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# International Journal of Management, Finance and Accounting

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## The Practices of Work-life Balance, Job Satisfaction, and Job Performance Among Female Employees in Banking Industry: A Conceptual Study

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### Abstract

Malaysia has seen a significant increase in female employees in recent years. However, women often struggle to balance their professional responsibilities with family commitments. This paper examines the work-life balance practices among female employees, focusing on how these practices impact job satisfaction and performance. Drawing on existing literature, the conceptual framework considers factors such as flexible work arrangements and employee wellness programs as work-life balance practices with the mediating role of job satisfaction between work-life balance practices and job performance. The target respondents will be female banking industry employees in Kuala Lumpur and Selangor, Malaysia. Survey-based questionnaires and judgemental sampling will be used in data collection, while PLS-SEM will be used for data management. This study aims to develop a new model that promotes the job performance of female employees and contributes to the sustainable development goal of good health and well-being.

**Keywords:** Work-life balance practices; Job satisfaction; Job performance; Female employees.

Received on 8 September 2024; Accepted on 18 October 2024; Published on 28 February 2025.

## 1.0 Introduction

The service sector significantly contributes to Malaysia's economic growth and productivity, with the banking industry playing a crucial role in providing stability and credit to other sectors (Hong et al., 2016). However, the recent transformation to digital banking has placed considerable pressure on employees striving to adjust to the challenging environment. This shift has led to high turnover intentions among these employees (Kitsios et al., 2021). In today's world, work-life balance has become essential across most sectors since employees strive to meet their job responsibilities while maintaining their personal demands. The challenges further pressure the banking industry, known for its high-pressure working environment, strict deadlines, and increased digitalisation.

Studies have demonstrated that work-life imbalance significantly affects job performance and increases turnover intention among female employees in the banking sector (Kaushalya & Perera, 2018; Nair et al., 2021). A statistical report indicated that 31% of financial services and banking professionals will likely leave their jobs due to job stress, resulting in workplace burnout (Nascimento, 2022). Despite evident signs of poor job performance among employees, organisations have yet to prioritise work-life balance practices. Work-life balance is how an individual can balance personal and professional life (Gagnano et al., 2020). Key practices that promote work-life balance include flexible work arrangements, family-friendly policies, hybrid working modes, and sufficient training with career advancement opportunities.

Traditional gender roles have shifted due to globalisation and socio-economic development, resulting in more women joining the workforce (Naveed et al., 2023). Women's increasing workforce participation rate has transformed societal roles, formed dual-earning families and increased women's responsibilities in managing their families (Salleh & Mansor, 2022). As women step away from their primary duty of household care, they face greater challenges in balancing professional and caregiving responsibilities, leading to work-life imbalance. Surveys consistently show that female employees experience higher levels of stress and anxiety than their male counterparts (Chireh et al., 2023; Zamberi et al., 2023). This issue is particularly pronounced in the

banking industry, where female employees must adapt to digital transformation and handle extensive workloads. In addition, workplace elements like overtime, strict deadlines, and using technology after work hours blur the boundary between work and personal life. This creates high pressure and burnout among employees, ultimately impacting their job satisfaction and performance.

Focusing on Malaysia, there is a rising workforce participation of women, showing a gender transformation while increasing attention on the work-life balance of female employees. Given the discussion above, work-life balance practices are vital for employees' well-being and job satisfaction, influencing their performance. This study investigates the work-life balance practices and performance among Malaysian female employees, with a mediating role of job satisfaction. The significance of the study is to close the existing research gap and provide valuable insight to the organisation on improving the work-life balance of a female employee and increasing their job performance.

## **2.0 Underpinning Theory**

### **2.1 Social Exchange Theory**

Social exchange theory involves an exchange of social behaviour where an individual evaluates the benefits or rewards a party may obtain and determines the cost of this interaction (Cropanzano & Mitchell, 2005). It is a norm of reciprocity in which both parties should exchange something to receive favourable benefits. From an organisational perspective, this theory is often applied to justify the relationship between the employees and the organisations in the reciprocation process. The theory seeks to clarify how employees perceive and respond to organisational efforts to support their work-life balance (Chou, 2016). According to social exchange theory, when organisations implement work-life balance policies such as flexible work arrangements or telecommuting options, employees perceive this implementation as support and investment in their well-being. They might feel a sense of responsibility to contribute more significant effort and commitment towards their jobs in return for their organisation.

Past research stated that the practices of work-life balance, job satisfaction, and job performance involved the implementation of social exchange theory (Campo et al., 2021; Sulistiyani et al., 2022). As work-life balance practices foster trust and commitment between the employees and the organisations, employees are more likely to trust and be more committed to achieving the organisational goals. This would enhance the job satisfaction and performance of the employees. Furthermore, organisations with work-life balance tend to retain employees, contributing to a low turnover rate (Hashim et al., 2016). Employees who perceive support from their organisation have more loyalty, resulting in more excellent stability and continuity in the workforce, subsequently positively contributing to their job performance.

### **3.0 Literature Review**

Work-life balance refers to harmonising an individual's professional work, family responsibilities and personal activities (Perreault & Power, 2023). Achieving this balance is crucial as it determines the job performance and productivity of the employee. Employees with a healthy balance of work and home life are better equipped to manage stress levels and reduce anxiety, which directly affects mental health (Saraswati & Lie, 2020). Likewise, female workers who feel respected and supported by work-life balance initiatives will be more inspired and engaged in work and can perform better with their obligations (Zhenjing et al., 2022).

Furthermore, employees with work-life balance tend to be more loyal and motivated during their working hours, resulting in better performance and higher productivity. Organisations play a significant role in assisting work-life balance for their employees by offering flexible work arrangements, remote work, and compressed workweeks (Bello et al., 2024). These policies allow employees to tailor their work schedules to match their individual needs, enabling them to effectively manage their work and personal responsibilities. Flexibility policies such as parental or caregiver leave, childcare services and wellness management programs assist the employees in meeting their family requirements while being productive at work (Barbar et al., 2023).

Organizations must require employees to completely detach themselves from work during their vacation season to avoid stress-caused breakdowns.

As cited in past literature, flexible work arrangements and employee wellness programs are critical elements to boost employees' work-life balance. Since the nature of the banking industry is deemed demanding and stressful, these practices play a vital role in helping female employees handle their family duties and professional tasks. Promoting an organizational culture that fosters a positive working environment inspires employees, hence contributing to improving work-life balance, as noted by Almerri (2023). Therefore, achieving work-life balance is a process that involves various stakeholders in an organization and its workers. By offering supportive policies of flexibility and culture, organizations promote organizational work/family support that enables the targeted workers to balance productivity and family responsibilities, improving job performance and satisfaction levels and decreasing turnover intentions.

### **3.1 Flexible Work Arrangements**

Flexible work arrangements pertain to the schedule, which deviates from the normal working days and usual working weeks (5 days a week) (Bolino et al., 2021). Employees' choice of place and time can be arranged in such a way that they fill in the gaps that may suit their personal or family needs. The most common flexible work arrangements included flexitime schedules, telecommuting, compressed work weeks, leaves, and sabbaticals (Austin-Egole et al., 2022). Flexitime schedules enable employees to adjust their start and end times within the specific limits set by their employers (Dizaho et al., 2017). Employees can schedule their work hours and attend to personal matters, such as childcare, or pursue personal matters to attain a better work-life balance. Likewise, employees can start work at 8:00 am and finish at 4:00 pm, allowing them to complete their activities after 4:00 pm.

### **3.2 Employee Wellness Program**

An employee wellness program is a structured initiative designed by an organisation to promote its employees' mental health and well-being (Banda, 2021). This program focuses on improving physical, cognitive, and emotional health through various activities or resources. Wellness programs, which include regular exercise and physical activity, promote healthy lifestyles among employees, leading to improved physical health (Arena et al., 2013). Employees who feel physically well are more motivated and productive at work. This can improve job performance and satisfaction as employees can fulfil their jobs more effectively and feel more engaged. Furthermore, stress is the most common factor that negatively influences an employee's job performance (Chen et al., 2022). Wellness programs can undertake several stress management activities, such as meditation and relaxation exercises, to enable employees to deal effectively with workplace stressors. Stress plays a key role in how well an employee does their job, decreasing it and consequently increasing job satisfaction and performance.

### **3.3 Hypothesis Development**

#### **3.3.1 Flexible Work Arrangements and Job Satisfaction**

Flexible work arrangements bring many benefits to employees. Dilmaghani (2021) noted that flexible work arrangements have a significant and strong positive relationship with employee job satisfaction in the meta-analysis. Also, flexible work arrangements have numerous benefits if implemented on a large scale, such as increased organizational commitment and job performance, better work-life balance, and increased productivity. Flexible work arrangements assist employees in improving management flexibility, which is necessary for expanding and enhancing job satisfaction (Sekhar & Patwardhan, 2023; Weideman & Hofmeyr, 2020; Williams, 2019). Flexible work arrangements were attained through employment reorganisation, rescheduling timetables, and developmental transitions. This approach led to reduced absenteeism and increased job satisfaction. Ghimire et al. (2023) also indicated that flexible work arrangements significantly correlate with job satisfaction. In the banking industry, where long working

hours and high-performance requirements are common among bank employees, flexible work arrangements help reduce work-life conflict, particularly for female employees. Flexible work arrangements act as organizational support, which could enhance employees' job satisfaction. Thus, the proposed hypothesis is as follows:

H1: Flexible work arrangements positively predict job satisfaction among female employees.

### **3.3.2 Employee Wellness Programs and Job Satisfaction**

Implementing employee wellness programs is typical among modern businesses to improve employee physical and mental health (Varga et al., 2021; Votta & Deldin, 2022). As a part of work-life balance practices, employee wellness programs are employment-based activities aiming to improve health-related behaviours and manage stress (Ernawati et al., 2022). The study by Marshall (2020) revealed that employee wellness programs significantly influence job satisfaction. Similarly, there is a significant correlation between employee wellness programs and employee performance (Torres & Zhang, 2021). A well-designed employee wellness program can increase satisfaction, reduce absenteeism and create a positive working environment. This is especially important in the banking industry since bank employees are always required to work under high pressure. While female employees may experience higher stress from both their roles and the working environment, these programs may be beneficial for them to reduce their stress and increase their job satisfaction. Thus, the proposed hypothesis is as follows:

H2: Employee wellness programs positively predict job satisfaction among female employees.

### **3.3.3 Job Satisfaction and Job Performance**

According to Memon et al. (2023), job satisfaction significantly impacts organisational life in various aspects, such as the quantity of work, career advancement, and salaries

paid. Employees with high satisfaction tend to show better job performance than those with low satisfaction. Furthermore, numerous studies have demonstrated a strong relationship between job satisfaction and performance (Ertekin & Avunduk, 2021; Helmi & Abunar, 2021; Inayat & Jahanzeb Khan, 2021; Locke, 1970). Besides, job satisfaction is often related to the causal effect of job productivity and performance (Judge et al., 2001). For female employees, job satisfaction is influenced by their ability to manage their personal demands and professional roles effectively. When they experience higher job satisfaction, they will perform better, increasing their job performance. Hence, the proposed hypothesis is as follows:

H3: Job satisfaction positively predicts job performance among female employees.

### **3.3.4 The Mediating Effect of Job Satisfaction**

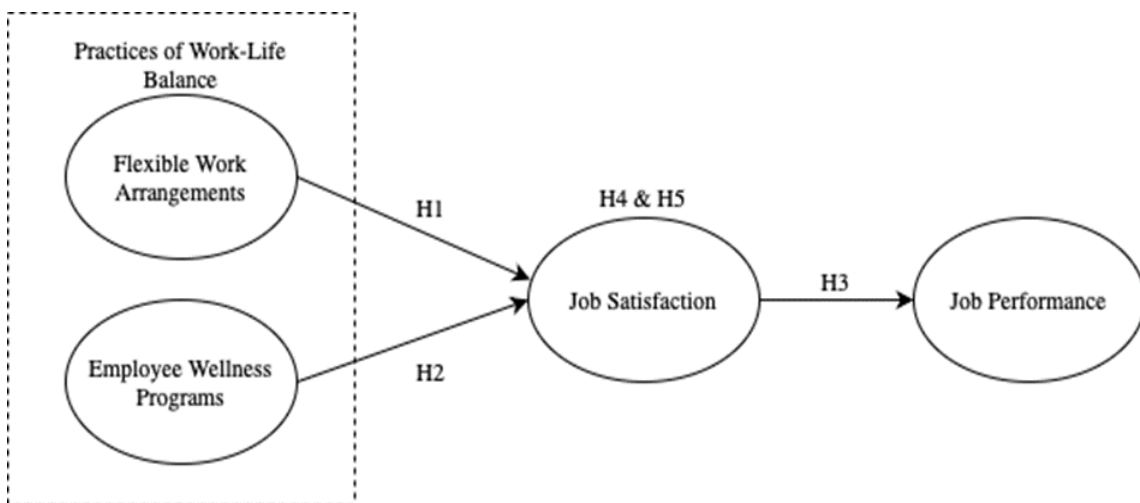
Job satisfaction refers to the combination of physiological, psychological, and environmental conditions an individual experiences, leading to honestly declaring their contentment towards their job (Hoppock, 1935; Judge et al., 2020). Employee satisfaction is always associated with the organisation's commitment to work-life balance practices. Job satisfaction significantly emphasises an employee's contribution level in achieving the organisational goals, such as higher job performance. A satisfied employee would contribute more towards their job and improve their performance. From that perspective, organisations with flexible work arrangements positively and significantly influence job satisfaction (Aura & Desiana, 2023). Employers are encouraged to implement flexible work arrangements to enhance job satisfaction and work-life balance (Björntoft et al., 2020). Furthermore, implementing employee wellness programs is important for organisations to promote well-being. By offering employee wellness programs, employees are perceived to receive extra care and support, resulting in higher job satisfaction and subsequently enhanced job performance (Richmond, 2016). When employees feel adequately supported by their organisations, they are more likely to be satisfied with their roles and contribute more in return to their organisations. Hence, the proposed hypotheses are as follows:



H4: Job satisfaction mediates the relationship between flexible work arrangements and job performance among female employees.

H5: Job satisfaction mediates the relationship between employee wellness programs and job performance among female employees.

Based on the discussions above, the following conceptual framework is formed.



**Figure 1: Conceptual Framework**

#### 4.0 Proposed Methodology

The proposed methodology of this study will employ a hypothetical-deductive and quantitative approach to examine the impact of work-life balance practices on female employees' job satisfaction and performance. According to Sofiah (2024), women comprise 52.1% of the total workforce in the financial industry, which includes 168,832 employees. Hence, around 87,962 female employees are employed in the banking and financial industry. Based on the formula of Krejcie and Morgan (1970), the sample size for female employees in the banking industry should be at least 382 respondents to ensure the reliability of the population for this size. Therefore, a quantitative approach, which involves a structured and close-ended questionnaire, is administered to 400 working

females who work in Kuala Lumpur and Selangor. The collected data will be analysed through partial least square structural equation modelling (PLS-SEM) to test the hypotheses. A statistical report shows that Kuala Lumpur and Selangor have the highest number of banking institutions (Malaysian Bank & Financial Institution Directory, 2024). Thus, the sampling area will focus on the W.P. Kuala Lumpur and Selangor areas. The software that will be used is SmartPLS 4. The procedure should heed two steps. Assessment of the measurement model will be the first step in testing the reliability and validity of the theoretical constructs, followed by assessing the structural model to study the path of the hypothesised research model (Hair et al., 2021; Sarstedt et al., 2023).

The questionnaire used by this study contains a Likert scale ranging from 1 to 5 to assess the proposed four constructs. The flexible work arrangements construct will be measured using the scale developed by Bekele and Mohammed (2020), which consists of eight items. The employee wellness programs construct will be assessed with a 13-item developed by Sonnentag and Pundt (2016) and Wang et al. (2018). Regarding the job satisfaction construct, the scale of Trivellas et al. (2015) will be used, which has four items that would determine employee satisfaction in relation to company climate, management, and reward system. Lastly, the job performance construct will be quantified using the scale suggested by Ramos-Villagrasa et al. (2019) with 18 items. Adhere to the ethical considerations, including informed consent and confidentiality, will be strictly adhered to throughout the data collection process.

## **5.0 Contribution of Study**

Implementing work-life balance practices is particularly crucial in the banking industry. Female employees often face unique challenges balancing demanding professional roles with family responsibilities. By adopting work-life balance practices, banks can help female employees manage their dual roles efficiently, increasing job satisfaction and performance (Khan et al., 2022). This approach aligned with the broader goal of creating gender equality and promoting an inclusive workplace. In addition, the government and policymakers can modify the current policies and regulations regarding labour and gender equality. Although female employees benefit from increased employment

opportunities, they face structural constraints after participating in marriage or family responsibilities (Perry-Jenkins & Gerstel, 2020). There is still a traditional perception that women must carry out more unpaid care work than men (Sarrasanti et al., 2020). This imbalance leads to stress and difficulties balancing work and family, forcing them to make choices and limiting their employment opportunities.

Additionally, organisations in the banking industry should acknowledge the impact of work-life balance practices on job satisfaction and performance. They should develop effective policies and initiatives to enhance employee motivation and productivity. Improving work-life balance practices can help create a supportive work environment that allows female employees to balance their family and professional responsibilities (Olanipekun & Olanipekun, 2024). This aligns with the sustainable development goals of promoting good health and well-being and fostering better mental health and happiness among employees (Sustainable Development Goals, 2024). Consequently, female employees will feel appreciated and motivated by the flexible working environment, leading them to contribute more to their roles. This could enhance their job performance and, at the same time, achieve the organisational goals. The proposed framework provides a strategic approach for the banking industry to improve job satisfaction and performance among female employees, promoting a conducive and productive work environment.

## **6.0 Limitations, Recommendation and Conclusion of Study**

The present study examines the relationship between work-life balance practices and Malaysian female employees' performance with a mediating role of job satisfaction. As the current study only includes an independent variable of work-life balance practices, it may not account for all potentially confounding variables, such as organisational culture and family support, that might influence the research outcome. Furthermore, the research findings may be limited with generalisation due to the specific demographic focus on Malaysian female employees. It may also apply to industries or regions with different organisational contexts. Hence, future researchers are suggested to conduct a comparative study to advance knowledge in these areas. Lastly, it is hoped that these

research findings will serve as a positive catalyst in improving female employees' work-life quality with the organizations' contemporary working conditions.

**Author Contributions Statement:** Conceptualization: A.N.S, C.H.T, Y.X.T; Writing - original draft preparation: Y.X.T; Writing - review and editing: A.N.S, C.H.T, S.Y.L; Funding acquisition: C.H.T; Supervision: A.N.S, C.H.T, S.Y.L. All authors read and approved the final manuscript.

**Funding Statement:** This study was supported by UTAR Research Fund Project No. IPSR/RMC/UTARRF/2023-C1/T01, which is part of the Research Scholarship Scheme.

**Informed Consent Statement:** Informed consent was obtained from all individual participants included in this study.

**Data Availability Statement:** Not applicable.

**Acknowledgement:** The authors are grateful for the help of the editors and reviewers of the International Journal of Management, Finance and Accounting.

**Conflict of Interest Statement:** The authors have no competing interests to declare that are relevant to the content of this study.

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