The Effect of Work-Life Integration on Productivity and Job Satisfaction of Private and Government Bank Employees in Metro Manila: A Multigroup Analysis

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ABSTRACT

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| **Background:** Banks are among the industries in intense competition regarding product quality, customer satisfaction, and employee management. This is why some bank employees are concerned about the high workload that causes stress, resulting in poor Work-Life Integration (WLI).  **Aim**: This study aims to fill the gap by conducting a comparative study to determine the effect of WLI on productivity and job satisfaction among bank employees in Metro Manila, irrespective of the bank's type, classification, or whether it operates as a traditional or digital bank, and to identify the difference in work-life collaboration of the private and public or government bank employees. To address the gap, the Human Resource Department must deploy WLI programs and assess the quality of life within the workplace.  **Study design:** Descriptive correlational research design with moderate and multigroup analysis.  **Place and Duration of Study:** Metro-Manila, Philippines.  **Methodology:** A total of 377 respondents participated in this study through an adapted online questionnaire, of which 161 were public bank employees and 216 were private bank employees. Mean and standard deviation, t-test, structural equation modeling (SEM), regression with moderation analysis, and SEM with multigroup analysis were used to test the hypotheses.  **Results:** Findings revealed a significant difference in WLI of employees from private and public sectors t(375) = 2.599, P = 0.01, because WLI of private sector (M = 4.30 SD = 0.889) is significantly better than the public sector (M = 4.06, SD = 0.840). Employee productivity is not significantly affected by motivation, health, personal life, and family life, whereas employee job satisfaction is significantly affected by motivation, health, and personal life, but not family life. Furthermore, gender does not significantly moderate the relationship between WLI and family life. WLI on productivity has a negative indirect effect through personal life. Findings show that the negative indirect effect of WLI on productivity through personal life is more substantial in the public sector, and this can occur due to various psychological, organizational, and work-related factors.  **Conclusion:** The direct effect of WLI on Productivity is not significant in either sector. However, WLI on job satisfaction is good for private sector while weak for public sector. Moving on to the Multigroup analysis, the direct effect of WLI on Job Satisfaction differs between the private and public sectors. The findings illustrate that WLI does not directly influence job satisfaction in the public sector as it does in the private sector. This means that the direct effect of WLI on job satisfaction is good for the private sector while weak for the public sector. |

***Keywords:*** *bank employee; banking industry; job satisfaction; productivity; work-life integration; gender*

1. INTRODUCTION

* 1. **Factual Background**

Work-Life Integration (WLI) has an impact because it allows people to focus on things other than work. It is a component of employee well-being that refers to the employee's ability to balance personal and professional responsibilities while also making time for rest and social activities. Everyone has a different idea of what their ideal work-life integration is. Some people think an employee is hardworking when rendering overtime (OT). They do not realize that an efficient and effective employee can finish all the deliverables within the shift of eight (8) hours because it will help reduce the expense of premium overtime rates. An imbalance between work and life causes long working hours, mandatory overtime, more stress-related job activities, and non-flexible closing times to impact employees, resulting in absenteeism, turnover, distress, poor leadership, and demotivation.

* 1. **Clearly Defined Problem**

Due to the high volume of work and increasing expectations in the workplace, most employers prefer employees who can multitask. Multitasking work leads to losing focus more quickly, the quality of work decreases, it is prone to human error, and it can cause too much fatigue. It also affects employees' productivity which results in sickness due to overwork. In the Philippines, not all employers offer high compensation, which also affects the motivation of employees because the workload is not equal to the salaries they receive. Ideally, one full-time equivalent (FTE) corresponds to 40 hours based on an individual full-time workweek. Exceeding the ideal FTE is considered a work-life imbalance.

**1.3 Proposed Solution**

To fundamentally address the research gaps in this study, the Human Resource Department must deploy WLI strategies, policies, and programs in the banking industry and assess the quality of life within the workplace. At the same time, the employer must support the WLI initiative for the welfare of the employees. The objective of this study is to identify the difference in work-life collaboration in the private and government banking sectors and determine the impact of WLI on productivity and job satisfaction among bank employees in Metro Manila. Specifically, it aims to assess the effect of WLI on employee motivation, employee health, and personal and family life. Furthermore, it aims to assess if gender moderates the relationship between WLI and family life.

**1.4 Brief Literature Survey**

**1.4.1 Bank**

The banking industries at this time are keeping up with technological advancements to become globally competitive and offer better customer service (Haralayya & Aithal, 2021). With this transformation and improvement, bank employees are expected to perform with greater creativity, ingenuity, and commitment (Abhinandan, 2021). In this regard, the employee must perform well, make extra effort, and use time wisely to meet the organizational goal. According to Abhinandan (2021), a bank employee nowadays is under pressure to productively and satisfactorily complete tasks by the deadlines established by the bank management, give excellent customer service, and work beyond the hours that are officially allotted for the employee. A healthy WLI can give the employee an efficient role in the workplace and at home (Sheyindemi & Daniel, 2022). Ideally, eight hours is a fair day of work for the employees, whereas a standard workweek is five days or a total of 40 hours in a week (Paje et al., 2020).

**1.4.2 Work-Life Integration**

WLI is a global concern that significantly impacts workplace performance including individual welfare (Abdulkadir, 2018, as cited in Perera & Jayarathna, 2022). Employees' satisfaction and engagement relate to efficient organizational management of particular "balancing acts" involving work, family, and other activities referred to as WLI (Noor, 2011 as cited in Ramos & Prasetyo, 2020). Prakash (2019) pointed out that employees with higher job satisfaction have lower turnover intentions. Flexible work arrangements may be offered to reduce employee stress and increase overall job satisfaction. An imbalance between personal and professional life may impact employees' job performance and organizations' productivity and profits (Soomro et al., 2018).

**1.4.3 Factors that are affected by the work-life integration of an employee**

*1.4.3.1 Motivation*

According to Santos and Caballero (2019), management should provide rewards and recognition, such as additional time off, bonuses, tokens, and an increase in compensation or performance appraisal, for the employees to feel valued and attracted to stay longer in the company. Happiness at work has a strong relationship with employee performance and demonstrates a higher level of productivity (Bataineh, 2019). In this study, motivation is assumed to affect employee productivity and job satisfaction to achieve the organizational goal if there is WLI. Moreover, employees with high motivation can deliver high performance (Wolor et al., 2020).

*1.4.3.2 Health*

Based on research findings, work-life imbalances such as working long hours, short rest periods, and working on weekends may negatively impact the employee's mental health (Sato et al., 2020). A negative effect on health is working long hours (Sparks et al., 1997, as cited in Fontinha et al., 2019). Working longer than the typical 40-hour workweek may cause several mental and physical health outcomes (Paje et al., 2020).

*1.4.3.3 Personal Life*

An imbalance between personal life and work causes turnover intention of the employees and may impact mental health, such as stress (Kumara & Fasana, 2018; Smith & Gardner, 2007 as cited in Jaharuddin & Zainol, 2019). Perera and Jayarathna (2020) suggested that managers participating in training programs should aim to improve their employees' WLI through time management, personal efficiency, and effective role management to increase employee productivity. An enhanced WLI initiative gives space for employees to also enjoy their personal lives.

*1.4.3.4 Family Life*

Working from home is a WLI initiative that allows employees to spend more time with their families. High job autonomy and scheduling flexibility can help minimize work-family conflict (Tejero et al., 2021). This study focuses on the positive impact of WLI at home that results in a non-conflict family relationship. This impact would yield a happy employee with high productivity and satisfaction at work.

**1.4.4 Gender as a moderating factor**

Work-family conflict also arises for male employees because males are more engaged in their job responsibilities than family responsibilities (Perera & Jayarathna, 2022). A study shows that full-time male employees have a higher WLI than full-time female employees since females have more household responsibilities than males (De Zoysa & Sivalogathasan, 2021). Similarly, the researcher identifies gender as a moderating factor in achieving WLI since it affects the relationship between career opportunities and family life.

**1.4.5 The Effect of Work-Life Integration on Employees**

*1.4.5.1 Productivity*

Low productivity results from an inability to access and use organizational WLI, such as flexible work arrangements (Ganiyu et al., 2020). The impact of work-home arrangements on an employee's productivity will increase since they can work during their most productive time (Ramos & Prasetyo, 2020). This study focuses on the impact of WLI on productivity. Specifically, it is assumed that employees are more motivated to take on tasks when they have a healthy work-life integration.

*1.4.5.2 Job Satisfaction*

The factors affecting job satisfaction resulting in organizational performance are remuneration, quality of work-life, promotion, supervision, and teamwork (Miah, 2018). This study focuses on determining the factors contributing to employee motivation. It is assumed that if employers improve the WLI scheme through flexible work arrangements or remote working, regular review of workloads, and considering time off or early out then motivation increases. Moreover, employers creating effective work lives for their employees can ensure employee job satisfaction, which yields productivity and excellence (Dayrit & Lacap, 2020).

**1.5 Scope and Justification**

The scope of this study focuses on the effect of WLI on the employees working in the private and government banking sectors in Metro Manila. The attention is specific to the banking industry because it identifies with long and demanding workdays due to the current ongoing financial regulatory pressure increasing overall workloads that do not seem to eventually ease or decrease. The justification for this work lies in understanding the importance of WLI in the workplace which will lead to a happier and less stressful workforce.

2. methodology

This presents the methodology used in determining the effect of work-life integration (WLI) on the productivity and job satisfaction of bank employees in Metro Manila. It covers the statistical tools applied in the research process.

**2.1 Statistical Treatment of Data**

The study used a 6-point Likert scale questionnaire to collect the information needed to determine the research findings. The researcher adapted questionnaires from the previous researchers. The following statistical tools and analyses were employed to address the study's research objectives. Hence every participant's data was transmitted entirely with a statistician's help:

**2.1.1 Descriptive**

This describes the bank employees' characteristics. The mean, standard deviation, and percentage illustrate the respondents' profile regarding age, gender, job title, marital status, and the number of dependents.

**2.1.2 Structural Equation Model (SEM)**

SEM focuses on determining the structural relationship between theoretical constructs, demonstrated by the manifest and latent variables. It will determine the effect of work-life integration on motivation, health, and personal and family life. Likewise, it will determine the effect of motivation, health, and personal and family life on productivity and job satisfaction.

**2.1.3 Moderation Analysis**

This helps determine if gender moderates the relationship between work-life integration and family life.

**2.1.4 Multigroup Analysis**

This helps determine if there are significant differences in the perceptions of private and government bank employees regarding the effect of WLI on employee motivation, health, personal and family life, and their effects on productivity and job satisfaction. Hence this helps compare the different groups of respondents after structural equation modelling.

**2.1.5 T-test**

This helps to compare the difference in work-life integration of private and government bank employees. Furthermore, to compare the work-life collaboration of private and public government employees.

3. results and discussion

This presents the analysis and interpretation of the data from the study. The summary of the respondents' Work-Life Integration in current Organization, Employee Motivation, Employee Health, Personal Life, Family Life, Productivity, and Job Satisfaction are included to provide a substantial description of the independent variable. Furthermore, the outcomes of the statistical technique used to examine the link between independent and dependent variables are reported.

**3.1 Respondents Work-Life Integration Between Private and Public/Government Bank Employees in Metro-Manila**

The discussion will begin with the respondents' levels of work-life integration. Table 1 summarizes the descriptive statistics for the individual items in this factor, as well as the overall result. Work-life collaboration is compared between workers in the private sector as well as those in the public or government sector, with comparisons being confirmed using the student's t-test.

**Table 1. Per-Sector Average and Standard Deviation for Work-Life Integration Items, With T-Test**

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Item | Private Sector  (n = 216) | | | | Public or Government Sector (n = 161) | | | | Student's t  (df = 375) | | | |
| Mean |  | SD | SE | Mean |  | SD | SE | Statistic | p |  |
| WL1\* | 3.59 |  | 1.62 | 0.1102 | 3.16 |  | 1.571 | 0.1238 | 2.598 | 0.01 |  |
| WL2\* | 4.14 |  | 1.425 | 0.097 | 3.61 |  | 1.55 | 0.1221 | 3.472 | < .001 |  |
| WL3\* | 4.19 |  | 1.421 | 0.0967 | 3.82 |  | 1.553 | 0.1224 | 2.433 | 0.015 |  |
| WL4\* | 3.57 |  | 1.458 | 0.0992 | 3.03 |  | 1.403 | 0.1106 | 3.604 | < .001 |  |
| WL5\* | 3.78 |  | 1.477 | 0.1005 | 3.42 |  | 1.579 | 0.1245 | 2.282 | 0.023 |  |
| WLI6 | 4.85 |  | 1.211 | 0.0824 | 4.97 |  | 0.876 | 0.0691 | -1.04 | 0.299 |  |
| WLI7 | 5.01 |  | 1.05 | 0.0714 | 5.09 |  | 0.812 | 0.064 | -0.797 | 0.426 |  |
| WLI10 | 4.82 |  | 1.201 | 0.0817 | 4.96 |  | 0.958 | 0.0755 | -1.193 | 0.234 |  |
| WLI11 | 4.7 |  | 1.11 | 0.0755 | 4.5 |  | 1.261 | 0.0993 | 1.688 | 0.092 |  |
| Overall | 4.3 |  | 0.889 | 0.0605 | 4.06 |  | 0.84 | 0.0662 | 2.599 | 0.01 |  |

*Legend (Pimentel et al., 2019): 1:00 – 1.82 (strongly disagree), 1.83 – 2.65 (disagree), 2.66 – 3.48 (slightly disagree), 3.49-4.31 (slightly agree), 4.32-5.14 (agree), 5.15-6.00 (strongly agree). Asterisk (\*): Reversed question.*

As part of the reliability result, WLI questionnaires such as "My coworker(s) ask me about how well I carry out my work" item WLI8 and "My coworker(s) give me clear and helpful feedback about my work" item WLI9 were removed in pilot testing to ensure clarity and relevance, ultimately enhancing data quality. Hence, this is to interpret the items listed in Table 1. Some of the items in the questionnaire have reversed the wordings concurrently with the statistical computation, and these items are marked with an asterisk (\*). Those with an asterisk are interpreted as positive questionnaires. For the overall item, survey results interpret higher scores as better conditions in line with the given Likert scale used:

**WLI1\*** - My job requires me to work more than the prescribed regular hours to complete routine tasks.

**WLI2\*** - Due to the high volume of work, I feel like I never get a rest day or holiday.

**WLI3\*** - I often feel sleep-starved due to the volume of work that I have to do in a day.

**WLI4\*** - I often worry that I need more time to complete my tasks because I have a lot to do.

**WLI5\*** - Our customers (Internal / External) are very demanding, requiring me to spend more time at work.

**WLI6** - My coworker(s) are willing to listen to my work-related problems.

**WLI7** - My coworker(s) provided me with information or advice related to work.

**WLI10** - I often get help and support from my coworker(s).

**WLI11** - I can manage my time effectively between work and non-work activities.

To summarize the above results in the overall work-life integration item. On this overall score, private-sector bank employees scored an average of 4.3, while public-sector bank employees scored an average of 4.06. While both ratings fall within the "slightly agree" category, the private sector group generally has shown better conditions overall. The t-test result (t(375) = 2.599, p = 0.01) is indicative of a significant difference. This means that accounting for all noted dimensions of their work, those working in the private sector perceive a better balance between work and life compared to the employees working in the public sector. Also, the researcher noticed that public-sector bank employees have good responses compared to private-sector bank employees to anything that is related to the survey in collaboration with their coworkers, such as obtaining support from coworkers, willingness to listen, and providing information or advice related to work.

**3.2 Assessing the Measurement Model**

The reliability and validity of the scale were assessed using the different reliability and validity measures.

**3.2.1 Effect of Work-Life Integration**

A primary component of the analysis is identifying the association of work-life integration with other latent factors measured from the questionnaire. This is done using a Structural Equations Model (SEM). Latent factors refer to constructs that cannot be directly measured but are inferred from multiple observed indicators, such as work-life integration, employee motivation, and job satisfaction.

**Table 2. Reliability Statistics and Loadings for Latent Factors**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Latent** | **Observed** | **Loading** | **p** | **Cronbach’s Alpha (α)** | **Omega (ω)** | **Average Variance Extracted (AVE)** |
| WLI\_A | WL1r | 0.645 |  | 0.877 | 0.726 | 0.499 |
|  | WL2r | 0.803 | < .001 |  |  |  |
|  | WL3r | 0.763 | < .001 |  |  |  |
|  | WL4r | 0.727 | < .001 |  |  |  |
|  | WL5r | 0.708 | < .001 |  |  |  |
|  | WLI11 | 0.565 | < .001 |  |  |  |
| PRO\_A | PRO1 | 0.523 |  | 0.717 | 0.841 | 0.396 |
|  | PRO3r | 0.660 | < .001 |  |  |  |
|  | PRO4 | 0.707 | < .001 |  |  |  |
|  | PRO5 | 0.608 | < .001 |  |  |  |
|  | PRO9r | 0.760 | < .001 |  |  |  |
|  | PRO10r | 0.471 | < .001 |  |  |  |
| JS\_A | JS7r | 0.635 |  | 0.872 | 0.873 | 0.636 |
|  | JS8r | 0.935 | < .001 |  |  |  |
|  | JS9r | 0.941 | < .001 |  |  |  |
|  | JS10r | 0.755 | < .001 |  |  |  |
|  | JS11 | 0.668 | < .001 |  |  |  |
| MOT\_A | MOT1 | 0.662 |  | 0.850 | 0.989 | 0.597 |
|  | MOT3 | 0.736 | < .001 |  |  |  |
|  | MOT4 | 0.750 | < .001 |  |  |  |
|  | MOT6 | 0.852 | < .001 |  |  |  |
|  | MOT7 | 0.924 | < .001 |  |  |  |
|  | MOT8 | 0.797 | < .001 |  |  |  |
|  | MOT9r | 0.653 | < .001 |  |  |  |
| HEA\_A | HEA1 | 0.808 |  | 0.951 | 0.964 | 0.724 |
|  | HEA2 | 0.804 | < .001 |  |  |  |
|  | HEA3 | 0.854 | < .001 |  |  |  |
|  | HEA4 | 0.882 | < .001 |  |  |  |
|  | HEA5 | 0.804 | < .001 |  |  |  |
|  | HEA6 | 0.821 | < .001 |  |  |  |
|  | HEA7 | 0.875 | < .001 |  |  |  |
|  | HEA8 | 0.878 | < .001 |  |  |  |
|  | HEA9 | 0.843 | < .001 |  |  |  |
|  | HEA10 | 0.930 | < .001 |  |  |  |
| PL\_A | PL1 | 0.770 |  | 0.931 | 0.962 | 0.657 |
|  | PL2 | 0.830 | < .001 |  |  |  |
|  | PL3 | 0.625 | < .001 |  |  |  |
|  | PL4 | 0.903 | < .001 |  |  |  |
|  | PL5 | 0.725 | < .001 |  |  |  |
|  | PL6 | 0.862 | < .001 |  |  |  |
|  | PL7 | 0.924 | < .001 |  |  |  |
|  | PL8 | 0.881 | < .001 |  |  |  |
|  | PL9 | 0.844 | < .001 |  |  |  |
|  | PL10r | 0.689 | < .001 |  |  |  |
| FL\_A | FL1 | 0.934 |  | 0.911 | 0.939 | 0.616 |
|  | FL2 | 0.796 | < .001 |  |  |  |
|  | FL4 | 0.913 | < .001 |  |  |  |
|  | FL5 | 0.765 | < .001 |  |  |  |
|  | FL6 | 0.815 | < .001 |  |  |  |
|  | FL7 | 0.916 | < .001 |  |  |  |
|  | FL8 | 0.727 | < .001 |  |  |  |
|  | FL9 | 0.643 | < .001 |  |  |  |
|  | FL10 | 0.580 | < .001 |  |  |  |
|  | FL11 | 0.676 | < .001 |  |  |  |

**3.2.2 Reliability and Convergent Validity**

Cronbach’s alpha (α) and Omega (ω) values are both greater than 0.70 indicating reliability (Hair et al., 2010, as cited in Miaha & Miab, 2021). Convergent validity indicates the extent to which the measures of the constructs are related to each other. In Table 2, it is evident that all scales reflected convergent validity as the majority of the factor loadings and average variances extracted are greater than 0.50. Items with low factor loadings (< 0.50) were removed. Item 10 of productivity has a factor loading of 0.471 but is retained since it is significant (P < 0.001).

The loadings for each construct show significant contributions to their respective latent factors, with most values above 0.6. This value is generally considered an acceptable threshold for factor loadings. The constructs Work-Life Integration (WLI), Job Satisfaction (JS), Motivation (MOT), Health (HEA), Personal Life (PL), and Family Life (FL) all demonstrate strong and significant loadings (p < .001 for the majority of items), indicating that the observed variables adequately represent the underlying latent constructs. The strong loadings, such as 0.803 for WL2r under WLI, 0.935 for JS8r under Job Satisfaction, and 0.934 for FL1 under Family Life, demonstrate that these items closely correlate with their respective factors.

Reliability statistics further provide support for the validity of the factor model being used for the analysis. Cronbach’s Alpha (α) values for all constructs exceed 0.7, a commonly accepted threshold for internal consistency. The highest alpha values are found in Health (0.951) and Personal Life (0.931), which indicate excellent internal consistency. Similarly, Omega (ω) values are consistently above 0.7, further confirming the reliability of the constructs. For instance, Motivation has an omega value of 0.989, meaning that nearly all of the variance in the construct is explained by its items.

On the other hand, the Average Variance Extracted (AVE) values generally meet or approach the acceptable level of 0.5. For instance, the AVE for Job Satisfaction is 0.636, while Work-Life Integration's AVE is slightly lower at 0.499. Despite a few AVE values being slightly below 0.5, the combination of high loadings and strong reliability statistics (both alpha and omega) suggests that the constructs are reliable and valid. Overall, these statistics confirm that the factor model is suitable and that the observed variables are appropriate for representing the underlying latent constructs.

**Table 3. Discriminant validity for the factor model**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| Correlation and square root of average variance extracted | | | | | | | |
|  | **WLI\_A** | **PRO\_A** | **JS\_A** | **MOT\_A** | **HEA\_A** | **PL\_A** | **FL\_A** |
| WLI\_A | (0.706) | 0.076 | 0.879 | 0.611 | -0.926 | -0.994 | -0.822 |
| PRO\_A |  | (0.629) | 0.076 | 0.039 | -0.120 | -0.072 | -0.074 |
| JS\_A |  |  | (0.797) | 0.814 | -0.883 | -0.875 | -0.717 |
| MOT\_A |  |  |  | (0.773) | -0.566 | -0.607 | -0.502 |
| HEA\_A |  |  |  |  | (0.851) | 0.920 | 0.761 |
| PL\_A |  |  |  |  |  | (0.811) | 0.817 |
| FL\_A |  |  |  |  |  |  | (0.785) |
| Discriminant Validity using Heterotrait-monotrait (HTMT) ratio of correlations | | | | | | | |
|  | **WLI\_A** | **PRO\_A** | **JS\_A** | **MOT\_A** | **HEA\_A** | **PL\_A** | **FL\_A** |
| WLI\_A | 1.000 |  |  |  |  |  |  |
| PRO\_A | 0.119 | 1.000 |  |  |  |  |  |
| JS\_A | 0.723 | 0.108 | 1.000 |  |  |  |  |
| MOT\_A | 0.548 | 0.084 | 0.869 | 1.000 |  |  |  |
| HEA\_A | 0.812 | 0.144 | 0.860 | 0.665 | 1.000 |  |  |
| PL\_A | 0.873 | 0.105 | 0.854 | 0.641 | 0.927 | 1.000 |  |
| FL\_A | 0.635 | 0.113 | 0.677 | 0.441 | 0.753 | 0.832 | 1.000 |

**3.2.3 Discriminant Validity**

To assess discriminant validity, two methods were employed: The Fornell-Larcker (1981) criterion and the Heterotrait-Monotrait (HTMT) ratio of correlations. Discriminant validity is essential for ensuring that each construct in the model is distinct and not overly correlated with others. The Fornell-Larcker criterion suggests that the square root of the Average Variance Extracted (AVE) for each construct should be higher than the correlations between that construct and others. Based on the results, while most constructs meet this criterion, some do not. For instance, Work-Life Integration (WLI) shows a strong correlation with Job Satisfaction (0.879) and negative correlations with Health (-0.926), Personal Life (-0.994), and Family Life (-0.822), all of which are higher than the square root of its AVE (0.706). Similarly, Job Satisfaction's correlation with Motivation (0.814) exceeds its AVE square root (0.797), indicating potential issues with discriminant validity.

Given these cross-loadings, further assessment of the discriminant validity was done using the HTMT ratio, recommended by Henseler et al. (2015), suggesting that HTMT ratios should be less than 0.90 for adequate discriminant validity. The results reveal that most constructs have HTMT ratio below this threshold. The HTMT ratio between WLI and Productivity is 0.119. Meanwhile, between Motivation and Productivity, this value is measured at 0.084, indicating good discriminant validity. Some exceptions are observed, however, such as the HTMT ratio between Personal Life and Health being 0.927, and between Personal Life and Work-Life Integration being at 0.873. This suggests that these constructs may share common variance, and have some overlap in how respondents have understood these factors from the questionnaire.

While the HTMT ratios highlight some concerns with discriminant validity, the majority of the constructs still maintain discriminant validity according to the HTMT criterion. This is taken to mean that most constructs in the model are sufficiently distinct from one another. The minor issues with cross-loading suggest some overlap in specific items between Personal Life and Health, but overall, these results provide confidence in the model's discriminant validity. After having confirmed the reliability of the factors in the model, we now proceed to our analysis first with a view of the overall fit statistics of the structural model in Table 4, and then the path coefficients in Table 5 below.

**Table 4. Overall Fit Statistics of the SEM**

|  |  |  |
| --- | --- | --- |
|  | Estimate | Recommended Value |
| Degrees of freedom | 1364 |  |
| Chi-square/df | 4.695 | ≤ 5 |
| Goodness of Fit Index (GFI) | 0.984 | ≥ 0.90 |
| Adjusted Goodness of Fit Index (AGFI) | 0.981 | ≥ 0.90 |
| Bentler-Bonett Normed Fit Index (NFI) | 0.983 | ≥ 0.90 |
| Comparative Fit Index (CFI) | 0.987 | ≥ 0.90 |
| Tucker-Lewis Index (TLI) | 0.986 | ≥ 0.90 |
| Root Mean Square Error Approximation (RMSEA) | 0.099 | ≤ 0.08 |

**3.2.4 Assessing the Structural Model**

The study uses several widely accepted goodness of fit indices to measure how well the model represented the observed data. Among these measures is the ratio between the chi-square statistic and its corresponding degrees of freedom (χ²/df). For this model, the χ²/df ratio is 4.695. This falls below the recommended threshold of 5. This is an acceptable level of model fit.

Additionally, the Goodness of Fit Index (GFI) is measured to be at 0.984, while the Adjusted Goodness of Fit Index (AGFI) is measured to be at 0.981. Both of these values exceed the recommended minimum value of 0.90. These indices suggest that the model provides a strong representation of the underlying relationships in the data. Similarly, the Bentler-Bonett Normed Fit Index (NFI) is 0.983, and the Comparative Fit Index (CFI) is 0.987. These values are above a recommended 0.90 threshold, meaning an excellent fit in terms of comparing the model to the null model.

The Tucker-Lewis Index (TLI), also known as the Non-Normed Fit Index, is 0.986. This again exceeds the 0.90 criterion. The TLI adjusts for model complexity, penalizing models with more parameters. The high value here suggests that the model can between model complexity with an adequate amount of explanatory power.

However, the Root Mean Square Error of Approximation (RMSEA) is slightly above the recommended level of 0.08. This means that the model may have some areas where it does not fully capture the relationships in the data. However, despite the slightly elevated RMSEA, the combination of high values across the GFI, CFI, NFI, TLI, and AGFI, along with the acceptable χ²/df ratio, altogether provide strong evidence that the model achieves an overall good fit.

**3.3 Respondents Effect of Work-Life integration on Employees’ Motivation, Health, Personal Life, and Family Life which Effect on Perceived Productivity and Job Satisfaction**

**Table 5. SEM Coefficients Table**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | | | **95% Confidence Intervals** | |  | | |
| **Dep** | **Pred** | **Estimate** | **SE** | **Lower** | **Upper** | **β** | **z** | **p** |
| Motivation | Work Life Integration | 0.627 | 0.0582 | 0.5128 | 0.7411 | 0.6111 | 10.764 | < .001 |
| Health | Work Life Integration | -1.1603 | 0.0553 | -1.2686 | -1.052 | -0.9261 | -20.996 | < .001 |
| Personal Life | Work Life Integration | -1.1856 | 0.0541 | -1.2916 | -1.0796 | -0.9937 | -21.925 | < .001 |
| Family Life | Work Life Integration | -1.1908 | 0.0523 | -1.2933 | -1.0882 | -0.822 | -22.762 | < .001 |
| Productivity | Motivation | -0.0206 | 0.063 | -0.1441 | 0.1029 | -0.026 | -0.327 | 0.744 |
| Productivity | Health | -0.2274 | 0.1473 | -0.5161 | 0.0613 | -0.3511 | -1.544 | 0.123 |
| Productivity | Personal Life | 0.1803 | 0.178 | -0.1686 | 0.5291 | 0.2651 | 1.013 | 0.311 |
| Productivity | Family Life | -0.0203 | 0.0594 | -0.1368 | 0.0961 | -0.0363 | -0.342 | 0.733 |
| Job Satisfaction | Motivation | 0.4242 | 0.043 | 0.3399 | 0.5085 | 0.4423 | 9.864 | < .001 |
| Job Satisfaction | Health | -0.3814 | 0.0507 | -0.4809 | -0.282 | -0.4857 | -7.518 | < .001 |
| Job Satisfaction | Personal Life | -0.1422 | 0.0622 | -0.2641 | -0.0203 | -0.1724 | -2.286 | 0.022 |
| Job Satisfaction | Family Life | 0.0106 | 0.0277 | -0.0437 | 0.0649 | 0.0156 | 0.383 | 0.702 |

The path coefficients represent the direction and degree of contribution each predictor has towards their corresponding dependent variables in the proposed structural model. The interpretation of these results exhibited in Table 5 focuses on factors that are affected by Work-Life Integration, and the contributing factors to productivity and job satisfaction.

**3.3.1 Contributing Factors to Employee Motivation, Health, Personal Life and Family Life**

The impact of Work-Life Integration on Employee Motivation is estimated to be 0.627. This means that for every unit increase in work-life integration, employee motivation increases by 0.627 units. This suggests that better work-life integration significantly boosts motivation. The effect is highly significant, based on the corresponding p-value (p < .001). The 95% confidence interval for this estimate ranges from 0.5128 to 0.7411, indicating that we have a 95% confidence level that this range represents the true effect of work-life integration on motivation. The confidence interval excluding zero further supports the significant and positive relationship between work-life integration and motivation.

In contrast to this, we find that the effect of Work-Life Integration on Employee Health is estimated to be -1.1603. This indicates that as work-life integration improves, employee health appears to worsen by 1.1603 units. This result may be taken as counterintuitive, as it suggests that employees who report better work-life integration may paradoxically experience worse health outcomes. This, however, is more likely due to other compensating factors that are also associated with Work-Life Integration. Nevertheless, we do find that the effect is statistically significant (p < .001), and the confidence interval ranges from -1.2686 to -1.052, which confirms the negative relationship.

Similarly, Work-Life Integration has a significant negative effect on Personal Life (-1.1856, p < 0.001). This suggests that improvements in managing work-life balance could come at the expense of personal fulfilment or time devoted to personal activities. The confidence interval of -1.2916 to -1.0796 suggests that this negative impact is consistent, and we can be 95% confident that the true effect lies within this range.

Finally, Work-Life Integration also negatively affects Family Life (-1.1908, p < 0.001). Similar to personal life, this result suggests that achieving work-life integration might lead to reduced attention or time available for family-related activities. The confidence interval, ranging from -1.2933 to -1.0882, again is indicative of a significant result.

**3.3.2 Contributing Factors to Productivity and Job Satisfaction**

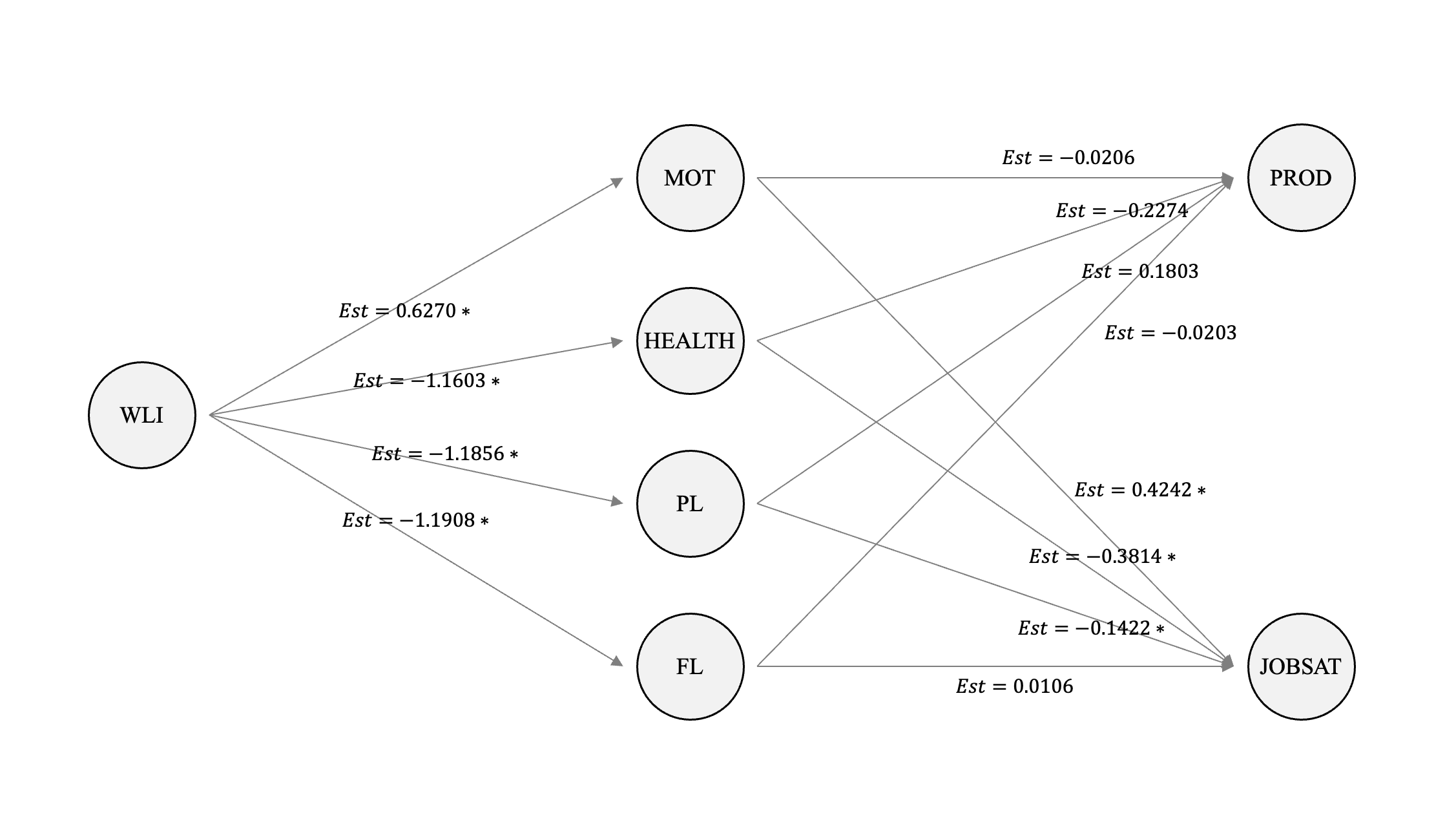
In general, we find that none of the predictor’s employee motivation, health, personal life, or family life show a significant effect on productivity. While there are slight positive and negative estimates, the high p-values and confidence intervals that include zero suggest that these relationships are not statistically reliable. We take this to mean that other factors might be more influential in determining productivity, but these are not currently covered in our model.

The impact of Employee Motivation on Job Satisfaction is estimated to be 0.4242, suggesting that a unit increase in motivation is associated with an increase in job satisfaction of about 0.4242 on average. This suggests that higher levels of motivation significantly enhance job satisfaction, meaning motivated employees are more likely to be satisfied with their jobs. The p-value (p < .001) indicates that this effect is statistically significant.

In contrast, Employee Health is found to have a negative impact on Job Satisfaction. The table shows that as health declines, job satisfaction decreases by 0.3814 units. The relationship is statistically significant, and employee health is a crucial factor influencing job satisfaction. The 95% confidence interval ranges from -0.4809 to -0.282, further supporting the significance of this finding.

The effect of Personal Life on Job Satisfaction is smaller but still negative, with an estimate of -0.1422. This suggests that as satisfaction with personal life decreases, job satisfaction also declines, though to a lesser extent than for health. The p-value (p = 0.022) indicates that the effect is statistically significant. Although the impact is not as large as for health, this result does suggest that difficulties in personal life can slightly diminish job satisfaction.

Finally, the effect of Family Life on Job Satisfaction is statistically insignificant. This is taken to mean that family life satisfaction may not reliably predict job satisfaction. The 95% confidence interval ranges from -0.0437 to 0.0649. Because this interval includes zero, it further suggests that family life has no significant impact on job satisfaction. The small effect size and lack of significance imply that factors related to family life may not be as influential in shaping job satisfaction compared to other variables like motivation, health and personal life. To illustrate the diagram about Table 5, asterisks (\*) in Figure 1 indicate significant connections.



**Fig. 1. Structural Model**

**3.4 Comparison of Effects Between Private and Public Sector Employee Respondents**

A multigroup analysis exhibited in Tables 6 and 7 helps us understand whether the relationships between variables differ significantly between two groups. To interpret the result, the estimate (Est), which is used to interpret the data, indicates the direction and strength of the relationship in this multigroup analysis table, meaning a positive value presented in Table 6 shows a positive relationship. In contrast, a negative value presented in the table indicates a negative one. The standard error (SE) provides a measure of variability or uncertainty around the estimate, with larger values indicating greater uncertainty. The p-value in this table indicates whether the effect is statistically significant. A p-value below 0.05 typically suggests that the effect is statistically significant, meaning it is unlikely to have occurred by chance.

**Table 6. Multi-group analysis on the impact of Work-Life Integration on Productivity**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Type | Effect | Private Sector | | | Public Sector | | | P |
| Est | SE | p | Est | SE | p |
| Indirect | WLI ⇒ MOT ⇒ PRO | -0.062 | 0.031 | 0.041 | -0.036 | 0.031 | 0.252 | 0.549 |
| WLI ⇒ HEA ⇒ PRO | 0.082 | 0.074 | 0.264 | 0.224 | 0.085 | 0.008 | 0.207 |
| WLI ⇒ PL ⇒ PRO | -0.069 | 0.088 | 0.431 | -0.274 | 0.105 | 0.009 | 0.134 |
| WLI ⇒ FL ⇒ PRO | -0.011 | 0.043 | 0.805 | -0.019 | 0.052 | 0.717 | 0.902 |
| Component | WLI ⇒ MOT | 0.504 | 0.060 | < .001 | 0.526 | 0.079 | < .001 | 0.822 |
| MOT ⇒ PRO | -0.124 | 0.059 | 0.036 | -0.068 | 0.059 | 0.245 | 0.506 |
| WLI ⇒ HEA | -1.005 | 0.064 | < .001 | -1.143 | 0.084 | < .001 | 0.191 |
| HEA ⇒ PRO | -0.082 | 0.073 | 0.263 | -0.196 | 0.073 | 0.007 | 0.268 |
| WLI ⇒ PL | -0.964 | 0.055 | < .001 | -1.134 | 0.072 | < .001 | 0.060 |
| PL ⇒ PRO | 0.072 | 0.091 | 0.431 | 0.242 | 0.091 | 0.008 | 0.187 |
| WLI ⇒ FL | -0.604 | 0.059 | < .001 | -0.735 | 0.077 | < .001 | 0.179 |
| FL ⇒ PRO | 0.017 | 0.071 | 0.805 | 0.026 | 0.071 | 0.716 | 0.934 |
| Direct | WLI ⇒ PRO | 0.138 | 0.087 | 0.114 | 0.102 | 0.108 | 0.342 | 0.795 |
| Total | WLI ⇒ PRO | 0.069 | 0.061 | 0.256 | -0.014 | 0.075 | 0.850 | 0.388 |

The direct effect of WLI on Productivity is not significant in either sector. In the private sector, the estimate is 0.138, with a p-value of 0.114, and in the public sector, the estimate is 0.102, with a p-value of 0.342. This indicates that there is no direct significant relationship between WLI and productivity in either group, meaning WLI does not directly influence productivity but may do so indirectly through other factors like health or personal life. The comparison p-value of 0.795 shows that there is no statistically significant difference in the direct effect of WLI on productivity between the two sectors.

**Table 7. Multi-group analysis on the impact of Work-Life Integration on Job Satisfaction**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Type | Effect | Private Sector | | | Public Sector | | | P |
| Est | SE | p | Est | SE | p |
| Indirect | WLI ⇒ MOT ⇒ JS | 0.040 | 0.024 | 0.092 | 0.141 | 0.032 | < .001 | 0.012 |
| WLI ⇒ HEA ⇒ JS | 0.230 | 0.060 | < .001 | 0.280 | 0.069 | < .001 | 0.583 |
| WLI ⇒ PL ⇒ JS | 0.005 | 0.069 | 0.945 | -0.186 | 0.082 | 0.024 | 0.077 |
| WLI ⇒ FL ⇒ JS | 0.014 | 0.034 | 0.675 | 0.151 | 0.044 | < .001 | 0.013 |
| Component | WLI ⇒ MOT | 0.503 | 0.060 | < .001 | 0.526 | 0.079 | < .001 | 0.822 |
| MOT ⇒ JS | 0.080 | 0.046 | 0.085 | 0.267 | 0.046 | < .001 | 0.004 |
| WLI ⇒ HEA | -1.005 | 0.064 | < .001 | -1.143 | 0.084 | < .001 | 0.192 |
| HEA ⇒ JS | -0.228 | 0.058 | < .001 | -0.245 | 0.058 | < .001 | 0.841 |
| WLI ⇒ PL | -0.964 | 0.055 | < .001 | -1.134 | 0.072 | < .001 | 0.060 |
| PL ⇒ JS | -0.005 | 0.072 | 0.945 | 0.164 | 0.072 | 0.023 | 0.097 |
| WLI ⇒ FL | -0.604 | 0.059 | < .001 | -0.735 | 0.077 | < .001 | 0.179 |
| FL ⇒ JS | -0.023 | 0.056 | 0.674 | -0.205 | 0.056 | < .001 | 0.021 |
| Direct | WLI ⇒ JS | 0.190 | 0.069 | 0.006 | 0.037 | 0.085 | 0.666 | 0.160 |
| Total | WLI ⇒ JS | 0.474 | 0.053 | < .001 | 0.392 | 0.065 | < .001 | 0.324 |

When we focus on the direct effect of WLI on Job Satisfaction, there is a notable difference between the two sectors. In the private sector, the direct effect of WLI on JS has an estimate of 0.190 with an SE of 0.069 and a p-value of 0.006, indicating a significant direct positive relationship between work-life integration and job satisfaction. However, in the public sector, the direct effect is much weaker, with an estimate of only 0.037, an SE of 0.085, and a non-significant p-value of 0.666. This suggests that WLI does not directly influence job satisfaction in the public sector as it does in the private sector. However, the comparison p-value of 0.160 indicates that this difference between the sectors is not statistically significant.

**3.5 Moderating Effect of Gender on the impact of WLI to Family Life of the respondents**

**Table 8. Testing the moderating effect of gender on the relationship between work-life integration and family life**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | | | | | | |
|  | | | **95% Confidence Interval** | |  | |
|  | **Estimate** | **SE** | **Lower** | **Upper** | **Z** | **p** |
| WLI | -0.6397 | 0.044 | -0.726 | -0.5535 | -14.551 | < .001 |
| Gender | -0.0191 | 0.0781 | -0.172 | 0.1341 | -0.244 | 0.807 |
| WLI ✻ Gender | -0.0918 | 0.0897 | -0.268 | 0.084 | -1.023 | 0.306 |

The interaction term between WLI and gender (WLI x Gender) has an estimate of -0.0918 with a standard error of 0.0897. The negative estimate suggests that the relationship between WLI and family life might be more negative for one gender compared to another. However, the 95% confidence interval, from -0.268 to 0.084, includes zero, indicating uncertainty about the direction and size of the effect. The p-value of 0.306 further suggests that this interaction is not statistically significant, meaning that gender does not significantly moderate the relationship between work-life integration and family life. In other words, the impact of WLI on family life appears to be consistent across genders, and no substantial differences exist in how work-life integration affects family life based on gender.

This component aims to synthesize the findings from the hypotheses tested throughout the study, providing a comprehensive overview of the relationships between work-life integration, employee well-being, and various performance outcomes.

**Table 9. Summary of Hypotheses**

|  |  |  |  |
| --- | --- | --- | --- |
| Hypothesis No. | Statement | Supported? | Remarks |
| H1 | WLI significantly affects employee motivation | Yes | Est = 0.627, p < 0.001 (Table 5), shows a positive effect. |
| H2 | WLI significantly affects employee health | Yes | Est = -1.1603, p < 0.001 (Table 5), shows a negative effect |
| H3 | WLI significantly affects the personal life of employees | Yes | Est = -1.1856, p < 0.001 (Table 5), shows a negative effect |
| H4 | WLI significantly affects the family life of employees | Yes | Est = -1.1908, p < 0.001 (Table 5), shows a negative effect |
| H5 | Gender moderates the relationship between WLI and family life | No | Est = -0.0918, p = 0.306 (Table 8), shows an insignificant effect |
| H6 | The higher the motivation, the higher the employee productivity | No | Est = -0.0206, p = 0.744 (Table 5), shows an insignificant effect |
| H7 | The healthier the employee, the higher their productivity | No | Est = -0.2274, p = 0.123 (Table 5), shows an insignificant effect |
| H8 | The better the employees’ personal life, the higher their productivity | No | Est = 0.1803, p = 0.311 (Table 5), shows an insignificant effect |
| H9 | The better the employees’ family life, the higher their productivity | No | Est = -0.0203, p = 0.733 (Table 5), shows an insignificant effect |
| H10 | The higher the motivation, the higher the job satisfaction of employees | Yes | Est = 0.4242, p < 0.001 (Table 5), shows a positive effect |
| H11 | The healthier the employee, the higher their job satisfaction | Yes | Est = -0.3814, p < 0.001 (Table 5), shows a negative effect |
| H12 | The better the employees’ personal life, the higher their job satisfaction | Yes | Est = -0.1422, p = 0.022 (Table 5), shows a negative effect |
| H13 | The better the employees’ family life, the higher their job satisfaction | No | Est = 0.0106, p = 0.702 (Table 5), shows an insignificant effect |
| H14 | There are significant differences in the perceptions of private and government bank employees regarding the effect of WLI on employee motivation, employee health, personal and family life, and their effects on productivity and job satisfaction | No | P = 0.795 (Table 6), Productivity  P = 0.160 (Table 7), Satisfaction |
| H15 | There is a significant difference in the work-life collaboration between private and government bank employees in Metro Manila. | Yes | P = 0.010 (Table 1), slightly higher for private |

While the results support some of the hypothesized relationships, the unexpected findings related to the negative effects of health and personal life on job satisfaction (H11 and H12) suggest that these factors may interact with job expectations and work demands in complex ways. The differences between private and public sector employees' perceptions of work-life collaboration (H15) reflect how organizational policies and sectoral norms can shape employees' experiences of balancing work and life. However, the lack of significant sectoral differences in the perceptions of work-life integration's effects on motivation and productivity (H14) points to shared work-life challenges across both sectors.

4. Conclusion

In conclusion, the private banking sector in Metro Manila tends to offer better work-life integration (WLI) compared to public or government banks, where most of the significant results of work-life integration came from WLI1, WLI2, WLI3, WLI4, and WLI5, which refer to the volume of work, minimal stress, and proper handling of time management. This is mainly because private sector banks are often more flexible when it comes to work schedules. Particularly in the aftermath of the pandemic, some private banks have embraced contemporary work patterns such as telecommuting, flextime, and hybrid work arrangements. However, the work environment at public sector banks is typically more traditional and still strict with the work schedule.

Focusing on the Multigroup analysis of whether the direct effect of WLI on Productivity differs between the private and public sectors, the finding indicates that there is no direct significant relationship between WLI and productivity in both sectors, meaning WLI does not directly influence productivity but may do so indirectly through other factors like motivation, health or personal life. Findings show that the positive indirect effect of WLI on productivity through health is stronger in the public sector. This suggests that the mediating role of health in the relationship between work-life integration and productivity is much more important for public-sector employees than private-sector employees. The positive estimate means that as WLI increases, productivity increases through its influence on health. However, the difference between the sectors for this effect is not statistically significant. On the other hand, WLI on productivity has a negative indirect effect on personal life. Findings show that the negative indirect effect of WLI on productivity through personal life is more substantial in the public sector, and this can occur due to various psychological, organizational, and work-related factors. While WLI aims to help employees balance their work and personal lives harmoniously, it doesn't always lead to positive outcomes for productivity, especially if personal and professional responsibilities become too intertwined or integration is not properly managed. The negative estimate means that as WLI increases, productivity decreases through its influence on personal life. It is the same state as WLI on productivity, which has a negative indirect effect through motivation, but this time, the finding illustrates that the negative indirect effect of WLI on productivity through motivation is stronger in the private sector.

Moving on to the other Multigroup analysis, the direct effect of WLI on Job Satisfaction differs between the private and public sectors. The findings illustrate that WLI does not directly influence job satisfaction in the public sector as it does in the private sector. This means that the direct effect of WLI on job satisfaction is good for the private sector while weak for the public sector. However, comparing these two sectors indicates the difference is not statistically significant. A possible reason why WLI has no direct effect on job satisfaction is the work environment and organizational culture.

Lastly, the results of the moderation analysis show that gender does not moderate the relationship between WLI and family life, which is contrary to the highlighted studies in the literature review because, based on the results of the respondents, composed of 217 females, 148 males, 6 Non-binary – born with a female organ, and 6 Non-binary – born with a male organ, they are saying that gender does not moderate the relationship between WLI and Family life. Perhaps traditionally, females were supposed to be in charge of household chores and take good care of the family, while men were supposed to focus on their jobs to provide for financial needs. However, these traditional roles have evolved significantly in many societies, and today's generation, the jobs that are supposed for males can be handled by females, and vice versa.

Consent

All authors declare that ‘written informed consent was obtained from the respondents (or other approved parties) for publication of this case report and accompanying images. A copy of the written consent is available for review by the Editorial office/Chief Editor/Editorial Board members of this journal.

Ethical approval

The researcher was able to attend the ethics webinar offered by the University of Santo Tomas (UST) Graduate School (GS) entitled “RESPONSIBLE CONDUCT OF RESEARCH for Graduate Students” held last September 24 and October 1, 2022. Moreover, to ensure the accuracy of data analysis, the researcher requested approval from the University of Mindanao Research Ethics Review Committee (UMERC) to administer a survey on human participants as the research subject. Approval was granted on May 30, 2023 with UMERC Protocol No. UMERC-2023-157.

Lastly, the researcher’s statistician, and adviser review the final manuscript accordingly. Paraphrasing was performed on articles, journals, books, government documents, and websites used as references. Proper citation of authors was indicated in the manuscript. The researcher also emailed several authors regarding the adapted questionnaires. The English editor examined the paper to guarantee syntax, grammar accuracy, and correct punctuation. Moreover, the manuscript uploaded to the Turnitin software to prevent plagiarism.

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