

Work-Life Balance and Job Satisfaction as Predictors of Job Performance among Bankers: A Cross-Sectional Study

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ABSTRACT

In the highly competitive world, the organization's success depends on the performance of human resources. The banking sector is no exception to this. A satisfied, happy, and hardworking employee is the biggest asset of any organization. The present study was designed to investigate the relationship between work-life balance, job satisfaction, and job performance of bankers. A total of 100 participants from different public and private banks in Dhaka city were selected purposely. Among them, 50 were male, and 50 were female. Data was collected through four questionnaires. The obtained data were analyzed using descriptive and inferential statistics through SPSS version 25. Results revealed a significant and positive relationship between work-life balance, job satisfaction, and job performance. The results also revealed that work-life balance and job satisfaction predict job performance individually and jointly, where job satisfaction is the strongest predictor of job performance. The findings of this study provide a better understanding of those aspects which may be helpful for practitioners, academicians, researchers, human resource managers, students, as well as general people in our society. This study integrates the concepts of work-life balance, job satisfaction, and job performance. Therefore, the study adds value to the literature on human resource management.

Keywords: *Work-Life Balance, Job Satisfaction, Job Performance*

Nowadays, the work environment is changing rapidly due to globalization, growing economies, and the advancement of technology, which create new challenges and prospects for people (Arunima & Pooja, 2009). The banking industry is the fastest-growing sector in the world's economy. Banks are dynamic organizations in any society. They significantly add value to economic development through the facilitation of business. In a developing country, a rapid transformation from low-income to middle-income status is happening. Banks play a significant role in developing society (Rashel et al., 2019). The performance of employees is vital for any organization because it leads to the organization's success (Shaughnessy, 2017). Every organization strives to increase efficiency and productivity with maximum employee performance. An organization can increase its performance through satisfied workforces because satisfied workers strive to bring growth to their job performance and improve their performance to the demand. That is why every organization tries to give maximum satisfaction to its employees. High-performing employees

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usually get the chance to be hired prior to joining the organization compared to low-performing employees. Therefore, the success of every organization depends on the employees' job performance. Thus, to increase productivity, every organization needs to find out how to increase employee performance. Therefore, employees need to work hard to improve performance. The reason is that satisfied employees are motivated, work hard, and are committed to the organization, and assist in achieving the goals of the organization as well Pushpakumari (2008).

Job performance

Job performance significantly impacts the growth and development of any organization. The overall organizational performance depends on the individual's job performance (Korkaew & Suthinee, 2012). Job performance is defined by how well employees perform at their work. It refers to how employees perform their jobs in the organization, along with the behavior of the employees with the company's norm (Imran et al., 2012). Since the organization's success depends on the employee's innovation, creativity, and commitment, good employee performance is needed for the organization (Kreisman, 2002).

Work-Life Balance

Work-life balance (WLB) is the capability to balance resources to meet family and work demands so that individuals can show influential contributions in both spheres of life (Voydanoff, 2005). It also means that employees are free to use their working hours flexibly and balance their work with other commitments (Frame & Hartog, 2013). WLB is a situation that provides opportunities to balance the employee's work life and personal life (Lestari & Margaretha, 2021). Fisher et al. (2003) mentioned that WLB is done to balance time between work and outside of work. Work-life balance is broadly defined as "an equally satisfied level of involvement or 'fit' among the multiple roles in a person's life" (Konard & Mnagel, 2000). An effective WLB helps an individual achieve personal and professional goals (Dubey et al., 2010).

Job Satisfaction

Job satisfaction or dissatisfaction is an emerging area of interest for social scientists and managers. It has been found from the research that satisfied workers will be more productive and stay with the organization for an extended period. In contrast, dissatisfied workers will be less productive and frequently quit their jobs (Sarker et al., 2003). Locke (1976) defined job satisfaction as a pleasurable or positive emotional state resulting from the appraisal of one's job experiences. Porter et al. (1975) defined job satisfaction as people's reaction against their occupation or organization. In general, it can be said that job satisfaction is an affective reaction to a job that results from the person's comparison of actual outcomes with those that are desired, anticipated or deserved (Oshagbemi, 2000). Satisfied and committed human resources are the most significant assets of any organization, including banks). Banks, as financial institutions, significantly contribute to the country's development process (Rahman et al., 2012). Since the banking sector is the backbone of a nation's economy, the efficient management of human resources and the maintenance of higher job satisfaction levels affect the growth and performance of an entire economy (Arunima & Pooja, 2009).

Literature review and hypotheses development

Relationship Between Work-Life Balance and Job Performance

Nathen and Thambi (2018) conducted a study on 166 employees of selected private banks in the Batticaloa region of Sri Lanka. Their study aimed to test the relationship between work-

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life balance and job performance. The findings of the study revealed that work-life balance has a positive and significant relationship with job performance. Johari et al. (2018) examined the work-life balance and job performance among 302 teachers. The findings reported that work-life balance significantly impacted respondents' job performance. A study was carried out to examine the factors that influence work-life balance in government-owned organizations in Nigeria. The result revealed a relationship between work-life balance and employee performance (Odeloye et al., 2020). Preena and Preena (2021) also found similar results. They conducted a study on a sample size of 84 employees of a leading shipping company in Sri Lanka. Their study also revealed a strong positive relationship between work-life balance and employee performance.

- *H1*. Work-life balance will be positively correlated with job performance.

Relationship Between Job Satisfaction and Job Performance

Abdullah et al. (2011) investigated a relationship between job satisfaction and the performance of 150 participants from construction organizations in Nigeria. That study revealed a positive and significant relationship between job satisfaction and employee performance. Bujang (2011) also studied the private university and college employees in Kuching, Malaysia. The result of this research presented that job satisfaction and performance were correlated with each other. In a research study, Nimalathasan and Brabete (2010) examined the relationship between job satisfaction and work performance of sixty bankers in Jaffna Peninsula, Sri Lanka. They also found a positive association between job satisfaction and performance. Mishra et al. (2020) also found similar results. The purpose of their study was to explore the factors of employee satisfaction and employee performance and to establish a correlation between them. The results reported a significant relationship between employee satisfaction and performance.

- *H2*. Job satisfaction will be positively correlated with job performance.
- *H3*. Work-life balance and job satisfaction would predict job performance individually and jointly.

Research evidence also revealed that public sector bank employees showed significantly higher job performance than private sector bank employees (Rakatu et al., 2022).

- *H4*. Public bank employees have better job performance than private bank employees.

Rationale of the Study

In recent years, the banking sector has become popular for the career. Young people choose the banking profession as their preferred career. The nature of the job is changing at a rapid speed, and the factors that keep an employee satisfied with his or her job are also changing. Contemporary banking business considers satisfying their employees most important for retaining their valuable, skilled workforce (Islam & Hasan, 2005). Work-life balance plays a fundamental role in the employee's job performance. Many researchers have found a positive relationship between work-life balance and job performance (Naithani, 2010; Gomez et al., 2010; Cegarra-Leiva et al., 2012; Aslam, 2015). Work-life balance is a promising issue that everyone strives to balance between the work-life and the family life. Supportive work-family life increases the employees' psychological assets by increasing their perception of self-approval and flexibility, which helps to develop individuals' positive affection for work (Baral & Bhargava, 2010). It also leads to self-efficacy, a person's belief about whether they can successfully perform the job (Jex & Gudanowski, 1992).

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In order to increase organizational performance, a delighted workforce is necessary. A satisfied employee works hard and puts effort into their performance. Every bank strives to create a satisfied workforce to run the bank. However, organizational performance depends on the effective and efficient individuals' performance. Therefore, every bank depends on their employee performance to gain high productivity. Employee effort is an aspect that determines an individual's performance. When the employees are satisfied with their jobs, they are motivated to put tremendous effort into their jobs, which increases the bank's overall performance. In other words, a satisfied employee and his effort are crucial for the bank's success. (AlAjlouni, 2015).

MATERIALS AND METHODS

Participants

The participants of the present study comprised 100 bankers (i.e., 50 were from public banks and 50 were from private banks) in Dhaka city. There were fifty male participants and fifty female participants. The participants were selected by following purposive sampling techniques.

Research Design

A cross-sectional survey research design was followed in this study. The design indicates that all data were collected at a single point in time.

Sampling and data collection

Measuring instruments

- **Work-life balance scale (WLB):** This scale was originally developed by Carlson and Grzywacz (2009), and the Bangla version of this scale was adapted by Rathi and Afrin (2021). It is used to assess the extent to which an individual is meeting negotiated role-related expectations in both work and family life. It has six items. It is a Likert-type five-point scale where '1 = strongly disagree' and '5 = strongly agree'. The score range on this scale is 6 to 30. Higher scores represent to higher level of work-life balance. In this study, Cronbach alpha ($\alpha = .861$) was found to be high.
- **Job Satisfaction Scale (JSS):** The job satisfaction scale was developed by Brayfield and Rothe (1951). The original job satisfaction scale was adapted in Bangla by Khaleque (1979). This scale has 18 items (9 positive items and 9 negative items) with five-point Likert-type responses. For positive items, the scores are "strongly agree = 5", "agree = 4", "undecided = 3", "disagree = 2", and "strongly disagree = 1". The score was reversed for the negative items (i.e., from 1 to 5). The possible score ranges from 18 to 90. A higher score indicates higher job satisfaction and vice-versa. In this present study the reliability was found .62.
- **Job performance scale (JPS):** This scale was developed by Wiedower (2001) and translated and adapted by Semul and Muhammad (2013) regarding the socio-cultural context of Bangladesh. It has five items, and the response options are 'unsatisfactory = 1', 'averagely satisfactory = 2', 'satisfactory = 3', 'highly satisfactory = 4', and 'extremely = 5'. The sum of the scores of all items is the total score of this scale for an individual. The possible score ranges from 5 to 25. A high score indicates high job performance. The test-retest and split-half reliabilities of the Bangla version of this scale were found significant ($r = .82$ and $r = .84$). In this research, the coefficient of alpha ($\alpha = .73$) was calculated through a pilot study.

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Procedure

Standard data collection procedures were followed in this study. After obtaining permission from the authority, the purpose of this study and information regarding confidentiality were clearly clarified to the participants. Afterward, participants were asked to follow the instructions carefully and request to fill out all questionnaires. The participants were also encouraged to ask questions coming into their minds during the task. After completion of the task, the questionnaires were collected from them, and they were given thanks for their cooperation. Thus, data collection procedure was completed.

Data Analysis

Both descriptive and inferential statistical analyses were using SPSS version 20. Through mean and standard deviation, numerical variables were summarized. Pearson product-moment correlation was carried out to find out the relationship between independent and dependent variables. Stepwise multiple regression analysis was also followed to explore the work-life balance, job satisfaction will predict job performance individually and jointly.

RESULTS

Descriptive statistics and Correlations results

As shown in Table 1, the calculated mean of work-life balance, job satisfaction, and job performance were 25.57, 74.07, and 17.69, respectively. Pearson product-moment correlations revealed a significant and positive relationship between independent and dependent variables. Results revealed a positive and significant association between job satisfaction and job performance [$r(100) = .713, p < .01$]. The results also showed a significant and positive relationship between work-life balance and job performance [$r(100) = .538, p < .01$].

Table 1. Mean, Standard Deviation, and Correlations Matrix of Work-Life Balance, Job Satisfaction, and Job Performance.

Type of variables	M	SD	1	2
Work-life balance	25.57	3.13	-	
Job satisfaction	74.07	10.42	.543**	-
Job performance	17.69	6.13	.538**	.713**

Note(s): ** Correlation is significant at $p < .01$, M = Mean, SD = Standard Deviation

Stepwise multiple regression analysis results

The partial standardized beta (β) in Table 2 indicated that job satisfaction ($\beta = .593, p < .01$) and work-life balance ($\beta = .164, p < .01$) significantly predict job performance. Results reported in Table 3 indicated that the strongest predictor of job performance was job satisfaction which alone explained 50.9 % of variance. R^2 change indicated that 3.2% of the variance in job performance was accounted for by the work-life balance. R-square further reported that job satisfaction and work-life balance accounted for 54.1% of the variance in job performance. Also, the significant F-value [$F(2, 97) = 57.199, p < .001$] of Table 4 indicated that the variation in job performance was accounted for by the joint linear influence of job satisfaction and work-life balance. Finally, values of ANOVA indicated that the model fit significantly. Results in Table 4 also revealed that the t-test was statistically significant, with the mean job performance score of public bank employees ($M = 12.20, SD = 3.14$) being significantly lower (mean difference -10.98, 95% CI [-9.92, -12.04]) than the private bank employees ($M = 23.18, SD = 2.12$), $t(100) = -20.52, p < 0.001$.

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Table 2. Regression coefficients of job performance on job satisfaction and work-life balance

Variable	B	SE	B	t	p
Job Satisfaction	.35	.05	.59	7.29	.000
Work-life balance	.418	.16	.214	2.61	.011

Note(s): Criterion variable: Job performance. B = Unstandardized Beta, SE = Coefficient Standard Error; β = Unstandardized Coefficient.

Table 3. Individual and Jointly Effected of Job Satisfaction and Work-Life Balance on Job Performance.

Variables	R	R ²	Adjusted R ²	R ² change	F	p
Job Satisfaction	.71	.509	.504	.509	101.589	.000
Job Satisfaction and Work-life Balance	.73	.541	.532	.032	6.799	.011

Note(s): R = Multiple correlation coefficient; R² = variability, Adjustment R² = Model generalization.

Table 4. The overall F-test for regression of Job Performance on Work-life balance, and Job Satisfaction

Source of variance	SS	DF	MS	F	P
Regression	2010.589	2	1005.294	57.199	.000
Residual	1704.390	97	17.575		
Total	3715.390	99			

Note(s): Predictors: job satisfaction, and work-life balance; Criterion variable: Job performance. SS = Sum of Square, Df = Degree of Freedom, MS= Mean Square

Table 5. Mean(M), Standard Deviation (SD) and t-test of Job Performance of Public and Private Bankers

Variable	Employment type	N	M	SD	T	p
Job performance	Public	50	12.20	3.14	-20.52	.000
	Private	50	23.18	2.12		

Note(s): *** $p < .001$

DISCUSSION

This study aimed to analyze the relationship between work-life balance, job satisfaction, and job performance of bankers in Dhaka City, Bangladesh. This study's results supported hypotheses H1, H2, and H3 but not H4. The first three hypotheses indicated that work-life balance and job satisfaction positively and significantly affect job performance. The findings were alignments with previous studies (e.g., Thevanes & Mangaleswaran, 2018; g. Mishra et al., 2020 Krishnan et al., 2018; Zhao et al., 2019; Abdirahman et al., 2020). This is because employees with a healthy work-life balance are generally obliged to their employers (Roberts, 2008). Employees with high work-life balance are highly productive and excellent performers (French et al., 2020). That is why they put their best effort into the company's success, which ultimately leads to increased job performance (Ryan & Kossek, 2008). Also, satisfied employees are committed to their jobs, hence bringing better output. Again, the results presented in Table 5 showed that private bank employees have higher job performance than

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public bank employees, which is not supported by past research findings (Rakatu et al., 2022). The reason may be that private banks are always located in metropolitan and hygienic places, have more financial strength, provide modern facilities, the ownership category, managerial efficiency, have good infrastructure, and earning ability than public banks, which motivates employees to perform better (Afroj, 2022). Thus, finally, it can be concluded that work-life balance and job satisfaction have a bigger impact on the organization's overall performance.

Implication of Study

The results have implications in both theory and practice in the areas of work-life balance, job satisfaction, and job performance. The findings show that work-life balance, job satisfaction, and job performance are significantly interrelated with each other. This research will help not only the top management in banks but also all people in our society to understand the factors that help to increase the performance of the employees. This study will help the top management in increasing the job satisfaction of the employees in the banking sector to get the desired performance level from their employees. If employees are fully satisfied and able to balance their work and family life, only then they will be able to show better performance. So, the management should consider all factors very critically in order to achieve the organizational goals and objectives.

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Conflict of Interest

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