

# Effect of Work Life Balance on Job Satisfaction in Nepalese Commercial Banks

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## Abstract

This study examines the impact of work–life balance on job satisfaction among employees of Nepalese commercial banks. It focuses on key dimensions of work–life balance, including workplace support, work-to-family interference, family-to-work interference, and working hours, and evaluates their influence on employee satisfaction. The research adopts a descriptive and causal-comparative design, using primary data collected from 288 employees across 10 commercial banks in Nepal through convenience sampling. Correlation and regression analyses were employed to analyze the relationships between work–life balance factors and job satisfaction. The findings reveal that workplace support has a significant and positive effect on job satisfaction, while work-to-family interference, family-to-work interference, and long working hours exhibit strong negative relationships with employee satisfaction. Regression results further confirm that workplace support enhances job satisfaction, whereas interference between work and family roles and extended working hours reduce it. The study contributes to understanding work–life balance dynamics in Nepalese banks and highlights the importance of effective work–life balance policies for improving employee well-being and organizational performance.

**Keywords:** job satisfaction, workplace support, work-to-family interference, family-to-work interference, working hours

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## Introduction

Work-life balance (WLB) has emerged as a critical component of contemporary organizational management, especially within the banking sector, where employees frequently endure extended hours in high-pressure environments. Job-life balance refers to the capacity to prioritize job commitments and personal responsibilities successfully while preserving overall well-being. It entails managing the balance between work commitments and personal life, so that people may remain productive and competitive at work while still enjoying fulfilling lives outside of the workplace. Dessler (2008) asserted that work-life balance enables employees to maintain happiness and health despite occupational constraints and obligations.

When employees attain a well-maintained work-life balance, they find fulfillment not only in their professional positions but also in their personal lives, contributing to higher overall well-being (Byrne,



2005). This equilibrium results in increased job satisfaction, lower stress levels, and an improved sense of mental well-being. From an organizational standpoint, fostering such a balance helps enhance employee retention, reduce absenteeism, and elevate involvement in corporate operations. However, the influence of work-life balance on financial performance is still a subject of continuous discussion. Some studies demonstrate that while family-friendly policies may not directly enhance earnings, they surely contribute to employee satisfaction and well-being (Jones, George & Hill, 2000). Ultimately, establishing work-life balance becomes a strategic decision that benefits both employees and enterprises by boosting productivity and creating deeper professional dedication. Job happiness, intrinsically linked to the workplace environment, significantly influences organizational behavior. It comprises employees' views about their occupations, impacted by elements such as salaries, supervision, job security, and work relationships (Stone, 2005). Furthermore, workplace satisfaction is closely related to incentives, employment stability, working hours, and the general work environment. Employees that dedicate considerable hours to their jobs often find it increasingly difficult to achieve a work-life balance, resulting in stress, job discontent, and diminished motivation. To mitigate this, firms must adopt policies that actively promote work-life balance to keep people content and motivated to their work (Rapoport et al., 2002).

The equilibrium between work and personal life is ever more difficult to maintain, resulting in stress, job discontent, and diminished motivation. To address this, firms must implement policies that actively foster work-life balance to maintain employee satisfaction and commitment (Rapoport et al., 2002). This difficulty is especially pronounced in the Nepalese banking sector, which has experienced rapid expansion and increased competitiveness in recent years, leading to extended work hours and escalated workloads for staff. Nepal's commercial banks provide a range of financial services, including government payroll processing, bond issuing, and loan distribution,

necessitating personnel to handle escalating needs. The impetus to broaden banking services frequently results in coerced transfers, prolonged working hours, and restricted leave options, so obstructing employees' capacity to successfully balance their professional and personal lives. A disruption in this balance results in work discontent and increased stress among banking professionals. Global studies have examined the correlation between work-life balance and job satisfaction within the banking sector, highlighting its importance. A Dikaram and Jayatilake (2016) showed that work-life balance is crucial for improving employee job satisfaction at Sri Lanka's private sector banks. Fayyazi and Aslani (2015) established a favorable association between work-life balance and job satisfaction, whereas Arunika and Kottawatta (2015) determined that work stress and excessive workloads adversely affect job satisfaction. Subsequent research by Weerasooriyaarachchi (2016) and Rahman (2019) underscored the significant impact of work-life balance on job satisfaction, particularly within the banking sector. Malik (2020) observed that family-work conflicts and work-family conflicts affect job satisfaction in distinct ways, with work-related conflicts exerting a more pronounced influence.

## Research Objective

This study aims to examine the influence of work-life balance—encompassing workplace support, the interaction between professional and familial responsibilities, and working hours—on job satisfaction and employee well-being among commercial bank employees in the Kathmandu Valley, Nepal, within the nation's unique socio-economic and cultural context, to inform enhanced workplace policies.

## Literature Review

The theoretical foundation of this study draws on several classic and contemporary perspectives on the relationship between work and personal life. Structural Functionalism, which emerged in the early 20th century, conceptualized human life as divided into two fundamental domains: the work domain, oriented toward economic contribution and production, and the personal domain, centered

on family and social relations. Early formulations emphasized a clear separation between these spheres. However, as industrialization progressed and social roles evolved, particularly after World War II, scholars began to challenge this rigid distinction. Critics argued that social factors such as gender roles and economic pressures shape the interaction between work and personal life, paving the way for more nuanced theories that recognize the interdependence of these domains (Demerath, 1966).

Building on these debates, Segmentation Theory, advanced by Blood and Wolfe (1960), posits that work and personal life are distinct and relatively independent domains. According to this view, satisfaction or dissatisfaction in one domain does not necessarily affect the other. Initially applied to manual workers, the theory assumed that individuals could effectively compartmentalize work and non-work experiences. However, this perspective has been criticized for overlooking the complexity of modern work arrangements, in which professional and personal roles are increasingly interwoven. Such critiques stimulated the development of alternative frameworks that explicitly acknowledge intersections between work and personal life (Lavassani, Movahedi, & Mohavedi, 2014).

Compensation Theory, articulated by Piotrkowski (1979) and later elaborated by Lambert (1990), addresses some of these limitations by proposing a more dynamic view of cross-domain relationships. It suggests that individuals compensate for dissatisfaction in one domain by seeking fulfillment in another. Thus, employees experiencing strain or dissatisfaction at work may attempt to derive greater satisfaction from their family or social life, and vice versa. Compensation may be complementary, where positive experiences in one domain buffer negative experiences in the other, or reactive, where individuals actively enhance one domain to counterbalance adversity in the other. This theory underscores the interdependent nature of work and personal life and highlights their joint implications for overall well-being and job satisfaction (Clark, 2000; Lambert, 1990).

Work Enrichment Theory, introduced by Greenhaus and Powell (2006), provides a more optimistic perspective on work-life interactions. It posits that experiences, skills, and positive affect gained in one domain can enrich outcomes in the other. Favorable work experiences, such as supportive supervision or meaningful tasks, can enhance personal life, while positive experiences at home can improve attitudes and performance at work (Morris & Madsen, 2007). The theory assumes a reciprocal and mutually reinforcing relationship, further challenging earlier notions of strict separation between professional and personal roles.

Spillover Theory is another influential framework explaining how emotions, attitudes, and behaviors transfer between work and home. Positive spillover occurs when satisfaction or success in one sphere enhances well-being in the other, whereas negative spillover arises when stressors or conflicts in one domain adversely affect the other. This perspective emphasizes that boundaries between work and non-work are permeable rather than fixed. Edwards and Rothbard (2000) and Repetti (1987) identified mechanisms such as affective spillover, behavioral carryover, and cognitive preoccupation to explain how experiences cross domain boundaries.

Empirical research across different countries and sectors has consistently shown that work-life balance is an important determinant of job satisfaction. In the banking sector of Kenya, Mukururi and Ngari (2014) examined the relationship between work-life balance policies and job satisfaction among employees in commercial banks in Nairobi. Their findings revealed a positive association between work-life initiatives—such as flexible work arrangements and leave provisions—and employee job satisfaction, highlighting the importance of supportive policies in improving employee outcomes.

Similarly, Fayyazi and Aslani (2015) investigated work-life balance, job satisfaction, and turnover intentions in an Iranian industrial organization. Their results indicated that better

work-life balance significantly increased job satisfaction while reducing turnover intentions, underscoring the role of work-life balance in employee retention. The study also emphasized the importance of continuance commitment as a moderating factor in the relationship between work-life balance and turnover intention.

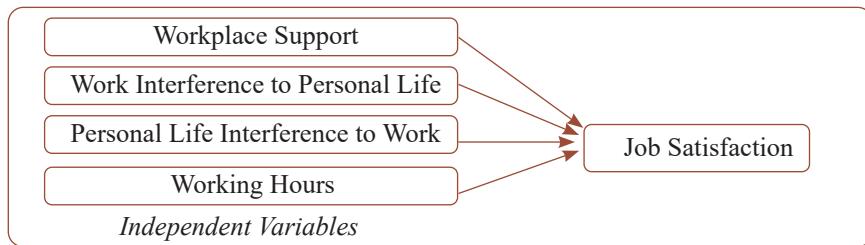
In Sri Lanka, Arunika and Kottawatta (2015) explored the public banking sector and reported a negative association between work-to-family interference, work stress, and job satisfaction, indicating that poor work-life balance adversely affects employees' attitudes. In contrast, Weerasooriyaarachchi (2016), in a study of the private banking sector in Sri Lanka, found that work-life balance had a significant impact on job satisfaction, suggesting that bank management should prioritize work-life initiatives to enhance employee well-being.

In the Nepalese context, Manandhar (2016) demonstrated that work-life balance policies—particularly flexible working arrangements and leave facilities—positively influenced job satisfaction and performance among employees in commercial banks. Beyond banking, Mutheu et al. (2017) showed that work-life balance strategies, including flexible working hours and fringe benefits, significantly improved job satisfaction in the Kenya Wildlife Service, reinforcing the cross-sector relevance of these practices.

Other studies in Nepal have further highlighted the broader implications of job satisfaction within the changing governance and institutional context.

### Figure 1

#### *Conceptual Framework*



*Note.* Arunika and Kottawatta (2015); Ganapathi (2016); Rahman (2019); Irma et al.(2020)

For instance, Dahal et al. (2021) examined job satisfaction in the federal structure of Nepal using a case study of Bhojpur, while Bhatta, Shrestha, and Mishra (2018) assessed job satisfaction among civil engineers in the building sector. These studies collectively suggest that institutional arrangements, work conditions, and organizational policies have important bearings on employees' satisfaction and performance in Nepal.

Taken together, the theoretical and empirical literature indicates that the relationship between work-life balance and job satisfaction is multifaceted and context dependent. Theories such as Structural Functionalism, Segmentation, Compensation, Work Enrichment, and Spillover provide complementary lenses for understanding how work and personal life interact. Empirical findings from Kenya, Sri Lanka, Iran, Nepal, and other settings consistently show that supportive work-life balance policies and practices enhance job satisfaction and, in many cases, reduce turnover intentions and improve performance. These insights underscore the need for organizations—particularly in sectors with high job demands, such as banking—to design and implement comprehensive work-life balance strategies that are sensitive to socio-cultural and institutional contexts. Research framework and definition of the variables

Based on the theoretical and empirical literature reviewed, the researcher has developed the following research framework for the study. The independent variables, which influence the dependent variable, job satisfaction, are outlined as follows:

## Job Satisfaction

Job satisfaction denotes the extent of contentment and fulfillment that an employee derives from their work, profoundly impacting their attitude and performance. Arunika and Kottawatta (2015) propose that job satisfaction includes employees' contentment with multiple facets of their employment, including the work environment, remuneration, and prospects for career advancement. Content personnel are more inclined to demonstrate enhanced performance and maintain loyalty to their firm. Moreover, Irma et al. (2020) contend that work-life balance is closely linked to job satisfaction, as employees who perceive a favorable equilibrium between their professional and personal lives exhibit greater job satisfaction. Consequently, job satisfaction reflects an employee's total well-being and job performance, shaped by several organizational and personal aspects.

## Workplace Support (WPS)

Workplace support denotes employees' opinions of the assistance and resources offered by their organization to facilitate the equilibrium between professional and personal life (Mishra, A. K., & Bhattachari, T. P. (2025). Forsyth and Polzer (2007) assert that robust employer endorsement of work-life balance (WLB) correlates favorably with enhanced job satisfaction and performance. Yahya and Ying (2014) underscore the significance of workplace support in influencing work-life balance and job satisfaction. Research conducted by Ganapathi (2016) and Rahman (2019) substantiates the notion that workplace assistance significantly enhances job satisfaction, especially among women in the banking sector. Consequently, the research posits that:

HJ: Workplace support (WPS) has a positive effect on job satisfaction.

## Work-to-Family Interference (WFI)

Work-to-family interference (WFI) transpires when occupational obligations disrupt personal or familial life, frequently resulting in stress and discontent. Googins (1991) emphasizes that the

escalating demands of work have intensified conflicts between professional and familial obligations. Although WFI has historically been more prevalent among male employees, it is now progressively impacting female employees as well. Kottawatta (2015) discovered that work-family interference adversely affects job satisfaction, as employees find it challenging to reconcile work and family obligations. Consequently, the research claims that:

H2: Work-to-family interference (WFI) negatively affects job satisfaction.

## Family-to-Work Interference (FWI)

Family-to-work interference (FWI) occurs when familial responsibilities hinder employees' capacity to function well in their professional roles. Responsibilities related to childcare and eldercare contributes to this interference. Frone (2003) posits that FWI is a bi-directional construct, wherein family and work commitments mutually interfere with one another. Research conducted by Arunika and Kottawatta (2015) and Malik (2020) demonstrates that family-work interference adversely impacts job satisfaction, as employees find it challenging to fulfill the requirements of both their professional and familial responsibilities. Therefore, the research posits that:

H3: Family-to-work interference (FWI) negatively affects job satisfaction.

## Working Hours (WH)

Working hours denote the duration employees dedicate to work-related activities, which can influence the time accessible for personal and familial obligations. Irma et al. (2020) discovered that prolonged working hours adversely impact job satisfaction, as employees have a sense of being overwhelmed by the responsibilities of their professional and personal lives. Hafeez and Akbar (2015) assert that extended working hours may diminish job satisfaction by constraining personal time. Consequently, the research claims that:

H4: Working hours (WH) negatively affect job satisfaction.

## Methodology

The main things this study looks into are work-life balance (WLB) and job satisfaction in Nepalese commercial banks using descriptive

and causal-comparative research methods. The descriptive study design is employed to examine the status of various work-life balance aspects and their possible influence on job satisfaction among employees at these banks. This design seeks to detect and elucidate the impact of work-life balance on job satisfaction. The causal-comparative design is utilized to investigate the cause-and-effect relationship between work-life balance factors and job satisfaction, thereby elucidating the influence of specific elements-such as workplace support, work-to-family interference, family-to-work interference, and working hours-on employees' job satisfaction.

To guarantee that the findings are representative, the population for this study comprises personnel working in 21 commercial banks across Nepal, which include three government-owned banks, six joint venture banks, and twelve domestic private banks. The sample was acquired by a quota sampling method, guaranteeing an equitable representation of staff from each category of bank. Approximately 45% of the entire population from these banks was

selected as the sample, with respondents chosen from various places within the Kathmandu Valley. Questionnaires were manually disseminated across several bank locations, where participants were solicited upon entering the banking hall, and those who consented to participate were requested to complete the survey.

In determining the appropriate sample size, Cochran's (1977) formula was applied, a method well-suited when the population size is unknown. The formula for sample size calculation is as follows.

$$n = \frac{z^2 p(1-p)}{e^2}$$

n= sample size,

Z=1.96

From the normal area table, if there is population infinite then put the value of p=0.5, and e= error which is 5 percent so the value of e is 0.05.

$$n = \frac{196^2 \times 0.50(1-0.50)}{0.05^2}$$

After applying the formula, the required sample size was approximately 384 respondents. To ensure adequate responses, 500 questionnaires were distributed across 10 banks (50 per bank). A total of 288 valid responses were obtained and used for this study, as summarized in the following table.

**Table 1**

*Name of Commercial Banks Along With the Number of Respondents*

S.N.	Name of Banks	Questionnaire Distributed	Valid Responses
1	Nepal Bank Limited	50	38
2	NMB Bank Limited	50	26
3	Standard Chartered Bank Nepal	50	24
4	Nabil Bank Limited	50	48
5	Global IME Bank Limited	50	30
6	Citizens Bank International Limited	50	20
7	Laxmi Sunrise Bank Limited	50	26
8	Machhapuchchhre Bank Limited	50	22
9	Kumari Bank Limited	50	36
10	Prabhu Bank Limited	50	18
	<b>Total</b>	<b>500</b>	<b>288</b>

In terms of data collection, this study primarily utilizes primary data gathered directly from employees to assess their perceptions of work-life balance and its impact on job satisfaction. A structured questionnaire, employing a 5-point Likert scale, was distributed to employees of the selected banks to capture the various aspects of work-life balance, including workplace support, work-to-family interference, family-to-work interference, and working hours, and to examine how these factors influence job satisfaction. To

ensure the reliability and consistency of the data, a reliability test was conducted using Cronbach's Alpha method. This test measures the internal consistency of the data and verifies whether the items in the questionnaire reliably and consistently measure the intended concepts. According to Sekaran and Bougie (2016), values of Cronbach's Alpha between 0.70 and 0.80 are considered good, between 0.60 and 0.70 are fair, and values below 0.60 indicate poor reliability.

**Table 2**

*Reliability Analysis*

Components	No. of items	Cronbach's Alpha
Workplace Support (WPS)	3	0.716
Work to Family Interference (WFI)	3	0.665
Family to Work Interference (FWI)	3	0.674
Working Hours (WH)	3	0.640
Job Satisfaction (JS)	3	0.653
Total	15	0.670

The results indicate that all components have Cronbach's Alpha values above 0.60, which is acceptable for reliability. Thus, the data is deemed reliable and consistent, enhancing confidence in the study's findings.

Following data collection, the analysis was conducted using a range of statistical tools, including mean, standard deviation, variance, ANOVA, correlation coefficient, and coefficient of determination, to evaluate the relationships between work-life balance factors and job satisfaction. A regression analysis was then carried out to determine the strength and direction of the relationship between the independent variables (workplace support, work-to-family interference, family-to-work interference, and working hours) and the dependent variable (job satisfaction). The regression model used in this study is as follows:

$$JS = Po + P_1 WPS + P_2 WFI + f_o FWI + p_4 WH + E$$

Where,

JS= Job Satisfaction

WPS= Workplace Support

WFI= Work to family interference

FWI= Family to work interference

WH= Working Hour

Po= The intercept (constant)

P1, P2, P3, p4 = Coefficient of variables

E = Error term.

## Results and Discussion

This study provides a summary of the demographic analysis of the primary data collected through questionnaires, focusing on key characteristics such as gender, age, education, income, and work tenure. The demographic profile of the respondents offers valuable insights into the composition of the workforce in Nepalese commercial banks.

**Table 3***Gender Specification*

Options	No. of Respondents	Response ( percent)
Male	206	71.53
Female	82	28.47
Others	0	0
<b>Total</b>	<b>288</b>	<b>100</b>

*Note.* Opinion Survey, 2024

The majority of respondents (71.53%) were male, with a smaller percentage (28.47%) female. No responses were received from other genders.

This suggests that male participants are more likely to express job satisfaction in Nepalese commercial banks.

**Table 4***Age Description of Respondents*

Options	No. of Respondents	Response (Percent)
Up to 29	95	32.99
30-39	168	58.33
40 and above	25	8.68
<b>Total</b>	<b>288</b>	<b>100</b>

*Note.* Opinion Survey, 2024

The majority of respondents (58.33%) were aged between 30-39, followed by those up to 29 (32.99%). Only 8.68% were aged 40 and above,

indicating a predominantly younger workforce in Nepalese commercial banks.

**Table 5***Education Level of the Respondents*

Options	No. of Respondents	Response ( percent)
Up to Bachelor's	171	59.37
Master's/PHD	117	40.63
<b>Total</b>	<b>288</b>	<b>100</b>

*Note.* Opinion Survey, 2024

Most respondents (59.37%) held a bachelor's degree, while 40.63% had a master's or PhD. This indicates a highly educated respondent pool,

capable of understanding and answering survey questions accurately.

**Table 6***Work Tenure of Respondents*

Options	No. of Respondents	Response ( percent)
0-2 years	124	43.05
3-6 years	95	32.99
More than 6 years	69	23.96
<b>Total</b>	<b>288</b>	<b>100</b>

*Note.* Opinion Survey, 2024

Most respondents (43.05%) reported 0–2 years of work experience, followed by 32.99% with 3–6 years and 23.96% with more than six years of experience. This distribution indicates a moderately experienced workforce in Nepalese commercial banks, reflecting a balanced mix of newly recruited employees and experienced staff who contribute practical knowledge, stability, and professional expertise to banking operations.

**Descriptive Analysis**

To examine work-life balance and job satisfaction in Nepalese commercial banks, the mean and standard deviation of each dimension were analyzed. Following Creswell (2012), mean values were categorized as very high, high, moderate, low, and very low. Based on these guidelines, the researcher evaluated and interpreted the mean scores of each study variable.

**Table 7***Summary of Variables*

Study Variables	Mean	Std. Deviation	Evaluation of Mean Score
Workplace Support	3.5718	1.00495	High
Work to Family Interference	2.5486	.98260	Moderate
Family to Work Interference	2.4120	.87286	Low
Working Hours	2.6447	1.03065	Moderate
Job Satisfaction	3.4780	.94583	High

*Note.* Internal data analysis, survey, 2024

Table 7 reveals that workplace support had the highest mean ( $M = 3.5718$ ,  $Std. = 1.00495$ ), suggesting most respondents strongly agreed that their workplace offers adequate support. Employees felt significant backing from managers and supervisors, as well as sufficient technological support. However, fewer employees felt their family and personal commitments were supported. The mean score for work-to-family interference was 2.5486 ( $Std. = 0.98260$ ), indicating moderate agreement that work demands interfere with family responsibilities. Employees experienced

some difficulty balancing work and personal life. For family-to-work interference, the mean score was 2.4120 ( $Std. = 0.87286$ ), indicating that most respondents disagreed with the idea that family demands significantly impacted work activities. They preferred to delay work tasks due to personal obligations. The mean score for working hours was 2.6447 ( $Std. = 1.03065$ ), suggesting moderate agreement that working hours affect job satisfaction. Employees felt that work often took precedence over family priorities. The job satisfaction mean score was 3.4780 ( $Std. = 0.94583$ ), indicating that

most respondents felt successful in balancing work and home life, contributing to their high satisfaction. Workplace support and working hours were considered key factors influencing job satisfaction.

### Correlations analysis

Correlation analysis was conducted to examine the impact of work-life balance on job satisfaction

among employees in Nepalese commercial banks. The analysis aimed to identify the relationship between the dependent variable (job satisfaction) and independent variables (work-life balance components). The correlation coefficients were calculated using the SPSS package. The results revealed significant associations between work-life balance and job satisfaction.

**Table 8**

*Pearson Correlation Coefficients of Study Variables*

variables	WPS	WFI	FWI	WH	JS
Workplace Support (WPS)					
Work to Family Interference (WFI)	-.609**	1			
Family to Work Interference (FWI)	(0.001)	.625**	1		
	-.593**				
Working Hours (WH)	(0.001)	(0.001)			
	-.451**	.450**	.512**	1	
	(0.001)	(0.001)	(0.001)		
Job Satisfaction (JS)	.725**	-.674**	-.673**	-.576**	1
	(0.001)	(0.001)	(0.001)	(0.001)	

*Note.* \*\*. Correlation is significant at the 0.01 level (2-tailed). Source: Internal data analysis, survey, 2024

The analysis shows a strong positive correlation between workplace support and job satisfaction (0.725,  $p < 0.001$ ), and significant negative correlations between work-family interference, family-work interference, and working hours with job satisfaction (-0.674, -0.673, -0.576, respectively,  $p < 0.001$ ).

### Regression analysis

The analysis utilizes various techniques to model the relationship between the dependent variable (job satisfaction in Nepalese commercial banks) and independent variables (workplace support, work-to-family interference, family-to-work interference, and working hours).

**Table 9**

*Model summary*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.s24a	.679	.674	.53974

*Note.* a. Predictors: (Constant), WH, WFI, WPS, FWI

The model indicates that 67.90% of job satisfaction variability is explained by the independent variables, with the remaining 32.10%

unexplained, suggesting other factors not included in the model. The model fits the data linearly.

**Table 10***Analysis of Variance (ANOVA)*

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	174.307	4	43.577	149.586	0.001
	Residual	82.442	283	.291		
	<b>Total</b>	<b>256.750</b>	<b>287</b>			

NOte. (a) Dependent Variable: JS, (b) Predictors: (Constant), WH, WFI, WPS, FWI, Internal data analysis

ANOVA analysis (F-value) identifies the most influential combination of predictor variables affecting the dependent variable. The results show a significant impact on job satisfaction, with an F-value of 149.586 ( $p = 0.001 < 0.05$ ) for

workplace support, work-to-family interference, family-to-work interference, and working hours. This indicates a strong relationship between job satisfaction and the independent variables.

**Table 11***Regression Coefficient of Independent Variables on Job Satisfaction*

Variables	Coefficients	t-statistics	p-value	Collinearity	Statistics
				Tolerance	VIF
(Constant)	3.802	14.233	0.001		
WPS	.352	8.181	0.001	.542	1.844
WFI	-.219	-4.839	0.001	.514	1.947
FWI	-.224	-4.336	0.001	.498	2.008
WH	-.183	-4.925	0.001	.693	1.442

Note.(a) Dependent variable: Job satisfaction

Table 11 shows the regression coefficients for independent variables-workplace support, work-to-family interference, family-to-work interference, and working hours-along with the intercept value for job satisfaction. The regression coefficient for workplace support is 0.352, indicating that a one-unit increase in workplace support leads to a 0.352 unit increase in employee job satisfaction. With a p-value of 0.001, this result is statistically significant at the 5% level, suggesting a positive effect. For work-to-family interference, the coefficient is -0.219, meaning that a one-unit

increase in work-to-family interference results in a 0.219 unit decrease in job satisfaction, with a p-value of 0.001, indicating statistical significance. Similarly, the coefficient for family-to-work interference is -0.224, meaning an increase in family-to-work interference leads to a decrease in job satisfaction by 0.224 units, also statistically significant at the 5% level. Finally, the coefficient for working hours is -0.183, indicating that an increase in working hours by one unit decreases job satisfaction by 0.183 units, with a p-value of 0.001, showing a significant negative impact.

**Table 12***Summary of Hypothesis Testing*

Hypothesis	Standard Coeff ( $\beta$ )	t-Value	p-Value	Result
H1: There is a significant effect of workplace support on job satisfaction	3.802	14.233	0.001	Accepted

Hypothesis	Standard Coeff ( $\beta$ )	t-Value	p-Value	Result
H2: There is a significant effect of work-to-family interference on job satisfaction	0.352	8.181	0.001	Accepted
H3: There is a significant effect of family-to-work interference on job satisfaction	-0.219	-4.839	0.001	Accepted
H4: There is a significant effect of working hours on job satisfaction in Nepalese commercial banks	-0.224	-4.336	0.001	Accepted

*Note.* All p-values indicate significance at  $p < 0.01$ , Internal data analysis, survey, 2024

ANOVA analysis (F-value) identifies the most influential combination of predictor variables affecting the dependent variable. The results show a significant impact on job satisfaction, with an F-value of 49.586 ( $p = 0.001 < 0.05$ ) for workplace support, work-to-family interference, family-to-work interference, and working hours. This indicates a strong relationship between job satisfaction and the independent variables.

This study examined the effect of work-life balance on job satisfaction among employees in Nepalese commercial banks, focusing on workplace support, work-to-family interference, family-to-work interference, and working hours. The findings reveal significant relationships consistent with prior research.

Data analysis showed a strong positive correlation between workplace support and job satisfaction, substantiating Rahman (2019) and Dharmawansa and Madhuwanthi (2020), who reported similar beneficial effects of workplace assistance. Conversely, a significant negative association emerged between work-to-family interference and job satisfaction, aligning with Arunika and Kottawatta (2015). Family-to-work interference also exhibited a notable negative correlation with job satisfaction, corroborating Arunika and Kottawatta (2015). Additionally, extended working hours demonstrated a negative link with job satisfaction, supporting Irma et al. (2020).

Regression analysis further confirmed these patterns. The strong positive effect of

workplace support on job satisfaction corresponds with Ganapathi (2016), Rahman (2019), and Dharmawansa and Madhuwanthi (2020). Work-family conflict negatively impacted job satisfaction, consistent with Arunika and Kottawatta (2015) and Malik (2020) in the banking sector. Family-to-work interference showed a substantial adverse effect, reinforcing Arunika and Kottawatta (2015) and Malik (2020). The inverse relationship between working hours and job satisfaction aligns with Irma et al. (2020).

## Conclusion

Results of the research confirm robust correlations: workplace support enhances job satisfaction, while work-to-family interference, family-to-work interference, and prolonged hours diminish it. The findings align with existing literature and highlight the critical role of work-life balance in the Nepalese banking context.

This study underscores the pivotal role of workplace support in boosting job satisfaction while revealing the harmful effects of work-to-family interference, family-to-work interference, and extended working hours among employees in Nepalese commercial banks. Human resources departments and managers can leverage these insights to develop effective policies, such as flexible arrangements and organizational support, fostering greater employee well-being.

The research offers practical implications for banking stakeholders and serves as a foundation for future studies on work-life dynamics in high-demand sectors.

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