



WORK-LIFE BALANCE OF BANK EMPLOYEES DURING THE PANDEMIC: AN EXPLORATORY ANALYSIS

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ABSTRACT

The study attempts to explore the factors of work-life balance (WLB) amid the pandemic and the effects of these derived factors on the overall perception of WLB of bank employees. The quantitative research method was harnessed to explore the objectives. Employees of commercial banks serving in the Morang district, one of the 77 administrative units of Nepal, during the pandemic were the population of the study. Primary data were collected using structured questionnaires. Snowball and purposive sampling methods were implied to get the sample of 193 bank employees. The study extracted four factors; personal demand, family demand, work demand, and social demand dimensions of WLB during Covid-19. And personal demand factor of WLB stood as the most significant out of the other two significant factors namely family and work demand factors to influence the overall perception of WLB amidst the pandemic. Employees' self-care and self-development needs are to be incorporated while formulating policies of the organization and more specifically WLB during the traumatic conditions.

Keywords: work-life balance (WLB) - bank employees - Covid-19 pandemic - factor analysis

INTRODUCTION

COVID-19, the most tragic happening in the world, had surrounded human beings economically, socially, politically, emotionally, and physically (Poudel & Subedi 2020). The rules and regulations for the sake of preventive and security measures such as social and psychological distancing, quarantine, and isolation laden were other straining agents for the people during the pandemic (Hamouche 2020). Companies were to

manage the Work-Life Balance (WLB) of their employees together with the continuity of the business amid Covid-19 (Gigauri 2020).

Subsequently, Powell (2020) communicated the severity of the pandemic was tougher for those who had to expose themselves to people. The pandemic had augmented unpaid job hours such as purchasing and organizing groceries, helping kids and dependents, engaging children, looking after elder parents and a sick one, and other domestic chores cooking, laundering, and dish cleaning (Simpson & Morgan 2020) and multiplying long hours of the unpaid domain (Craig & Churchill 2020). The added conflicting burdens, responsibilities, and commitment to both domains namely work and life had challenged teaching professionals to balance equally pivotal spheres (Kanagasabapathy & Kumar 2020). Therefore, Boca *et al.* (2020) concluded that WLB would be formidable for those who have to work on-site during the spread like bank employees.

Research findings before the pandemic (Hsieh *et al.* 2004; Shujat, Cheema & Bhutto 2011) articulated that WLB always had been a severe concern for employees, especially in the service industry. It is because the added workload, due to satisfying individual needs and expectations by providing customized services, has increased work pressure resulting in work stress in the service sector. Hence, meantime balancing personal life and work life; the two sides of a coin, challenge employees. Goyal and Babel (2015) proclaimed that the peril of WLB is evident and remarkable in the banking industry at normal times.

Nepal is a country with only 61 percent banking access of citizens (Nepal Rastra Bank 2020). The lack of access to and development of electronic payment systems in the least developed countries like Nepal has challenged them to deal with the inevitable challenge of the pandemic. Hence, the unavailability of a complete online banking system, and the illiteracy of people to use the online payment system demanded desk services for the banks even during the spread. Therefore, to facilitate customers' needs, banks were bound to provide their banking services physically even during the critical time of the pandemic. International Labour Organization [ILO] (2020) publicized myriad workers encountered enhanced work demands, in addition, they collectively had to organize their non-work life and take care of their elderly parents and dependents during COVID-19.

Based on the anecdotal investigation, WLB before COVID-19 does not stand much satisfactory for bank employees then the present condition

of WLB amid the spread comes to be questionable. Therefore, an in-depth understanding of WLB during the pandemic is supposed to be crucial for bank employees. For this purpose, the WLB of bank employees is assessed to explore the factors that influence their WLB during the emergency, and the prominent factor of WLB out of the extracted factors is also identified.

METHODS AND MATERIALS

Covid-19 had been declared a global pandemic on March 11, 2020, by the World Health Organization. Subsequently, this remarkably changed the lives of whole humankind (Zacher & Rudolph 2020). Nepal could not remain untouched by the pervasive effects of the spread. Alike the other countries, Nepal too had gone for an almost four-month-long nationwide lockdown for the first time. Except for emergency services, all other services were shut down completely following the rules and regulations of the government. Banking services were within the primary services hence, to be availed and operated during the critical time (NRB 2020).

The unprecedented situation and risk of uncertainty of the length of the spread multiplied the crowd over the desk of banks and resulted in a greater risk of contagion. The spokesperson of NRB had notified that the increasing cases of coronavirus-infected bank employees throughout the country were stressing during the pandemic, although the bank and financial institutions were complying with all health and safety standards seriously (The Himalayan Times 2020). However, amid the outbreak, the banks were opened for some time, banks were operationalized with few staffers, and employees had flexible work hours alternatively, and accordingly their needs (NRB 2020). There were many infected cases of bank staffers and their families. Consequently, myriad branches and banks had to close completely because of all staffers being infected or isolated. The conditions of bank employees were challenging, and balancing work and non-work were also arduous during the spread.

Thus, the current study intends to explore the factors of WLB of bank employees during the pandemic and the effect of these dimensions on the overall perception of WLB. A quantitative research method was implied for the current study. After a detailed literature review (Banu & Duraipandian 2014, Pichler 2008, Tariq, Aslam, Siddique & Tanveer 2012, Wong & Ko 2009), some statements of WLB were listed. Several rounds of interviews either via telephone or virtual meetings with key informants (bank employees), researchers from the same area, academicians, and bank

experts were carried out at their convenience. In the initial discussions, demographic heterogeneity of the key informants was considered to incorporate key issues and outlooks of WLB on the selected list of WLB items.

For the validation of the developed instrument pre-testing was harnessed. For this reason, primarily five bank employees were interviewed to figure out the issues relating to the wording, understanding, sequence, clarity, and adequacy of the questions (Kumar, Talib & Ramayah 2013). Experts' feedback and pre-testing suggestions were fabricated to improve the language and content of the questionnaire. Eventually, 26 indicators of WLB remained after an initial investigation. To ensure the precision of the instrument, a pilot test with 30 bank employees was undergone. The instrument applied a 5-point Likert scale (1-strongly disagree to 5-strongly agree) because it provides a lower mid-point, and superior data quality (Weijters, Cabooter & Schillewaert 2010). The questionnaire had two-section where first encompassed the personal information of the respondents, and the second covered 26 indicators of WLB during the pandemic with a concluding question about overall perception of their WLB.

The study was carried out in the Morang district, a unit out of 77 administrative units in Nepal. There were 27 commercial banks in Nepal where altogether 97 branches of commercial banks provided their services in the Morang district. The bank employees facilitating their customers physically were merely studied for this work. In general, 3-5 (training assistants, junior and senior assistant level) bank employees were serving at the front desk physically to customers in a branch of any district commercial bank during covid-19. Hence, the population of the study remained at 388 (97 branches of banks×4 employees on average of each branch serving physically) bank employees. Using the formula of sample size by Yamane (1967) drew 193 bank employees with an error of 5 percent. Data was collected through a structured e-survey from October to December 2020. Snowball and purposive sampling methods were harnessed to collect only those bank employees who served customers at the front desk physically.

The objectivity of the research was deliberately articulated at the outset of the questionnaire. Meantime, the commitment to keep their information confidential and their right to withdraw at any time were also

mentioned. The workable questionnaires were 194 out of the 208 total received.

SPSS (Statistical Package for Social Sciences) version 26 was used for analyzing data. Herman’s single-factor method is the most extensively implied method of common biases (Podsakoff & Organ 1986). A single factor explained 29.703 of the total variance while loading all items in a factor. Hence, there is no issue of biasness as the loading in a single factor is less than 50 percent.

Percentage and frequency were implied as descriptive statistical tools. Exploratory Factor Analysis (EFA) and multiple regression analysis were employed to determine factors of WLB, and identify the effect of these factors on the overall perception of WLB.

Table 1: Demographic profile of the respondents

Characteristics		Frequency	Respondent's %
Sex	Male	115	59.3
	Female	79	40.7
Age	Up to 25	44	22.7
	25 to 30	91	46.9
	30 to 35	40	20.6
	35 above	19	09.8
Marital Status	Married	93	47.9
	Others	101	52.1
Academic Qualification	Bachelor	63	32.5
	Masters	126	64.9
	Masters' above	5	02.6

Source: Data Survey Analysis, 2020

Table 1 demonstrates that more male employees appeared in the survey. Almost half of the respondents lay within the age group of 25 to 30. However, the tenth portion of the total participants was above the age of 35. Nearly equal proportions of the marital status as married and other participants were seen. The majority of bank employees had completed their master’s degrees.

RESULTS AND DISCUSSION

The current study aims to explore the factors of WLB of bank employees during the pandemic and to measure the effect of these explored factors of WLB on the overall perception of WLB.

Exploration of dimensions of WLB using factor analysis

Primarily, all 26 items of WLB during covid-19 were rated by using the mean score and their standard deviation.

Table 2 presents that among all the items considered for a better understanding of the WLB, “My family supports my job” had rated with the highest mean score (4.02). It shows that role of the family was vital for the employees. While the statement “I seldom work extra than scheduled hours” rated the lowest mean score (2.27), that implies employees were to work more than the scheduled hours often. The overall WLB having a mean score of 5.74 displays that the WLB of bank employees was satisfactory.

After using Cronbach's alpha for testing the reliability of the items, “Family problems do not distract me from my work”, and “I rarely thought about work, when I am not at work” were found with reliability issues so these two items were discarded.

A total of 26 items of WLB were analyzed through principal components analysis with the varimax rotation method to identify the underlying factors of WLB. The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy came to be 0.851 and Bartlett's test of sphericity tests the fitness of the data results in 1494.135 with a significance level of 0.000. Both tests revealed the appropriateness of using factor analysis. Factors with greater than one eigenvalue were retained (Hair et al., 2005).

Table 3 depicts factor loadings for each item and also the eigenvalues, percentage of variance explained, and cumulative percentages of the variance explained. Once the dimensionalities of the instrument were verified, Cronbach's alpha was implied to check the internal consistencies of each scale. The extracted values of Cronbach alpha were also mentioned in table 3. Because of the cross-loading issues, four items were discarded. The remaining 20 statements of WLB further produced four factors of the WLB scale. Hair *et al* (2005) evinced that an eigenvalue greater than 1.0 and factor loading higher than 0.5 is appropriate while determining factors.

The screening test extracted four factors with an eigenvalue greater than one which depicts the importance and explanatory power of the extracted four dimensions. These four dimensions accounted for 57.569 of the total variances. These dimensions were operationalized as the first personal demand, second family demand, third work demand, and fourth social demand dimensions.

Table 2: Mean rating of work-life balance issues (N=194)

S . N.	Items	Mean	Standard deviation
1	I take my food on time.	3.54	0.972
2	The conditions of my family life are excellent.	3.52	0.883
3	I enjoy a good time with family and friends because of work.	2.39	1.063
4	I don't face problems in my family because of work.	2.91	1.081
5	My family supports my job.	4.02	0.881
6	My relatives understand my work situation.	3.46	0.998
7	My work schedule compromise to attend social functions.	3.49	0.988
8	Family problems do not distract me from my work.	2.99	0.955
9	I have the facility of doing work from home.	2.81	1.118
10	I have work that I can comfortably handle.	2.40	0.929
11	I have a person to take care of me, my kids, or my dependent elders.	3.16	1.058
12	Job doesn't tire me to do domestic work.	2.45	1.023
13	I have enough time for personal care.	3.21	1.019
14	I can handle my problems.	3.52	0.883
15	I seldom work extra than the scheduled hours.	2.27	1.029
16	The salary package fulfils my family's requirements.	3.15	0.996
17	I get help and support from my neighbors.	3.06	0.964
18	I have friends to share my sorrows and joys with.	3.52	0.883
19	My job allows me to put family and personal matters first.	2.92	1.009
20	My work allows me to enjoy holidays.	2.98	1.070
21	I have the flexibility to share my work with colleagues.	3.30	0.935
22	I rarely thought about work, when I am not at work.	3.28	0.884
23	I have a spouse or someone who is a real source of comfort to me.	3.62	1.086
24	I spend sufficient time on my self-development.	3.21	0.986
25	I often come home on time in the evening.	3.07	1.152
26	I have time for household activities.	3.07	0.922
	Overall work-life balance	5.74	1.641

Source: Data Survey Analysis, 2020

Personal demand factor

The factor comprised six indicators relating to personal issues and hence named personal demand factor. The Cronbach alpha for this scale of six items reflected to be 0.870 and the mean value of the scale accounted for 3.269. Bank employees agreed that they were able to manage time for themselves during the time of the pandemic. According to Deshpande, Salunke and Joshi (2020), physical and mental health was established as crucial for the majority employed during the outbreak. Bank employees had some time for personal care and household activities, having food and returning home on time, and spending time for self-development during COVID-19.

Before the pandemic bank employees had long working hours and excessive work pressure releasing a shortened time frame for their care and development (Acharya & Padmavathy 2018). Due to self-awareness, fear of contamination, and financial losses at this critical time awakened to work on them. Identically, Kanagasabapathy and Kumar (2020) drew that more than two third teaching professionals were taking care of their health and career development so the majority of professionals were getting healthy food and enough sleep during the outbreak.

Family demand factor

Another dimension was related to the family incorporated six items which had a reliability of 0.785 on the scale. The items loaded in this family demand factor had a mean value of 3.075. Work issues such as allowing to prioritize family and personal matters, enjoy holidays, good family conditions, and salary packages were agreed to be good by the bank employees. However, Rachel and Rimo (2020) articulated that some BPO employees, who were the only breadwinner of their families, fear losing their job during the pandemic. While flexibility to share work exercised in the workplace supported the employees to balance their work and familial responsibilities. Inline, Craig and Churchill (2020) claimed that allowing employees to work flexibly could minimize stress.

Another statement about the family factor that is facilitating work from home was slightly tilted to disagreement. The working conditions of the banks were neither prepared completely nor implemented the work-from-home systems for the employees, especially those working at the front desk during the spread. Similarly, Gigauri (2020) elucidated that some organizations had less experience in crisis management. However, teaching

professionals and employed people (Deshpande *et al.* 2020) revealed work from home as one of the strongest weapons to balance work and life (Kanagasabapathy & Kumar 2020).

Table 3: Factor analysis with varimax rotation and reliability tests of work-life balance (N= 194)

Items	Factor loading	Eigen value	Variance	Cumulative variance	Cronbach alpha
Personal Demand Factor					
I take my food on time.	.727	5.941	29.703	29.703	.870
I have enough time for personal care.	.828				
I can handle my problems.	.737				
I spend sufficient time on my self-development.	.778				
I often come home on time in the evening.	.664				
I have time for household activities.	.666				
Family Demand Factor					
The conditions of my family life are excellent.	.509	2.641	13.205	42.908	.785
My job allows me to put family and personal matters first.	.774				
My work allows me to enjoy holidays.	.750				
I have the flexibility to share my work with colleagues.	.608				
I have the facility of doing work from home.	.523				
The salary package fulfils my family's requirements.	.635				
Work Demand Factor					
Job doesn't tire me to do domestic work.	.797	1.514	7.572	50.480	.788
I spend good time with family and friends because of work.	.860				
I don't face problems in my family because of work.	.796				
I have work that I can comfortably handle.	.631				
Social Demand Factor					
I have a spouse or someone who is a real source of comfort to me.	.653	1.418	7.089	57.569	.643
My family supports my job.	.749				
My relatives understand my work situation.	.605				
My work schedule compromises to attend social functions.	.578				
Overall scale					0.839

Work demand factor

A factor loading four statements with a reliability of 0.788 was named the work demand factor and had a mean score of 2.539 on the scale. Employees were not found much agreed with the statements related to work. It means work and working conditions were persuaded negatively and felt demanding. Employees expressed work pressure so could not handle paid work comfortably resulting in a lack of quality time with family and friends. However, teaching professionals from India were found to be spending good time with their family and friends amid Covid-19 (Kanagasabapathy & Kumar 2020). Likewise, Rachel and Rimo (2020) also revealed that the long working hours exhausted second domestic work, and hindered employees to spend quality time with friends and families in the BPO sector. Regardless of work disagreement, bank employees agreed that they were not facing problems in the family because of their job.

Social demand factor

The last dimension had four items to create a scale representing the social demand factor of WLB. The alpha value of the scale was 0.643 and the mean score extracted was 3.649. The social demand factor was connected to the comfort of the spouse, support of the family, understanding of relatives, and integration into society. The extracted mean score evinced that bank employees were receiving a strong agreement with social demands. Amidst the pandemic, spouses, family, relatives, and other social connections and engagement were well to the bank employees. It means at this critical time, family, spouse, and relatives were supportive, and the work schedule was also permitted to attend social functions amid the outbreak. More importantly, support from family and colleagues had been an influential factor in the WLB of teaching professionals (Kanagasabapathy & Kumar 2020).

Multiple regression analysis on factors affecting WLB

To examine the effect of factors of WLB on the overall perception of WLB, multiple regression analysis was implied. The statement measuring overall perception of WLB during the pandemic represented the dependent variable and the other four previously extracted factors were independent variables. Out of these four derived factors, the social demand factor remained insignificant (0.083). The other three dimensions had a significant positive effect on the overall perception of WLB. The adjusted R-square (0.377) elucidated that the proposed model explains 37.7 percent of the dependent variable. More precisely, three independent variables; personal,

work, and family demand dimensions of WLB of bank employees explain 37.7 percent of the overall perception of WLB.

Table 4 exhibits that personal demand factors had a greater influence on the overall perception of WLB among other factors during the traumatic condition. It reveals that during the pandemic bank employees' self-related issues were contributing more to their overall WLB. Statistically, figure 1 depicts that the estimated beta of personal demand factor 0.344 reflected the more self-development and care-related issues were exercised in the banks, the more will be the balance of their WLB. The bank employees aspire to have more personal demand factors during the pandemic. Employees scaled themselves balanced during the pandemic on the measures of personal aspects. The pandemic reminded us to prioritize good consideration of self-connecting indicators for bank employees.

Table 4: Multiple regression of the overall WLB on the explored factors

Independent variables	Beta	Significance	Ranking
Personal demand factor	.344	.000	1
Family demand factor	.207	.005	3
Work demand factor	.286	.000	2

Subsequently, the work demand factor mattered a lot to the bank employees during COVID-19. It is because they could cope with work with their familial problems during the tough time. The beta value (28.6) elucidated that employees prefer balancing work demand for their WLB during COVID-19. The finding of the work demand scale articulated that bank employees were not much agreed on the balance of their job-related indicators. It means that work-associated issues like overwork pressure, long working hours, and more work that can be handled comfortably were hindering the WLB of bank employees during the pandemic.

The third factor i.e., the family demand factor also had a significant positive effect on the dependent variable. The beta value for this factor accounted for 20.7 which explains that when employees are given a better environment to treat their family well, their work and life are supposed to be more balanced. The findings depicted that while considering family demands, bank employees agreed to have balanced work and life.

The current study aimed to explore the factors of WLB during the pandemic and the effect of these factors on the overall perception of the WLB of bank employees. The pandemic was not just limited to medical and economic crises rather it hit hard the psychology of the people (Zacher

& Rudolph 2020). Organizational psychologists proclaimed that employees were more stressed regarding job security, work-life conflict, and health-related worries (Ruldoph *et al.* 2020). These issues are similar to the work, family, and personal demand dimensions of the current study.

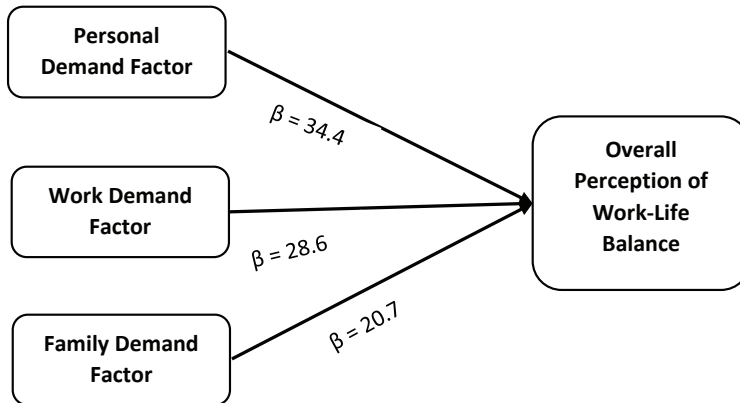


Figure 1: Relationship of the overall perception of WLB with other extracted factors

As previously claimed health-related worries stressed people just the same Gigauri (2020) explicated that respondents felt organizations were not unequivocal for the success of the company and the well-being of the organizational people. Terror of coronavirus had changed the minds of bank employees to be conscious of their own and family health care as concluded by Deshpande *et al.* (2020). Some issues which used to be imperative in normal times were now invalid and non-substantial. The space separated from personal life in normal times was now filled by job requirements in the form of work-from-home (Gigauri 2020).

Subsequently, significant disruption in the work process and pattern had observed in dual earners during the pandemic (Craig & Churchill 2022). The responsibilities of taking care of dependent members, home-schooling children, and extending domestic chores in the absence of domestic helpers had tightened the time frame for the bank employees. However, Gigauri (2020) notified that the pandemic had faded the gender disparity to some extent which had released the pressure of time. Concurrently, Craig and Churchill (2022) also noted that during the pandemic, dual earners were getting slightly less time engagement in paid work meantime extensively

more time in unpaid work. Consequently, this augmented time pressure for working as an outcome of the traumatic condition. Discernibly, Craig and Churchill (2020) also evinced that some working individuals were found satisfied during COVID-19.

Being an industrial country, most Indonesian banking systems were still using the conventional ones amidst the spread (Putra *et al.* 2020). In comparison, Nepal is the least developed country, and the unpreparedness of the Nepalese banking system in the form of digital banking, online payments, and work-from-home made employees serve customers physically during the outbreak. Boca *et al.* (2020) postulated that the WLB was likely to be challenging when the partner is to be available physically on the job. Lack of technological advancement and crisis management of banks during the emergency (Gigauri 2020) reciprocated work pressure, the stress of contamination, fewer employees at work because of covid-19 positive, and less time to life domain imbalanced their work and non-work spheres.

CONCLUSIONS

The article attempted to explore the factors of WLB during the pandemic and identify the effect of these factors on the overall perception of WLB. It concludes that bank employees are prioritizing themselves during critical times. Covid-19 stumbles some human beings who aspired to follow life with abundant materials, money, and power in normal times. The tough time of covid-19 has taught people to love themselves hence the time for self-care and self-development required by the employees. Employees realized the value of the paid work due to the job losses, financial losses, and financial needs amid hard times. So, they want to ensure the continuity of their job. Paid work is imperative for survival but family is parallelly strength and a purpose of human life.

Organizations should prepare themselves to combat any inevitable critical risk that may occur in the future. Organizations should consider employees' WLB before formulating organizational plans and policies. The humanistic approach of organizations for the employees is a win-win situation for employees and organizational health. Proper consideration of employees' balance of two pivotal domains; work and home, engenders employees' commitment and results in enhanced performance.

Practically, living beings need to precede their mental, social, and emotional health without waiting for any critical time. Employees

must try to balance paid and unpaid work and carry forward parallelly. Organizations more specifically, banks should imply work-from-home and flexi-time for the operationalization of the organizational activities normally. Hybrid working systems permit employees and employers to cope with any traumatic conditions and collectively balance their life and work. Banks should assimilate individual demands of self-care and self-development while formulating WLB policies, especially during the condition of pandemic for their complete WLB.

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