INTERNATIONAL JOURNAL OF BUSINESS AND MANAGEMENT RESEARCH
Vol. 4| No. 3 | Apri 2024
Page No.: 1-18

WORK LIFE BALANCE AND EMPLOYEE ENGAGEMENT OF DEPOSIT MONEY BANKS IN ANAMBRA STATE, NIGERIA

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Abstract
In today's competitive world, work life balance has become a predominant issue in the workplace. Work-family conflict presents unfavorable consequences such as stress, job dissatisfaction and low performance. The study explores the effect of work life balance on employee engagement of Deposit Money Banks in Anambra State. Descriptive survey research design was adopted and a population of 275 was used from three notable banks branches located in Onitsha, Awka and Nnewi. Taro Yamane formula was used to determine a sample of 163. Data were collected with the aid of structured questionnaire. Bio data of respondents were presented using simple frequency and percentage tables while Hypotheses were tested using Pearson Product Moment Correlation Coefficient. The result revealed that there is a positive and significant relationship between work scheduling and cognitive engagement of employees; and between leave policy and employee social engagement. The study therefore concluded that balancing work and family life of employees such as leave practice, and work scheduling significantly attracts employee engagement. Therefore, the study recommended that leave policy should be reviewed to grant leave practice to all members of the organization rather than pregnant and nursing mothers.

Keywords: *Work life, leave policy, work scheduling, social engagement and cognitive engagement.*

1. Introduction

Work life balance refers to the balance in time spent by employees on the job and with family and friends. Though, there is resumption time of an organization and closing time for work for organizations which may be favourable or unfavourable

as employees' need can grow beyond basic needs (food and shelter) and safety needs to social needs according to Maslow Hierarchy of needs. The social needs may compel employees to balance work life with family or social life as this may be a factor for employee retention. Orogbu, Onyeizugbe and Chukwuemeka (2015) stated that every individual is an integral part of the family in particular and the society in general in which they have relationship. The fact that employees are surrounded by love ones as they do not exist in a vacuum, they may choose to spend some time with family and friends even after work hours or off-work days. Job stress is also a part of the job and spending time with love ones can serve as a way to relieve stress experienced by employees. In the current work place, employees face greater workload, increasing time pressure and growing obstacles in satisfying both job and personal demands (Sabatini, Fraone, Hartmann & McNally, 2008). At work the demand for efficiency leads to more tasks, which have to be fulfilled in a shorter period of time. Corporate globalization has resulted in an increasing number of business trips for the employees, leading to longer periods of absenteeism from their families or personal lives (Stock-Homburg & Bauer, 2007). Satisfying the often conflicting demands of work and family life is one of the biggest challenges for modern employees (Lingard, Francis & Turner, 2012).

Employee engagement can be measured both in terms of work activities and personal life affairs as employees have life outside the corners of an organization. Employee engagement based on this study is measured by social engagement and, cognitive engagement. Employees may experience formal relationship at workplace do not meet the social needs and this can result to unhealthy work practices such as absenteeism or lateness to work due to the fact that they need more time for their family of which the work do not permit. Okpako and Adegho (2019) asserts that employees that have time to balance work life with family or social life recorded high performance due to the fact that they are not affected by dangers of not having time for family. Okuteze and Chigbo (2019) revealed

that high percentage of employees that have little or no time to study and correct errors of their children due to work, ends up creating societal problems.

Globally, the modern economy and the related social changes like technological advancement and increasing number of dual-earner families, has presented pressure on harmonizing personal, family and work life (Origo, & Pagani, 2009). This has resulted to work-family conflicts in that 13 individuals participating in multiple roles experience conflict and stress hindering their quality of life and productivity (Bond, 2004; Mishra & Suar, 2010). Bank jobs are stigmatized with job stress as it is characterized with long working hours, numerous work load and lots of targets to meet due to the competitive nature of the banking industry. This has resulted in less time for social and family life as employees are compelled to stay all day in the bank even with the fact that they resume early on daily basis. Though, in a bid to balance things, some banks adopt leave policy for staff to stay off the work for a short time. This was reflected in the study of Orogbu, Onyeizugbe and Chukwuemeka (2015) cited in Okpako and Adegho (2019) as they stated that leave policy releases themselves from work stress and create a balance between work and their family activities as type of work life balances helps employees to perform other duties outside work, which creates a balancing effect between work activities and life activities. the alarming rate of labour turnover as 2022 report by Bureau of Statistics revealed that there is 43% of employees leaving the bank for jobs both within and outside Nigeria. The increasing labour turnover seems to present low passion for the job and this may be as a result of the imbalance in the work life of employees. This challenge of balancing work life with family or social life have compelled scholars to look into work life balance as a study and this is the rationale for this study.

Objectives of the Study

The explore the effect of work life balance on employee engagement of Deposit Money Banks in Anambra State. But Specifically seeks to;

1. Investigate the extent of relationship between work scheduling and cognitive engagement of employees in Deposit Money Banks in Anambra State.
2. Determine the degree of relationship between leave policy and employee social engagement in Deposit Money Banks in Anambra State.

Research Questions

1. What is the extent of relationship between work scheduling and cognitive engagement of employees in Deposit Money Banks in Anambra State?
2. What is the degree of relationship between leave policy and employee social engagement in Deposit Money Banks in Anambra State?

Research Hypotheses

1 Ho_1: Work scheduling is not significantly related to cognitive engagement of employees in Deposit Money Banks in Anambra State.

2. Ho_2: There is no significant relationship between leave policy and employee social engagement in Deposit Money Banks in Anambra State.

2.0 REVIEW OF RELATED LITERATURE

2.1. Conceptual Clarifications

Work-life balance refers to the flexible arrangements that allow both parents and non-parents to avail of working arrangements that provide a balance between work responsibilities and personal responsibilities (Redmond, Valiulis & Drew, 2019). Cark (2013) further opined that work life balance is the level of satisfaction and the connection amongst the several roles in the life of a person. Work life balance practices is therefore a thoughtful organizational modification in strategies or administrative philosophy which are planned to lessen work-life conflict and support employees to be more active both at work and in other sphere of life. The term work-life balance is commonly used as a more

comprehensive expression to describe policies that have been previously termed 'family-friendly', but are now extended beyond the scope of the family (Abraham, 2021). Work life balance are practices that are meant to help employees better manage their work and non-working times are called in the literature as work-family policies, family-friendly or family-responsive policies. Worklife balance seeks to create a culture of work commitment in organizations and society at large so as to ensure higher productivity and greater job satisfaction of the employees (Nawab & Akbar 2017).

Work Scheduling

Work-schedules contribute to time-based conflict between work and family roles, time devoted to work is not available for family role performance and an employee with a salient work role may be preoccupied with work when at home (Green & Beutall, 2018). Indeed, the number of hours worked and schedule inflexibility have been associated with work-family conflict (Green & Beutall, 2018). Family role demands have also been associated with higher levels of work-family conflict as well. Work schedule flexibility, on the other hand, has been shown to have positive consequences on employee outcomes (Haar, 2017). Greenhaus and Powell (2016) included flexibility as one of the major resources in their model of work-family enrichment.

Leave Policy

Leave Management involves the processes employees use to request time away from work and supervisors use to grant or deny leave based on organization policies (Beauregard, 2016). Leave management is one of the simplest yet crucial HR activities that often consumes a significant portion of the HR team's time. Employee leave practice is a system that is targeted at granting off day to staff which implies no work in the organization (Okpanel, 2015). Leave is the amount of hours/days employees of an organization are permitted to be away from their employment position within a period of time without consequences (Okpako &

Adegho, 2019). It also gives the ability for employee to release themselves from work stress and create a balance between work and their family activities (Okpako & Adegho, 2019). This type of work life balances helps employees to perform other duties outside work, which creates a balancing effect between work activities and life activities. There are different types of leave policy annual leave, parental leave, career leave, paid family and medical leave, sick leave and study leave (Olumuyiwa Akinrole & Oludayo, 2021).

Cognitive Engagement

Engagement is a relatively stable cognitive state where an employee is psychologically present and focused on the job and its related activities, and has been characterized as a positive, fulfilling, and persistent cognitive state (Saepung, Sukimo & Siengthai, 2018). Engaged workers will cognitively harness and invest in themselves when performing their jobs, whereas disengaged workers tend to be mentally detach or uncouple their selves from the job. Cognitive engagement may be in various forms such as process innovative capability, radical or incremental innovative capability, administrative or technological innovative capability. Innovative capability could be defined in terms of something that is invented for the first time and is commercially successful (Hansen and Wakonen, 2017). Catherine and Pervaiz (2016) define cognitive engagement as an organization's overall innovative capability of introducing new products to the market, or opening up new markets, through combining strategic orientation with innovative behavioural and process.

Social Engagement

Social engagement is commonly used to refer to one's participation in the activities of a social group (Prohaska, Anderson & Binstock, 2018). The term has been defined by Avison, McLeod and Pescosolido (2018) as "the extent to which an individual participates in a broad range of social roles and relationships. According

to Maati & Zeid (2017) "the commitment of a member to stay in the group and interact with other members". Prohaska, Anderson and Binstock (2018) noted that the term has not always been used consistently in literature, and can be sometimes confused with several other similar (but distinct) concepts from social sciences. study have suggested that modern information and communication technologies have made it easier for individuals to become socially engaged in more distant or virtual communities, and thus have decreased their involvement in local communities (Hanan, Antoine and Sanchez (2015).

2.2 Theoretical Review

This study was anchored on spillover theory by Guest David (2002). It postulates the conditions under which spillover between the work micro system and the family micro system occurs. If work- family interactions are rigidly structured in time and space, then spill over in term of time, energy and behavior is negative. When flexibility occurs which enables individuals to integrate and overlap work and family responsibilities in time and space lead to positive spill over which is instrumental in achieving healthy work life balance. The determinants of work life balance are located in the work and home contexts. Contextual determinants include demands of work, culture of work, demands of home and culture of home. Individual determinants include work orientation (i.e. the extent to which work (or home) is a central life interest), personality, energy, personal control and coping, gender and age, life and career stage. The nature of work life balance was defined both objectively and subjectively. The objective indicators include hours of work and hours of uncommitted or free time outside work. Subjective Indicators refer to the states of balance and imbalance. He also noted that balance may be reported when equal weight is given both to work and home or, when home or work dominates by choice. Spill over occurs when there is interference of one sphere of life with other.

2.3 Review of Related Literature

Several studies conducted on work life balance have established a positive relationship between work life balance and employee engagement. Sakthivel, Kamalanabhanb and Selvarania (2015) investigated work life balance reflections on employee satisfaction and the findings of the empirical test shows that high correlation exists between work task and employee satisfaction with a mediator variable namely work-life balance. Islam and Siengthai (2018) carried a study on quality of work life and organizational performance in Dhaka Export Processing Zone. The result revealed a positive and significant relationship between QWL and employees' job satisfaction. Geda (2019) studied the relationship between quality of work life and organizational commitment of employees in Commercial Bank of Ethiopia. The results of the study indicate that Quality Work Life has a significant effect on organizational commitment of employees in Commercial Bank if Ethiopia. Masoud, Hamid and Manoochehr (2019) carried a research on the relationship between the quality of work life and organizational commitment of employees of Darab cement company Shiraz, Iran. The research results showed a positive and significant relationship between components of quality of work life and employees organizational commitment. Fapohunda (2019) investigated on the exploration of the effect of work life balance on productivity. The finding revealed that there is a positive relationship between work life balance practice and employee turnover. It also found out that management support was not satisfactory. Azeem and Akhtar (2019) investigated the influence of work life balance and job satisfaction on organization commitment of health care employee. The finding of the empirical test shows that employee in the health care sector have a moderate level of perceived work life balance, job satisfaction and commitment. The result indicated significant differences in the perceptions of employees about QWL in the public and private sectors.

Kamau, Muleke, Makaya & Wagoki, (2013) investigated work life balance practices on employee job performance at eco bank Kenya. The finding of the empirical study shows that there was correlation between work life balance and employee performance. Tanaya, Chandan, and Tanaya (2020) studied quality work of life and organizational performance of private health care organizations in Odisha, India. Findings showed that employee commitment acts as a partial and significant mediator Quality of work life and organizational performance. Dissanayaka & Ali (2021) investigated the impact of work life balance on employee performance. The finding of the result was that there is a positive relationship between work life balance and employee performance. Ojo, Salau and Falola (2017) investigated the concept of work-life balance policies and practices in three sectors of the Nigerian Economy namely the Banking, Educational and Power Sector. The findings reveal that there is diversity in terms of how respondents perceive the concept of Work-Life Balance. Sakthivel, Kamalanabhanb and Selvarania (2022) investigated work life balance reflections on employee satisfaction. Findings of the empirical test show that high correlation exists between work task and employee satisfaction with a mediator variable namely work-life balance. Sultan (2022) studied the relationship between work life balance and Organizational Commitment in Saudi Arabia. Mendis and Weerakkody (2022) studied the impact of work life balance on the employee performance of Dialog Axiata Plc and Sri Lanka Telecom. Findings of the study revealed that there is a strong relationship between work life balance and employee performance, a strong relationship between work life balance and employee job satisfaction and a strong relationship between employee job satisfaction and employee performance.

Various studies have been carried out on work life balance, quality of work life and work scheduling by merging the above indicators with employee performance, commitment and job satisfaction. But none of these studies sought to ascertain the

relationship between work life balance and employee engagement in Deposit Money Banks in Anambra State, Nigeria. Studies failed to determine the degree of relationship between leave policy and employee social engagement and to investigate the type of relationship between work scheduling and cognitive engagement of employees in Deposit Money Banks in Anambra State. The study tends to fill the lacuna by examining the effect of work life balance and employee engagement of money deposit banks in Anambra State.

3.1 METHODOLOGY

The study adopted descriptive survey research design because the descriptive survey research Design provides a structure for the collection of data via the use of questionnaire. The population of this study comprises 275 employees of money deposit banks currently operating in Anambra State; the adopted Simple Random Sampling Technique to select 3 notable banks operating in the major cities of Anambra State that is Nnewi, Awka and Onitsha, these banks Include; branches of Fidelity Bank Plc, Access Bank Plc, and Zenith Bank plc. The study made use of Taro Yamane formula to determine the sample size. The formula is as stated below;

$$n = \frac{N}{1 + N(e)^2}$$

N = Population size

n = Sample size

e = 0.05

$$n = \frac{275}{1 + 275(0.05)^2}$$

$$n = 163$$

The structured questionnaire was used to collect data from respondents. The structured questionnaire was divided into two sections. The first section contained the bio-data of respondents while the second section contained sections relating to research questions of

the study. The study adopted content and construct validity. The reliability of instrument was tested using Cronbach Alpha, 0.974 was obtained which shows that this instrument is very reliable. Bio data/Questionnaire of respondents were collected, analyzed and quantified using frequency percentage. While the hypotheses were tested using Pearson Product Moment Correlation Co-efficient.

4.1 DATA PRESENTATION AND ANALYSIS

Respondents Responses to Relationship exists between Work Scheduling and Cognitive Engagement of Employees in Deposit Money Banks in Anambra State.

S/N	Work Scheduling	SA	A	U	D	SD	Mean	Remark
1.	My organization schedules work for its staff.	69	75	0	0	0	4.48	Agree
2.	The organization adopts work shift practice for staff.	58	47	13	12	14	3.85	Agree
3.	Staff of this organization knows their work time and schedule.	53	52	3	23	13	3.76	Agree
	Cognitive Engagement							
4.	I am focused on my job.	41	43	15	23	22	3.40	Agree
5.	I ignore distractions at workplace.	51	57	14	8	14	3.85	Agree
6.	I use my skills on the job.	32	41	12	27	32	3.10	Disagree
	Grand Total						**3.74**	**Agree**

Table shows that Respondents agreed to the relationship between work scheduling and cognitive engagement of employees with grand mean of 3.74. While Respondents disagreed to use of skills on the job with mean score of 3.10.

Respondents' responses to the Degree of Relationship between Leave Policy and Employee Social Engagement in Deposit Money Banks in Anambra State.

S/N	Leave Policy	SA	A	U	D	SD	Mean	Remark
1.	My organization grants leave to workers on annual basis.	35	44	14	33	18	3.31	Agree
2.	The leave policy of this organization is effective.	62	69	3	5	5	4.24	Agree
3.	I have time for my family and friends whenever my leave is granted.	62	82	0	0	0	4.43	Agree
	Social Engagement							
4.	I participate vividly in every broad range organizational social roles and relationships.	19	25	36	52	12	2.91	Disagree
5.	I engage in social activities of this organization.	69	72	2	0	1	4.44	Agree
6.	I happily relate with both customers and staff of this organization.	37	51	4	23	29	3.31	Agree
	Grand Mean						**3.77**	**Agree**

Table shows that Respondents agreed to the questions relating to leave policy and employee social engagement with grand mean score of 3.77 but disagreed to participating in broad range of organizational roles and relationship with mean score of 2.91.

4.2 Test of Hypotheses

4.2.1 Test of Hypothesis one

Ho: Work scheduling is not significantly related to cognitive engagement of employees in Deposit Money Banks in Anambra State.

Table 4.3.2 Correlation between work scheduling and cognitive engagement.

Correlations

		Work scheduling	Employee engagement
Work scheduling	Pearson Correlation	1	.725
	Sig. (2-tailed)		.013
	N	144	144
Employee engagement	Pearson Correlation	.725	1
	Sig. (2-tailed)	.013	
	N	144	144

Result Summary

Table shows that there is significant relationship between work scheduling and cognitive engagement of employees with r=0.725, n=144 and p value of 0.013 (p<0.05). Since p value is less than 0.05, the alternate hypotheses will be accepted that there is positive relationship between work scheduling and cognitive engagement of employees in Deposit Money Banks in Anambra State.

4.3.2 Test of Hypothesis two

Ho_2: There is no significant relationship between leave policy and employee social engagement in Deposit Money Banks in Anambra State.

Table 4.3.1 Correlation between Leave Policy and Employee Social Engagement.

Correlations

		Leave policy	Social engagement
Leave policy	Pearson Correlation	1	.841
	Sig. (2-tailed)		.028
	N	144	144
Social engagement	Pearson Correlation	.841	1
	Sig. (2-tailed)	.028	
	N	144	144

Result Summary

Table 4.3.1 shows that there is significant relationship between leave policy and employee social engagement with r=-0.841, n=144 and p value of 0.028 (p<0.05). Since p value is less than 0.05, the alternate hypotheses will be accepted that there is positive relationship between leave policy and employee social engagement in Deposit Money Banks in Anambra State.

4.3 Discussion of Findings

Test of the first hypothesis revealed that there is significant relationship between leave policy and employee social engagement. Mendis and Weerakkody (2022) supported the findings of the study as their studies revealed that leave policy is a stress management strategy that assist employees to relax by taking some days off work. The study of Sultan (2022) disagree with the findings of this study and that of Mendis and Weerakkody (2022) as the study stated that leave practice cannot determine the level of employee engagement on the job as employees are not directly working for the job.

The test of the second hypothesis revealed that there is significant relationship between work scheduling and cognitive engagement of employees. This was in line with the findings of Tanaya, Chandan, and Tanaya (2020) as their study maintained that work scheduling reduces stress and contribute to the mental well-being of employees as employees tend to be active when they are not stressed. Another study by Azeem and Akhtar (2019) supported the findings of the study as it stressed that works scheduling or work shift significantly maintains the mental stability of employees.

5.0 SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Summary of Findings

1. The test of hypothesis revealed that there is positive relationship between work scheduling and cognitive engagement of employees with r=0.725, n=144 and p value of 0.013.

2. The result also revealed a positive and significant relationship between leave policy and social engagement with r=-0.841, n=144 and p value of 0.028 ($p<0.05$).

5.2 Conclusion

The study concluded that leave policy is a stress management strategy that reduces work pressure and gives employee time for other social and family event. Leave practice gives employee opportunity for development and to engage in social events in a bid to balance work life with family and social life. Work scheduling can serve as a stress management strategy that ration the time employees spent at work, thus, it gives employees optimum utilization of their mental skills at workplace. Work scheduling promotes cognitive engagement as employees will not be stressed beyond their capacity at workplace.

5.3 Policy Recommendations

1. Work scheduling or work shift should be established for all sections of the organization rather than selective sections. This will give mental stability to members of the organization and as well reduce job stress.
2. The leave policy should be reviewed to grant leave practice to all members of the organization rather than pregnant and nursing mothers. This will build the social engagement ability of employees.

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