

Research Article

The Impact of Work-life Balance on Job Satisfaction Through Gender as a Moderating Variable: A Literature Review

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Abstract.

Millennial employees in Indonesia's banking sector play a significant role in the industry's development, with a strong emphasis on achieving work-life balance. However, this balance is often affected by high work pressure and performance demands. While employees seek flexibility and meaningful work, many experience dissatisfaction with existing welfare policies, which are deemed ineffective. Gender also influences these dynamics: female employees tend to value policies that support personal responsibilities, while male employees engaged in family life report higher levels of job satisfaction. Grounded in Social Exchange Theory, this study highlights the reciprocal relationship between organizations and employees, as in when companies support work-life balance, employees feel valued, resulting in increased job satisfaction. This literature review addresses a gap in existing research by proposing a conceptual framework that positions gender as a moderating factor in the relationship between work-life balance and job satisfaction. This article is relevant for banks and future researchers, as few studies to date have applied this theoretical lens to similar models.

Keywords: work-life balance, job satisfaction, gender

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1. Introduction

Millennial employees in the Indonesian banking sector are one group of workers who are very influential in determining the direction of development of this industry. The millennial generation, which includes those born between 1981 and 1996, has characteristics that are different from previous generations, especially in terms of their approach to work. They focus more on issues of work-life balance, job purpose, and flexibility in the work environment [2]. Maintaining a healthy work-life balance is an important factor that many people consider when evaluating their level of job satisfaction in the banking industry, which frequently demands long working hours and high levels of pressure. According to numerous studies, one of the main issues facing millennial workers in the banking industry is the intense pressure to meet goals at work, which

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frequently results in the sacrifice of their personal time [3, 4]. The banking sector, which is notorious for its demanding workplace, occasionally fails to satisfy the work-life balance demands of millennials. Burnout, job discontent, and eventually high turnover rates can result from this [5]. Retaining talented young employees requires overcoming the significant obstacle of companies' incapacity to meet these needs.

This study aims to investigate the ways in which millennial workers' need for Job satisfaction, work-life balance, and one another inside the financial sector. This research intends to investigate the reasons behind employee dissatisfaction and how businesses can modify their work policies to enhance worker wellbeing. According to Robbins [6] research, millennials, who place a higher value on their quality of life outside of work, find that striking maintenance of a healthy work-life balance is among the key components of job satisfaction. In tandem with globalization and technological advancements, Indonesian banking has undergone a substantial transformation. However, millennial workers face challenges in striking a balance between their personal and professional lives due to rising work demands and a rigid workplace culture [7]. Work-life balance is frequently disregarded in Asian nations, such as Indonesia, due to the high expectations of businesses and the strong overtime work culture. If the company does not offer enough flexibility, millennial employees, who have different expectations than previous generations, particularly when it comes to seeking meaning in work that goes beyond material things, may become dissatisfied [8].

Millennial employees have a unique approach to work, in that they not only desire financial stability, but also expect time to develop themselves personally [9]. In research by Anderson and Feldman [10], it was found that the millennial generation tends to look for jobs that provide flexibility, opportunities to innovate, and space to balance their one's private and public life. When pressures at work get too much and time is disrupted, their job satisfaction levels will decrease, thus hinder the productivity of the business. Although banking companies in Indonesia have tried to introduce employee welfare programs, such as paid leave and flexible working hours, their implementation is often ineffective [11, 12, 13]. For many millennial workers, this program is merely a formality that has no bearing on their methods for juggling jobs and personal lives. This condition is made worse by management's rising demands for peak performance, which are not offset by compassionate workload reductions. Because of this, millennial banking workers' stress levels and job discontent are still rising.

Through a more thorough analysis of this matter, this study seeks to offer suggestions to Indonesian banks on how to develop work-life policies that promote millennial

employees' Striking a balance between work and personal life. Findings from the study by Weale et al. [9] that a healthy work-life balance is essential to the development of a productive workplace and assisting with employee retention. Businesses can boost millennial employees' job satisfaction and loyalty by offering a more flexible work environment, which will enhance overall organizational performance. The lines between one's professional life and their personal life is blurring in the modern current digital era, particularly with the availability of technology that enables workers to continue working after hours [14]. This technology can be a double-edged sword for banking staff, who frequently have to react fast. While it facilitates work, it also exacerbates issues related to work-life balance. Therefore, it's critical that banking institutions comprehend how technology affects millennial workers' job satisfaction and implement policies that control technology use within reasonable bounds.

However, studying the gender traits of millennial workers is essential for understanding the relationship between work-life balance and job happiness [15]. Employees from the millennial generation, who are regarded as being more open and adaptable in their work style, frequently put their own values and wellbeing first. In this regard, gender disparities are frequently apparent in how male and female workers react to work-life balance initiatives provided by organizations [15]. Women typically value time for family and personal growth, whereas men may be more focused on financial security and professional achievements [15]. Therefore, creating effective management strategies requires a thorough understanding of gender characteristics. Millennial workers may be more driven and effective in a workplace that promotes work-life balance. According to research, workers seem to be happier in their work lives when they feel they have the freedom to lead satisfying personal lives. Flexible work arrangements, like work-from-home opportunities or staggered working hours, may benefit female employees more than male employees because they enable them to balance their professional and maternal responsibilities at the same time [15]. However, male workers who are given the chance to participate in their family life also express more contentment with their work, defying long-held beliefs about gender roles in the home.

The significance of gender traits in relation to job happiness and work-life balance emphasizes the need for a more inclusive and adaptive approach in human resources policy. Organizations that want to increase their employees' job satisfaction must consider differences in needs and preferences based on gender [15]. By establishing a workplace that values and supports individual needs, companies can not only boost morale on the job while also decreasing attrition and improve overall performance.

Therefore, understanding and responding to the gender characteristics of millennial employees is a strategic step in achieving broader organizational goals. According to Blau's Social Exchange Theory (1968) [1], employees and organizations form mutually beneficial relationships through reciprocal exchanges. Employees typically feel appreciated and cared for when employers create a place of employment that promotes harmony between one's professional and personal lives. Positive emotions are evoked, which can boost loyalty and commitment among staff members, ultimately affecting their level of job satisfaction. Thus, when workers believe they are getting anything out of their job, such as time flexibility or support for personal activities, they like their work more and are more likely to have a positive impact when they're there.

Conflict between one's professional and private lives, on the other side can lead to feelings of dissatisfaction and reduced productivity. If workers believe their company doesn't care about their well-being, they may feel less motivated to contribute, which can damage the reciprocal relationships that should exist. In this context, Social Exchange Theory shows that employees who experience high pressure and lack of support in achieving Maximizing productivity while minimizing burnout often experience job dissatisfaction [1]. This Decreased job satisfaction can lead to more turnover and less investment in the company's organizational performance. Therefore, creating a work culture that supports The long-term prosperity of every business depends on its personnel being able to maintain a healthy work-life balance in the organization.

This article will try to relate a healthy work-life balance to contentment in one's position, with the role of employee gender characteristics on the basis of the theory of social exchange [1]. The purpose of the writing is to clarify theoretically, first, how is work-life balance related to contentment in one's job? Second, how do employee gender characteristics moderate the work-life balance impact job satisfaction? With any luck, this article has the ability to aid in the formulation of HR policies inside the banking sector, especially in accommodating the millennial generation's need for work-life balance. This is important to note because millennial employees are projected to become the majority of the workforce in the next few years [16]. By better understanding their needs, banks can design policies that not only increase job satisfaction but also support the retention of talented young talent. The author divides this article into five parts, namely introduction, literature review, methods, results, and conclusions. Part one of an article's structure, the introduction describes the research problem. The literature review is in the form of academic narratives about the variables used. In the third section,

In this literature review, the author delves into the methodologies employed. The fourth section describes the findings and discussion. The final section states the conclusion.

2. Literature Review

2.1. Work life balance

The ability of a person to strike a balance between the demands of their personal life and their professional obligations is known as workplace wellness, or WLB. Keeping something in the middle of the two becomes essential as professional responsibilities and workloads increase, particularly in the digital age that increases access and working hours. Work-life balance, according to Robbins and Judge [17] is the struggle that people have when trying to meet both their work and personal obligations, their personal or family obligations. Along with growing focus on mental health, job stress, and burnout, WLB has grown in importance in the literature on human resource management in recent decades [18].

One of the main reasons work-life balance is important is the effect it has on the health and happiness of workers, a significant issue. An unbalanced work-life balance can result in emotional and physical stress, which lowers productivity and performance at work [19]. According to a number of studies, Job happiness, organizational dedication, and productivity are all enhanced when employees are able to effectively balance their personal and professional life with fewer burnout episodes [15]. In order to promote their employees' work-life balance (WLB), many businesses are increasingly implementing flexible policies including work-from-home choices and flexible working hours.

Companies that offer WLB rules, including those pertaining to parental leave, flexible work hours, and support for general employee well-being, had greater employee retention rates and improved productivity, according to a study by Martínez and Chunga-Liu [15] Work-life balance is not just a personal concern in today's workplaces; it is also a strategic element that helps businesses become more competitive. Work-life balance-promoting policies and initiatives can boost employee loyalty and lower attrition rates. For companies, investing in Striking a healthy work-life balance is all about a more sustainable work culture, which can ultimately support the long-term success of the organization [20]. Thus, Managing the time spent on work and one's personal life is just one aspect of work-life balance and also about creating a work system that supports employee well-being holistically.

2.2. Job satisfaction

Job satisfaction is the level of contentment that an employee has with their work, both in terms of their entire experience and in certain aspects of the job. According to Parray et al. [21], “a positive or pleasant emotional state resulting from an appraisal of one’s job or work experience” is the definition of job satisfaction. Job satisfaction involves various elements, factors including compensation, working conditions, rapport with coworkers and bosses, and advancement chances. Many studies show that job satisfaction influences not only individual well-being, but also overall organizational performance [22].

One of the main factors that influences job satisfaction is the working conditions felt by employees. A supportive work environment, both physically and psychologically, can increase an employee’s sense of satisfaction. For example, employees who work in safe, comfortable, and supportive environments are generally happier in their work than those who work in stressful or high-risk environments [23]. Job satisfaction is also significantly impacted by interpersonal relationships at work, including interactions with supervisors and coworkers. According to Robbins and Judge [22] workers who enjoy positive relationships with their coworkers are more likely to be motivated and feel content with their jobs.

The chance to establish and accomplish personal objectives is another element that affects job happiness. Workers work better and happier in their current roles if they believe they have prospects for advancement, whether through training, promotions, or acknowledgment for their accomplishments. Herzberg’s motivation theory states that intrinsic elements that affect job satisfaction include accomplishment, acknowledgment, and accountability [23]. This demonstrates that possibilities for both professional and personal growth are just as important to employees as monetary compensation. Numerous Research has also looked into how job satisfaction relates to organizational performance. According to Robbins and Judge [17], contented workers are more likely to display creativity, efficiency, and dedication to the company. Additionally, they have lower turnover and burnout rates, which eventually supports the organization’s long-term stability and prosperity. Consequently, management can take action to establish a more upbeat and encouraging work culture if they recognize the value of raising employee job satisfaction [17].

To sum up, job satisfaction is a complex idea that is impacted by a number of variables, such as opportunities for growth, working conditions, and interpersonal relationships.

Its effect on both individual and organizational performance demonstrates that job satisfaction is not only a personal issue for workers but also a crucial component of effective HR management. Therefore, businesses that wish to boost productivity and keep their employees loyal must prioritize efforts to improve job satisfaction [23].

3. Material and Methods

This research adopted a descriptive analysis method, and the data used was obtained from previous literature studies. The main data sources were obtained through Scopus and Proquest, using the Publish or Perish (PoP) application to collect relevant literature. PoP is implemented using the term “work-life balance, job satisfaction, and employee gender,” “work-life balance, job satisfaction, and...,” job satisfaction and social exchange theory by searching 439 research publications that have been indexed in Scopus and Proquest from 2020 to 2024. The author’s decision to choose Scopus and Proquest as data sources was based on the comprehensiveness of this database and its popularity. In addition, in an effort to produce relevant narratives and conclusions, the author processes data obtained from Publish or Perish, which is accessed via the PoP website with the stages of identification, filtering, eligibility, and inclusion. At the identification stage, the author identifies 439 articles obtained from Scopus and Proquest. At the filtering stage, the author selects articles that have similarities with other articles to form a total of 372 articles obtained. At this stage, the author also adapts to the abstract criteria determined by the researcher, namely those that specifically discuss the Employee The impact of work-life balance on job satisfaction is mediated by gender until obtaining 121 articles. At the feasibility stage, the author reviews the contents of each article and obtains 71 Decent articles. Based on 71 In this article, researchers continue to review the theory, methods, results, and discussion sections of each article, resulting in 15 articles worth reviewing. Each stage of the method used in determining relevant articles is shown in Figure 1. This research aims to investigate the Employee gender moderates job happiness as a function of work-life balance, with the overarching goal of developing existing research concepts and expanding their scope. Through this approach, research will explore conceptual understanding by developing basic questions regarding related previous research findings and theory. It is hoped that the findings of this research can provide a valuable initial contribution in elaborating human resource management.

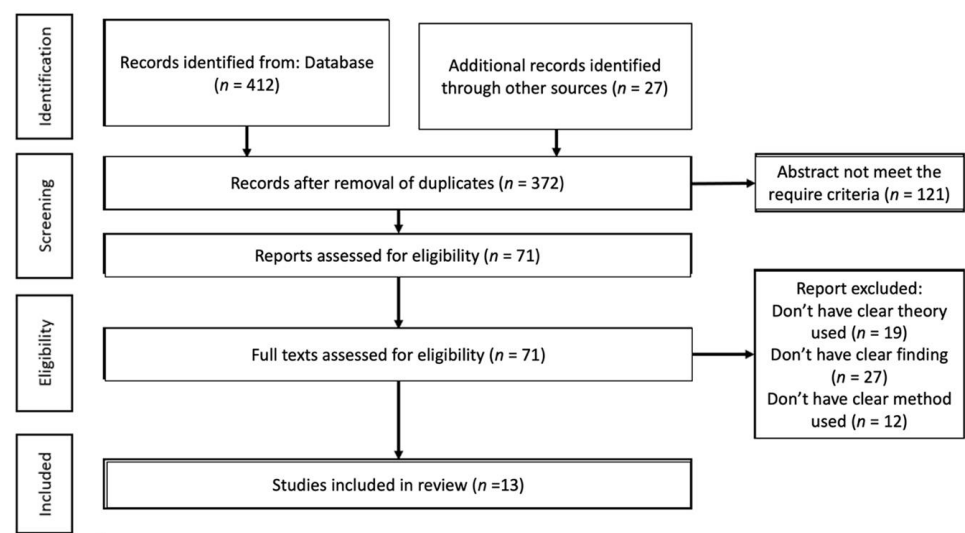


Figure 1: Research method. Source: Author’s own work.

Based on Figure 1, 13 relevant articles were obtained to formulate the Employee gender moderates that impact work-life balance on contentment in one’s position. These variables’ relationships can be seen in Figure 2 below:

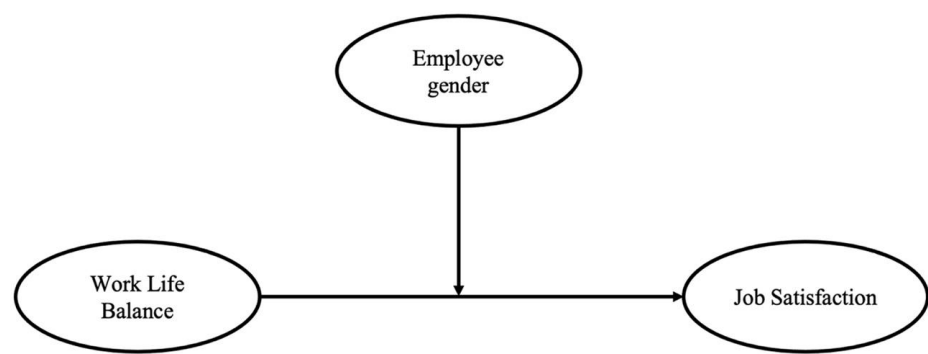


Figure 2: Hypothesis model. Source: Author’s own work.

4. Results and Discussion

Based on the method used, fifteen articles were found which were used to write this article. The fifteen articles appear in Table 1 and their findings are described in detail.

Based on Table 1 and Figure 2, a hypothesis is developed as follows:

TABLE 1: Previous research findings.

No	Author and year of study	Research Results
1	Aboudahab et al. [20]	Job happiness is greatly impacted by work-life balance.
2	Parray et al. [21]	Job happiness is greatly impacted by work-life balance.
3	Tiwari et al. [5]	Job happiness is unaffected by work-life balance.
4	Aman-Ullah et al. [7]	Work life balance has a significant effect on job satisfaction
5	Weale et al. [9]	Work life balance has a significant effect on job satisfaction
6	Heriyati et al. [8]	Work life balance has a significant effect on job satisfaction
7	Yang et al. [14]	Work life balance has a nonsignificant effect on job satisfaction
8	Andrade and Westover [24]	Work life balance has a nonsignificant effect on job satisfaction
9	Maharani and Tamara [25]	Work life balance has a nonsignificant effect on job satisfaction
10	Sabrina and Kurniawati [26]	Work life balance has a significant effect on job satisfaction
11	Hasan et al. [18]	Work life balance has a significant effect on job satisfaction
12	Talukder [19]	Work life balance has a significant effect on job satisfaction
13	Nwambu [27]	Work life balance has a significant effect on job satisfaction
14	Martínez and Chunga-Liu [15]	Gender moderates work life balance on job satisfaction
15	Nwibere [16]	Work life balance has a significant effect on job satisfaction

4.1. Work life balance and job satisfaction

Work-life balance is central to the primary function of human resources departments [28] as well as a potent tool for boosting both personal and company achievements. Sirgy and Lee [29] defines achieving a healthy work-life balance as an employer that engages in productive dialogue with their staff to create plans that accommodate both the company’s and its workers’ demands in areas outside of work life. This definition includes Work-life balance is defined in a way that acknowledges the importance of both employees and employers, and it also acknowledges that the two parties must work together for the goal to be effective [30].

WLB, or work-life balance, is a key role in increasing job satisfaction according to the That which is known as social exchange theory states that companies and their workers have an alliance predicated on mutual exchange in which both parties give and receive rewards. When the organization provides strong support to Work-life balance (WLB) employees, employees tend to feel appreciated and treated fairly. This feeling of being

appreciated can increase employee job satisfaction, because employees feel they feel valued by the company regardless of their individual welfare.

Increased feeling fulfilled in one's work because Employees' dedication to their jobs is positively affected by work-life balance (WLB) the organization. Lockwood [30] states that Employees report higher levels of job satisfaction when they have a work-life balance (WLB) organization. When employees feel satisfied with the employee's working conditions, including the balance among one's professional and private lives. Thus, it is clear that in a challenging setting such as banking, Having a healthy work-life balance (WLB) can make workers happier in their jobs to continue working in the organization [18].

Based on perspective Social Exchange Theory [1], Employees aren't the only ones who gain from a correlation between WLB and contentment in the workplace but also has an impact on organizational efficiency and effectiveness. When employees feel that the organization supports their maintaining a healthy work-life balance, workers are more inclined to make greater contributions. In the framework, work-life balance significantly affects job satisfaction. Social Exchange Theory [1]. In an increasingly complex world of work, organizations are able in order to have a nurturing workplace Work-life balance A good WLB will be more successful in retaining satisfied employees, which ultimately contributes to achieving organizational goals in the long term. Hasan et al. [18], Winda et al. [11], Aman-Ullah et al. [7], Clarke et al. [4], and Schwartz and Bilsky [2] prove Job happiness is greatly impacted by work-life balance. Despite the fact that research by Robbins and Judge [22], Hasan et al. [18], and Talukder [19] established that it has an insignificant effect on job satisfaction. Based on theoretical and empirical explanations, A hypothesis is proposed in this case:

Premise 1: Work-life balance has a significant effect on job satisfaction.

4.2. Work life balance, job satisfaction and gender

Work-life balance plays a significant role in contemporary context, which refers to the capacity of a person to balance their personal and professional lives effectively [14]. Research indicates that a healthy work-life balance has the potential to boost job satisfaction among employees. On the other hand, influence is not necessarily universal; Employee gender has a major impact on their perception of and utilize this balance. In this narrative, we will explore how gender interacts with work-life balance and contentment in one's position Within the workplace, gender disparities

frequently affect how people view and handle work-life balance. Achieving that balance presents particular difficulties for female employees, who frequently juggle the roles of caregiver and worker. According to research, women often feel more pressured to handle household duties and work obligations, which can lower their level of job satisfaction [27]. Due to differing social expectations, male employees—who are typically more focused on advancing their careers—may be better equipped to balance these demands.

The importance of organizational support in creating a positive work-life balance cannot be understated. Policies like maternity leave, flexible work hours, and on-site childcare work from home are becoming increasingly important in supporting employees, especially women, in achieving work-life balance. When organizations provide this support, employees feel more valued and motivated, which contributes to increased job satisfaction [19]. Gender roles are also visible in employee responses to work-life balance policies. Female employees may respond more positively to policies that enable them to enhance the management of their tasks time and family responsibilities. This creates a supportive environment, where women feel able to fulfill their multiple roles without compromising the quality of their work or personal life. This can lead to a significant increase in job satisfaction [31].

However, male workers who are given the chance to participate more in their family lives also express greater job satisfaction. According to research, men are more content with their roles as husbands and fathers when they are permitted to take breaks or space out their work hours, which in turn enhances their job satisfaction [32]. In this sense, encouraging Maintaining a healthy work-life balance is advantageous for individuals of both genders, fostering a more diverse and harmonious workplace. Employee happiness at work is influenced by their work-life balance, but so does how employees view their role within the company. Workers are more likely to be satisfied with their jobs if they think they can manage their personal and professional obligations. People's perceptions of these contributions can be influenced by gender; women frequently experience pressure to live up to higher expectations at work and at home [33].

Furthermore, it is impossible to overlook the role that corporate culture plays in promoting Striking a balance between work and personal life. When bosses show genuine interest in their workers' well-being, employment satisfaction levels tend to rise, foster an inclusive culture and encourage work-life balance. An atmosphere where people feel appreciated and inspired to perform at their highest level is typically produced by

cultures that respect employees' personal time and value flexibility [21]. Businesses can create more inclusive and successful policies by knowing how gender affects workers' perceptions of work-life balance. This entails educating managers on the difficulties encountered by workers of various genders and developing suitable policies. By doing this, businesses can guarantee that all workers, regardless of gender, receive the assistance they require to achieve a healthy balance [15].

Lastly, the intricate nature of people's work experiences is illustrated by the connections among gender, work-life harmony and contentment in one's position [15]. When workers have a better understanding of these dynamics, so do businesses trying to boost output and lower attrition. Businesses create an atmosphere that is both healthy and conducive to productivity by devoting time and resources toward a healthy equilibrium between work and personal life [15]. How a healthy work-life balance affects contentment in one's position is strengthened by employee [15]. Organizations can create more effective policies by taking into account the gender-based differences in employee needs and experiences. Thus, creating a healthy Find a happy medium between your professional and personal life to boost your job happiness and promote a more positive organizational culture.

Premise 2: Employee gender moderates the effect of work-life balance on job satisfaction.

5. Conclusion

This research prioritizes the Employee gender moderates the effect of work-life balance on contentment in one's banking position. The literature suggests that work-life balance has great potential in determining increased job satisfaction. Explanation of research variables through the Social Exchange Theory [1]. This research seeks to offer a thorough explanation through the use of theory, because not many studies did research on how work-life balance affects job satisfaction through gender as a moderating variable with this theory. Social Exchange Theory [1] is expected to be familiar with the real-world consequences of interdependent variables. Current debate efforts in the subject of management and business administration can benefit from the research paradigm and supporting arguments employed in this study. As a result, future studies using quantitative, qualitative, and mixed methodologies can benefit greatly from our work.

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