

## Factors Affecting Work Life Balance: A Case Study of Himalayan Bank Ltd.

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DOI: <https://doi.org/10.3126/jnbs.v15i1.50393>

Received on 2 June 2022

Accepted on 13 November 2022

### ABSTRACT

*Service oriented organizations are focusing themselves on providing effective services via satisfied and customer friendly employees. Himalayan Bank, being one of the reputed commercial private banks in Nepal that has a challenge to become an employee-friendly organization for providing quality services to customers. This research is carried out to find the factors that influence the effectiveness of the employees who are responsibly working for the quality, image and prospect of the organization. This article is mainly focused on exploring family responsibilities as well as work responsibilities which have impact on the job satisfaction of the employees working permanently in the bank. Primary data used in this study have been collected through the structured questionnaire distributed to selected employees. Collected data are analyzed by using excel and SPSS. Cronbach's alpha is calculated to see the reliability of the items used as the instrument to measure variables. Correlation, t-test, regression analysis, F-test as well as post hoc analysis are done to examine the status and impact of variables. Most of the independent variables taken into consideration are found to have significant impact on the dependent variable. Practical and theoretical implications in work life balance is prescribed for practical and theoretical implications in the future.*

**Keywords:** Himalayan Bank Ltd., job satisfaction, quality of family life, quality of work life, work life balance.

### 1. INTRODUCTION

There is a vital role of the banking sector in the economic development of Nepal. Liberal policies, conducive environment, increase in trade and many more factors have led to the increment in the number of commercial banks. With due increment in the numbers of commercial banks, competition between these organizations has become intense.

Living up to the expectations and aspirations of the customers and other stakeholders, HBL introduced several new products and services to increase the competitive advantage. To

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make the organization innovative and productive, it is essential that its employees are satisfied and motivated, so that the well trained employees would not leave the organization in future. To retain these competent employees has become one of the biggest challenges, being faced by commercial banks of Nepal. Different variable and factors are responsible for making the employees satisfied and motivated to be retained in the organization. Among the numerous variable and factors, one of the most important and highly researched variable is work life balance of employees working in the organizations (Hossen et al., 2018; Devkota et al., 2022; Musura et al., 2013; Biswakarma, 2015; Shrestha et al., 2019).

Work/life is commonly referred to as work and family. People has always faced a challenge to keep the balance between the work responsibilities and the family responsibilities (Alam et al., 2009), mainly for the people who are involved in different professions. Work-life balance and employee's engagement are found to be interconnected with each other. So why, high-performing organizations which are publicly recognized as a 'best place to work' or an 'employer of choice' have given high priority to work life balance for increasing the employee's engagement.

With the due understanding of the nature, antecedents, and consequences of work life balance and job satisfaction, these are widely studied factors in management literature because these factors are taken as the precursors of employees' performance (Baral, 2010). However, those issues are rarely addressed and understood by Nepalese organizations. These factors are even more important to study in the Nepalese banking sector, as this is one of the most competitive sector where employees have to be more engaged and highly dedicated in their work. And this has become one of the challenging issue responsible for high employees' turnover in commercial banks of Nepal.

However, to the extent of the knowledge of the researcher, only few studies (Pathak, 2018; Devkota et al., 2022) have addressed the issues relating to the work life balance of the banking employees, particularly in the context of joint venture banks in Nepal. Thus, research in this area will help to address different issues. First, this research will provide the ground for testing established theories in different social and economic environment. Second, influence of dimensions of work life balance in banking context will be tested. Third, satisfaction of banking employees because of work life balance will be assessed. Besides these, practitioners and policy makers will also be benefited from the findings of the proposed research, despite the fact that this research is limited to the only one commercial bank and that is the Himalayan Bank Limited.

Different researchers have tried to explore the factors related to work and life that have impact on work life balance of employees of different sectors (Atkinson & Hall, 2011). Time has become the most important factor to be taken into consideration when talking about work life balance. Longer working hours in banks, mostly found to be the persistent when addressing the issues of work life balance of banking employees. Other job characteristics related to work-family balance include job security, support from one's supervisor, and support from co-workers, work demands or overload, work-role conflict, work-role ambiguity, and job dissatisfaction (Graham, 2005).

Some Nepali researches have tried to find the factors related to work domain and family domain so that some contribution can be made for the work life balance of employees of those sectors (Devkota et al., 2022; Biswokarma, 2015; Shrestha et al., 2019; Pathak, 2018; Bajracharya

et al., 2014; Tamang, 2008). Job of banking employees is very demanding job based on the sensitivity and customer relationship to be maintained under the job role. Work and family are the most dominant domains in the lives of employed men and women and maintaining both domains presents challenges. Hence, this research is carried out to focus on work life balance of bankers so that research finding may effectively contribute for the policy making process. The basic research issue, therefore, is what factors affect the work life balance of working males and females which if properly answered, could provide avenues for improving the operating environment.

The main purpose of the present study is to identify causes of work and family life balance among employees of the bank. Therefore, the paper focuses on examining the factors that contribute to the work and family balance in employees. In addition, the paper also concentrates on the analysis of the level of job satisfaction received from work life balance of employees.

## **2. REVIEW OF LITERATURE**

Organizations have always tried to address the issues related to work life balance so that the conflict between the domains of work and life could be reduced. For this, policies and strategies have been formulated by the organizations trying to address the issues of work life balance from long time. (Khateeb, 2021) In this context, many researchers and experts have helped the organizations in doing so.

Work-Life Balance (WLB) has its beginnings in the nineteenth century after a long campaign of workers against long working hours in the factories as mentioned by Khateeb. The research in the field of work-life balance began in 1960s (Lewis et al., 2007), which has led to the development of very innovative and time demanding ideas up to the time. In the 1960s, it focused on work and family issues that caused movement of workforce from rural areas to urban areas (Naithani, 2010). Kanter and Pleck, focused on spillover theory (Khateeb, 2021) where work role affects the family role and vice versa. After that, compensation theory, conflict theory, boundary theory and many more theories came in existence (Khateeb, 2021). Likewise, Bajracharya et al. have explained about border theory, expansion theory, enrichment theory and balanced theory based on Work life balance. However, this study is based on the conflict theory as explained by researchers.

Many employees have reported that they are even facing health problems because of high strain in managing rising demands from work as well as home. Toffoletti and Starr (2016), argued that work-life balance policies can contribute to a higher degrees of competitive advantage. According to the study of Anderson et al. (2002), employees who were more dissatisfied with the work- family life were facing high stress than employees who were less dissatisfied. It was also responsible for causing harm to the psychological wellbeing of the employees thus affecting their job performance negatively. The quality of employees' performance has been affected whenever the employees perceive conflict between work and family (Elliott, 2003). So why, most of the organizations are becoming aware of the importance of work life balance. Hence, organizations are using work life balance as an important tool to attract and retain the talents (Hossen et al., 2018).

Work and family have the most important roles in the lives of employed men and women (Friedman & Greenhaus, 2000; Michel et al., 2009; Graham, 2005). But maintaining balance between both domains has always been a challenge for them. Work-family conflict occurs when the time demands of one role, interferes the time demands of another role (Stebbins, 2001). In a later work, Hochschild (1997) argued that even simultaneous involvement in tasks does not provide them time for relaxation which obviously create strain in the form of by-product.

Inter-role conflict between role demands of work and role demands of home or leisure activities causes work life conflict (Greenhaus & Beutell, 1985). Employees in most sectors of the economy are facing strain due to disagreement between home roles demand and work roles demand (Lewis et al., 2007). Because of this, employees have expectations towards their employers for the development of the conducive environment that can address work life conflict (Kossek et al., 1994). In this context, there is a dire need that organizations formulate and implement appropriate human resource policies and strategies which could address issues related to work life conflict (Cieri et al., 2005) and lessen the strain related to work and family roles.

Contemporary literature based on numerous studies have contributed significantly to explore and enrich the concept of work life balance (Googins, 1991; Hakim, 2005; Hall, 1993; Houston, 2005; Houston & Marks, 2005; Lewis & Cooper, 2005). Researches have also focused on balance in the context of childcare (Googins, 1991; Nelson, 2002) and eldercare (Moen et al., 1994). Different roles to be played by working personnel (Kinman & Jones, 2001), their designation (Smith et al., 1995), child care responsibilities (Elliot, 2003; Daly & Lewis, 2000; Gerson, 1993), elder care responsibilities (Frone et al., 1992), support from colleagues (Roehling et al., 2001), support from organization, responsibilities based on gender (Barnett, 1998), inflexibility (Sullivan & Lewis, 2006) are some of the important factors that are responsible for work life strain, based on the literature.

According to the study conducted in the banking sector, by Pathak (2018), responsibility for children, elder care responsibilities, interpersonal conflict within the family unit, unsupportive family members are some of the variables which are identified as responsible factors for creating family to work conflict. According to the researcher, banking employee's work more than the statutory working hours, so why the time demanded by family roles interferes with the time demanded by work roles. It leads to the employee dissatisfaction with their work.

Likewise, Biswakarma (2015) has claimed that quality work environment factors are critical issues when assessing the work life of employees. Quality work environment helps to reduce absenteeism and accidents, according to researcher. It helps to boost up the productivity, institutional effectiveness and economic development of the country as well. Hence, it is essential for an organization to well-formulate and execute HR practices as well as policies effectively. This will help to boost employees' quality of work life, reducing the conflict between work life and family life (Biswakarma, 2015).

In the study carried out by Vejandla (2018), it is found that employees working in banking sector feel stressed out and cannot maintain work life balance due to lack of time for self and family. Achieving work life balance in the fast pace of banking system by maintaining balance between professional and personal life has become a challenge for an individual. As employees' are the pillars that frame the organizations, employers should give their full attention towards the welfare and needs of the employees (Goyal & Babel, 2015).

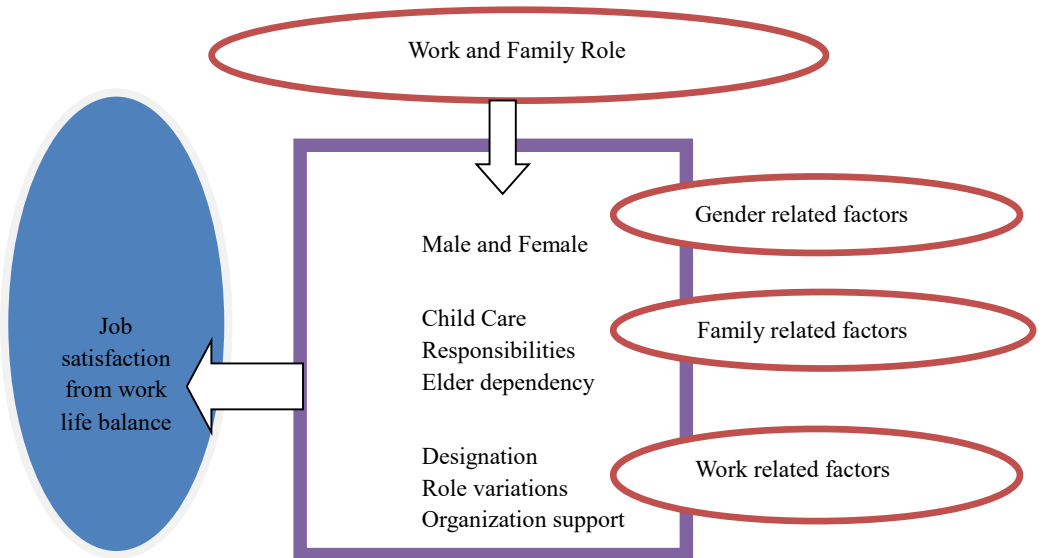
Not only in the Nepalese banking sector but also in Indian scenario, same type of problems and challenges have been identified. Though, the mind set of Indian younger generation men in these days, have changed positively towards the working women in their homes, they are still fairly conservative and expect women to manage household work and child caring tasks. Even today, working women are expected to fulfill house hold responsibilities at the prior which may restrict themselves to limited work at the workplace resulting on career sacrifice. This may cause anger and frustration to the working women (Narayana & Neelima, 2017). However, in most of the studies conducted in Nepalese organizations, it is found that employees are not having conflict between work and family domains (Tamang, 2008; Bajracharya et al., 2014).

**Conceptual Framework**

The conceptual framework has been developed on the basis of the review of literature. The variables included in the study are support and respect from the organization, family responsibilities, impact of work life upon home life, impact of home life upon work life, role variations, support in career development and job satisfaction. In the current research, job satisfaction is treated as dependent variable whereas gender difference, family and work related variables are taken as independent variable.

**Figure 1**

*Purposed Conceptual Framework*



**Hypotheses**

Work and family are the most important and dominant domains in the lives of employed men and women (Friedman & Greenhaus, 2000; Mitchelson, 2009). Spill over theory and conflict

theory (Khateeb, 2021) of work life balance argues that these two dimensions of life demands time and satisfaction from one another. That is, sufficient time for one dimension leads to lack of time for another dimension, making the person dissatisfied which ultimately leads to poor job satisfaction. However, positive spillover describes transference of experiences, skills, moods and behaviors from one domain to another making the people satisfied according to the enrichment theory (Carlson et al., 2006).

Taking these domains into consideration, Haar et al. (2014) conducted a research in different countries of the world and revealed a strong positive relationship between work life balance and job satisfaction. Zalimiene and Juneviciene (2016) also supported this result through the research conducted by them.

Based on the gender related factors, Lewis et al. (2007) argued that, family is mostly a woman's domain which reinforce the male work role in pay equity arguments. According to Bajracharya et al. a study conducted by Wendy et al. indicated that women generally received more personal social support than work based social support. However, according to the researchers, work based social support was positively associated with job satisfaction. According to Daly and Lewis (2000), the double burden of child care and elder care puts more emotional burden on women than on men. These findings are even supported by Blair and Lichter (1991), Kossek and Lambart (2004).

Likewise, to explain the role variations and its impact on satisfaction, different theories are propounded. Facilitation theory, based on the theory proposed by Barnett (1998) as expansionist theory, discuss the role variations and its effect on satisfaction. Different other researchers have worked on this theory to enrich the theory of work life balance (Khateeb, 2021; Bajracharya et al., 2014).

Smith et al. (1995) propounded that designation was significant in explaining task-based stress. Bajracharya et al. (2014), also revealed through their research that designation has the significant impact on the satisfaction of employees.

Based on discussed theoretical and empirical research findings, following main research hypothesis has been developed to analyze information supported by the literature and the conceptual frame work developed for the study.

H: Work related factors and job related factors impact the level of job satisfaction.

Following sub-hypotheses have been developed to support the main hypothesis.

H<sub>1</sub>: There is difference in the job satisfaction of male and female employees with respect to the family related factors.

H<sub>2</sub>: There is difference in the satisfaction of employees with respect to the role variations.

H<sub>3</sub>: There is difference in the level of job satisfaction of employees on the basis of designation.

### **3. METHODOLOGY OF THE STUDY**

This research focuses on exploring the views and experience of the work/life balance of employees of Himalayan Bank Ltd. in perspective of their work and family life domains. It examines how work/life balance can be managed and utilized to improve bankers' capability in terms of balancing work and life of employees of this bank. This research is basically quantitative in nature.

In order to attain the stated objectives, this study has been carried out, using descriptive and analytical research design. Descriptive research design is adopted here to obtain information regarding the current status of the phenomena and to describe 'what exists' with respect to variables in current situation. That means, to assess the current status of variables related to work life balance, taken into consideration for this study. Analytical research design is used to find supporting evidence to current research being done in order to make the work more reliable and also to establish the relationship between different variables. So that, the concerned stakeholders could make rational decisions based on that established relationship and their impact on each other. For conducting the research, primary data is collected through a survey using structured questionnaires which are developed and already tested in different researches. Mainly this research has used the work of Elliot (2003) and Bajracharya et al. (2014) for the development of the questionnaires. While developing the structured questionnaire, conceptual framework is taken as basis. Five-point basis questionnaires are developed in order to conduct the study.

So, far the population of this study is concerned; all the employees working in Himalayan Bank within Kathmandu valley is taken as the population of the study which is 671. Sample size of the study is defined as 196 at 6 percentage margin of error who are working in different branches within Kathmandu valley. To calculate the sample size for known population, formula has been used and calculated below.

$$n = N * X / (X + N - 1), \text{ where, } X = Z_{\alpha/2}^2 * p * (1-p) / MOE^2$$

For calculating X,

$$\begin{aligned} X &= Z_{\alpha/2}^2 * p * (1-p) / MOE^2 \\ &= (1.96)^2 * .5 (.5) / (.06)^2 \\ &= 266.78 \end{aligned}$$

For calculating n,

$$\begin{aligned} n &= N * X / (X + N - 1) \\ &= 671 * 266.78 / (266.78 + 671 - 1) \\ &= 191 \end{aligned}$$

To collect responses from this sample size, 250 questionnaires were distributed on the basis of convenience sampling technique, among which 220 responded but 206 were only useful for further analysis. All data are analyzed by using the Excel and SPSS programs. Reliability test is done to find the reliability among the items under each variable and values above 0.7 are taken for further analysis but the items which are responsible for values less than 0.7 are dropped. Data is analyzed by using various descriptive and inferential statistical tools in order to measure the factors relating to work life balance. Correlation analysis, regression analysis, t test, F test are done to find out the relationship between variables and their impact.

Model of regression is stated in the following ways:

$$Y = b_0 + b_1X_1 + b_2X_2 + \dots + b_kX_k$$

Job satisfaction=  $b_0 + b_1$ support of the organization +  $b_2$  family responsibilities +  $b_3$ role variations+  $b_4$  impact of work life upon home life +  $b_5$  impact of home life upon work life +  $b_6$  support in career development.

Either the model fulfills its assumptions or not, different other tests are done by the researcher which shows that this test fulfills all the assumptions. Histogram exhibits that residuals are normally distributed. Normal P-P plot, also exhibits that the residuals are normally distributed. The Null plot indicates random pattern. There is no problem of heteroscedasticity. One sample K-S test shows that the error terms are normally distributed since value of the test is  $0.38 > .05$ .

#### 4. RESULTS AND DISCUSSION

##### Results

##### Correlation Analysis

To find the relationship between independent variables and dependent variable correlation between these variables are calculated and presented in Table 1.

**Table 1**

*Correlation between the Different Variables*

	Organi- zation support	Satis- faction with job	Family responsi- bilities	Role varia- tions	Work impact on home	Home impact on work	Support in career develop- ment
Organization's support and respect	1						
Satisfaction with job	.787** (.000)	1					
Family responsibilities	.487** (.000)	.219** (.003)	1				
Role variations	.575** (.000)	.770** (.000)	.323** (.000)	1			
Work impact on home	.346** (.000)	.661** (.000)	.512** (.000)	.607** (.000)	1		
Home impact on work	.554** (.000)	.323** (.000)	.481** (.000)	.324** (.000)	.355** (.000)	1	
Support in career development	.641** (.000)	.722** (.000)	.267** (.000)	.607** (.000)	.661** (.000)	.323** (.000)	1

\*\* Correlation is significant at the 0.01 level (2 tailed)

Significant correlation is found between the variables that are taken as independent and dependent variables. So, further analysis is carried out, which is regression analysis.



**Regression Analysis**

Regression analysis is done to examine the different factors responsible for job satisfaction of employees of Himalayan Banks. Under this study, organization’s support and respect, family responsibilities, role variations, work impact on home, home impact on work, support in career development are taken as independent variables whereas satisfaction with job is taken as dependent variable.

**Table 2**

*Table of Coefficients*

	Unstandardized coefficients		Standardized coefficients	t	Sig.	Collinearity statistics	
	B	Std. error	Beta			Tolerance	VIF
(Constant)	1.022	0.934		.032	.991		
Organization support	.531	.112	.457	6.145	.000	.902	1.108
Family responsibilities	.049	.081	.024	.638	.519	.306	3.266
Role variations	.368	.056	.418	5.569	.000	.395	2.527
Impact of work life on home life	.347	.083	.285	5.203	.000	.946	1.058
Impact of home life on work life	.279	.098	.317	2.426	.051	.706	1.416
Support in career development	.308	.043	.356	3.256	.021	.365	2.739

*Dependent variable: Satisfaction with job*

After running the model, it is found that most of the independent variables are capable in explaining the dependent variable as the values  $R^2 = .619$  which is found to be higher than .6. From the Anova table,  $F(6, 198), p < .001$  also supports the model, stating that independent variables are capable in explaining the dependent variable.

From Table 2, it is found that organization support ( $\beta = .457, p < .001$ ) has significant impact on satisfaction with job. Family responsibilities ( $\beta = .024, p = .519$ ) does not have the significant impact on the satisfaction with job. Role variations ( $\beta = .418, p < .001$ ) has significant impact on satisfaction with job. Impact of work life on home life ( $\beta = .285, p < .001$ ) has significant impact on satisfaction with job. Impact of home life on work life ( $\beta = .317, p = .051$ ) does not have the significant impact on satisfaction with job at 5% level of significance but have

the significant impact at 10% level of significance. Support in career development ( $\beta = .356$ ,  $p = .021$ ) has significant impact on satisfaction with job at 5% level of significance.

### **Test of Different Hypotheses**

H<sub>1</sub>: There is a difference in the level of job satisfaction of male and female employees. As the p value is 0.037 and t value is 1.296, it is significant at 5 percent level of significance. So, we can conclude that there is difference in the job satisfaction of male and female employees. By interpreting the mean values, it is found out that females are more satisfied with job in comparison to males.

H<sub>2</sub>: There is a difference in the level of job satisfaction of male and female employees with respect to the family related factors.

As the p value is 0.032, and t value is 2.364 it is significant at 5 percent level of significance i.e. there is difference in the job satisfaction level of male and female employees with respect to the family related factors. From the result based on mean values, female carry more responsibilities in comparison to males and can balance more roles at home.

H<sub>3</sub>: There is a difference in the level of job satisfaction with respect to the role variations.

As the p value is 0.022, it is significant at 5 percent level of significance i.e. there is difference in the level of job satisfaction of employees on the basis of role variations. Employees having more role variations are more satisfied in comparison to employees with less role variations.

H<sub>4</sub>: There is a difference in the level of job satisfaction of employees on the basis of designation.

As the p value is 0.026, and F value is 5.297, tested hypothesis is accepted at 5 percent level of significance i.e. there is a difference in the level of job satisfaction of employees on the basis of designation. Officer level are found to have higher job satisfaction in comparison to manager level and assistant level from the post hoc analysis.

### **Discussion**

Statistically, it is found from the study that, support and respect from the organization, impact of work life upon home life, role variations, support in career development have the significant impact on job satisfaction at 5% level of significance whereas the variable, impact of home life upon work life has significant impact on job satisfaction at 10% level of significance but the variable, family responsibilities is found to have insignificant impact on job satisfaction. As these are the domain related to work and family life, findings support the findings of Bajracharya et al. (2014); Tamang (2008); Pathak (2008); Devkota et al. (2022); Shrestha et al. (2019) stating that work and family domain have the impact on job satisfaction related to work life balance.

Most of the respondents are highly satisfied with the support and respect, they are given by organization and this variable also help to increase the job satisfaction level. Organizational support for needed resources, facilitation from organization to work in a team, training and development programs organized by the organization from time to time help employees to increase their job satisfaction. This result is supported by the study conducted by other different researchers (Toffolelti & Starr, 2016; Bajracharya et al., 2014) but does not support the findings of Pathak (2018). Enough resources provided by the bank to the employees for accomplishing their job, training given to employees at different interval of time, respect given by peers as well

as seniors and juniors, challenging jobs and support provided to the employees for accomplishing those jobs, by the bank may be the reason that respondents are highly satisfied with the support and respect they are given by organization. As well, these factors have the impact on the job satisfaction.

Most of the respondents responded that they feel pressure due to having too much work to do but feel stressed due to problems that occur due to lack of sufficient knowledge regarding technology and lack of sufficient support from the IT department which acts as a reason for anxiety. Inadequate guidance has also become one of the reason for the source of pressure in the organization. Having to work for very long hours is also the factor responsible for pressure. These findings support the results provided by Pathak (2018), Narayana and Neelima (2017).

Role variations has been found to be a positive and significant in increasing the job satisfaction according to the respondents. Role variations has also helped respondents to feel fresh and learn more in the organization. These findings contradict with the findings of Narayana and Neelima (2017), Pathak (2018) but supports the findings of Bajracharya et al. (2014); Tamang (2008). Enrichment theory of work life balance explains that one role may enrich the role for increasing the level of performances due to positive spillover effect. Various role inside the organizations, at home and in social and personal life enhance a person for acquiring the resources and experiences that are useful for individuals facing challenges of life. This ultimately is responsible for increasing employees' job satisfaction.

Family responsibilities is found to be insignificant in increasing the job satisfaction in banking sector. Responsibilities towards household works, child care, elder care and other social responsibilities are found to be insignificant in increasing the level of job satisfaction. Family responsibilities demands high effort and time from the individuals and make them more tired so that people may have feel stressed. Conflict theory of work life balance explains that strain based conflict arises from psychological demand of work which may have become family responsibilities for the employees working in Himalayan Bank.

Work responsibilities, designation, facilities, relationship with others at office which impact home life are found to be significant factors in increasing the job satisfaction of the employees working in Himalayan Bank Ltd. These findings support the findings provided by Toffoletti and Starr (2016), Biswakarma (2015), Goyal and Babel (2015). This may be due to the reason explained by facilitation theory of work life balance which explains that engagement, gains and enhanced functioning from one domain might facilitate to gain satisfaction from another domain. As well, spending capacity at home, support from family members and friend circle, involvement in social activities which impact work life are found to be significant in increasing the job satisfaction of the employees working in Himalayan Bank Ltd., as explained by facilitation theory of work life balance.

Support in career development has been found to have a significant impact on increasing the level of job satisfaction in employees. Organizational support, colleagues support, family support, social support and other required support for career development have the significant impact on increasing the level of job satisfaction in employees. Employees responded that the activities being carried out by them are supporting in their career development.

From the test of different hypotheses, it is found out that females are more satisfied with jobs in comparison to males which differs from the findings presented by Narayana and Neelima (2017), despite the fact that female carry more household responsibilities in comparison to male. No significant difference is found in between male and female in respect to the work related factors. On the basis of the designation, officer level enjoys the most work life balance in comparison to manager level and assistant level. Employees having more role variations enjoy more work life balance in comparison to employees with less role variations and this finding does not support the findings of Goyal and Babel (2015), Vejandla(2018), Narayana and Neelima (2017).

## 5. CONCLUSION

The analysis of the data collected from the distributed questionnaires revealed so many general and interesting facts; in some cases, revealed findings follow the theory and in some cases differ entirely. The reason for such interesting finding might be due to the procedure used to develop questionnaire and the criteria taken into consideration for examining those questionnaires such as working field, nation, and variables taken into consideration and so on. The comparison of the results provided by different researchers in the banking context showed some different results which will certainly give a direction for researchers to carryout researches with different perspective and the policy makers to make the policy with due consideration in future.

From the study, it is concluded that organization's support and respect as well as role variations have the greater impact on the job satisfaction. So, the bank, should focus on organization's support and respect for increasing the job satisfaction level. In the meantime, individuals also should accept role variations so that they become satisfied. Organization as well as the individuals should focus on career development for increasing the level of job satisfaction through work life balance. Organizational spill over to home and spill over from home to office make impact on the job satisfaction of employees through work life balance. So, these factors are to be carefully addressed by organization while developing policies of the organization. Individuals should also try to divide the time accordingly so that spill over from home to office and office to home do not bring conflict in their work life balance but support to enjoy the work and life by employees so that they could contribute more to organization as well as home.

With due consideration, results from these findings are to be generalized as this study is based only on the responses provided by employees of Himalayan Bank within Kathmandu valley. Validity and reliability of the responses may have the bias effect, so the results are to be generalized with this reality being considered.

### **Implications and Way Forward**

The present study is designed to examine the different factors, which may have the impact on the job satisfaction of employees of Himalayan Bank Ltd. with respect to factors responsible for work life balance. Bank should focus on organizational support and role variations in order to increase the level of job satisfaction in terms of work life balance. Spillover of job to home also plays a vital role in increasing the job satisfaction. So, bank should focus on providing favorable working environment to employees so that the job satisfaction increases. Support to career development from the bank side helps in increasing the satisfaction level of employees in

terms of work life balance. While making policies, these factors and their impact on employees if taken into consideration will be beneficial for the bank.

Theoretically, conflict theory is only capable of explaining relations between domains of work life balance of employees of the bank partially. Facilitation theory and enrichment theory better has explained the impact of factors of work domain and family domain in the job satisfaction of employees of the bank. Research based on other theories related to work life balance may enrich the archive of theories exploring different other dimensions of work life balance which are important in the Nepalese context.

In the future, more variables like perception of child and elders towards working members, supervisors' and managers' views towards subordinates could be used by researchers in order to carry out the research in the field of work life balance. More organizations, working field and different occupations could be taken into consideration by the researchers. Other tools like structural equation modeling, confirmatory factor analysis could be used to examine the relationship between different variables of work life balance in the future, so that more hidden facts related to work life balance could be revealed, which will certainly help to increase the organizational performance and competitive advantage through satisfied employees.

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