

The Mediating Effect of Job Satisfaction on the Relationship between Work-Life Balance and Employee Performance- A Study with Reference to Banking Women Employees.

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Abstract:

The current research aims to examine the impact of work-life balance on job satisfaction and performance of working women in the Banking sector. The data was collected using a structured survey instrument, from 280 women employees of different banks in Karnataka. First the instruments' reliability was checked and then descriptive statistics, correlation and regression were tested using SPSS. The researchers also investigate the role of job satisfaction as mediator between work-life balance and employee performance with the help of Process Hayes Model 4. The recent study's findings confirmed that work-life balance, job satisfaction, and employee performance all go hand in hand. According to the results of the mediation test, job satisfaction serves as a partial mediating factor. Using this information, HR managers may create policies that support work-life balance and ensure high job satisfaction, performance and low turnover intentions among female employees.

Keywords: Work-life balance, Job satisfaction, Employee performance, Women in Banking sector

Introduction:

Banking in India is well-capitalized and serves as the backbone of the country's economy. The banking industry is proud of its 7.7 percent GDP contribution. In addition, our banks employ nearly 1.5 million people across the country. It is expected that by 2025, the Indian banking sector would be the third-largest in the world, thanks to significant technological breakthroughs(Timespro, 2019).New job opportunities for women in the banking sector have opened up as a result of this increase. In 1969, bank nationalization was a major factor in bringing women into the banking

industry. Only about 10% of bank employees were women before to the 1990s, largely in the clerical cadre. The increase in the number of professionally prepared women, particularly graduates from management schools, will result in a 22.8 percent share of women in the managerial cadre by 2020, according to the World Economic Forum (Bhaskaran, 2021).

Women's representation in major banks is constantly increasing, but even in 2022, the total proportion of women in the workforce has not yet reached 50 percent (Chugh,2022). The Catalyst is a research group that focuses on the advancement of women in leadership positions, reports that in many countries, female employees account for close to half of all employees employed by the banking sector. This global comparison highlighted that Indian bank have a long way to go before they achieve global standards of gender parity.

An increasing number of organizations are focusing on retaining and energizing their female workforce members. Given the necessity of striking an appropriate balance between professional and personal responsibilities female employees are more likely to experience workplace stress. Because of this imbalance, female employees may be reluctant and dissatisfied with their jobs, which may negatively impact their performance at work. (Stoyanova, 2013).

It has been discovered that work-life balance (WLB) is associated with factors such as employee well-being, performance, and corporate citizenship behaviour, and makes it an important research subject(Aruldoss et al., 2021: Abdirahman et al., 2020). WLB aids employees in balancing their job life with their family obligations, care responsibilities, and personal lives outside of the work environment (Chung,2020).

There are some CEOs who advocate for employees to 'leave their issues at home,' but today's bosses understand that employees' personal lives have a direct impact on their job productivity (Fatima & Sahibzada, 2012). Therefore, maintaining work-life balance will not only benefit employee's health and personal relationships but also improve the efficiency of work performance. Why are the best firms in the world, such as Google, Yahoo!, KPMG, Hilton, Marriott International, and IKEA, so successful that everyone wants to work for them? The solution is straightforward: they care about their employees' well-being, which results in growth for both employees and employers (Shantha, 2019).

The WLB is defined as the point at which a person's work and personal lives are balanced (Clarke, Koch &Hil, 2004). Maintaining employee 's job satisfaction, trust in the organisation, cohesion and cooperation among employees and a safe working environment are all aims of WLB (Saraji and Dangahi, 2006). When there is a work-life balance, it is argued, employees are healthier and more

productive, and they are more likely to contribute to their businesses (Joo and Lee, 2017; Nielsen et al., 2008).

Researchers confirmed that when employee manage their WLB it will result into satisfaction, job security, employee involvement, growth, increase productivity and ultimately leads to improved performance (Soomro et al., 2018; Machuca et al., 2016). There is, however, still a lack of research on how work-life balance affects female employees' performance (Melayansari & Bhinekawati, 2020; Yadav & Dabhade, 2014). The current research is aim to investigate impact of WLB on women employee performance specific to banking sectors. Further, the research also includes job satisfaction as mediator between WLB and employee performance relationship.

Research Objectives:

- To study the impact of work life balance of women employees on job satisfaction.
- To evaluate the influence of WLB on women employee's performance in banking sector.
- To examine the role of job satisfaction as mediator between work-life balance and performance of women employees.

2.1 Theoretical background

The theoretical background for the current research is based on 1) Social exchange theory (Eisenberger and Huntington, 1986) and 2) Spillover theory (Frischman, 2009). According to Social exchange theory employee's behavior Employee behaviour toward the company is significantly impacted by their impression of the organization's behaviour toward them. Work-life balance can also be viewed as an indicator of how a job "takes" personal resources from individuals. The researchers believed that individuals under a high level of WLB will be more likely to have positive judgments about their job, indicated by job satisfaction (Silaban, & Margaretha, 2021; Qodrizana, 2018). In this case, the study posits that when employees feel that they can balance work and life duties, they would respond by being belonging to the organization in turn, would increase employees' job satisfaction.

The principle of spillover theory states that changes in one area will have an influence on other areas. Spillover is "ubiquitous" because it flows over and among multiple interdependent systems (variables) in ways that can't be observed, understood or quantified easily (Frischman, 2009). Spillover can be positive or negative. A positive spillover occurs when behaviors and moods acquired in one domain positively affect an individual's behaviors and moods in another domain (Grzywacz et al., 2007). Employee satisfaction/happiness, for example, may have a favorable impact

on their health, their families, and their organizations. Employees who are dissatisfied with their positions are less likely to invest resources in the company, especially in terms of extra-role performance, according to empirical research (Organ 1977).

Based on social exchange and spillover theory, it can be postulated that work life balance affects job satisfaction which further has influence on employee performance. Applying these theories, the researchers have proposed one model where job satisfaction act as mediator between work-life balance of women employees and their performance. (Refer figure 1).

2.2 Literature review and hypotheses development

Work-Life Balance (WLB)& its importance

"The extent to which an individual is equally involved in – and equally satisfied with – his or her professional function and family role" was described by Greenhaus et al. (2003) as Work-life balance. WLB is believed to be attained when the work and life are in harmony rather than conflict (Semlali and Hassi, 2016). All of the tasks performed by an employee in organisations are considered work, but all of the activities that are not considered job are considered life. These include domestic chores, childcare, adult care, and the care of elderly parents and relatives (Aruldoss et al., 2021).

According to Margaretha (2021), a work-life balance is a scenario that allows individuals to strike a balance between their professional and personal lives while also preventing working stress and exhaustion. Workers' dedication, job happiness, and productivity are all affected by WLB.

Satisfaction and achievement are at the heart of the work-life balance concept, which is intertwined. Women who are content with their work conditions and are delivering to the best of their abilities will eventually succeed, advance in their careers and perform very well in the organization (Parsha, 2022). With a strong WLB, employees are more likely to stay with the business for the long term and be more engaged in their work. When it comes to replacing a worker, the average cost is £30,000 and it might take up to 28 weeks for a new employee to get up to speed, according to Oxford economic researchers. WLB is a key recommendation in this study for any company looking to establish a reputation but having difficulty attracting and retaining a talented workforce. Since it will help to boost retention rate and ensure a high level of inhouse talent (Wedgwood, 2019)

WLB and Job Satisfaction

Job satisfaction is defined as "a pleasant feeling about an employment that is a result of an evaluation of the aspects of the job."(Organ,1988).There are two components to job happiness, according to Organ and Konovsky (1989). The first is emotional, while the second is non-affective. Non-affective (cognitive) component refers to how satisfied employees are with the way their work was evaluated, while affective component refers to the employees' emotional condition.

Job satisfaction is a good way to tell if you're happy with your job and how happy you are with your life. It's linked to a slew of positive employee behaviors that benefit the company, and when job satisfaction is low, it's an excellent predictor of potential organizational issues(Gragnano et al., 2020).

Fayyazi&Aslani (2015) found that WLB is positively associated with job satisfaction. According to a Corporate Executive Board survey, employees who feel they have a good work-life balance work 21% harder and confirmed that satisfaction, engagement linked with WLB (Wood, 2017). The research conducted by Mas-Machuca et al. in 2016 highlighted the significance of firms focusing on the work-life balance of their employees, consequently, results into increase job satisfaction. Other studies also confirmed that there was a significant positive influence of work-life balance on job satisfaction (Lebang&Ardiyanti, 2021: Sari &Seniati, 2020). Based on this discussion the current research formulates the following hypothesis:

Hypothesis 1: Work-life balance of women employees significantly influences job satisfaction.

WLB and Employee Performance

Performance is defined by McConnell (2003) as an activity or series of actions that may be observed and measured. The success of a company is strongly tied to the performance of its employees, and employee performance should be regarded as a significant factor in the firm's pursuit of its objectives.According to Abdulkadir (2018), an employee's performance is measured by how well he or she does the tasks assigned to them. Knowledge, skills, and expertise can only be used effectively if they are applied in a manner that is consistent with appropriate behaviour.

Mulanya and Kagiri (2018) assert that maintaining a healthy work-life balance results in positive consequences for both the company and the employee. Work-life balance is essential to the well-being of individuals, businesses, employees, and society as a whole. WLB leads to improve the job performance by increasing employee loyalty and satisfaction as well as lowering staff turnover and absenteeism (Bataineh, 2019).

Research by Obiageli et al. (2015) indicated that work-life balance practice is an important feature in enhancing employee performance. Similarly, numerous studies have found a link between a healthy work-life balance and better performance by employees (Melayansari&Bhinekawati(2020), Preena, R. (2021). Further, the results of a study conducted by Dissanayaka and Hussain (2013) utilizing 200 employees in various branches of PNB, HDFC and Bajaj Alliance Banks showed that work-life balance favorably influences employee performance.

As previously said, the ability to maintain a healthy work-life balance is critical in determining how well individuals perform on the job. The ability of individuals to maintain a healthy balance between their job and personal duties is predicted to result in a favorable improvement in their work performance. Therefore, hypothesis can be expressed as follows:

Hypothesis 2: Work-Life Balance has positive significant impact on women employees' performance.

Job satisfaction as mediator

Job satisfaction is a positive emotional state that emerges from an evaluation of one's job or employment experiences. It's a sense of satisfaction that comes from helping the organisation achieve its goals (Al Jenaibi, 2010). Due to the fact that work-life balance has been shown to be a significant factor in workplace satisfaction, these two factors play an extremely important role in corporate development by retaining employees. After all, aside from good pay and benefits, work-life balance and satisfaction with one's job are both required for employees to remain attached to the company and their effective performance (Yadav &Dabhade, 2014).JS is a key aspect in determining the efficiency and effectiveness of a company's operations.

Job satisfaction is the most commonly used operationalization of well-being, demonstrating that the more structured the work day, the more contented the workers are with their employment and thus contributes to higher workplace efficiency/performance(Memon et al., 2020).

After all, job satisfaction (a positive behavioural state exhibited by an employee) has the ability to influence the relationship between work-life balance (a positive behavioural state exhibited by an employee) and employee performance in the sense that the value of job satisfaction changes the relationship between work-life balance and employee performance (Gragnano et al., 2020). Researchers proved that job satisfaction has positive impact on employee performance (Warin et al., 2020) and employees that are happy in their jobs are expected to make a positive contribution to the firm (Abdallah et al., 2017). Accordingly, the researcher proposes the following hypotheses:

Hypothesis 3: Job satisfaction of women employees positively and significantly influence their performance.

Hypothesis 4: Job satisfaction mediates the relationship between work-life balance and employee performance such that increase in WLB leads to an increase in employee performance via its influence on job satisfaction.

3. Research methodology

The quantitative data was gathered through the use of a survey method. Following the completion of the literature study, a questionnaire was created based on the constructs provided by previous research. All of the statements were rated using a 5-point Likert scale, with 1 indicating strong disagreement and 5 indicating strong agreement. Adapted from a study conducted by Taşdelen and Bakalim (2017) the items pertaining to work-life balance were included. Job satisfaction was measured using four items drawn from the research of Aruldoss et al., (2020) which were used in this study. Finally, the research dependent variable employee performance was scaled using Abdulkadir (2018) study.

3.1. Sample and data collection

For collecting data from women employees an online questionnaire was prepared using Google docs and the link for the same is forwarded through emails. The period of data collection was from March to April 2022. The target population included all the women employees working in public or private banks. The selection of sample was based on mixed sampling method, first the sample was divided into three strata based on type of banking (cooperative, public and private). Further from each strata women employees were selected based on random sampling method. Respondents were contacted one-on-one and through the channels of their companies. A link to the survey's website was included in emails sent to various organisations, requesting them to forward the reference to their employees, or it was sent directly to specific employees, asking them to forward the reference to coworkers in their respective departments. A total of 302 questionnaires were filled out by the participants in the survey.

3.2 Data analysis

The study used both descriptive and inferential statistics for analyzing the data and representing the results. The data analysis was performed using IBM SPSS 24 version and PROCESS MACRO. Mean, standard deviations, percentage and frequencies are considered for describing the characteristics of the sample. Inferential statistics such as correlation and regression were applied

for generalizing the sample results to population. After receiving 302 final responses data screening was conducted in which questionnaire with missing data was deleted and finally 280 responses were selected for further analysis.

4. Results

4.1 Demographic characteristics: The detail of select women employees were represented in the below table. The table shows that majority of the women employees having age below 28 years and between 28-38 years. Most of the women had post-graduation (45%), and they are serving at officer level in bank. The responses were high from private bank constituting 42% of total population.\

Table 1: Demographic profiles of women respondents (N=280)

Measures	Items	Frequency	Percentage
Marital Status	Married	153	54.6
	Unmarried	127	45.4
Education	PG	127	45.4
	Secondary board/ Equivalent degree	34	12.1
	UG	119	42.5
Age of the respondents	<28yrs	109	38.9
	28 to 38 yrs	101	36.1
	29 to 38 yrs	2	.7
	38 to 48 yrs	60	21.4
	Above 48 yrs	8	2.9
Designation	Branch manager	67	23.9
	Clerical	69	24.6
	Higher managerial Level	29	10.4
	Officer	102	36.4
	Strategic Decision level	13	4.6
Type of Bank	Cooperative bank	53	18.9
	Private bank	117	41.8
	Public bank	110	39.3

Source: Primary data

4.2 Descriptive statistics and scale reliability:

The central tendency measured using mean and dispersion by standard deviation indicates that responses were centered around the middle of the scale. WLB (M = 3.93, SD = 0.85) received the most favorable opinion followed by EP (M = 3.89, SD = 0.87) and JS (M = 3.78, SD = 0.82).

For checking the reliability of all the constructs used in data analysis, Cronbach's alpha most preferred measure of reliability was selected. As per Nunnally and Bernstein (1994), criteria those values which are equal and above 0.7 considered as threshold for reliability. The alpha values mentioned in table 2 confirmed the reliability of data as all the values ranging from 0.814 to 0.847 above the mentioned criteria.

Further, the table 2 also mentioned the correlation coefficients values of all the variables. Analysis of correlations between variables found that they were linked. All the correlations are positive and significant indicates increase in one variable will result in enhancement of another variable. The coefficient of correlation (R) is highest for job satisfaction and performance (0.846). R value for WLB with EP is 0.835 and with JB is 0.760.

Table 2: Cronbach's alpha, Mean, Std. deviation and Correlation of the variables

	WLB	JB	EP
Reliability (Alpha value)	0.847	0.814	0.834
Mean	3.9286	3.7786	3.8920
Standard deviation	.84602	.81901	.86870
Work-life balance (WLB)	1	0.760**	0.835**
Job satisfaction (JB)	0.760**	1	0.846**
Employee performance (EP)	0.835**	0.846**	1

Note: ** indicates Correlation is significant at the 0.01 level (2-tailed)

Mediation analysis:

Job satisfaction was chosen as a mediator in this research because it helps to explain the association between a predictor variable (work-life balance) and an outcome variable (employee performance). Hayes Process Macro was used to investigate the mediation hypothesis. Three actions should be taken in order to determine the strength of the mediating relationship. First, there must be

a meaningful association between the independent variable and the dependent variable. There must also be a strong connection between the independent variable and the mediator. Third, the importance of the link between the independent and dependent variables should vary once the mediator is introduced into the equation. It is fully mediated if it becomes insignificant, and it is partial mediation if it decreases (Baron & Kenny, 1986). The direct and indirect impacts were computed using a 5000 bootstrap sampling approach, which allowed for the generation of confidence intervals for the calculated effects.

The results of hypothesis testing were shown in table 3 and 4. The study first reported regression results of independent variable on mediator variable and outcome variable. The mediation was tested using interaction of independent variable and mediator on dependent variable (employee performance) represented through total, direct and indirect effects.

As mentioned in the figure 1, the Path "a" indicates the effect of work life balance on job satisfaction. In table 3, the regression coefficient for WLB to JB path is $\beta = .71$; with $p = .000$. Since, p value is less than 0.05 at 5% level significance confirm hypothesis H1 is accepted. The R square value 0.533 indicates WLB accounted for 53.3% of the variance in job satisfaction of women employees.

Path "b," which describes the relationship between employee performance (the outcome variable) and work satisfaction (the mediating variable), was similarly found to be significant as $p=0.00$ which is below 0.05 with path coefficient = 0.54. There is a strong connection between JB and EP, hence Hypothesis 3 can be accepted. Job satisfaction was a major factor in explaining 60% of variance in the performance of banking women employees.

A third path (referred to as "c") was also significant with $\beta = .46$; $p = .00$ (less than 0.05). This path illustrated the direct relationship between work-life balance and performance. Work-life balance (WLB) was shown to account for 57.6 percent of the variance in employee performance (EP), suggesting a significant impact on performance for women. As a result, we accept Hypothesis 2.

The total effect, direct effect, and indirect effect coefficients, derived from Hayes' (2008) PROCESS software, were used to examine the mediation effect of job satisfaction on the connection between work-life balance and women's employee performance. Effects which having p value less than 0.05 (5% level of confidence) along with the lower and upper confidence interval not to go through the value of 0 are considered significant.

Mediated model results of Table 4 confirmed the presence of job satisfaction as mediator since the entry of job satisfaction as mediator reduced the impact of work-life balance on employee performance. The p value of indirect path is significant as bootstrap LL and UL are not crossing 0, therefore hypothesis H4 was accepted i.e., job satisfaction mediating the relationship between WLB and women employee performance.

Although the mediator reduced the direct effect but it is significant, such an effect results into “partial mediation”. In simple term the work life balance of women employee without mediator significantly influencing their performance and when WLB passing through JB also influence EP.

Table 3: Regression results:

Path	Relationship	β	S.E	R ²	T	p-value	Result
A	WLB \longrightarrow JB	.7086	0.039	.5333	17.825	0.000	H1 supported
B	JB \longrightarrow EP	.5414	0.0417	.5988	12.987	0.000	H3 supported
C'	WLB \longrightarrow EP	.4596	0.0404	.5763	11.361	0.000	H2 supported

Table 4: Mediated model results:

	Effects	SE	p	LLCI	ULCI
Total effect	.8432	.0350	0.000	.7744	.9121
Direct effect	.4596	.0404	0.000	.3799	.5392
Indirect effect	.3837	.0402	0.000	.3081	.4646

Note: Here, LLCI- Lower-level confidence interval, ULCI- Upper level. For indirect effects these parameters are in Bootstrap.

4. Discussion

This research was initiated by recognizing the need for clarifying why and how work-life balance affects job performance of women employees working in banking sector.

Based on the social exchange theory and spillover theory, the idea was developed that work life balance enhances women employees' performance. Furthermore, the research also conclude that job satisfaction partially mediates the relationship between WLB and employee performance. The wellbeing of the employee results into enjoyment or happiness in the form of satisfaction with current job what they were doing which ultimately energize them to perform better.

Specifically, the findings of this study reveal that women's work-life balance has a statistically significant positive impact on job satisfaction in the banking industry. This is consistent with research by Machuca et al., (2016) and Sari &Seniati (2020), which found a significant link between employee work-life balance and job satisfaction.

This study also discovered that women's job satisfaction had a significant favourable impact on their performance. It's comparable to a study revealed by Pio (2021) and Warin et al., (2020), which demonstrated that an individual's job satisfaction determines whether or not they stay with their company. Women who are happy and satisfied in their jobs are considerably more likely to tackle their responsibilities with excitement and determination. As a result, employees who are satisfied produce great performance.

The current study has demonstrated the importance of JB as partial mediator in the link between WLB and EP. The job satisfaction is playing a role of partial mediator. These results highlight that for achieving high performance employee need to balance between their life and work that will pass through their satisfaction with job/work.

Managerial Implications

The success of any organization can be measured through happiness of their employees. The study of World Economic Forum (2019) using data from 73 countries across 49 industries confirmed that happy employee means healthy firms. Further, the company's higher profitability and performance depends upon employee wellbeing, healthy work life balance and their satisfaction with job.

WLB is a major driver of job satisfaction and employee performance, according to the findings of this study. On the basis of this, companies should take steps to develop better ways to support employees in obtaining higher levels of WLB so that they can boost employee well-being and productivity. However, this strategy should be used with caution. As a result, corporations will waste their efforts if their employees don't find their own ways to improve their well-being by taking use of the opportunities provided by their employers. These findings are crucial for practitioners seeking to increase employee well-being and organizational success.

In an environment where employees are happy and stress-free, they will be more inclined to contribute to the success of the company. Employees who are content with their jobs and their lives will be more loyal to a company that encourages a healthy work-life balance. It is equally helpful to the firm as it is to its employees to promote this kind of work-life balance.

According to the findings, the company should implement policies and programmes to help employees maintain a healthy work-life balance and develop the skills they need to meet the demands of their jobs and their personal lives.

Finally, the study identifies job satisfaction as a variable that mediates the association between work-life balance and employee performance. According to research, it is recommended that managers have to give special attention to satisfaction and happiness of women employees with their current job. As healthy WLB passes through JS and results into increased performance. Data on job satisfaction has to be kept updated for knowing factors important that contribute to increase satisfaction.

Limitation and future studies

Limitations must be taken into account when interpreting the study's results. Firstly, it only focused on a specific population which is female employees who work in banking sector in Karnataka. Secondly, the study has selected only WLB and JS as predictors of performance. Further research can be done to enlarge the scope of the study and also to add other independent variables that may contribute to employee performance. The study can be further extended by involving factors that contribute positively and negatively related to WLB or JB. A comparative study can be performed for different types of banks and their perception on WLB, satisfaction performance etc. Finally, prospective studies should investigate undertaking longitudinal analyses in order to determine whether the introduction of work-life balance policies results in increased job satisfaction and performance over the course of time.

Conclusion

The increase in the number of women in the labour has resulted in major benefits for women, their families, and even the overall level of poverty. Summary of findings reveal that WLB independent components have a statistically significant impact on the job satisfaction and performance of female employees. In addition, this article emphasized the significance of job satisfaction as a partial mediator between the WLB and EP relationship. Organizations should pay close attention to the work-life balance in order to improve employee satisfaction and overall performance. Our research

aims to assist organizations in making better use of their human capital. This study will serve as a springboard for additional investigation into the work-life balance of female employees in order to better understand their approach to striking a balance between work and family life.

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