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Exploring the Nexus of Work-Life Balance Sub-Factors and Job Satisfaction: A Study on Executives in the Commercial Banking Sector

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Abstract: This research paper aims to investigate the relationship between work-life balance and job satisfaction among executives in the commercial banking sector. The study considers three sub-factors of work-life balance, namely flexible work arrangements, organizational culture, and motivation, to analyze their impact on employee job satisfaction. Questionnaires were distributed to executives in a commercial bank located in Johor Bahru, resulting in 213 responses. The collected data confirmed the relationship between the examined constructs and provided support for the hypothesized relationships of work-life balance sub-factors with job satisfaction. The study emphasizes the importance of analyzing and enhancing work-life balance through flexible working arrangements, motivation, and organizational culture to promote job satisfaction and maximize human capital resources within organizations. The outcomes of this study can serve as a benchmark for management seeking to improve job satisfaction levels among employees. Notably, while previous research has explored work-life balance, limited attention has been given to its subtopics and their impact on job satisfaction within commercial banks. This study addresses these gaps in understanding and provides valuable insights into work-life balance and job satisfaction in the banking sector.

Keywords: *Work-life balance, job satisfaction, flexible work arrangements, organizational culture and motivation.*

1. Introduction and Background

Effective employee management plays a crucial role in the success of an organization. Udo and Udoka (1992) argue that having the right number and categories of employees is essential for employees to achieve their personal and organizational objectives. The management of employees directly influences organizational performance (Igwe et al., 2014). Enhancing management practices within an organization can have a profound impact on employees' work-life balance, resulting in a range of positive outcomes. These include improved recruitment efforts, higher rates of employee retention, increased levels of commitment and job satisfaction, reduced absenteeism, and enhanced overall productivity. By prioritizing and implementing effective management strategies, organizations can create a supportive work environment that promotes work-life balance and contributes to the well-being and success of their employees. This, in turn, fosters a positive organizational culture and strengthens the organization's ability to attract and retain top talent. Existing research has demonstrated that achieving a favorable work-life balance has a positive impact on employees' personal lives as well as their job performance and moral decision-making while at work (Smith et al., 2016).

Adriano and Callaghan (2020) concur that enhancing work-life integration can lead to improved employee job satisfaction and retention, thereby reducing organizational turnover. Achieving work-life balance is a matter of great importance for employees across the financial sector, particularly for women. Organizations need to implement policies and programs that effectively manage work-life balance to enhance the synergy between work and personal life domains. Zheng et al. (2015) suggest that individuals' utilization of such policies and programs complements their strategies for managing the various aspects of their lives. Gaining a deeper understanding of the role played by work-life balance offers a means beyond conventional workplace-focused approaches for human resource management to influence individual and organizational outcomes. Consequently, further research on this critical topic is necessary. In today's fast-paced world, employees are faced with the challenge of balancing their work commitments with other aspects of their lives. Interactions between psychosocial elements like employees' emotional intelligence, work-induced stress, and support for work-life balance converge to shape the continuum of organizational commitment (Chigeda, Ndofirepi, & Steyn, 2022). Prolonged periods of desk work and long working hours can have significant consequences for both physical and emotional well-being.

Research indicates that individuals who spend four or more hours sitting each day face a 125 percent higher risk of heart disease and a 50 percent increased risk of mortality from any cause (Berkowitz & Clark, 2014). Furthermore, extended work hours and other stressful job situations have been found to quadruple the risk of depression, as identified by researchers at University College London. Thus, in the contemporary landscape, the notion of work-life balance must hold paramount importance for all employers, particularly for those experiencing a surge in organizational members and the subsequent surge in work demands they entail (Saim, Rashid, Ma'on, 2021). Given these concerns, the primary objective of this study is to examine the impact of work-life balance on job satisfaction among executives in the commercial banking sector in Johor Bahru. The study will specifically focus on the sub-factors of work-life balance, including flexible working arrangements, organizational culture, and motivation, as independent variables, while job satisfaction will be the dependent variable. The aim is to shed light on the experiences of employees in the banking sector and understand how work-life balance may influence satisfaction in the workplace.

2. Literature Review

Work-Life Balance: The concept of work-life balance refers to the effective segmentation or integration of various life domains, allowing individuals to maintain a satisfactory overall quality of life, experience enjoyment, and minimize tension when faced with competing job demands. Essentially, work-life balance entails successfully fulfilling multiple roles while preserving a positive quality of life (Bacon & Blyton, 2006). Attaining work-life balance has been found to enhance the well-being of both individuals and organizations. Achieving balance occurs when the domains of work and personal life harmoniously align (Emslie & Hunt, 2009). Prior studies conducted by Vyas and Shrivastava (2017) have highlighted several influential factors that impact work-life balance, such as social support, organizational roles, stress issues, information technology (IT), work and family conflicts, and work overload. The concept of work-life balance has long been a subject of interest among researchers. It has been observed that employees who sacrifice their non-work quality of life tend to experience decreased job satisfaction (Slimane, 2017). Therefore, the objective of this research is to examine how specific sub-factors of work-life balance, namely motivation, flexible working arrangements, and organizational culture, affect job satisfaction among employees in the commercial banking sector.

Flexible Work Arrangement: Flexible work schedules offer numerous advantages to employees, ultimately benefiting businesses as well. Aside from reducing absenteeism and enhancing employee retention, flexible work schedules encourage employees to pursue continuous learning opportunities, thus contributing to the overall expertise of the company. Research has shown that human resource policies and procedures that prioritize employee happiness have a positive impact on productivity (Renee Baptiste, 2008). The significance of promoting a healthy work-life balance for employees has been on the rise, leading companies to introduce family-friendly policies and flexible schedules. Gholipour et al. (2010) note that flexible working arrangements are increasingly utilized by companies as a means to attract top talent. Granting employees greater control over how they manage their workdays, as highlighted by Scandura & Lankau (1997), has been linked to increased job satisfaction, reduced stress levels, and lower employee absenteeism. Employers who prioritize job satisfaction, offer competitive compensation, and address the work-life balance needs of their employees gain a competitive advantage (Gariety & Shaffer, 2001). By accommodating employees' biological clocks through flexible work arrangements, individuals can reduce commuting costs, spend more time with their families, and pursue personal interests (Olmstead & Smith, 1994).

Motivation: Dunnette and Herzberg's (1967) motivation-hygiene theory categorizes achievement, recognition, and the work itself as intrinsic motivators, while company management, supervision, and financial rewards are considered extrinsic motivators. Job satisfaction plays a vital role in attaining professional success, as highlighted by Rashid et al. (2016). Research conducted by Andreassi et al. (2014) has revealed that higher wages, adequate bonuses, and the opportunity to interact with like-minded and respected individuals contribute to increased job satisfaction. Additionally, employees express higher levels of satisfaction when they receive effective supervision and engaging work. Conversely, Singhapakdi et al. (2015) found that excessive paperwork, unfair benefits, and lower pay compared to peers lead to decreased job satisfaction. Colwell et al. (2008) emphasize the positive impact of employees' positive attitude toward customers on the overall success of a financial institution. According to Alderfer et al. (1968), pay-for-performance initiatives influence job satisfaction. Furthermore, Pool (1997) establishes a correlation

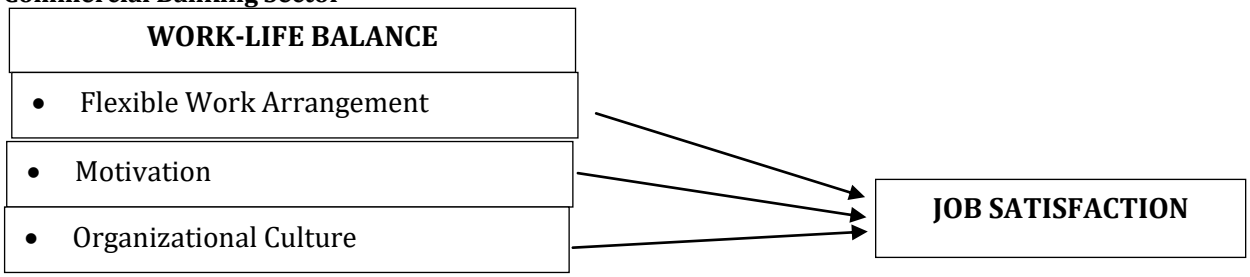
between motivation and job satisfaction, illustrating that motivated employees tend to report higher levels of job satisfaction.

Organizational Culture: The organizational culture plays a crucial role in effective management and organizational analysis as it serves as a guiding framework for the actions and attitudes of individuals within the organization (Alvesson, 2012). The strength of the organizational culture is influenced by various factors, including the type of organization, its structure, and its approach to leadership (Sørensen, 2002). Organizational culture holds significant importance as it directly impacts success factors such as quality, efficiency, product reliability, customer service, and innovation (Tierney and Schein, 1986). Yafang Tsai et al. (2009) state that an organization's culture greatly influences the leadership style adopted by both managers and employees (MacIntosh & Doherty, 2010). Research exploring the relationship between organizational culture and employee satisfaction consistently reveals that satisfied employees are more inclined to actively express their appreciation for the company's distinctive ideology (Alvesson, 2012). Additionally, according to Behery et al. (2012), a positive organizational culture and job satisfaction have the potential to enhance employees' performance. While previous research has primarily focused on Western companies, this study aims to investigate whether the Westernized definition of organizational culture and its impact on job satisfaction can be applied to a non-Western country. By exploring the relationship between organizational culture and job satisfaction, this research seeks to determine the extent to which organizational culture influences job satisfaction in a non-Western context.

Job Satisfaction: Beardwell and Thompson (2014) discovered a correlation between having a positive attitude and experiencing job satisfaction, while the opposite was true for individuals with a negative attitude, leading to job dissatisfaction. Job contentment stands as a significant component of a fulfilling work life (Naim and Lenka, 2018). Research conducted by Andreassi et al. (2014) indicates that employees tend to be more satisfied with their jobs when they receive higher salaries and an adequate number of bonuses and maintain positive relationships with their coworkers. Conversely, Singhapakdi et al. (2015) found that employee satisfaction levels were lower when they encountered excessive paperwork, received less favorable benefits, and were paid less than their colleagues. Negative experiences with performance appraisals can lead to reduced job satisfaction and an increased likelihood of employees considering quitting their jobs (Kamal and Lukman, 2017). Therefore, it is recommended to implement a high-quality performance appraisal system to positively influence job satisfaction. Job satisfaction is attained when there is a strong alignment between an employee's preferences and abilities and the requirements of the job (Keith and Newsto, 1994).

Several studies have found that improved job satisfaction can be achieved through more flexible work schedules, training opportunities for leaders, and responsiveness to employee concerns (or resentments). Meanwhile, an increase in employee dissatisfaction with their jobs is caused by factors such as work complexity, a lack of opportunities for personal growth, and insufficient support from upper management (Nwobia & Aljohani, 2017). Referring to Roberts and Roseanne (1998), Employees will be more satisfied with their jobs if they believe their expertise, knowledge, and opinions will be fully exploited in a structured workplace that offers opportunities for growth and monetary reward. The conceptual framework for this study aims to illustrate the relationship between work-life balance and job satisfaction among executives in the commercial banking sector. It incorporates the key factors and variables that will be examined in the research. The conceptual framework proposes that when executives in the commercial banking sector experience a favorable work-life balance, characterized by flexible work arrangements, supportive organizational culture, and motivation, they are more likely to exhibit higher levels of job satisfaction.

Figure 1: Conceptual Framework for Work-Life Balance and Job Satisfaction among Executives in the Commercial Banking Sector



3. Research Methodology

This study investigated the relationship between work-life balance and job satisfaction among executives in the commercial banking sector in Johor Bahru. The primary data collection employed a multi-stage sampling technique. The respondents for the survey were executives engaged in customer-oriented experiences. This research study focused on examining job satisfaction among executives engaged in customer-oriented experiences within the commercial banking sector. The sampling process involved selecting respondents from a population of 450 bank employees across 30 commercial banks in Johor Bahru. Initially, a list of 100 commercial banks was compiled as the primary sampling units, from which 30 banks were chosen as secondary sampling units. According to the sample size calculation method proposed by Krejie and Morgan (1970), a total of 205 respondents were determined as the required sample size for this research study. Finally, a list of all employees within these selected commercial banks was obtained as the ultimate sampling units, and data was collected from these employees. In terms of selecting research respondents, a non-probability sampling approach, specifically convenience sampling, was adopted. Convenience sampling involves choosing individuals from a nearby population based on their availability and accessibility. The selection of respondents was based on convenience and accessibility, as supported by Sundram et al. (2016).

4. Results

The data analysis section examines the collected data to explore the relationship between work-life balance and job satisfaction among executives in the commercial banking sector. Through statistical techniques and analytical tools, this analysis aims to uncover insights and patterns within the dataset. The primary data was collected through a survey conducted on executives engaged in customer-oriented experiences within the banking sector. The focus is on understanding the impact of work-life balance sub-factors, such as flexible working arrangements, organizational culture, and motivation, on job satisfaction. The findings will contribute to the existing knowledge and provide practical implications for enhancing work-life balance and job satisfaction in the commercial banking industry.

Profile of Respondents: Table 1 presents a summary of the demographic and other relevant characteristics of respondents.

Table 1: Demographic and Characteristics of Respondents

DEMOGRAPHIC VARIABLE	CATEGORY	PERCENT (%)
Gender	Male	38.0
	Female	62.0
Ethnicity	Malay	72.8
	Chinese	21.1
	Indian	4.7
	Others	1.4
Age	20-30 years old	24.4
	31-40 years old	64.8
	41-50 years old	9.4
	51-60 years old	1.4
Education Level	High school	12.7
	Diploma	56.3
	Bachelor degree	27.7
	Master degree	.9
	Doctoral	.9
Years Of Work Experience	1 - 5 years	21.1
	6 - 10 years	41.3
	11 - 15 years	30.5

	16 years and above	7.0
Job Level	Junior Executive	26.8
	Senior Executive	62.0
	Assistant Manager	5.6
	Manager	2.3
	Others	3.3
Frequency Time Leave Office Daily	5.45 pm	16.9
	Between 6.00 to 7.00 pm	38.5
	Between 7.00 to 8.00 pm	30.5
	Between 8.00 to 9.00 pm	12.7
	Between 9.00 pm and above	1.4
Frequency Attend Office During Weekend	Never	28.2
	Once a month	48.8
	2-3 times a month	21.1
	Every weekend	1.4
	Other	.5

Descriptive Statistics: As part of the descriptive statistics analysis, the mean was utilized to measure the central tendency and arithmetic average of the scores in this study (Sundram et al., 2016). This method, as described by Sundram et al. (2016), is widely used and straightforward in measuring attitude. The results for the level of job satisfaction among Executives in the Commercial Bank in Johor Bahru are presented in Table 2.

Table 2: Descriptive Statistics for job satisfaction

Variable	Mean
Job Satisfaction	3.4704

Job satisfaction, the dependent variable in this study, was measured using a Likert scale consisting of 26 questions. Each question utilized a 5-point Likert scale, ranging from "1" for strong disagreement to "5" for strong agreement. The three subscales considered in this study were treated as independent variables and were also measured in a scaled format. The findings, presented in Table 2, indicate that the mean overall level of job satisfaction among the 213 respondents was 3.4704, which can be approximated to 4. This suggests that most of the respondents agree that they are satisfied with their current job). According to the findings of Strong and Harder (2009), job satisfaction plays a crucial role in employee retention. This study also revealed significant associations between job satisfaction, organizational commitment, and intention to resign. Data analysis further indicated that 78% of the respondents have been in the same line of work for more than six years, suggesting high job satisfaction, loyalty to their employers, and no immediate plans to leave. The study underscores the importance of work-life balance for organizational success, as it enhances employee engagement and reduces turnover, in line with the findings of Jaharuddin and Zainol (2019).

Analysis of Correlation between Flexible Work Arrangements, Organizational Culture, and Motivation, on Employee Job Satisfaction: The strength of association between the two variables was assessed using Pearson's correlation coefficient. Pearson's r ranges from -1 to 1, with values closer to -1 or 1 indicating a stronger linear relationship between the variables. Cohen (1988) provides guidelines for interpreting the effect size of correlations, stating that a correlation of 0.10 is considered small, 0.30 is considered medium, and 0.50 is considered large. In Table 3, the correlation coefficients and their corresponding effect sizes are presented, allowing for the interpretation of the relative strengths of the relationships between the variables.

Table 3: Result of Correlation Analysis

Variables		Job Satisfaction
Flexible Working Arrangements	Pearson Correlation	.261**
	Sig. (2-tailed)	.000
Organizational Culture	Pearson Correlation	.697**
	Sig. (2-tailed)	.000
Motivation	Pearson Correlation	.589**
	Sig. (2-tailed)	.000

The data analysis conducted in this study revealed that the relationship between flexible working arrangements and job satisfaction was found to be weak (r=0.261). On the other hand, the relationship between organizational culture and job satisfaction exhibited signs of a moderate relationship (r=0.697). Additionally, the relationship between motivation and job satisfaction also showed signs of a moderate relationship. Muchiti and Gachunga (2015) discovered that employees who have greater control over their work schedules tend to experience higher levels of engagement, commitment, retention, and job satisfaction. Similarly, Scandura and Lankau (1997) found that flexible work arrangements have positive outcomes such as reduced stress, tardiness, and absenteeism, as well as increased job enrichment, job satisfaction, and productivity. However, in the Malaysian banking sector, where standardization of working hours and infrastructure is prevalent, managers rarely promote flexible work arrangements among employees (Mansor and Idris, 2015). In the absence of opportunities for flexibility at work, employees may attempt to enhance their work-life balance by reducing their workload or calling in sick when they are not ill (Battisti & Vallanti, 2013). The research conducted by Yafang Tsai et al. (2009) examined the correlation between organizational culture and job satisfaction, which aligns with the findings of our study. Additionally, the findings of Alvesson (2012), Towers (2006), and Lund (2003) further support the relationships between organizational culture and job satisfaction.

It is also noteworthy that subordinates with higher levels of job satisfaction tend to exhibit a stronger inclination toward the impact of organizational culture, as supported by Fleisher et al. (2014). Similarly, Johnson and McIntyre (1998) also highlight the significant influence of employee involvement on job satisfaction. These findings underscore the importance of organizational culture, as it plays a vital role in shaping the working environment and ultimately influencing employee job satisfaction and productivity. Dhamija, Gupta, and Bag (2018) conducted a study that revealed a positive relationship between perceived job motivators and employees' level of job satisfaction. This implies that higher satisfaction with perceived job motivators increases the likelihood of higher job satisfaction levels among employees. In this study, the majority of respondents expressed satisfaction with the overall salary and benefits package provided by their employer, including medical insurance and travel incentives. According to Dunnette and Herzberg's (1967) theory of motivation-hygiene, certain factors known as motivators, such as recognition, achievement, responsibility, the nature of the work itself, advancement and growth, contributes to job satisfaction. Gu and Siu (2009) also found that salary and benefits have a significant impact on job satisfaction. These findings align with the research conducted by Stringer et al. (2011), which demonstrated a positive correlation between intrinsic motivation and job satisfaction. When employees are highly motivated, they are more likely to invest greater effort and exhibit increased commitment to the organization.

Discussion: The results of this study have important implications for organizations in the commercial banking sector. While flexible working arrangements may not have a significant impact on job satisfaction among executives, organizations must prioritize and foster a positive organizational culture. Creating a supportive and engaging work environment can contribute to higher levels of job satisfaction and potentially improve retention rates among executives. Moreover, the strong relationship between motivation and job satisfaction highlights the importance of nurturing and encouraging intrinsic motivation within the workplace. Organizations should provide opportunities for growth, recognition, and meaningful work experiences to enhance executives' motivation levels and ultimately increase job satisfaction. The findings also emphasize the need for continuous efforts to maintain job satisfaction among executives. By ensuring that job motivators such as salary and benefits packages, recognition, and opportunities for advancement are adequately addressed, organizations can contribute to higher job satisfaction levels. However, it is important

to note that this study was limited to executives in the commercial banking sector in a specific geographical area. Future research should consider expanding the scope to include a broader range of industries and regions to gain a more comprehensive understanding of the relationship between work-life balance and job satisfaction. Overall, the findings of this study contribute to the existing knowledge on work-life balance and job satisfaction among executives in the commercial banking sector and provide valuable insights for organizations seeking to enhance employee satisfaction and retention.

5. Managerial Implications and Recommendations

Based on the findings of this study on work-life balance and job satisfaction among executives in the commercial banking sector, several managerial implications and recommendations can be drawn to enhance employee satisfaction and promote a positive work environment. Prioritize Organizational Culture: Organizations should prioritize developing a positive and supportive organizational culture. This can be achieved by promoting open communication, providing opportunities for growth and development, and fostering a sense of teamwork and collaboration. A strong organizational culture can positively impact job satisfaction and overall employee well-being. Offer Flexible Working Arrangements: While the study found a weak relationship between flexible working arrangements and job satisfaction, it is still important for organizations to offer flexibility in work schedules. This can include options such as remote work, flexible hours, and part-time arrangements. Providing flexibility can help employees achieve a better work-life balance and enhance their job satisfaction. Focus on Motivation: Motivation plays a significant role in job satisfaction. Organizations should implement strategies to enhance employee motivation, such as recognizing and rewarding achievements, providing opportunities for career advancement, and assigning meaningful and challenging tasks. By implementing these managerial implications and recommendations, organizations can create a work environment that fosters job satisfaction among executives in the commercial banking sector. This, in turn, can lead to higher levels of employee engagement, productivity, and overall organizational success.

Conclusion: In conclusion, this study on work-life balance and job satisfaction among executives in the commercial banking sector provides valuable insights into the factors that influence employee satisfaction and organizational success. The findings highlight the importance of a positive organizational culture, motivation, and flexible working arrangements in enhancing job satisfaction. Organizations should prioritize creating a supportive work environment, offering opportunities for growth and development, and promoting work-life balance to improve job satisfaction among executives. By implementing these recommendations, organizations can enhance employee engagement, retention, and overall performance. Further research and continuous efforts in addressing work-life balance and job satisfaction are crucial for organizations to adapt and thrive in an evolving work landscape.

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