta_3 JS + \beta_4 ET + \beta_5 DH + e$ where the dependent variable is JE (Job engagement). The independent variables are OF (Organizational factor), IF (Individual factor), JS (Job satisfaction), ET (Employee's time for family), and DH (Daily

working hour).

Model	Intercept	Regression coefficients of					Adj. R_bar ²	SEE	F-value
		OF	IF	JS	ET	DH			
1	0.314 (2.472) *	0.816 (14.318) **					0.618	0.555	205.016
2	0.210 (1.559)		0.842 (14.235) **				0.615	0.557	202.641
3	0.210 (1.559)			0.801 (16.357) **			0.679	0.509	267.558
4	0.221 (1.640)				0.828 (14.152) **		0.613	0.559	200.283
5	0.221 (1.640)					0.308 (2.655) **	0.618	0.507	270.440
6	0.101 (0.800)	0.451 (4.779) **	0.455 (4.667) **				0.673	0.514	130.441
7	0.101 (0.800)	0.103 (0.966)	0.455 (4.667) **	0.453 (4.824) **			0.722	0.473	110.335
8	0.101 (0.800)	0.103 (0.966)	0.145 (1.345)	0.145 (1.345)	0.828 (14.152) **		0.732	0.466	86.858
9	0.003 (0.022)	0.103 (0.966)	0.145 (1.345)	0.145 (1.345)	0.828 (14.152) **	0.308 (2.655) **	0.744	0.454	74.341

Notes:

- i. Figures in parenthesis are t-values.
- ii. The asterisk signs (**) and (*) indicate that the results are significant at one percent and five percent level respectively.
- iii. Job engagement is dependent variable.

The regression results show that the beta coefficients for organizational factors are positive with job engagement. It indicates that organizational factors have a positive impact on job engagement. This finding is consistent with the findings of Harter *et al.* (2002). Similarly, the beta coefficients for individual factors are positive with job engagement. It indicates that individual factors have a positive impact on job engagement. This finding is consistent with the findings of Allen *et al.* (2016). Likewise, the beta coefficients for job satisfaction are positive with job engagement. It indicates that job satisfaction has a positive impact on job engagement. This finding is consistent with the findings of Lu *et al.* (2010). In addition, the beta coefficients for employee's time for family are positive with job engagement. It indicates that employee's time for family has a positive impact on job engagement. This finding is consistent with the findings of Kossek *et al.* (2011). Further, the beta coefficients for daily working hour are positive with job engagement. It indicates that daily working hour has a positive impact on job engagement. This finding is similar to the findings of Demerouti *et al.* (2001).

Table 3 shows the estimated regression results of organizational factor, individual factor, job satisfaction, employee's time for family, and daily working hour on turnover intention.

Table 3

Estimated regression results of organizational factor, individual factor, job satisfaction, employee's time for family, and daily working hour on turnover intention

The results are based on 127 observations using linear regression model. The model is $TI = \beta_0 + \beta_1 OF + \beta_2 IF + \beta_3 JS + \beta_4 ET + \beta_5 DH + e$ where the dependent variable is TI (Turnover intention). The independent variables are OF (Organizational factor), IF (Individual factor), JS (Job satisfaction), ET (Employee's time for family), and DH (Daily working hour).

Model	Intercept	Regression coefficients of					Adj. R_bar ²	SEE	F-value
		OF	IF	JS	ET	DH			
1	2.301 (9.074)**	-0.208 (1.831)					0.018	1.109	3.351
2	2.481 (9.187)**		-0.208 (1.831)				0.000	1.119	0.972
3	2.507 (10.077)**			-0.105 (0.973)			0.000	1.119	0.946
4	2.013 (7.705)**				-0.335 (2.947)**		0.057	1.086	8.686
5	2.288 (8.995)**					-0.786 (3.621)**	0.020	1.108	3.527
6	2.393 (8.792)**	-0.366 (1.797)	-0.208 (1.831)				0.017	1.109	2.109
7	2.393 (8.792)**	-0.391 (1.809)	-0.144 (0.566)	-0.526 (2.118)*			0.010	1.113	1.438
8	2.393 (8.792)**	-0.158 (0.629)	-0.144 (0.566)	-0.526 (2.118)*	-0.786 (3.621)**		0.099	1.062	4.462
9	2.393 (8.792)**	-0.158 (0.629)	-0.144 (0.566)	-0.526 (2.118)*	-0.786 (3.621)**	-0.786 (3.621)**	0.092	1.066	3.549

Notes:

- i. Figures in parenthesis are t-values.
- ii. The asterisk signs (**) and (*) indicate that the results are significant at one percent and five percent level respectively.
- iii. Turnover intention is dependent variable.

The regression results show that the beta coefficients for organizational factors are negative with turnover intention. It indicates that organizational factors have a negative impact on turnover intention. This finding is consistent with the findings Meyer *et al.* (1991). Similarly, the beta coefficients for individual factors are negative with the turnover intention. It indicates that individual factors have negative impact on turnover intention. This finding is consistent with the findings of Oliveria *et al.* (2017). Likewise, the beta coefficients for job satisfaction are negative with turnover intention. It indicates that job satisfaction has a negative impact on turnover intention. This finding is consistent with the findings of Harter *et al.* (2002). In addition, the beta coefficients for employees' time for family are negative with turnover intention. It indicates that employees' time for family has a negative impact on turnover intention. This finding is consistent with the findings of Thompson *et al.* (1999). Further, the beta coefficients for daily working hour are negative with turnover intention. It indicates that daily working hour has a negative impact on turnover intention. This finding is similar to the findings of Demerouti *et al.* (2001).

4. Summary and conclusion

Work life balance in its broadest sense, is defined as a satisfactory level of involvement or 'fit' between the multiple roles in a person's life. Work-life balance is generally associated with equilibrium between the amount of time and effort somebody devotes to work and personal activities, in order to maintain an overall sense of harmony in life. In order to comprehend the concept of work-life equilibrium, it is crucial to acknowledge the diverse requirements placed upon us and our individual reserves- our duration and our vitality- that we can exploit to tackle them. Enterprises have the ability to execute diverse work-life equilibrium programs that could aid workers in achieving a better equilibrium between their occupational and familial duties, attain enhancements in their welfare, and offer advantages to the organization. Work-life balance refers to the flexible working arrangements that allow

both parents and non-parents to avail of working arrangements that provide a balance between work responsibilities and personal responsibilities. The equilibrium between an individual's professional and personal life denotes work-life balance. It pertains to the capacity of workers to fulfill their occupational and familial obligations, along with other extracurricular duties and pastimes, in a way that fosters harmony and equilibrium in their existence.

This study attempts to examine the impact of work life balance on job engagement and turnover intention in Nepalese insurance companies. The study is based on primary data of 127 respondents.

The major conclusion of the study is that organizational factor, individual factor, job satisfaction, employees' time for family, and daily working hour have positive impact on job engagement. However, organizational factor, individual factor, job satisfaction, employees' time for family, and daily working hour have negative impact on turnover intention. The study also concludes that daily working hour is the most significant factor followed by individual factor that determines the change in the level of job engagement. Likewise, the study also concludes that job satisfaction is the most significant factor followed by individual factor that determine the change in the turnover intention of the employees of Nepalese insurance company.

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