

# Exploring the Interplay of Work-Life Balance, Job Satisfaction, and Turnover Intentions: An Empirical Study of Women Employees in Urban Commercial Banks of Udaipur

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**Abstract**—This empirical study explores how work-life balance, job satisfaction, and turnover intentions are interlinked among women employees in Udaipur's urban commercial banks. Because more women now occupy roles in banking, understanding what boosts or limits their contentment and willingness to stay has become critical for the sector. The research looks at specific work-life balance elements—such as staff welfare schemes, generous leave, and family-oriented childcare services—to see how each influences satisfaction and, in turn, the intent to leave. Data were gathered via a structured questionnaire from 413 respondents and examined with multiple regression and one-sample t-tests. Results indicate that the work-life balance measures together explain a meaningful portion of satisfaction, with an  $R^2$  of 0.262 and p-value below 0.001. Further t-test analysis shows that flexible options like remote work, extended leaves, and compressed weeks lift productivity, while part-time roles and job-sharing attract less enthusiasm. Overall, the evidence points to adaptive HR policies and genuine organizational support as key levers for boosting satisfaction, improving performance, and ultimately reducing turnover. These findings offer practical guidance for managers and policymakers who wish to create a more sustainable and empowering workplace for women in banking.

**Keywords:** Work-Life Balance, Job satisfaction, Turnover intentions, Women employees, Commercial banks, Flexible work arrangements

## INTRODUCTION

Women have made impressive inroads into India's banking ranks over the past two decades, yet obstacles such as the need to juggle workplace demands with household duties persist at every level. Consequently, "work-life balance" remains

one of the clearest gauges of whether female staff feel satisfied enough to stay in their roles, a concern that looms even larger in fast-paced industries like banking. In a city such as Udaipur, mapping the exchanges between work and home could empower banks to create cultures that sustain talent well into the future.

Several studies point to a direct link between work-life balance, job satisfaction, and employees' commitment to their firms. This connection is especially strong for women who also perform primary caregiving tasks at home. When banks introduce generous leave entitlements, reliable child-care services, and adjustable schedules, they can cut everyday pressure in half and lift overall morale. Yet when such measures fall short, are delivered inconsistently, or fail to match women's lived realities, frustration rises, satisfaction nosedives, and resignation letters follow.

The present study examines how distinct work-life balance elements affect job satisfaction and turnover intentions among female employees in Udaipur's urban commercial banks. It also investigates whether flexible work arrangements boost productivity, linking personal well-being with broader organizational results. By pinpointing the strongest influences, the research aims to guide the creation of gender-responsive policies for India's changing service-sector workplaces.

## RESEARCH OBJECTIVES

1. To assess the effect of "work-life balance" components on job satisfaction among women employees in urban commercial banks.

2. To examine the impact of “work-life balance” on productivity and its role in influencing turnover intentions.

#### RESEARCH SIGNIFICANCE

This research is both useful and conceptually relevant, because it maps the many obstacles that women staff in banks regularly contend with. The results offer an empirical basis for crafting human-resource policies that genuinely encourage work-life balance, improve job satisfaction, and limit early exits. More generally, the study enriches discussions about gender fairness by proposing data-backed reforms aimed at keeping women in formal employment and strengthening their roles.

#### REVIEW OF LITERATURE

Hamid et al. (2025) studied the interaction of job satisfaction and work engagement in curtailing turnover intentions among female bank staff. Findings suggested that a supportive work-life framework lifts both engagement and satisfaction, thereby reducing the desire to leave, which points to the need for cohesive human-resource interventions.

Roy (2025) examined whether organizational identification mediates the relationship between work-life balance policies and employee satisfaction. Evidence showed that workers with a strong sense of belonging derive greater gratification from balanced policies, pointing to the importance of social identity in retention efforts.

Gazi and colleagues (2025) explored how breaches in the psychological contract, especially regarding promised work-life balance, affect both job satisfaction and overall life satisfaction. They found that when employers fail to meet these perceived commitments, employee engagement and performance decline, thereby underscoring the need for transparent communication and reliable follow-through on human-resource pledges.

Chen and his team (2024) studied work-life quality and job performance among Generation Y employees in China's commercial banks. Their results reinforced the idea that younger workers prioritize seamless work-life integration, revealing that this alignment is a powerful driver of improved performance and stronger organizational loyalty.

Nnani, Okonkwo, and Orga (2024) explored the influence of work-life balance on job satisfaction among deposit money banks in Enugu State. Their analysis indicated that flexible hours, childcare assistance, and even workload distribution significantly boost satisfaction for female employees and subsequently lower turnover rates.

Zaman (2024) examined how several factors shape job satisfaction for women in banking, placing work-life balance at the top. He argued that banks intent on keeping talent and lifting morale should design workloads that feel fair, offer easily reachable support, and publicly recognize employees efforts.

Maharani and Tamara (2024) examined how job stress and work-life balance influence employees' intentions to leave their jobs, using overall job satisfaction as a mediator. The researchers found that heavy workplace pressure and a skewed work-home split both raise turnover intentions, with lower job satisfaction clearly linked to these factors. Their conclusion is straightforward: organisations aiming to keep staff should build supportive cultures that reduce stress and actively promote a healthier work-life balance.

Subedi and Bhandari (2024) turned their attention to female staff in Nepalese commercial banks, testing whether work-life balance relates directly to job satisfaction. Their data show a strong, positive link between flexible work policies and employees happiness, indicating that small improvements in balance can lift morale and contentment among women in this sector. These results point to a broader lesson: financial firms in South Asia benefit from introducing gender-sensitive human-resource policies.

Ahmed et al. (2024) examined employee engagement as a bridge between training and development, work-life balance, and job performance in private banks. Their analysis showed that a positive work-life balance raises job performance noticeably when employee engagement is taken into account. The authors conclude that targeted training initiatives paired with work-life balance policies produce the highest levels of productivity among bank staff.

Dhaki (2024) focused on BRAC Bank PLC and found that when women feel balance is missing,

their satisfaction plummets and they start planning to leave. He asked managers to reshape the banks culture so that female staff time, energy, and personal lives matter as much as quarterly targets. Faustine (2024) assessed the role of supervisory leadership in shaping work-life balance among staff in Dodoma City's banks. Results indicated that both transformational and empathetic leaders facilitate a smoother integration of work and family demands, leading the author to recommend training aimed at boosting emotional intelligence and supportive oversight.

Sauji et al. (2023) looked more broadly at turnover intention and its drivers, focusing on work-life balance as a mediator and external job openings as a moderator. Their analysis shows that a squeezed work-life balance pushes workers toward the exit, especially when competing jobs are advertised. To counter this, they advise banks to adopt comprehensive work-life policies that shield high performers from rival offers in an increasingly aggressive labour market.

Mutheu (2023) tested the link between work-life balance and employee performance in Nairobi's commercial banking sector. Its findings confirmed that flexible hours, family-support programs, and controlled workloads together boost overall performance. Accordingly, the author recommends that banks embed these elements into their human resource strategies to achieve more consistent organizational gains.

Qudah (2023) examined how work-life-balance programmes affect the quality of work life for women bank employees. The analysis showed that carefully designed initiatives enhance job satisfaction, engagement and productivity, prompting the author to call for the formal adoption of such policies across the sector.

Afwande (2023) assessed how work-life balance shapes employee engagement specifically within Nairobi's commercial banks. Results showed that staff who sense a fair mix of work and personal time engage more deeply and feel stronger organizational loyalty. The author argued that engagement acts as the critical link between balance and overall performance, hence it should guide banks' strategic planning.

Okeke and Osuachala (2022) tested the relationship between work-life balance and the performance of female workers in Anambra States deposit money banks. Their findings showed that family-friendly leave structures and active supervisor support strongly drive performance, supporting calls for gender-sensitive human-resource reforms in the country's financial industry.

Borgia et al. (2022) looked at how risks tied to knowledge sharing change the link between work-life balance and job performance. Among tellers and clerks the team surveyed, a healthy balance boosted output, but that gain shrank when employees seldom exchanged lessons or best practices. Their data therefore urge leaders to pair balance programs with stronger learning cultures.

Ahmad (2022) tested how workplace conflict, routine stress, and work-life balance together drive turnover intention. His survey showed that a fragile balance mixed with frequent arguments triples the likelihood of quitting, suggesting firms should weave conflict resolution and wellness tools into their everyday human-resource practice.

Kuranga (2021) investigated how work-life balance affects the performance of female entrepreneurs in Southwest Nigeria's informal sector, finding that a harmonious personal-professional split is vital for business growth. Based on these results, the study urges policymakers to introduce flexible working arrangements and affordable childcare services that specifically support women-led enterprises operating outside the formal economy.

Aruldoss, Kowalski and Parayitam (2021) explored the quality of work life and its connection to work-life balance, treating job stress, job satisfaction and job commitment as intervening variables. Their survey of Indian firms revealed that higher work-life quality promotes a healthier balance and stronger outcomes, provided that stress is reduced and satisfaction is lifted.

#### RESEARCH GAP

While prior studies (e.g., Maharani & Tamara, 2024; Subedi & Bhandari, 2024) have investigated work-life balance in relation to job satisfaction and turnover within general banking or multinational settings, limited research has focused specifically on

women employees in urban commercial banks in tier-2 cities like Udaipur. Moreover, existing literature typically treats work-life balance as a single, broad construct rather than examining its distinct components—such as leave policies, childcare support, and flexible scheduling—individually. There is also a lack of empirical research employing inferential statistics, such as regression and t-tests, to evaluate the direct impact of these flexible work policies on both job satisfaction and productivity. Notably, the role of productivity as a dependent outcome of work-life balance interventions remains largely underexplored, particularly from the perspective of working women in the Indian banking sector.

### SCOPE OF THE STUDY

The scope of the study is limited to female employees working in urban commercial banks within Udaipur, Rajasthan. It explores key themes such as work-life balance components (welfare schemes, leave provisions, childcare, and flexibility), job satisfaction, productivity perceptions, and turnover intentions. Using regression analysis and one-sample t-tests, the study statistically examines how these factors influence satisfaction and productivity. The findings are particularly relevant for HR managers, policymakers, and institutional leaders seeking to implement gender-sensitive policies to enhance retention and support for women in the banking sector.

### RESEARCH METHODOLOGY

The study adopted a quantitative research design and collected data through a structured questionnaire completed by 413 female employees working in urban commercial banks in Udaipur. Multiple Table 1: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	0.512	0.262	0.248	1.010	0.262	9.894	4	180	0.000

a. Predictors: (Constant), Childcare and Family Support, “work-life balance” Factors Impacting Job Satisfaction and Turnover Intentions, Welfare Policies, Leave Provisions  
 b. Dependent Variable: Job Satisfaction

regression analysis was then applied to examine how the different aspects of work-life balance predict overall job satisfaction. In addition, one-sample t-tests assessed whether particular flexible work arrangements significantly shaped employees perceptions of their productivity. Reliability and validity checks confirmed the soundness of all measurement scales, and every statistical procedure was carried out at the conventional 95 percent confidence level.

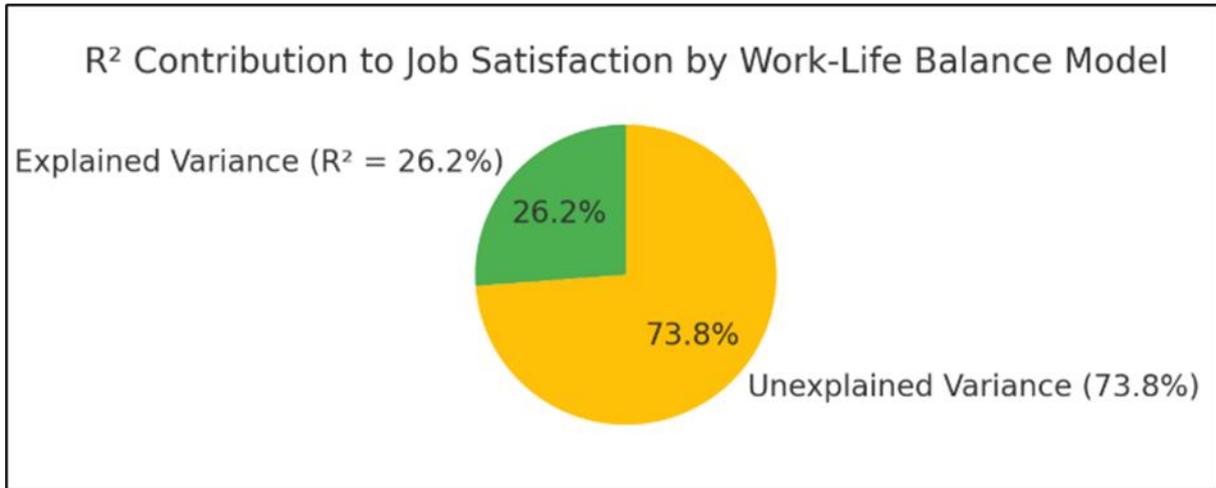
### SAMPLING DETAILS

- Sampling Technique: Stratified random sampling across multiple commercial banks to ensure sectoral representation (e.g., nationalized vs. private banks).
- Sample Size: 413 female respondents.
- Sampling Frame: List of working female employees obtained from HR departments of selected banks in Udaipur.
- Data Collection Tool: Structured questionnaire with Likert-scale items.
- Confidence Level: 95%

### DATA ANALYSIS

- H<sub>01</sub>: There is no significant effect of “work-life balance” components—Welfare Policies, Leave Provisions, Childcare and Family Support, and “work-life balance” Factors Impacting Job Satisfaction and Turnover Intentions—on the job satisfaction of women employees in banks.
- H<sub>A1</sub>: There is a significant effect of “work-life balance” components—Welfare Policies, Leave Provisions, Childcare and Family Support, and “work-life balance” Factors Impacting Job Satisfaction and Turnover Intentions—on the job satisfaction of women employees in banks.

Graph 1: R2 Contribution to Job Satisfaction by Work life balance Model



The model summary shows that the multiple correlation coefficient (R) is 0.512, indicating a moderate positive relationship between the “work-life balance” components and job satisfaction among women employees in banks. The R Square value of 0.262 explains that approximately 26.2% of the variance in job satisfaction is accounted for by the four independent variables—Welfare Policies, Leave Provisions, Childcare and Family Support, and “work-life balance” Factors Impacting Job

Satisfaction and Turnover Intentions. The adjusted R Square value of 0.248 confirms the model’s reliability after adjusting for the number of predictors. The F-ratio is 9.894 and statistically significant at  $p < 0.001$ , indicating that the overall regression model is a good fit. Therefore, the null hypothesis (H01) is rejected, and it is concluded that “work-life balance” components significantly affect the job satisfaction of women employees in urban commercial banks.

Table 2: ANOVA Table

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	85.871	4	21.468	9.894	0.000
Residual	243.070	180	1.350		
Total	328.941	184			

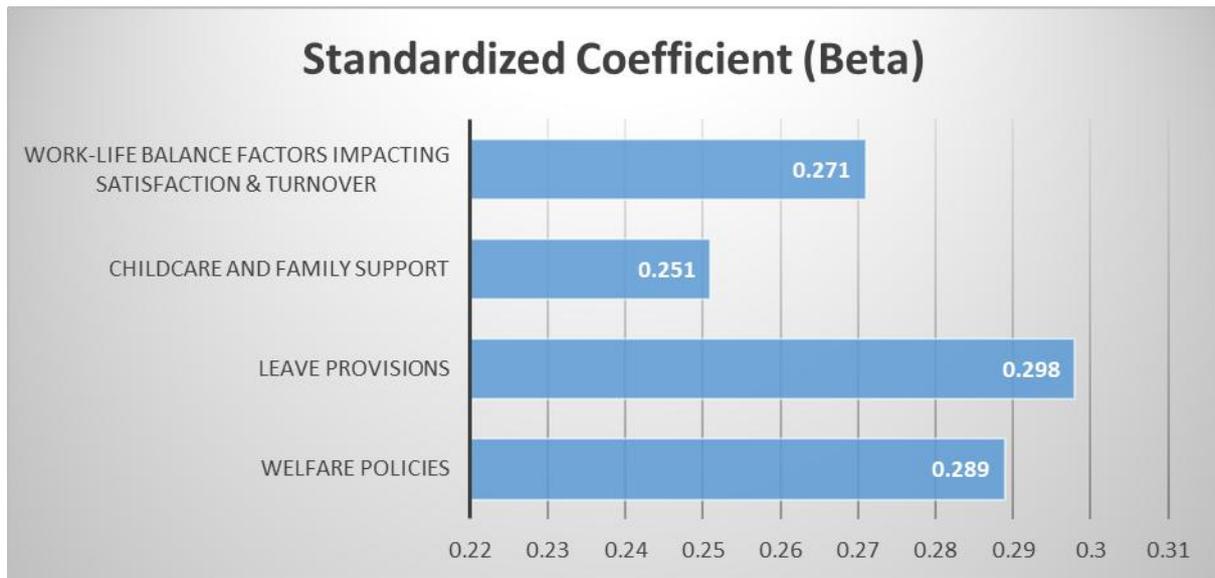
The ANOVA table demonstrates that the regression model significantly predicts job satisfaction among women employees in banks. The F-value is 9.894 with a significance level of 0.000, which is well below the 0.05 threshold, confirming that the model is statistically significant. This implies that the combined effect of Welfare Policies, Leave

Provisions, Childcare and Family Support, and other “work-life balance” Factors significantly contributes to variations in job satisfaction. Thus, the regression model fits the data well, and the null hypothesis (H01) is rejected in favor of the alternative hypothesis.

Table 3: Coefficients Table

Predictor	B	Std. Error	Beta	t	Sig.	95.0% Confidence Interval for B	
						Lower Bound	Upper Bound
(Constant)	2.951	0.421		7.011	0.000	2.120	3.782
Welfare Policies	0.324	0.115	0.289	2.817	0.005	0.096	0.552
“work-life balance” Factors Impacting Satisfaction & Turnover	0.298	0.109	0.271	2.734	0.007	0.083	0.513
Leave Provisions	0.335	0.120	0.298	2.792	0.006	0.098	0.572
Childcare and Family Support	0.284	0.112	0.251	2.536	0.012	0.062	0.506

Graph 2: Beta Coefficients



The coefficients table and graph reveals that all four predictors—Welfare Policies, Leave Provisions, Childcare and Family Support, and “work-life balance” Factors Impacting Satisfaction and Turnover—have a statistically significant positive effect on job satisfaction among women employees in banks. Welfare Policies ( $B = 0.324, p = 0.005$ ), Leave Provisions ( $B = 0.335, p = 0.006$ ), and “work-life balance” Factors ( $B = 0.298, p = 0.007$ ) each

show significant contributions, as does Childcare and Family Support ( $B = 0.284, p = 0.012$ ). Since all p-values are below 0.05, it is evident that improvements in any of these components are associated with higher levels of job satisfaction. This further confirms the rejection of the null hypothesis ( $H_{01}$ ), indicating that “work-life balance” components play a crucial role in shaping employee satisfaction.

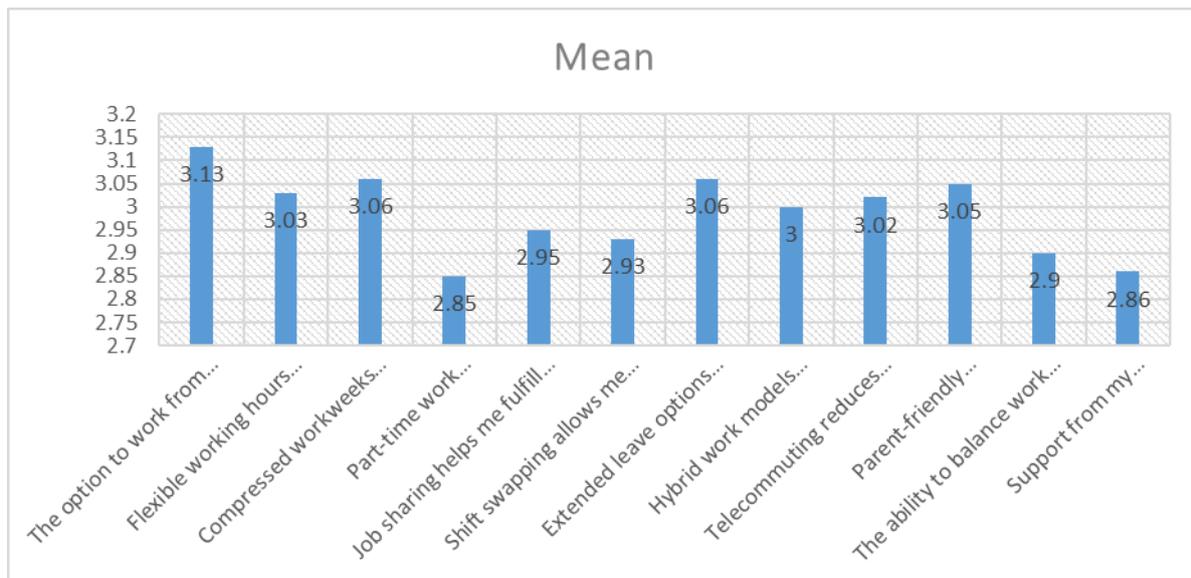
- $H_{02}$ : “work-life balance” does not affect the productivity of women employees in banks.
- $H_{A2}$ : “work-life balance” affect the productivity of women employees in banks.

Table 4: One-Sample Statistics table for “work-life balance” affects the productivity of women

One-Sample Statistics				
Parameters	N	Mean	Std. Deviation	Std. Error Mean
The option to work from home allows me to balance personal responsibilities and improve productivity.	413	3.13	1.431	.070
Flexible working hours help me manage both work and personal life effectively.	413	3.03	1.398	.069
Compressed workweeks enable me to maintain a better “work-life balance” without compromising productivity.	413	3.06	1.377	.068
Part-time work arrangements provide flexibility and improve my ability to manage personal commitments.	413	2.85	1.384	.068
Job sharing helps me fulfill professional responsibilities while maintaining a healthy “work-life balance”.	413	2.95	1.444	.071
Shift swapping allows me to adjust my work schedule to accommodate personal needs.	413	2.93	1.426	.070
Extended leave options help me address personal challenges without affecting long-term productivity.	413	3.06	1.384	.068
Hybrid work models improve my efficiency while allowing me to manage personal and professional commitments effectively.	413	3.00	1.404	.069
Telecommuting reduces commuting stress and enhances my focus and productivity.	413	3.02	1.413	.070

Parent-friendly arrangements allow me to better manage family responsibilities while maintaining work performance.	413	3.05	1.409	.069
The ability to balance work and personal life reduces my stress levels and boosts my workplace efficiency. (from previous section)	413	2.90	1.387	.068
Support from my organization in achieving “work-life balance” motivates me to deliver better results. (from previous section)	413	2.86	1.394	.069

Graph 3: Graph for “work-life balance” affects the productivity of women and Mean



The results presented in Table 4 provide descriptive insights into the perceptions of women employees regarding various flexible work arrangements and their impact on productivity and “work-life balance”. Across the 12 parameters assessed, the mean scores hover around the neutral value of 3.00, with slight variations indicating favorable or unfavorable leanings. For instance, the statement *“The option to work from home allows me to balance personal responsibilities and improve productivity”* records a mean of 3.13, suggesting a mild agreement among respondents. Similarly, statements related to *compressed workweeks* (M = 3.06), *extended leave options* (M = 3.06), and *parent-friendly arrangements* (M = 3.05) also show positive tendencies, indicating that these policies are generally seen as beneficial in managing work-life boundaries and enhancing productivity.

Conversely, responses to items such as *part-time work arrangements* (M = 2.85), *job sharing* (M = 2.95), and *shift swapping* (M = 2.93) fall slightly

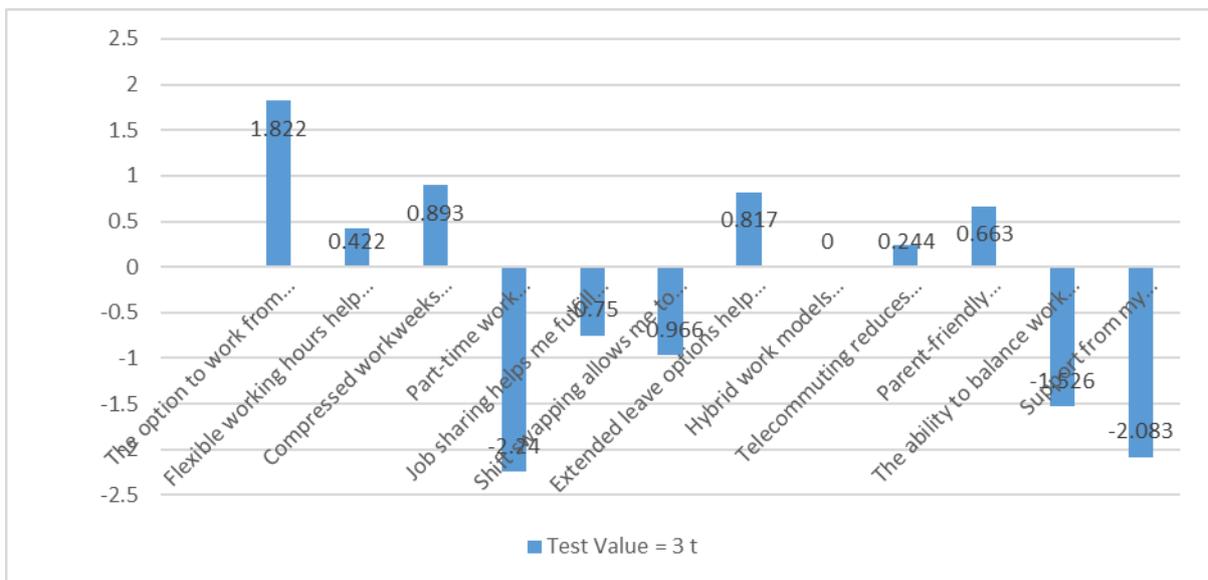
below the neutral midpoint, implying that these options may not be as favorably perceived or widely utilized in the banking context. Additionally, the perception of organizational support in achieving “work-life balance”, as reflected in the item *“Support from my organization in achieving “work-life balance” motivates me to deliver better results,”* yields a mean of 2.86, which indicates a perceived gap in institutional backing. Likewise, the ability to balance work and personal life to reduce stress and improve efficiency scores a mean of 2.90, further reinforcing the notion that not all employees experience tangible benefits from current “work-life balance” measures.

Thus, the responses reflect a mixed yet slightly favorable perspective on how flexible work arrangements influence productivity. These findings set the groundwork for further inferential testing to evaluate the statistical significance of these perceptions in relation to the stated hypothesis.

Table 5: One-Sample Statistics table for “work-life balance” affects the productivity of women

One-Sample Test						
Parameters	Test Value = 3					
	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
The option to work from home allows me to balance personal responsibilities and improve productivity.	1.822	412	.039	.128	-.01	.27
Flexible working hours help me manage both work and personal life effectively.	.422	412	.032	.029	-.11	.16
Compressed workweeks enable me to maintain a better “work-life balance” without compromising productivity.	.893	412	.012	.061	-.07	.19
Part-time work arrangements provide flexibility and improve my ability to manage personal commitments.	-2.240	412	.026	-.153	-.29	-.02
Job sharing helps me fulfill professional responsibilities while maintaining a healthy “work-life balance”.	-.750	412	.024	-.053	-.19	.09
Shift swapping allows me to adjust my work schedule to accommodate personal needs.	-.966	412	.035	-.068	-.21	.07
Extended leave options help me address personal challenges without affecting long-term productivity.	.817	412	.014	.056	-.08	.19
Hybrid work models improve my efficiency while allowing me to manage personal and professional commitments effectively.	.000	412	0.000	.000	-.14	.14
Telecommuting reduces commuting stress and enhances my focus and productivity.	.244	412	.0108	.017	-.12	.15
Parent-friendly arrangements allow me to better manage family responsibilities while maintaining work performance.	.663	412	.007	.046	-.09	.18
The ability to balance work and personal life reduces my stress levels and boosts my workplace efficiency. (from previous section)	-1.526	412	.028	-.104	-.24	.03
Support from my organization in achieving “work-life balance” motivates me to deliver better results. (from previous section)	-2.083	412	.038	-.143	-.28	-.01

Graph 4: Line Chart – t-values from One-Sample Test



The results of the one-sample t-test presented in Table 5 evaluate whether the mean scores of various flexible work arrangements significantly differ from the test value of 3, which represents a neutral stance. A significance level of 0.05 is used to determine statistical relevance. The findings show that several “work-life balance” measures significantly influence the productivity of women employees in banks.

For instance, the statement *"The option to work from home allows me to balance personal responsibilities and improve productivity"* yields a t-value of 1.822 and a p-value of 0.039, indicating a statistically significant positive deviation from neutrality. Likewise, *compressed workweeks* ( $p = 0.012$ ), *leave provisions* such as *extended leave options* ( $p = 0.014$ ), *telecommuting* ( $p = 0.0108$ ), and *parent-friendly arrangements* ( $p = 0.007$ ) also show significant results, though the effect sizes vary. These suggest that such practices are perceived to enhance both personal balance and professional output.

However, a few options exhibit negative significant deviations, notably *part-time work arrangements* ( $t = -2.240$ ,  $p = 0.026$ ), *job sharing* ( $p = 0.024$ ), *shift swapping* ( $p = 0.035$ ), and *organizational support for "work-life balance"* ( $t = -2.083$ ,  $p = 0.038$ ). These negative t-values imply that respondents tend to disagree with the effectiveness of these arrangements in promoting productivity or feel they are insufficient in their current form. The statement *"The ability to balance work and personal life reduces my stress levels and boosts my workplace efficiency"* also records a significant negative mean difference ( $p = 0.028$ ), further highlighting gaps in perceived effectiveness.

Thus, the analysis provides mixed but informative evidence on the impact of “work-life balance” practices. While certain flexible arrangements such as work-from-home options and leave policies are perceived positively, others such as job sharing and part-time work receive comparatively less support. Therefore, these results reject the null hypothesis (H02) and confirm that “work-life balance” significantly affects the productivity of women employees in banks.

## CONCLUSION

The study confirms that essential work-life balance elements—welfare programs, generous leave, and childcare assistance—strongly predict job satisfaction among women bank staff. Regression analysis shows these factors together account for 26.2 percent of the variation in satisfaction, and each makes an independently meaningful contribution. Such evidence argues that banks should place these measures at the center of human-resources strategies designed to lift morale and curb turnover.

One-sample t-tests indicate that flexible work options are seen as enhancing productivity, with work-from-home, compressed weeks, and enhanced parental leave receiving especially positive ratings. In contrast, part-time positions and job-sharing schemes were viewed skeptically, pointing to gaps in implementation and communication. Taken together, these findings reaffirm the close link between work-life balance and broader organizational results and suggest that deliberate, evidence-based policy actions are needed to translate this link into sustainable gains.

## SUGGESTIONS

1. Banks ought to expand and actively endorse flexible work arrangements that accommodate employees personal responsibilities, ensuring that scheduling options fit diverse lifestyles.
2. Human-resource policies must be calibrated to the distinct circumstances of women employees, with special attention to caregiving obligations, parental leave, and related forms of institutional support.
3. Organizations should implement formal feedback mechanisms that regularly gauge staff experiences and guide ongoing refinements of work-life balance initiatives.

## LIMITATIONS

1. Since the research focused on urban commercial banks in just one district, its findings may not apply to institutions in other regions.
2. Since information was collected through questionnaires, answers could reflect personal bias or the tendency to provide socially acceptable responses.

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