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**IMPACT OF WORK-LIFE BALANCE ON JOB SATISFACTION:
A CASE STUDY OF EMPLOYEES AT A BANKS IN MANDALAY**

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ABSTRACT

This study aims to analyze the impact of work-life balance on job satisfaction of employee at A Bank in Mandalay. Quantitative research methods are used in this study. A sample size of 120 employees who are working at A Bank in Mandalay is selected by using stratified random sampling method. Spillover Theory is used in this study. Descriptive statistics, correlation analysis, reliability analysis and multiple regression analysis are used to measure work-life balance and job satisfaction among these employees. In this study, both primary and secondary data are used. The primary data are collected from 120 employees of A Bank in Mandalay by distributing structured questionnaires with seven-point Likert scale. The collected primary data are analyzed by using SPSS. Secondary data are gathered from the relevant books, articles, journals, and internet websites. According to the results, it is found that all of the variables are positively associated with job satisfaction. In addition, work load, work support and work arrangement have significant impact and work condition and family support have no impact on job satisfaction. The organization should try to balance professional life and personal life to retain experienced of their employees.

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LIST OF ABBREVIATIONS

JS	Job Satisfaction
SD	Standard Deviation
SPSS	Statistical Package for the Social Sciences
VIF	Variance Inflation Factor
WLB	Work-Life Bal

CHAPTER I

INTRODUCTION

According to Malik et al. (2010), effective human resources management is one of the success factors of an organization. An effective HRM system increases not only employee performance but also the work environment, which increases employee well-being and job satisfaction. For private banks in Myanmar, implementing an advanced human resource management system that meets the evolving needs of employees is essential for staying competitive and ensuring long-term growth. Guest (2002) observed that those who are interested in the quality of working life and how it's related to a wider condition of life are typically interested in work-life balance. One of the important aspects of HRM is work-life balance (WLB), which refers to the balance between an employee's work responsibilities and personal life. Therefore, this study is to examine the effect of work-life balance on job satisfaction at A BANK in Mandalay.

The achievement of satisfying experiences in the various facets of life which require upon different resources, such as commitment, time, and energy, is known as work-life balance (WLB), and all of the categories possess resources (Kirchmeyer, 2000). Work-life balance is important and essential for every person, especially for employees. Balancing work and family responsibilities is a challenge for many people today, whether they are employed or working as freelancers. Workers perform different roles in the work and family domains (Annink, 2015). Work-life balance has become an important concern for employee wellbeing (Pathak, 2019). Work-life balance refers to the effective systematization of "work" (career and ambitions) and "lifestyle" (health, enjoyment, leisure, and family). There has been quite a lot of research being done to understand the effects of negative work-life balance on the health and wellbeing of employees and their families. Work-life balance refers to the degree to which individuals are equally involved in and satisfied with their work and family roles. (Greenhaus, 2003).

Creating a balance between work responsibilities and personal life is important for achieving unity in work and life. Work-life balance is a multifaceted concept that relates to the time and energy an individual commitment both their personal and professional responsibilities. Every employee has the issue of balancing their

professional and personal lives. Most academic surveys indicate that the demands of their work create stress and delay their ability to meet family and social commitments. This strain between work and family roles decreases employees' skills and leads to higher rates of turnover.

For all businesses to succeed, satisfaction with work is important. Positive feelings towards a position or positive perceptions throughout work practices, as well as the lack of stress and worry while working, are characteristics of job satisfaction process (Saraf, 2007). Job satisfaction is the key factor in achieving positive results for any organization. Employee job satisfaction influences their level of performance. Low employee job satisfaction can have an impact on high turnover in organizations (Larrabee, 2013).

Some researchers believe that job satisfaction is an essential need for enhanced performance. When employees are happy in their roles, it can raise their overall performance. Job satisfaction naturally depends upon the economic, social, and cultural conditions in a given country (Kaya, 1995). Therefore, it is important to pay attention to the job satisfaction of the teaching staff. A positive and supportive work environment leads to higher job satisfaction for every employee.

Many organizations face challenges in accurately measuring job satisfaction, as the definition of satisfaction can differ among various people within an organization (Maharjan, 2019). Employees facing the problem of balancing work and family responsibilities can establish poor standards in the workplace and disturb the positive environment. Therefore, either work-life balance or job satisfaction are related to each other and have an impact on the job performance of the employees.

Job satisfaction is the most frequently studied variable in organizational research because employers want to know how to avoid labor turnover and reward their best workers. (Rani, 2011). One of the clear factors contributing to a negative impact on employees' work is dissatisfaction with their job and workplace. An increased workload will lead to higher levels of stress. A positive work environment and increased productivity among employees can only be achieved through their job satisfaction and happiness. Work-life conflict arises when there is an imbalance in an employee's commitments to work and personal life. All of the employees accept that their family life is as important as their work. As a result, finding an appropriate balance between their personal and professional lives is important. In summary, the concept of work- life balance is vital and necessary across all sectors in every nation.

1.1 Rationale of the Study

Banking is the foundation of a nation's economy. The banking sector, especially private banks in Myanmar, is increasingly recognizing the importance of employee well-being and its direct impact on organizational success (Myint, 2019). At present, work-life balance has become essential for all sectors. Research indicates that achieving a healthy work-life balance can significantly improve job satisfaction. Work-life balance is very important when an organization must effectively manage highly skilled professionals, as their strong commitment and loyalty are essential for the organization's success (Scholarios & Marks, 2004). Work-life balance and job satisfaction are essential for enhancing both employee well-being and public service effectiveness. All employees often face challenges, such as inflexible systems, heavy workloads, and public accountability, which can hinder their efforts to achieve a healthy work-life balance.

Enhancing employee engagement and satisfaction is essential to providing support for balancing work and personal lives. Therefore, employees are likely to experience increased motivation and overall happiness. Achieving this balance enables individuals to recharge and lower stress levels, all of which can adversely affect job performance and satisfaction. On the other hand, various research studies have identified factors that confirm the levels of satisfaction and dissatisfaction among people within the organization. Various elements influence individuals within an organizational setting, such as the work environment, perceived effectiveness of leadership, compensation structures, hierarchical position, age group, employment classification, and length of professional experience (Mosadeghrad et al., 2008). The achievement of an organization is significantly impacted by satisfaction with work. Job satisfaction reflects how happy employees are in their positions, such as pay, work conditions, and relationships with colleagues. When employees are unhappy with their jobs and work environment, it can adversely affect both their professional and personal lives. Improving work-life balance is not just a matter of employee satisfaction but also a strategic business decision. Organizations that foster a healthy work-life balance tend to have more engaged, loyal, and productive employees. As such, this study could help banks create a more supportive work environment that enhances employee well-being, reduces turnover, and improves overall organizational performance. According to studies of human resource management, job satisfaction is the most commonly examined factor in organizational research, as employers seek to understand how to

reduce employee turnover and recognize their top performers. According to McNall (2010), job satisfaction is under the influence of many external factors. To achieve the highest quality of life for employees, it is essential for them to find satisfaction in their work and to maintain a balance between their professional and personal lives.

At present, many banks are well-organized in their HR departments and their practices for employees. It can reduce employees' turnover rates and increase employee satisfaction. Work-life balance measures have become significantly more important for those working in the banking industry. To be an effective and efficient working environment, an organization must be focused on the work-life balance of its employees. Therefore, the effect of work-life balance on job satisfaction at the A Banks Branch in Mandalay is the primary focus of this study.

1.2 Problem Statements of the Study

The public sector is facing increasing challenges involving work-life balance, job satisfaction, and increased staff turnover. These challenges have a significant impact on staff happiness as well as organizational effectiveness. Employees are an important part of organizations, and without effective employees, no productivity can be accomplished (Mulla, 2014). Nowadays, job satisfaction is also a critical factor for the productivity and effectiveness of any organization, particularly in industries that require high levels of technical expertise and operational reliability.

Effectiveness and efficiency are essential measures of organizational performance, and measuring efficiency involves evaluating how much every worker contributes to the achievement of the organization's goals. Employee turnover, especially in sectors like banking, is not only costly but also disruptive to organizational stability and customer satisfaction. Therefore, it is crucial for banks to understand how work-life balance impacts job satisfaction and to develop strategies to improve employee well-being, reduce turnover, and foster a more engaged workforce. To develop a satisfied, productive, and efficient workforce for any organization, the influencing factors of employees' job satisfaction are necessary. The influencing factors are the main factors for any organization facing the challenges of today's ever-changing environment. According to Jabeen (2018), work-life balance has been influential for employees intending to be a part of the workforce. Basol (2017) concluded that employees with high levels of job satisfaction were less likely to leave

their jobs. Employees in the government are frequently faced with particular difficulties, including heavy workloads, extensive paperwork, and the need to satisfy the expectations of the public. These factors significantly increase the chance of stress and emotion. Many studies show that organizations that focus on work-life balance and employee happiness tend to be more successful in retaining talent and raising overall capacity. The banking sector is characterized by high levels of job-related stress, long working hours, and a performance-driven environment, all of which can negatively impact employees' work-life balance. A poor work-life balance often leads to dissatisfaction, burnout, and an increased turnover rate, which in turn affects the bank's overall performance. Despite the importance of work-life balance in improving employee satisfaction and reducing turnover, there is a gap in understanding the specific impact of work-life balance on job satisfaction within the banking sector.

A Bank is currently facing significant challenges related to employee turnover, low job satisfaction, and poor work-life balance. Employees frequently deal with long working hours, heavy workloads, and constant performance pressures, all of which contribute to stress and interfere with personal life. These issues have resulted in decreased employee morale, increased burnout, and a decline in organizational productivity. Despite the importance of these concerns, there is limited understanding of how work-life balance specifically affects job satisfaction within A Bank. Investigating this relationship is essential for developing effective human resource strategies to enhance employee satisfaction, reduce turnover, and improve overall organizational effectiveness.

In addition, employees are generally explained as having exact rules and regulations, departmental procedures, and workloads. The demands of their jobs often leave employees struggling, leading to an interference with their personal time and increasing their stress levels. Understanding this relationship will help bank management develop policies and practices that promote a healthier work-life balance for their employees, ultimately leading to greater job satisfaction, improved retention rates, and a more productive and engaged workforce. The lack of opportunities for career growth and recognition increases their dissatisfaction. As employees grow more dissatisfied with their work environment, their job satisfaction decreases, which might result in higher turnover rates and reduced efficiency.

1.3 Research Questions

The following research questions are described to point out the work-life balance and job satisfaction of employees at A BANK branch in Mandalay.

1. What are the factors affecting the work-life balance of A BANK branch in Mandalay?
2. How does the work-life balance affect employee job satisfaction of A BANK in Mandalay?

1.4 Objectives of the Study

The objectives of the study are:

1. to examine the factors affecting the work-life balance of A BANK branch in Mandalay and
2. to analyze the effect of work-life balance on employee job satisfaction of A BANK branch in Mandalay.

1.5 Hypotheses of the Study

The following hypotheses can be presented for this study as follows:

- H₁: Work Load has a positive effect on employee job satisfaction of A BANK in Mandalay.
- H₂: Work conditions have a positive effect on employee job satisfaction of A BANK in Mandalay.
- H₃: Work Support has a positive effect on employee job satisfaction of A BANK in Mandalay.
- H₄: Family Support has a positive effect on employee job satisfaction of A BANK in Mandalay.
- H₅: Work Arrangement has a positive effect on employee job satisfaction of A BANK in Mandalay.

1.6 Method of Study

In this study, both descriptive and analytical research methods are applied to analyze the impact of work-life balance on job satisfaction within the banking sector. Primary data are collected from employees at A BANK in Mandalay using the stratified random sampling method. To ensure the accuracy and representativeness of the sample, the Taro Yamane (1967) formula is applied, with a margin of error set at

5% and a confidence interval of 95%. Secondary data are collected through textbooks, reference books, journal articles, and relevant websites, providing additional context and background to the research.

For data analyses, all variables are measured using a seven-point Likert scale, which allows for an understanding of employee perceptions and attitudes. The collected data undergoes various analyses, including descriptive analysis to summarize trends, reliability analysis to assess the consistency of the data, correlation analysis and multiple regression analysis to identify relationships between key variables. This comprehensive approach provides valuable insights into the research topic.

1.7 Scope and Limitations of the Study

This study mainly focuses on the effect of work-life balance on job satisfaction of employees at A Banks Branch in Mandalay. A sample of 120 out of 165 employees at A BANK in Mandalay is selected. This study covers the employees of A BANK in Mandalay. There are many banks in Mandalay. Among them, A BANK is selected according to their size and complexity. It is limited to A BANK in the Mandalay branch and does not include other regions or states. This study limits the five dimensions, including work load, work conditions, work support, family support and work arrangement. The theoretical background for this study is limited to Spillover theory and other factors will not be considered within the scope of this study.

1.8 Background of the Study

Ayeyarwaddy Farmers Development Bank, generally referred to as A BANK, was founded in December 22, 2014, as a public business limited under notification No.3, 2014 was issued by the Central Bank of Myanmar. Under licenses provided by the Central Bank of Myanmar, a bank conducts commercial banking services throughout the nation of Myanmar. The parent company is Ayeyar Hinthar Holdings Co., Ltd., with its background businesses including agribusinesses such as rice trading and export, edible oil import, construction, and healthcare services. The Ayeyarwaddy Farmers Development Bank was founded with the goal of advancing Myanmar's banking sector and offering high-quality banking services to local citizens. A BANK

was established by a group of companies that specialize in agricultural businesses across the entire supply chain.

The primary objective of A BANK is to promote development in the agriculture-based industry through value chain financing, which involves enhancing access to finance at every stage of the value chain, from production to consumption. A BANK now serves customers through a rapidly expanding network of more than 42 branches in 15 townships across Myanmar. It started with the interaction of banking services with the developing banking industry in Myanmar. A BANK also aims to promote SME development and financial inclusion for the unbanked population by offering technology-driven, diverse banking products and services through a multichannel approach.

At A Bank in Mandalay, staff typically face high workload driven by rapid branch expansion and transactional demands in remittance and agent network services. Employee roles range from clerical entry to senior operations oversight, demanding long hours and occasional weekend or holiday coverage. Formal policy emphasizes integrity, teamwork, diversity, and accountability, backed by human resources metrics on turnover, absenteeism, performance appraisal, and training. Work arrangements include fixed hours with overtime allowances for support roles such as JR Associate and benefits such as ferry transport, meal and overtime allowances, and insurance after one year's service. Work support structures include regular training and appraisal cycles, whistle-blowing protections, and a code of conduct to uphold workplace ethics. Although specific family-support provisions at A Bank are not detailed, peer experiences suggest that Myanmar banks typically offer maternity, compassionate and exam leave; however local cultural norms may discourage use of statutory leaves.

The strategy of A BANK is to become a better bank. Nowadays, it is in a strong position to build tomorrow's bank today for customers. A+ mobile wallet is a digital initiative enabling A-BANK services to be part of customers' daily lives and expanding financial inclusion efforts for the country. The Ayeyarwaddy Farmers Development Bank is now providing foreign remittance services to institutions in Hong Kong, Korea, Japan, Singapore, Bangkok, Taipei, and Malaysia. A BANK also has plans to extend their international financial services in the near future.

1.9 Organization of the Study

This study is organized by five chapters. Chapter one is introduction, and it includes the rationale of the study, problem statements of the study, research questions, objectives of the study, hypotheses of the study, method of study, scope and limitations of the study and background of the study and organization of the study. Chapter two includes literature reviews including theoretical background and five dimensions of the work-life balance model and employee job satisfaction as well as previous studies and the conceptual framework of this study. Chapter three focuses on research methodology, including research design, sampling design, questionnaire design, data collection method and data analysis. Chapter four explains the data analysis, including demographic characteristics, descriptive statistics, reliability analysis, correlation analysis, Pearson correlation and the impact of the work-life balance dimensions on employee job satisfaction. Finally, chapter five provides a conclusion to the study that examined the findings and discussion, suggestions and recommendations, discusses the study's implications, and ends up with needs for further study relating to this topic.

CHAPTER II

LITERATURE REVIEW

This chapter provides a comprehensive review of existing literature concerning work-life balance and its impact on employee job satisfaction. The objective is to explore key theories, models, and conceptual frameworks related to both constructs. It includes prior empirical studies that examine the relationship between work-life balance and job satisfaction. Furthermore, a conceptual framework is developed to guide the current research based on insights drawn from the literature.

2.1 Background Theory of Work-Life Balance

The spillover theory is a popular concept in the field of work-life balance. The spillover theory indicates that experiences and feelings from work can influence the home environment, highlighting a connection between both fields (Sidin et al., 2010). An individual's feelings, attitudes, abilities, and behaviors in one area influence the other and vice versa, based on spillover theory, this may occur in both positive and negative ways (Bell, 2012). Negative spillovers can cause stress in individuals, while positive spillovers can result in increased satisfaction and performance.

The relation between work and home is approximately weak and is likely to spill over positive or negative spills into the home or work situation (Lewis, 2003). In a university setting, positive spillover theory indicates that employees can improve student experiences, resulting in better academic performance and increased satisfaction for the institution. This creates a cycle that strengthens the university's reputation, attracts more students, and cultivates a productive, engaged campus, contributing to long-term institutional success.

Spillover theory reflects negative and positive concepts where one has limited resources for managing multiple roles in both domains may cause strain and stress in reaction to each other (Edwards, 2000). This concept is called negative spillover theory. It is between work and family, and it is mostly frequently characterized by various types of work and family conflict or interference. Another set of concepts represent a positive spillover between work and family, such as resource enhancement and work-family success or balance (Xu, 2009).

Work-life balance (WLB) refers to finding a balance between work and personal life, and feeling enjoyable with both professional and family responsibilities (Agha, 2017). Work-life balance is a broad concept including proper classification between “work” on one hand and “life” on another. The balance between personal and professional life is founded on the principle that everyone should have a fulfilling life, with enough time allocated to personal well-being and family responsibilities (Doherty & Manfredi, 2006).

According to Nord et al. (2002), WLB is an essential component of any organization's employee retention strategy. Job satisfaction, family, and career all depend on work-life balance. Carlson et al. (2000) suggested that work-life balance is based on interesting WLB practices depend on appealing to more qualified employees and reducing work-life conflict. It can enhance organizational performance and job satisfaction.

Aycan and Eskin (2005) highlighted that organizational structure and the support provided by one's spouse play a significant role in mitigating work-family conflict. Structure and spousal support are important factors in reducing work-family conflict between men and women. Work, family, and caregiving responsibilities can sometimes become too much to handle, which can negatively affect an employee's wellbeing. Work-life balance is a well-known contributing element to employee job satisfaction (Naidu, 2022).

2.2 Factors of Work-Life Balance

Many researchers have developed the factors influencing work-life balance. In this study, work load, work condition, work support, family support, and work arrangement are used based on various previous studies. The following sections present notable contributions by researchers in these directions.

2.2.1 Work Load

A workload is one of the variables of work-life balance, whether it influences the performance of employees or non-employees. Workload could be a determining factor in employee performance, with reports indicating that an increased workload can significantly enhance the performance of employees, suggesting that higher workloads may lead to better performance (Blitar & Nimah, 2015). Many researchers found there was a positive correlation between the work load and the performance of

employees. Yao et al. (2011), Maurice (2013), Purnama (2014), studied that workload could improve the performance of employees based on metadata studies associated with workload and employee performance. Sitepu (2013) reported that workload positively affects work motivation. A balanced workload, supportive management, and fair task distribution are essential for maintaining job satisfaction and performance in banking roles.

2.2.2 Work Condition

Many variables, especially the degree of enjoyment at work, opportunity for development, and the quality of relationships with peers and managers, may have an impact on job satisfaction (Warner, 2001). According to Suryalena and Murtafia (2015), a positive work environment is very important for an organization, as it greatly impacts employee satisfaction. A welcoming work environment helps employees feel comfortable and at ease. A well-organized and safe work environment can increase morale, reduce stress, and enhance productivity. On the other hand, unpleasant working conditions may lead to dissatisfaction, higher stress levels, increased turnover, and reduced job performance. Additionally, a negative work environment characterized by disorder and unequal competition can lead to employee frustration and burnout, ultimately reducing work motivation and job satisfaction.

2.2.3 Work Support

Work support means any kind of support to employees, such as physical support, emotional and psychological support, social support, financial support, training, professional development, and so on. It can help them perform their job tasks more efficiently and effectively. According to Warner and Hausdorf (2009), a positive relationship exists between the organization and supervisor support for work-life issues and reduction of work-to family conflict. The degree to which employees feel that their well-being is valued by workplace sources, such as supervisors and the larger organization in which they work, is termed as workplace social support which they are embedded (Eisenberger et al., 2007). Access to proper training, resources, and emotional support enables them to perform tasks efficiently, handle stress, and provide better customer service. Work support for bank employees boosts job satisfaction, productivity, and mental well-being. This, in turn, reduces turnover,

enhances job performance, and contributes to a positive and resilient work environment.

2.2.4 Family Support

Family support involves the participation of other family members in sharing responsibilities, both related to caring for dependents and handling other tasks outside of work (Hein & Cassirer, 2010). Family support is essential for women's career success, fostering strong relationships between spouses and other family members, and providing emotional strength (Valentine et al., 2006). Supportive family environments enable people to take necessary breaks and manage work-related challenges without feeling overwhelmed. Additionally, receiving emotional support from loved ones increases resilience and confidence, which makes it easier for people to manage the responsibilities of both work and home life. In the end, having a supportive family helps one lead a healthier, more satisfying life and work.

2.2.5 Work Arrangement

Christensen and Staines (1990) studied that flextime work arrangements reduced late-coming, absenteeism, and turnover. The study found that flexible time strategies improved employee productivity by minimizing absenteeism, turnover and work-family conflict. According to many research studies, flexible work schedules can help employees in achieving a better balance between their personal and professional lives (Bachmann, 2000). The impact of work arrangements on employees and organizations can be significant. It can affect productivity, employee satisfaction, and overall business performance.

Flexible work arrangements are connected to lower stress levels, as employees have greater control over their schedules and can manage family and personal commitments more effectively. In customer-facing roles, in-person work is often essential to meeting client needs and maintaining service quality. Work arrangements affect employees better manage work-life balance, leading to a more engaged workforce. Flexible work arrangements can greatly benefit banking staff by reducing absenteeism, turnover, and stress while improving productivity and job satisfaction.

2.3 Job Satisfaction

Every employee expects to be satisfied at work. Job satisfaction means an emotional attitude that is fun, and he loves his job (Hasibuan, 2010). It can affect work morale, discipline, and work performance. Job Satisfaction is the mindset of an employee at work, which arises based on the assessment of the work situation (Kasbuntoro et al., 2020). Tumen and Zeydanli (2016) studied how job satisfaction has been shown to impact job performance and productivity, underscoring the importance of this concept. Employees' job satisfaction is influenced by many factors, and when they are satisfied with their work, it promotes their motivation (Noor, 2011).

Job dissatisfaction can negatively impact both the employer and the employee, affecting their physical and mental well-being. Employees who are unhappy with their job may experience mental health issues, which in severe cases can lead to depression. Human resources are central to the effectiveness and efficiency of organizations, which function as social systems. To achieve their goals, organizations require competent managers and employees (Kumari, 2012).

Khanka (2007), a notable scholar in organizational psychology, defined job satisfaction as an individual's overall positive or negative evaluation of their job experience. Several factors can influence job satisfaction, all of which contribute to the final goal. Employees in the bank are essential resources to the organization. In today's competitive environment, understanding employees' views on their jobs and measuring their satisfaction with different aspects is crucial, as high job satisfaction leads to increased productivity and benefits for the organization (Sumitha & Padmaja, 2017).

Employees with higher job satisfaction tend to have lower absenteeism, are less likely to quit, exhibit greater productivity, show stronger organizational commitment, and are generally more satisfied with their lives (Lease, 1998). Maslow (1954) suggested that human needs form a five-level hierarchy ranging from physiological needs, safety, belongingness and love, esteem to self-actualization. High organizational commitment often leads to job satisfaction because employees who are committed feel valued and recognized. They believe that their efforts are valuable and in line with the organization's goals.

2.4 Relationship between Work-Life Balance and Job Satisfaction

The relationship between work-life balance and job satisfaction plays an important role for organizational psychology, human resource management, and employee well-being. The interaction between these two concepts affects not only the individual employee but also the overall productivity, morale, and culture of the workplace. Work-life balance has always been an importance of those interested in the quality of working life, and it's in relation to overall quality of life (Guest, 2002). Naidu (2022) studied that most employees who have lower job satisfaction and are facing work-life conflict are more likely to consider leaving their employment if they have a low level of commitment to remaining in their present positions. Implementing a work-life balance program does not mean that all employees will have a good and satisfactory work and job, because the program might be not covering the full employees' needs, and their responsibilities towards family and work are different from others.

Fisher et al., (2003) found that work-life balance is doing activity that is carried out to create a balanced schedule between work and leisure. The work-life balance program offers resources to support employees' care for both parents and children, as well as their health and overall well-being (Robbins & Coulter, 2012). According to Parvin and Kabir (2011), organizations should offer work-life balance benefits to their employees, enabling them to perform their duties effectively and contribute to the success of the organization. A favorable work-life balance enhances employees to manage their personal and professional responsibilities effectively. It can lead to lower stress levels and higher job satisfaction.

2.5 Previous Studies

This section reviews previous research, which serves as secondary data for the current study. Numerous studies have explored the relationship between work-life balance and employee job satisfaction.

Mcnall et al., 2010 analyzed the relationship between flexible work arrangement and job satisfaction. Data was collected from 220 employees and examined through regression analysis. Results of the study indicate that the flexible work arrangement factors provided employee job satisfaction.

The second paper is work-life balance policies and employee job satisfaction in commercial banks in Nairobi Country, conducted by Mukururi and Ngari (2014).

These authors adopted a descriptive research design and focused on a target population comprising 240 respondents. Findings indicated that individual work-life balance policies significantly predicted levels of job satisfaction. However, the study revealed a deficiency in the availability and implementation of such policies. Based on these findings, it was recommended that bank management enhance the scope and effectiveness of work-life balance initiatives to foster greater employee satisfaction, commitment, and productivity.

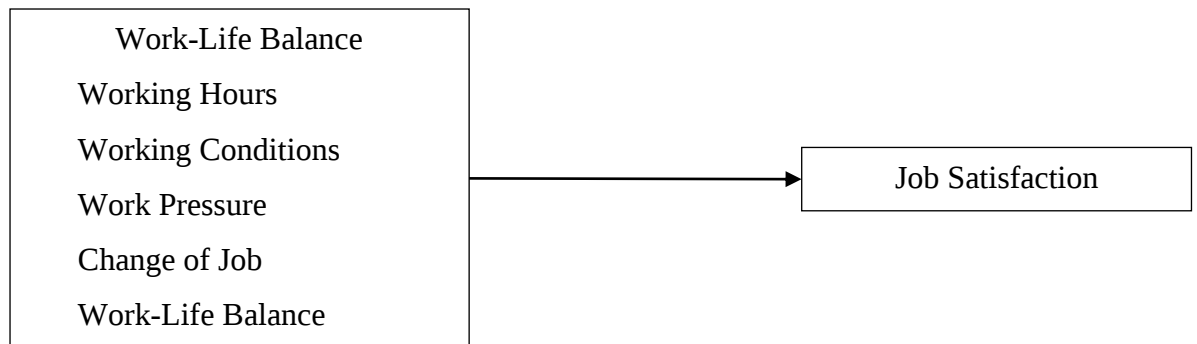
Yadav and Dabhade (2013) conducted research that examined the relationship between work-life balance and job satisfaction of wage earners. Data was collected from 150 women employees and 75 women from each sector, such as the education sector and the banking sector. Authenticity of data is analyzed through the application of standard deviation. The results indicate that work-life balance and job satisfaction were significant relationships.

Myint (2019) conducted research to analyze work-life balance practices and job satisfaction of employees in private banks. The sample size is 160 employees, selected at randomly from all of the population of the selected banks. Data were analyzed and presented by the use of means, standard deviations, correlations and regression coefficients. This result indicates that work-life balance strategies, such as job design and benefit programs, have a significant effect on employee job satisfaction in private banking.

Assfaw (2018) examined the impact of work-life balance on job satisfaction at the Bank of Abyina in Addis Ababa region. Work arrangement, work support, job stress, technology, childcare responsibilities, and family support are five independent variables of his study. This study found that work to personal life interference, and personal life to work interference and job satisfaction were found to be inversely and significantly related and that working time management and organizational support are key indicators of job satisfaction.

Kasbuntoro et al., (2020) examined work-life balance and job satisfaction among bank employees in Jakarta. In that study, the researcher will deliver 100 questionnaires to bank employees aged 25 to 40 and holding positions at five Indonesian banks. The study focuses on work-life balance characteristics, with job satisfaction at 50.7%. The increase in the work-life balance variable will be responded to with an increase in job satisfaction and work-life balance will have a positive and significant effect.

Adikaram (2016) found that work-life balance components were significant effects on employer job satisfaction in the private and commercial banks of Sri Lanka.



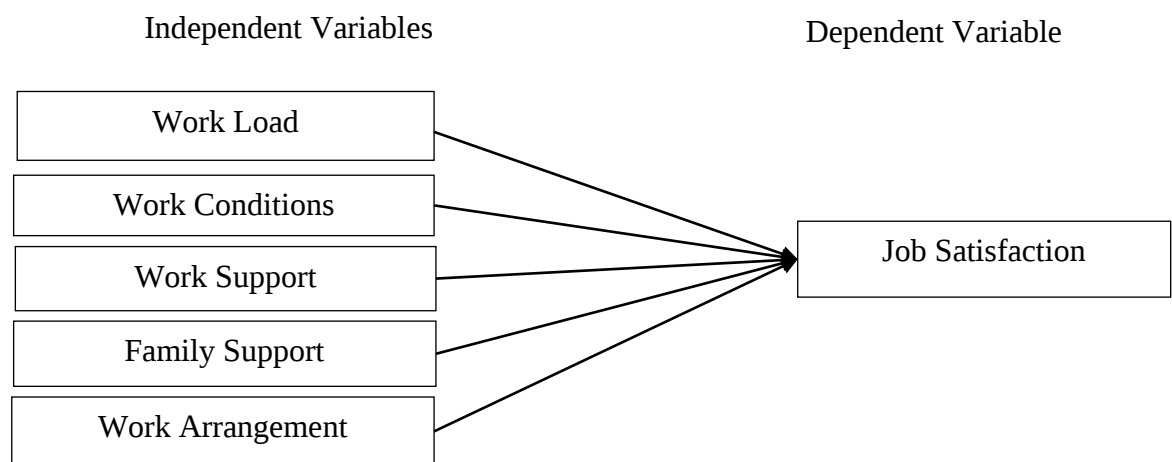
Source: Adikaram (2016)

Figure 2.1 Conceptual Framework of Adikaram

In the primary data collection phase of this study, 150 questionnaires were distributed to employees working in various commercial banks. The results indicated that work-life balance has a significant influence on job satisfaction among employees in Sri Lanka's private sector commercial banks.

2.6 Conceptual Framework of the Study

The main aim of the study is to analyze the impact of work-life balance on job satisfaction of employees at A BANK in Mandalay. Based on the previous studies outlined, the following conceptual model has been created for this study. The conceptual framework of the study is described in Figure 2.2.



Source: Own Compilation (2025)

Figure 2.2 Conceptual Framework of the Study

As shown in Figure 2.3, the conceptual framework of this study shows to analyze impact of work-life balance on job satisfaction of employees at A BANK in Mandalay. There are five independent variables in this study, such as work-load, work-condition, work support, work arrangement and family support and job satisfaction is dependent variable.

CHAPTER III

RESEARCH METHODOLOGY

The aim of this chapter is to present the design and method used to obtain the required data. It describes the various stages of the research, which includes the research design, selection of target population, the data collection process and the method of data analysis and measurement items.

3.1 Research Design

Research design means selecting a researcher to integrate different research components in an organized and systematic way. Research design is to achieve increased control over the study and to improve the reliability of the study by examining the research problem (Burns & Grove, 2001). The design enables researchers to improve the appropriate research methods for the topic and prepare their studies for success. Floyd (2013) suggested for surveys to have a particular forecast of the statistics about the target population as the outcome of it, since it is a process which is always carried out through the characteristics of the target population being inferred from the response of the sample of these respondents as data. There are three major sorts of study designs including collecting data, measurement, and analysis.

In this study, the authors used descriptive research and multiple regression analysis to arrive at a conclusion and recommendation. Descriptive research involves gathering data that describes events and then organizing, tabulating, depicting, and describing the data collection (Glass & Hopkins, 1984). It can carry out a measure of work-life balance on job satisfaction of employees at A BANK in Mandalay. The type of research is survey research, and it uses a quantitative research method by measuring the respondent's perceptions. Secondary data is collected from the relevant books, articles, journals, and internet websites, and primary data is collected from A BANK branch in Mandalay via a survey questionnaire. The five independent variables of work-life balance, which include work support, work condition, work arrangement, work load, and family support. Job satisfaction is a dependent variable. All the questionnaires are to be measured on a seven-point Likert scale.

This study will be used for the descriptive research to analyse the impact of

work-life balance on job satisfaction. The quantitative research approach of descriptive research to collect quantitative information for statistical analysis of population samples. It is an established research tool that allows us to collect and describe demographic group characteristics. This design was selected for the study because it allows for obtaining a numerical and structured description of the population and will give a clear understanding of the impact of work-life balance and job satisfaction.

3.1.1 Research Process of the Study

The research framework serves as a structured guide for investigating Impact of Work-Life Balance on Job Satisfaction: A case study of employees at A BANK in Mandalay. It provides a clear roadmap that connects the study's theoretical foundation to its practical execution, ensuring consistency and coherence throughout the research process.

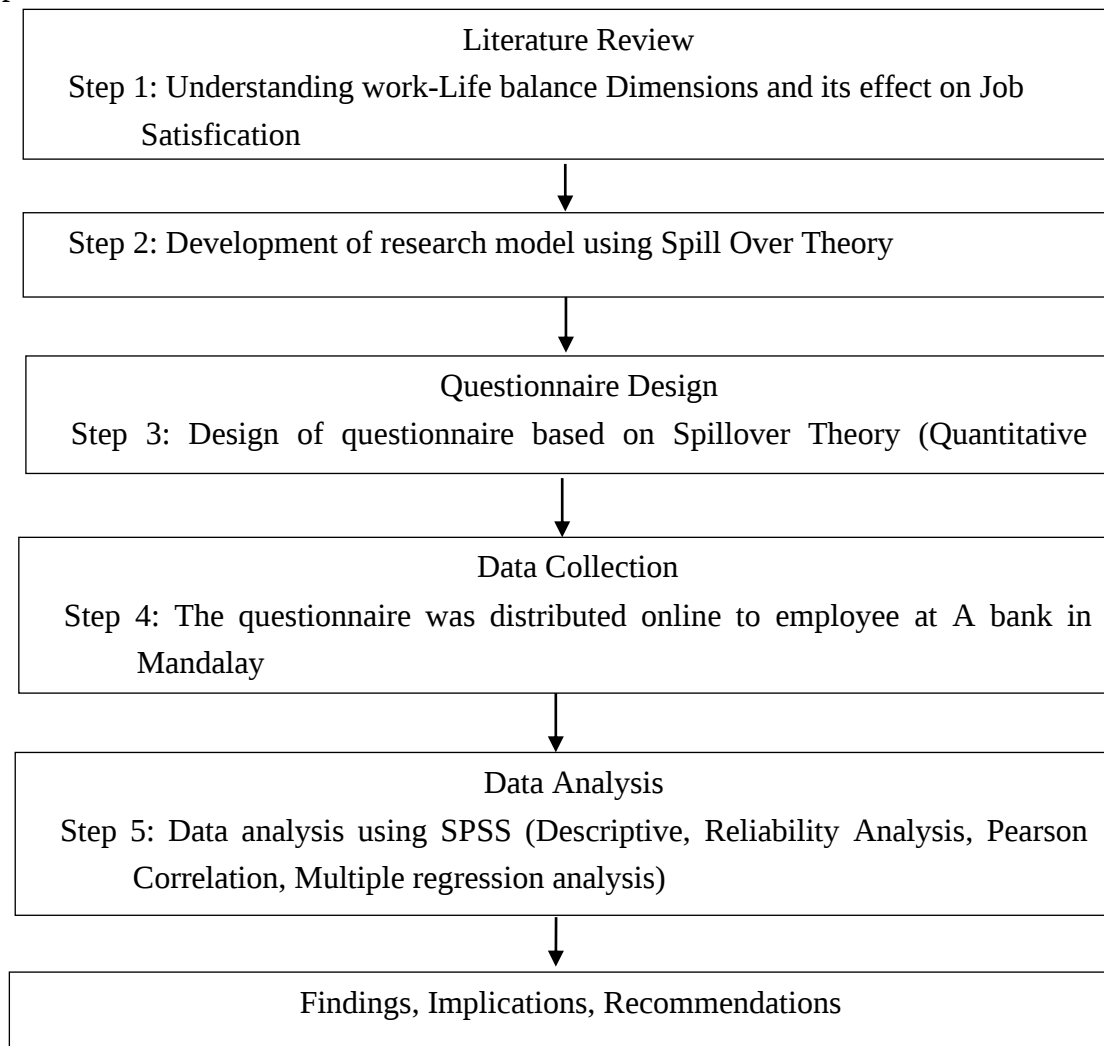


Figure 3.1 Research Process of the Study

This research contributes applying spillover theory. The research model began with an extensive evaluation of the literature, which contributed with determining the important variables and formulating the research hypotheses. Based on this theoretical framework, the study uses a quantitative research strategy, with a structured questionnaire serving as the major data gathering tool. This questionnaire was developed to measure each construct of the Spillover Theory, with Job Satisfaction providing as the dependent variable.

3.1.2 Data Collection Methods

Data collection is the systematic process of collecting observations or measurements (Bhandari, 2023). Data collection enables you to obtain firsthand knowledge and unique insights into research problem. Data is a collection of information, statistics, objects, symbols, and events compiled from various sources. Organizations collect data to make better decisions. Data is gathered from diverse audiences over time. Data collection methods are classified into two types: primary and secondary. Primary data is based on firsthand experience and has never been utilized before. Secondary data refers to information that was originally collected for purposes other than the current research and has been previously analyzed or used. In this study, the primary data collection method was used because it provides an efficient means by which statistically quantifiable information could be collected.

The study initially obtained an official introduction letter from the university granting approval for data collection and the conduct of the study, which was then presented to the respondents. This research used primary data to answer the research questions through the distribution of questionnaires to respondents. The questionnaires were structured with questions that required respondents to tick the right answer. The research framework is intended to limit the answers to those that are relevant to the subject of study. This form of data collection is chosen because it provides an efficient means by which statistically quantifiable information can be collected. Primary data is collected through questionnaire surveys. The advantages of using questionnaires for this study are that they are approach makes it possible to efficiently collect a substantial amount of data from a large group of respondents, while keeping costs low and minimizing the time required for data collection.

3.2 Sampling Design

Creswell (2014) explained the essential aspects of population and sample followed in quantitative research design. The first step is to identify the people and size of the community. Data were collected by the sampling technique. There are many sampling techniques from which a researcher can choose. Some designs are more exact and easier to carry out than others. The researcher must select a sample design that should be reliable and appropriate for his research study. Before collecting data, the sample design is identified. A sample design is made up of two basic elements conducted using the stratified random sampling method out of four samplings.

The objectives of the sampling are to reduce the estimates of parameters, reduce costs, reduce analytical and computing requirements, having characteristics in the population, reliability, and sampling is inevitable and required for higher studies. Sampling design or sketch is the technique used to choose participants from the available inhabitants. Sampling techniques are classified into two types: probability sampling and non-probability sampling. The nature of the research study determines the sampling method used.

There are the most frequent sampling methods, such as simple random sampling, stratified sampling, cluster sampling, and systematic sampling. Among them, the sampling method used for this research was the stratified random sampling method. The sample size is the number of respondents who would be representative of the population being studied, and it should be proportional to the size of the population from which it was collected. The study's population size was 165 employees.

This sample size is based on Yamane's (1967) formula.

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

$$n = \frac{165}{1+165(0.05^2)}$$

$$n = 117$$

Where,

n = the sample size

N = the size of population

e = the error of 5 percentage points

Sample size is allocated based on the formula.

$$n_i = (N_i / N) \times n$$

Where,

n_i = Sample size (i)

N_i = Population of (i)

N = Total population (165)

n = Total sample size (120)

The following table presents allocation for sample size of 120 out of a population, 165 employees at A BANK in Mandalay branch. A sample size of 120 is allocated based on each bank's total population.

The following table is allocation of sample size of each bank for this study.

Table 3.1 Allocation of the Sample Size

Bank Name	Population (N_i)	Sample (n_i)
A BANK Mandalay (Branch 1)	31	22
A BANK Mandalay (Branch 2)	25	19
A BANK Mandalay (Branch 3)	28	20
A BANK Mandalay (Branch 4)	28	20
A BANK Mandalay (Branch 5)	25	19
A BANK Mandalay (Branch 6)	28	20
Total Population	165	120

Source: Survey Data, 2025

In this study, 120 employees of A BANK in Mandalay were selected at stratified random sampling. By using Yamane's formula of sample size with an error of 5% and with a confidence coefficient of 95%, the calculation from a population of 165 employees came up with 120 employees.

In this study, questionnaires were prepared to examine the effect of work-life balance on their job satisfaction. In order to conduct the questionnaires, 120 of the 165 employees who are A BANK in Mandalay were randomly selected, and collected data from an online survey.

The population is defined as the whole group of people selected for the study. The sampling is the process of selecting a segment of people from the community. It is usually the process of selecting a sample from a dataset to examine the characteristics, opinions, and attitudes of individuals (Hair, 2003). A research population refers to a large group of organisms or objects that is studied for scientific purposes. But as populations tend to be relatively large, it is impossible for researchers to test every single individual in it, as during a process like this, the costs will be sky-high, and it will take a lot of time. That is why researchers use sampling techniques.

The target population for the study was 165 employees of A BANK in Mandalay. In this paper, employees' attitude was measured by five variables, survey questionnaires were prepared. Stratified random sampling (also referred to as proportional random sampling and quota random sampling) is a probability sampling method that involves dividing the entire population into homogeneous groups (strata) and then conducting the sampling. When researchers want to evaluate data from several groups or categories, they usually apply stratified random sampling. In a stratified sample, researchers subset a population into clans of like subpopulations, called strata (plural of stratum), based on certain characteristics (race, gender identity, location, etc.). Every member of the population studied should be in exactly one stratum (Thomas, 2020).

Stratified sampling is the most appropriate option among probability sampling methods; subgroups are projected to have different averages. When a population is heterogeneous and can be classified using additional data, stratified random sampling is recommended. The more different the groups, the greater the accuracy improvement. Stratified sampling is preferred when the goal is to study distinct characteristics among groups and the population is diverse (Bisht, 2024).

3.3 Questionnaire Design

A questionnaire is a set of questions or items designed to collect information from respondents regarding their attitudes, experiences, or opinions (Bhandari, 2023). Questionnaire design is the most important part of data collection. The choice of vocabulary and question structure impacts how well respondents understand the questions. Data quality may suffer if respondents have difficulty understanding a question because of complex phrasing (Arundel, 2023). The proper design of the

questionnaire can influence both the quality and quantity of the collected data and ultimately, the outcomes of the survey (Taherdoost, 2022).

This study used the questionnaire method to collect primary data. It is an efficient method for collecting data when the investigator can specify what data is required and how the specific variables are computed. In this study, the questions are organized into three parts. The first part is aimed at collecting demographic data about the respondents. Specific questions were asked about gender, age, education level, working experience, position, and income. The second part of the study focuses on the work-life factors of A BANK in Mandalay. The third part emphasizes employee job satisfaction of A BANK in Mandalay. The questions utilized a seven-point Likert scale (1 = Strongly Disagree, 2=Disagree, 3=Partially Disagree, 4 = Neutral, 5 = Partially Agree, 6 = Agree, 7=Strongly Agree). And then secondary data is collected from articles, magazines, books, the internet, etc.

The independent variables in this study are work load, work condition, work support, family support and work arrangement. Work load is modified by Kasmir et al., (2021). Work condition questionnaires are adapted by Ardiana et al., (2021) and Linn (2019). Mechesa (2018) has modified the work support questionnaire. The family support questionnaire was refined by Linn (2019). The work arrangement is modified by Muogbo et al., (2022). Macdonald and MacIntyre (1977) developed investigations for job satisfaction.

3.4 Data Analysis

Data analysis is the process of transforming unstructured data into useful insights and information that can be determined qualitatively or quantitatively (Alem, 2020). According to Kothari (2004), data analysis includes comparison of the outcomes of the various treatments among the various groups and the making of a decision as to the achievement of the goals of research. There are several statistical techniques that have been used to examine the questionnaire data. The data collected from respondents is evaluated using the Statistical Package for Social Sciences (SPSS). This study consisted of descriptive, reliability, correlation, and multiple regression analyses.

3.4.1 Descriptive Statistics

Descriptive analysis is the type of analysis of data that helps describe, show, or summary data points in a constructive way such that patterns might emerge that fulfill every condition of the data (Rawat, 2021). It is one of the most fundamental methods of data analysis. After collecting the data, all of it was analyzed using descriptive methods in this study. Descriptive statistics include measures of central tendency, such as the mean, median, and mode, as well as measures of dispersion, like standard deviation (SD), range, and variance. Unlike other types of data analysis, descriptive analysis does not aim to forecast future outcomes. Instead, it extracts insights exclusively from past data by transforming it in ways that enhance its meaning. Descriptive analysis typically falls into four main categories: frequency, measures of central tendency, measures of variability or dispersion, and measures of position.

In this study, descriptive statistics analysis was used to calculate means and standard deviation (SD) for dependent and independent variables. The mean values have been calculated to assess the average response, while standard deviation (SD) analysis has been applied to measure the variability.

3.4.2 Reliability Analysis

Reliability analysis involves assessing the consistency of a scale or measurement tool (Sonwalkar, 2024). It evaluates the reliability, accuracy, consistency, and repetition of research (Chakrabartty, 2013). Cronbach's Alpha is used to evaluate the data's reliability in this research. According to Sekaran & Bougie (2010), Cronbach's Alpha was defined as a reliability coefficient that measures the extent to which the items in a set are positively correlated with each other. In quantitative research, findings' consistency, security, and replication are all referred to as reliability. A researcher's findings are considered reliable if the same results are consistently obtained under identical conditions, even when the circumstances differ.

A researcher's findings are considered reliable if the same results are consistently obtained under identical conditions, even when the circumstances differ. Wilson (2010) said that subjectivity and reliability issues are frequently strongly related, and that a researcher's work begins to lose reliability as soon as they take a subjective approach to the study. The reliability coefficient ranges from 0 to 1. Normally, the scales with a coefficient of alpha between 0.80 and 0.90 are considered

to have excellent reliability. According to Manerikar and Manerikar (2012), a Cronbach's Alpha value ranging from 0.70 to just under 0.80 is indicative of good reliability. Values between 0.60 and 0.70 suggest acceptable reliability, while those between 0.50 and 0.60 reflect poor reliability. An Alpha coefficient below 0.50 is generally regarded as unacceptable.

3.4.3 Correlation Analysis

The relationship between two or more variables can be seen by correlation analysis. Correlation coefficients report mathematical values to measure the strength of the linear relationships between variables and take values from -1 to +1. The higher value of the correlation coefficient indicates a stronger association between variables in general. There are three types of correlation measured in statistics, such as Pearson correlation, Spearman correlation and Kendall rank correlation (Gujarati & Porter, 2009).

This study used Pearson correlation (r) because of interval data. This study interprets correlation analysis based on the following criterion to deduce the size of the correlation coefficient among different variables (Tabachnick & Fidell, 2007).

Formula for Pearson's correlation coefficient

$$r = \frac{\sum(x_i - \bar{x})(y_i - \bar{y})}{\sqrt{\sum(x_i - \bar{x})^2} \sqrt{\sum(y_i - \bar{y})^2}}$$

Where,

r = correlation coefficient

x_i = values of the x-variable in a sample

$\bar{x}$ = mean of the values of the x- variable

y_i = values of the y-variable in a sample

$\bar{y}$ = mean of the values of the y-variable

- (1) +1 (-1) refers to perfect positive (negative) correlation.
- (2) 0.70 to 0.99 (-0.70 to -0.99) refers to very strong positive (negative) correlation.
- (3) 0.50 to 0.69 (-0.50 to -0.69) refers to strong positive (negative) correlation.
- (4) 0.30 to 0.49 (-0.30 to -0.49) refers to moderate positive (negative) correlation.
- (5) 0.10 to 0.29 (-0.10 to -0.29) refers to weak positive (negative) correlation.
- (6) 0 to 0.09 (0 to -0.09) refers to no correlation or negligible correlation.

3.4.4 Multiple Regression Analysis

A statistical method for finding out whether two or more variables relate to one another is multiple regression analysis (Thomas, 1984). Multiple regression analysis is widely used to examine how one dependent variable is influenced by multiple independent variables. It is a method that analysts and statisticians use to understand and create conclusions about multiple regression. Multiple regression analysis is just a method by which the information that parameter estimates received as a result of measurement data through regression is assessed. This method analyzes the direction and strength of the correlations between the independent and dependent variables to assist in understanding how they affect one another.

Multiple regression extends ordinary least squares (OLS) regression by incorporating more than one explanatory variable. In this study, regression analysis was conducted with job satisfaction as the dependent variable and the five dimensions of work-life balance as the independent variables. Using this method, a person can predict how changes in the independent variable will affect the dependent variable.

The estimated multiple regression model is

$$Y=f(X_1, X_2, X_3, X_4, X_5, \dots, X_n)$$

Where,

Y= the value of dependent variable

X = the value of independent variable

One of the multiple linear regressions assumes is a linear relationship between each dependent variable and the independent variables. If the points in the scatter plot approximately align along a straight diagonal line, it suggests that a linear relationship likely exists between the variables. Assumption 2 states that the residuals should be normally distributed. The model's P-P plot can be used to evaluate this assumption. The residuals are approximately regularly distributed if the points closely match the diagonal line.

The most widely used assumption technique to determine whether the variation of a regression model's residuals is constant is by creating a plot of fitted values versus residuals. The regression model's estimated values appear on the x-axis of this plot, while the residuals that correspond to those fitted values are shown on the y-axis. The next assumption is to test that the independent variables are not too high data is called multicollinearity in data. Multicollinearity refers to the presence of

strong correlations between two or more independent variables in a multiple regression model. To satisfy the assumption of no multicollinearity among independent variables, Variance Inflation Factor (VIF) values should remain significantly below 10, while tolerance values must be greater than zero.

CHAPTER IV

ANALYSIS OF IMPACT OF WORK-LIFE BALANCE ON JOB SATISFACTION

This chapter describes the employee profile and the work-life balance of A BANK in Mandalay. It represents employee perceptions of the five work-life balance dimensions of A BANK in Mandalay and analyzes the relationship between these dimensions and job satisfaction.

4.1 Demographic Factors of Respondents

This section describes the profiles of 120 employees who are working at A BANK in Mandalay. Respondents' gender, age, marital status, education level, monthly income, position and working experience related to demographic profile are presented in the following subsections.

4.1.1 Gender of Respondents

The respondents in this study include both male and female and it represented as a percentage.

Table 4.1 Gender of Respondents

Gender	Frequency	Percent
Male	64	53.3
Female	56	46.7
Total	120	100.0

Source: Survey Data, 2025

As shown in Table 4.1, most of the respondents are male, and it is 53.3 % of the total respondents. The remaining 46.7 % of the total respondents are female. Therefore, male respondents are more than female respondents. This suggests that male employees are more actively engaged with A BANK in Mandalay than female employees.

4.1.2 Age of Respondents

Table 4.2 shows that the age of respondents as percentage. There are classified into three types of ages for respondents.

Table 4.2 Age of Respondents

Age (Years)	Frequency	Percentage
18 - 27	24	20.0
28 - 37	61	50.8
38 - 47	35	29.2
Total	120	100.0

Source: Survey Data, 2025

According to the result, 50.8 % of respondents are 28 to 37 years old, 29.2 % of respondents are 38 to 47 years and 20% of respondents are 18 to 27 years. According to the results, most respondents are between 28 and 37 years old.

4.1.3 Marital Status of Respondents

Table 4.3 shows that two types of marital status of respondents as percentage. These are single and married.

Table 4.3 Marital Status of Respondents

Marital Status	Frequency	Percent
Single	65	54.2
Married	55	45.8
Total	120	100.0

Source: Survey Data, 2025

Regarding with the result of marital status of respondents is categorized into two types and, as a result, 54.2 % of respondents are single and 45.8 % of respondents are married. The result indicates that respondents who are working at A BANK focus on education and career development.

4.1.4 Education Level of Respondents

In this study, the respondents' education level was divided into four groups: undergraduate, diploma, graduate and postgraduate.

Table 4.4 Education Level of Respondents

Education Level	Frequency	Percent
Undergraduate	1	0.8
Diploma	1	0.8
Graduate	94	78.3
Postgraduate	24	20.0
Total	120	100.0

Source: Survey Data, 2025

According to Table 4.4, the majority of respondents are graduated which represents 78.3% of total respondents. Moreover, 20% of total respondents are postgraduate level and 0.8% of respondents are undergraduates and diploma holders respectively. This indicates that employees of A BANK in Mandalay are predominantly well-educated individuals with higher education qualifications.

4.1.5 Monthly Income of Respondents

The distribution of monthly income by respondents is classified into three groups.

Table 4.5 Monthly Income of Respondents

Monthly Income (MMK)	Frequency	Percentage
300,000 to 500,000	51	42.5
500,000 to 700,000	57	47.5
Above 700,000	12	10.0
Total	120	100.0

Source: Survey Data, 2025

According to Table 4.5, the majority of respondents, 47.5% of the total respondents earn monthly income 500,000 to 700,000 MMK. The respondents earning between 300,000 and 500,000 MMK per month constitute the second-largest group. These results show that the majority of employees at A BANK earn a middle income.

4.1.6 Position of Respondents

Table 4.6 presents the position of the respondents and it is classified into four groups as follows.

Table 4.6 Position of Respondents

Position	Frequency	Percentage
Supervisor	15	12.5
Assistant Supervisor	21	17.5
Senior Associate	46	38.3
Associate	38	31.7
Total	120	100.0

Source: Survey Data, 2025

According to the result, most of the respondents are senior associates, which represents 38.3 % of total respondents. In addition, 31.7% of the respondents are associates and 12.5 % of the total respondents are supervisors. It is concluded that the least respondents are supervisors.

4.1.7 Working Experience of Respondents

Table 4.7 presents the working experience of the respondents and these are classified into four groups such as under 2 years, between 2 and 4 years, between 4 and 6 years and above 6 years of working experience.

Table 4.7 Working Experience of Respondents

Working Experience (years)	Frequency	Percentage
Under 2	8	6.7
Between 2 and 4	25	20.8
Between 4 and 6	42	35.0
Above 6	45	37.5
Total	120	100.0

Source: Survey Data, 2025

According to Table 4.7, the majority of respondents, 37.5%, are above 6 years of working experience, 35% of respondents are between 4 and 6 years of working

experience and 6.7 % of respondents are under 2 years of working experience. According to the results, a few respondents have under 2 years of working experience.

4.2 Analysis of Reliability of the Variables

Internal consistency is an aspect of reliability, which is essential for ensuring the validity of a study's measurements (Saunders et al., 2012). Cronbach's Alpha is a measure of reliability that reflects the degree to which items in a set are positively correlated with each other (Sekaran, 2003). Reliability tests were conducted after the survey to evaluate the measurement instruments' workload, work conditions, work support, family support, and work arrangements. Cronbach's Alpha was applied in this study to analyze the variables' internal consistency and make sure the data was represented correctly. This reliability test usually works for survey questionnaires with seven-point Likert scales and multiple items. Because the reliability coefficient exceeds the commonly accepted threshold of 0.7, the instruments used in this study are deemed adequately reliable.

The results of the reliability test for each variable in this study are shown in Table 4.8. This research includes two dimensions, such as independent variables (work load, work condition, work support, family support and work arrangement) and dependent variable (job satisfaction).

Table 4.8 Results of Reliability Analysis

Sr. No.	Factors	No. of Items	Cronbach's Alpha
1	Work Load	6	0.919
2	Work Condition	7	0.905
3	Work Support	7	0.902
4	Family Support	6	0.913
5	Work Arrangement	7	0.909
6	Job Satisfaction	7	0.905

Source: Survey Data, 2025

Table 4.8 shows the results of the reliability test for the questionnaire items related to workload, work conditions, work support, family support, and work

arrangements. It indicates a high level of consistency and appropriateness for analysis. All the reliability coefficients of questionnaire items are greater than the value of 0.9. The results indicate that the instruments are sufficiently reliable for use in this study.

4.3 Descriptive Statistics of the Variables

Descriptive statistics is to presents for the study of variables, providing an overview of their central tendencies and dispersion. A descriptive analysis of the variables was conducted based on respondents' feedback to identify the mean values. Table 4.9 provides a seven-point Likert scale and an analysis of Pimentel's (2019) mean values.

Table 4.9 Mean values of Seven-point Likert Scale and their Interpretation

Likert Scale	Rankings	Interpretations
1	1.00-1.85	Extremely dissatisfied
2	1.86-2.71	Very dissatisfied
3	2.72-3.57	Dissatisfied
4	3.58-4.43	Neither satisfied nor dissatisfied
5	4.44-5.29	Satisfied
6	5.30-6.15	Very satisfied
7	6.16-7.00	Extremely satisfied

Source: Pimentel (2019)

4.3.1 Employees' Perceptions on Work Load

The following table indicates that employees' perceptions on work load. Six items of work load factor are asked by respondents using a seven-point Likert scale.

Table 4.10 Employees' Perceptions on Work Load

Sr. No.	Descriptions	Mean	SD
1	Completing the given work assignments is possible	5.79	0.878
2	Completing the work well given by the company is important	6.23	0.716
3	Doing the job given in accordance with employees' skills helps performance	6.16	0.745
4	Accepting employees' ideas when completing company-assigned tasks encourages innovation	5.77	0.914
5	Building relationships between fellow employees helps them at work	6.22	0.739
6	Having good cooperation between departments improves efficiency	6.04	0.873
Overall Mean		6.035	

Source: Survey Data, 2025

As shown in Table 4.10, the highest mean score is 6.23 in which respondents are able to complete the work given by the company well. The lowest mean score is 5.77, which indicates that ideas of employees are accepted when completing the tasks assigned by the organization. The overall mean score of work load is 6.035. Therefore, it can be concluded that employees are very satisfied with their work load.

4.3.2 Employees' Perceptions on Work Condition

Employees' perceptions on work conditions is shown in Table 4.11. Seven items of work condition factors are asked to respondents by using seven-point Likert scale.

Table 4.11 Employees' Perceptions on Work Condition

Sr. No.	Descriptions	Mean	SD
1	Having a comfortable working environment is important	5.83	0.901
2	Keeping working rooms clean supports productivity	6.10	0.854
3	Following clear procedures in work implementation improves efficiency	6.06	0.792
4	Building good relationships with peers, supervisors, and subordinates enhances teamwork	6.14	0.863
5	Assigning daily tasks that match employees' abilities and skills improves performance	6.20	0.693
6	Providing tools and resources for performing tasks supports employee productivity	6.04	0.864
7	Being able to fit into the company's culture helps employees feel more engaged	6.27	0.719
Overall Mean		6.09	

Source: Survey Data, 2025

According to the results, all statements related to work condition are accepted by respondents because the mean scores are above 5.8, indicating a positive perception. The mean score of work condition measures ranged between 5.83 and 6.27. Most of the employees agree with being able to fit into the company's culture, and it can help them feel more engaged. The lowest mean score indicates that having a comfortable working environment is important for employees. The overall mean score is 6.09, and it indicated that the respondents are more very satisfied with work conditions.

4.3.3 Employees' Perceptions on Work Support

Employees' perceptions on work support is shown in table 4.12. Seven items of work support factors are asked to respondents by using seven-point Likert scale.

Table 4.12 Employees' Perceptions on Work Support

Sr. No.	Descriptions	Mean	SD
1	Allowing employees to work from home when required supports flexibility	5.74	1.088
2	Having adequate technology support enables working away from the office	5.78	0.991
3	Encouraging employees to take annual vacations promotes well-being	5.98	0.825
4	Caring about the welfare of subordinates shows good leadership	5.99	0.948
5	Providing employees' privilege leave shows support for work-life balance	6.03	0.869
6	Receiving strong managerial support helps maintain a healthy work-life balance	5.94	0.919
7	Cooperating with coworkers helps avoid personal life difficulties	5.93	0.923
Overall Mean		5.91	

Source: Survey Data, 2025

According to the results, all statements related to work support are accepted by respondents because the mean scores are above 5.7, indicating a positive perception. The highest mean score for the factor of managers always approving their privileged leave is 6.03. The lowest mean score of the organization that allows working from home when required (such as infectious disease) is 5.74. The overall mean score for work support is 5.91. As a result, they strongly agree with the work support items, reflecting a favorable view of the support offered by both the organization and its management.

4.3.4 Employees' Perceptions on Family Support

Employees' perceptions on family support is shown in table 4.13. Six items of family support factors are asked to respondents by using seven-point Likert scale.

Table 4.13 Employees' Perceptions on Family Support

Sr. No.	Descriptions	Mean	SD
1	Receiving better support from family benefits employees	6.23	0.783
2	Having family understand working overtime reduces stress	6.18	0.778
3	Getting suggestions from family can improve work decisions	5.81	0.853
4	Getting both physical and mental support from family strengthens work performance	6.14	0.770
5	Not having demanding family expectations supports work focus	5.79	1.028
6	Working in a family-supportive environment improves employee satisfaction	5.86	0.882
Overall Mean		6.00	

Source: Survey Data, 2025

According to Table 4.13, all statements related to family support are accepted by respondents because the mean scores are above 5.7, indicating a positive perception. The mean of family support ranged between 5.79 and 6.23. The highest means was for receiving better support from family benefits employees and the lowest means was for not having demanding family expectations supports work focus. The overall means for family support is 6. Respondents agreed with the family support statements, reflecting a positive perception of the emotional and practical support provided by their families.

4.3.5 Employees' Perceptions on Work Arrangement

Employees' perceptions on work arrangement is shown as follows. Seven items of work arrangement factor are asked to respondents by using seven-point Likert scale.

Table 4.14 Employees' Perceptions on Work Arrangement

Sr. No.	Descriptions	Mean	SD
1	Using ICT and the internet helps facilitate transactional distancing	6.06	0.843
2	Applying flexible business techniques reduces employee turnover	5.78	1.039
3	Allowing employees to work from home helps the firm run smoothly	5.55	1.083
4	Adopting technology is a strategic approach for the organization	5.96	0.938
5	Providing workplace flexibility helps build positive relationships between employees and consumers	5.99	0.815
6	Offering flexible work arrangements contributes to higher employee satisfaction	6.06	0.759
7	Implementing flexible work schedules helps employees manage their workload	6.02	0.840
Overall mean		5.91	

Source: Survey Data, 2025

As shown in Table 4.14, all statements related to work arrangement are accepted by respondents because the mean scores are above 5.5, indicating a positive perception. The mean score of work arrangement ranged between 5.55 and 6.06. The highest meaning was “Using ICT and the internet helps facilitate transactional distancing.” and “Offering flexible work arrangements contributes to higher employee satisfaction”. The lowest meaning was “Allowing employees to work from home helps the firm run smoothly”. The overall mean result of a work arrangement is 5.91. Overall, these results suggest that respondents are satisfied with most statements related to work arrangement, indicating a positive perception of flexible work options and their impact on productivity and satisfaction.

4.3.6 Employees' Perceptions on Job Satisfaction

Employee's perception on job satisfaction is shown as follows. Seven items of job satisfaction factor are asked to respondents by using seven-point Likert scale.

Table 4.15 Employees' Perceptions on Job Satisfaction

Sr. No.	Descriptions	Mean	SD
1	Being satisfied with the benefits received increases employee morale	5.71	0.920
2	Enjoying working with colleagues strengthens team spirit	6.05	0.808
3	Being satisfied with opportunities to gain knowledge supports professional growth	5.89	0.786
4	Liking working in this organization enhances employee retention	5.95	0.818
5	Receiving recognition for a job well done motivates employees	5.88	0.826
6	Feeling close to coworkers fosters a positive work environment	6.19	0.714
7	Feeling secure about one's job reduces workplace stress	6.03	0.755
Overall Mean		5.95	

Source: Survey Data, 2025

According to the above table, all statements related to job satisfaction are accepted by respondents because the mean scores are above 5.7, indicating a positive perception. The highest mean score is 6.19, in which indicated that respondents felt close to their colleagues. The lowest mean score of their satisfied with the benefit, they receive is 5.71. The overall mean score of job satisfaction is 5.95. Therefore, it can be concluded that employees are satisfied with their work.

4.3.7 Analysis on Overall Mean of Variables

The following table shows the overall mean values for independent variables such as work load, work condition, work support, family support, work arrangement and job satisfaction.

Table 4.16 Analysis on Overall Mean of Variables

Sr. No.	Particulars	Mean	SD
1	Work Load	6.03	0.50
2	Work Condition	6.09	0.58
3	Work Support	5.91	0.73
4	Family Support	6.00	0.63
5	Work Arrangement	5.91	0.66
6	Job Satisfaction	5.95	0.54

Source: Survey Data, 2025

The analysis of employee perception regarding work-life balance dimensions and job satisfaction for the employees of A BANK in Mandalay. According to the results of mean scores, most respondents are generally satisfied. The mean results of all independent variables are above 5.9 on a 7-point Likert scale. Based on the mean scores on a 7-point Likert scale, work load (6.03), work conditions (6.09), work support (5.91), family support (6.00), work arrangement (5.91), and job satisfaction (5.95) indicating that most respondents are generally satisfied with their work environment and support systems.

Among these dimensions, work conditions (6.09), work load (6.03), and family support (6.00) have the highest mean scores, the result indicating that employees in particular recognize their mental and organizational environment, appropriate workloads, and family support as well as their tools.

Suggesting that employees particularly value their physical and organizational working environment, manageable workloads, and support from their families. Meanwhile, work support and work arrangement received slightly lower, but still favorable, scores, implying potential areas for enhancement in terms of internal assistance and flexibility.

Overall, the data suggests a strong alignment between the organization's work-life balance practices and employee satisfaction. Continuous improvement in support systems and work arrangements could further strengthen employee engagement and retention.

4.4 The Correlation Analysis of Variables

A Pearson correlation analysis was carried out to determine whether there was a statistically significant linear relationship between job satisfaction and independent variables such as work load, work condition, work support, family support and work arrangement.

4.4.1 Correlation Analysis of the Study

Table 4.17 Correlation Analysis

Sr. No.	Independent Variables	Correlation Coefficients	Sig (2-tailed)
1	Work Load	0.642**	0.000
2	Work Condition	0.712**	0.000
3	Work Support	0.771**	0.000
4	Family Support	0.651**	0.000
5	Work Arrangement	0.722**	0.000

Source: SPSS Outputs, 2025

** Correlation is significant at the 0.01 level (2-tailed).

A Pearson correlation analysis was performed to determine whether there was a statistically significant linear relationship between job satisfaction and independent variables such as work load, work condition, work support, family support and work arrangement.

According to Table 4.17, the correlation coefficient between work load and job satisfaction is 0.642 at the significant level at 1%. The correlation coefficient between work conditions and job satisfaction is 0.712 at the significant at 1%. The correlation coefficient between work support and job satisfaction is 0.771 at the significant level at 1%. The correlation coefficient between family support and job satisfaction is 0.723 at the significant 1%. The correlation coefficient between work arrangement and job satisfaction is 0.722 at the significant level at 1%.

The Pearson correlation coefficient show that there is a positive relationship between independent variables (work load, work condition, work support, family support and work arrangement) and job satisfaction.

4.5 Multiple Regression Analysis

Multiple regression analysis was utilized to identify the key factors that have the greatest impact on job satisfaction. To test the first main objective, multiple regression analysis was used. To develop the multiple regression model, job satisfaction was used as a dependent variable and work load, work condition, work support, family support and work arrangement are independent variables.

Table 4.18 Effects of Work-life Balance on Employee Job Satisfaction

Independent Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	VIF
	b	Std. Error	B			
Constant	1.098	0.368		2.984	0.003	
Work Load	0.176**	0.082	0.164	2.142	0.034	2.111
Work Condition	0.115	0.088	0.123	1.298	0.197	3.243
Work Support	0.247***	0.074	0.332	3.341	0.001	3.582
Family Support	0.063	0.071	0.072	0.880	0.381	2.445
Work Arrangement	0.214***	0.070	0.261	3.032	0.003	2.687
R ²	0.685					
Adjusted R ²	0.671					
F-value	49.528***					

Source: SPSS Outputs, 2025

*** indicates statistical significance at the 1% level.

** indicates statistical significance at the 5% level.

Regression analysis is carried out applying work-life balance and job satisfaction variables, as illustrated in Table 4.18. Multicollinearity was assessed using VIF, and the results indicate that it is not a concern among the independent variables in this study, as all VIF values are below 10. The adjusted R² value of 0.671 explains that 67.1 % of the total variance in job satisfaction is accounted for by work load, work conditions, work support, family support and work arrangement and sample size. The result of F value is 49.528, which is significant at p=0.000 (>0.01).

According to the analysis results, work load, work support and work arrangement are significant at 5% and 1% level respectively.

According to the above results, work load, work support and work arrangement are significantly associated with job satisfaction. However, all the work-life factors are positive relationships between job satisfaction. Therefore, organizations can enhance employee job satisfaction by fostering a supportive family environment and improving overall work conditions, which can further contribute to higher job satisfaction.

The result of assumptions by the multiple linear regression model were checked, and the results were shown in Appendix B. In these results, the histogram shows the distribution of the regression standardized residuals. The bars of the histogram generally follow the shape of the normal curve, suggesting that the residuals are approximately normally distributed. This scatterplot shows how homoscedasticity assumes that the residuals' variance remains constant at all predicted levels. The scatterplot suggests that the assumption of homoscedasticity is met, as there is no apparent pattern or change in the spread of residuals as predicted values change. This indicates that the variance of the errors is constant. In this study, the VIF value of all independent variables are less than 10. This result indicates that there is no multicollinearity problem in this study.

4.6 Achieving of Hypothesis Testing

This section presents the results of the hypothesis testing conducted in the study. The analysis aims to determine the significance of the relationships between the variables. Statistical methods were used to evaluate each hypothesis, and the findings are summarized below to reflect whether the proposed assumptions are supported or rejected.

H₁ is accepted. Workload has a significant effect occurs in the linkage between workload and job satisfaction. This suggests that respondents may feel their workload is reasonable and stimulating, which could enhance their sense of achievement and meaning in their work.

H₂ is rejected. Work conditions have no significant effect between work conditions and job satisfaction. This result may suggest that respondents are generally satisfied with their current work conditions but have little impact on their overall satisfaction.

H₃ is accepted. A significant effect also occurs in the relationship between work support and job satisfaction which states that work support increases employee job satisfaction. This means that respondents may believe they are receiving sufficient direction, support, and encouragement from managers, colleagues, or the organization, which enhances their motivation and overall job satisfaction.

H₄ is rejected. Family supports no significant effect on the relationship between family support and job satisfaction. This result indicates that most of the employees generally receive strong family support, such as emotional encouragement, understanding during overtime, and helpful suggestions related to work.

H₅ is accepted. Work arrangement has a positive effect on job satisfaction. Employees may feel they perceive flexible work arrangements, better workload management, clear communication, accessible leadership, peer collaboration, and mentorship opportunities, and effective remote work improves job satisfaction.

4.7 Summary

This chapter presents the analysis of the data analysis for the research study. The empirical data is derived from questionnaires designed using a seven-point Likert scale. Data analysis was conducted using SPSS version 26, with results displayed in table format. The findings highlight significant relationships and differences among the study variables. Among the independent variables examined, work support emerged as the most influential factor affecting job satisfaction, while work load was found to have the least impact.

CHAPTER V

CONCLUSION

This study examines the work-life balance dimensions of A BANK in Mandalay and analyzes the relationship between these dimensions and job satisfaction. This chapter mainly focused on findings and discussion, suggestions and recommendations, implications of the study and needs for further study.

5.1 Findings and Discussions

This study has specified two main objectives. The first one is to examine the factors affecting work-life balance at A BANK branch in Mandalay and the second one is to analyze the effect of work-life balance on employee job satisfaction of A BANK Branch in Mandalay. Both primary and secondary data are used in the research in order to meet these two objectives. Primary data is collected from 120 employees who work at A Bank in Mandalay, and the secondary data is used for research papers, books and website resources.

According to the results of demographic data, most of the respondents are females. It is found that, most respondents are between 28 and 37 years old matured aged and the majority of respondents are single. Moreover, the result shows that employees are at graduate level. Regarding with, position, most of the respondents are senior associates employees. According to the result of work experience, most of the respondents are above 7 year of work experience.

Regarding the work load, most of the respondents are satisfied with their work load. They feel that their tasks are manageable and coordinate with their skills and enhance efficiency and job satisfaction. These can have a positive effect and contribute to a productive and motivated workforce.

Concerning work conditions, respondents may feel that their working environment is comfortable and that the rooms are clean, which enhances their ability to focus on work. Moreover, employees are more satisfied when they have strong relationships with peers, supervisors, and subordinates

Regarding work support, most of the respondents are very satisfied with their organization's support. They feel that organization support generally enhances their overall work experience and flexibility to work from home when they need, especially

during the COVID-19 crisis. They are also able to handle pressure and take care of their personal commitments because colleagues are supportive and understanding. Therefore, this supportive environment was provided for employees to work more effectively.

With regard to family support, it has a positive relationship with employee job satisfaction. Most of the respondents are fully getting their family support, and they can understand their work conditions. Respondents get support for strong emotional and useful suggestions for their lives. So, they are focused and balanced in their work and life.

Regarding work arrangements, it has a positive impact on both respondents' job satisfaction and organizational efficiency. As a digital age, ICT and internet tools are essential for every organization. It can help to reduce transactional distance, communication and collaboration. In general, flexible working arrangements foster a workforce that is more loyal, driven and productive.

The second objective was to examine how work-life balance effected employee job satisfaction at an A BANK branch in Mandalay. The results reveal that most of the employees are satisfied with organizational support, workload and work arrangements. The employees of A BANK Mandalay branch felt that their organization provides a supportive work environment, understanding from management regarding personal and family responsibilities, encouragement for professional growth, and accessible communication channels. From the employees' perspective, having a reasonable workload contributes significantly to their satisfaction, as it enables them to maintain productivity while also having time for rest and family. The current arrangements allow them to plan their work more effectively, reduce commute-related stress, and achieve a better balance between professional and personal life.

As a result of descriptive statistics, most of the respondents agree with the fact that their work condition by work is the highest among the work-life balance factors and the second-highest factor of work-life balance is work load. According to the survey results, A BANK employee spends a lot of time on their jobs, but they are able to manage their time sufficiently to have enough time for a healthy work-life balance. The organization ensures an appropriate work environment to promote favorable working conditions for its employees. The findings indicate that the majority of employees receive strong physical and emotional support from their families in

relation to their work. As a result of the survey, most of the employees have the strong support of their family. As a result of the work support mean score, the organization should enhance regular feedback, peer collaboration, mental health resources, and supportive leadership practices. According to the findings, most of the respondents are satisfied with their work life working at A BANK, and they recommend their organization to others.

In summary, this study investigates the impact of work-life balance on job satisfaction among employees at A BANK in Mandalay. As a result, work-life balance factors such as manageable workload, comfortable work conditions, strong peer and supervisor relationships, organizational and family support, and flexible work arrangements positively influence employee job satisfaction. Among them, work load, work support and work arrangement factors have a significant effect on job satisfaction. Therefore, organization must support policies that contribute significantly to employee retention and organizational success.

5.2 Suggestions and Recommendations

This study examines the effects of work-life balance practices and its effect on job satisfaction of employees who are working at the A BANK in Mandalay. Moreover, it explores the study examined the relationship between the perceived level of work-life balance and job satisfaction at A BANK Branch in Mandalay with the five dimensions of work life factors like work load, work conditions, work support, family support and work arrangement.

As a finding of the analysis, some suggestions and recommendations are made as follows to overall improve employee job satisfaction. It is recommended Banking organizations should focus on improving workplace flexibility by introducing options such as adjustable work hours, remote work opportunities, or hybrid work models. The survey results found that work support has a high influence on employee job satisfaction. Therefore, organizations need to keep carefully managing and clearly supporting the employees. Factors influencing of the work-life balance include workload, work conditions, family support, and work arrangement. Organizations should maintain and enhance comfortable and clean working environments to support focus and productivity.

Moreover, organizational support, such as mental health resources, peer collaboration opportunities, and constructive feedback systems, is also essential.

Flexible work arrangements can help employees better manage personal and professional commitments, leading to improved job satisfaction. In addition, organizations should prioritize their employees' needs and wants. The work-life balance is also greatly impacted by workload. Therefore, the company should prepare and enhance HR policies and programs that might strengthen the workload of employees.

Additionally, the organization needs to create open and safe communication channels where employees feel comfortable discussing work-life balance issues. This can clearly be the way for consistent feedback sessions, employee surveys, and a more positive and empathetic approach from the human resources team to respond to employee needs efficiently. Banking institutions can provide training programs aimed at developing both the personal and professional skills of employees, which would improve job performance while also providing them with strategies to manage their time and personal responsibilities more effectively.

Regarding family support, it doesn't have a direct effect on job satisfaction, but in real life, family support is very important for daily life. Family support helps employees manage stress, stay mentally healthy, and balance their work and personal responsibilities more effectively. Organizations should support this by offering family-friendly policies such as flexible leave for family needs, organizing events that include employees' families, and providing parenting support.

Work-life balance is important for every organization. It must have an impact on job satisfaction and organizational success. Because job satisfaction is the key important factor for organizations. Spillover Theory posits that workers bring the feelings, ideas, talents and actions they develop at work into their family life (Piotrkowski & Christoph, 1981). Positive spillover refers to the fact that satisfaction and achievement in one domain may bring along satisfaction and achievement in another domain. The term negative spillover describes the possibility that difficulties and depression in one area might spread the same feeling to other areas. Work-life balance factors affect both personal and work life. According to the result, A BANK should continue to support a healthy work-life balance by balancing workload and making it manageable by providing flexible scheduling. To further improve job satisfaction, the bank should enhance work support systems. These two main factors achieve high job satisfaction and encourage positive employee retention and organizational loyalty.

5.3 Implications of the Study

This study contributes to the understanding of work-life balance and job satisfaction by examining the five dimensions such as workload, work conditions, work support, family support, and work arrangement impact employees at A BANK in Mandalay. Using a structured seven-point Likert scale survey and statistical analysis, the study provides empirical evidence that manageable workloads and flexible work arrangements are the most influential factors in enhancing job satisfaction.

As a result of this finding, employees generally feel a strong balance between work and personal life, with high satisfaction levels reported across various roles and demographics. Work conditions and workload were identified as the most important factors of work-life balance, suggesting that an appropriate workplace and reasonable workload are important to employee well-being. While family support and work support also showed positive relationships with job satisfaction, the results suggest that there is an opportunity for improvement, particularly in enhancing organizational support systems such as feedback, collaboration, and leadership practices.

Demographic analysis highlights a predominantly male workforce with mid-level experience, reflecting sector-specific staffing trends. Importantly, the study reveals that employees are not only satisfied with their roles but are also likely to recommend the organization, signaling strong organizational commitment.

As a result, the study recommends that A BANK keep emphasizing flexible scheduling and manageable workloads while also improving internal support systems in order to preserve high job satisfaction and encourage employee retention. These results offer a useful starting point for further study and the development of organizational policies in the banking industry and internationally.

5.4 Needs for Further Studies

This section presents the limitations and the needs for further studies of the current study. The main limitation of this study is that employees are working at only A BANK in Mandalay. To do this research, time has limited. This study only focuses on the impact of work-life balance on job satisfaction employee at a bank in Mandalay. Therefore, further studies should analyze other organizations and the factors like training development, salary and rewards and opportunity for advancement. It would be beneficial to do more study to investigate the components

that function as mediators, the influence of human resource practices and leadership on job satisfaction, and the level of employee commitment. Additionally, future researchers should explore employee loyalty and organizational commitment as key factors. It can provide a more comprehensive understanding of how work-life balance and other factors influence long-term employee engagement and retention.

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Appendix (A)

Previous Study

Author	Title	Independent Variables	Dependent Variable	Findings
Assfaw (2018)	The Impact of Work Life Balance on Job Satisfaction at the Bank of Abyssinia in Addis Ababa Region	-Work Arrangement -Work Support -Job Stress -Technology -Childcare Responsibilities -Family Support	Job Satisfaction	The study found that work to personal life interference, and personal life to work interference and job satisfaction were found to be inversely and significantly related and then working time arrangement and organizational support are substantial and significant predictor of job satisfaction
Kasbunto ro (2020)	Work Life Balance on Job Satisfaction : A Case Study of Employees on Banking Companies in Jakarta	-Working Hours -Working Conditions -Work Pressure -Change of Job -Work-Life Balance Programs	Job Satisfaction	The study found that Work-Life Balance Variables with Job Satisfaction has positive and strong at 50.7% and work-life balance has a positive and significant effect.

Shujat (2011)	Impact of Work Life Balance on Employee Job Satisfaction in Private Banking Sector of Karachi	-Working hours -Flexible Working conditions -work pressure -WLB programs Change of job	Job Satisfaction	This study found that work life balance has very less impact on employee job satisfaction in private commercial banking sector of Karachi and reason of such results may be due to the uncertain conditions high inflation and unemployment rate in Pakistan.
Kumari (2012)	Employees' Perception on Work Life Balance and It's Relation with Job Satisfaction In Indian Public Sector Banks	-Organization Support -Psychological Distress -Organizational change -Working hours -Work overload -Personal Financial problems	Job Satisfaction	This study found that WLB factors on its own is a salient predictor of job satisfaction and there is a significant gap among the female and male respondents with job satisfaction w.r.t various factors of WLB and positive correlation indicates that job satisfaction is an important indicator of WLB
Gounder and Govender	The Moderating Effect of Work-Life Balance on Job Satisfaction	-Supervisory support - Work itself - Pay - Promotion -Working conditions -Work flexibility	Job Satisfaction	The result is room for improvement for each of the sub-variables of job satisfaction and work-life balance and a significantly relationship exists between job satisfaction and work-life balance.

Abdullah (2022)	Impact Of work Life Balance On Job Satisfaction: A Study Of Chhattisgarh	- Work Load - Pay - Stress - Promotion - supervision	Job Satisfaction	The research found that Work Interference with Personal Life and Personal Life Interference with Work are negatively affecting the job satisfaction. In addition Job satisfaction is negatively correlated with Work Interference with Personal Life, Personal Life Interference with Work and Work Personal Life Enhancement.
Ekanayake et al (2023)	Impact of Work-Life Balance on Job Satisfaction of Employees in Public Banks in Western Province of Sri Lanka	Work Life Balance	Job Satisfaction	The research findings indicate a positive relationship between job satisfaction and employees' work-life balance in the state bank.
Arunika (2015)	The Effect of Work Life Balance on Employee Job Satisfaction among Non- Executives in the Public Banking Sector in Colombo District	-Work Family Interference -Work to Family Interference -Family to Work Interference - Stress - Work Load -Job Autonomy	Job Satisfaction	The results of the study emphasize that there was a negative relation of work life balance with job satisfaction. Moreover, Except job autonomy, work to family interference, family to work interference, work stress, life stress and work load were negatively correlated with job satisfaction.

Questionnaire

This survey is only for the “**Impact of Work-Life Balance on Job Satisfaction: A Case Study of Employees of A BANKS in Mandalay**” and not related to other business purpose. Your response is very important. Please answer all questions. I appreciate your cooperation and thank you in advance.

Section (A): Demographic Information

Please make a tick (✓) on the number that you feel is relevant.

1. Gender

☐

Male

☐

Female

2. Age (Years)

☐

18 - 27

☐

38 - 47

☐

28 – 37

☐

48 and above

3. Marital Status

☐

Single

☐

Married

4. Educational Level

☐

Under-Graduate

☐

Diploma

☐

Graduate

☐

Post-graduate

5. Monthly Income

☐

300000 and less

☐

300001 Kyats – 500,000

Kyats

☐

500001 Kyats - 700000 Kyats

☐

Above 700,000 Kyats

6. Position

☐

Supervisor

☐

Assistant Supervisor

☐

Senior Associate

☐

Associate

7. Working Experience (Years)

☐

2 years and less

☐

2 – 4 years

☐

4 - 6 years

☐

Above 6 years

Section (B)

This section focuses on work-life balance factors of employee A Banks in Mandalay. The following questions are based on the seven-point Likert scales from 1 to 7. Please tick (✓) the choice for your answer. Thank you very much in advance.

1 = Strongly Disagree, 2 = Disagree, 3 = Partially Disagree, 4 = Neutral, 5 = Partially Agree, 6 = Agree, 7 = Strongly Agree

(1) Work Load

Sr. No.	Statement	1	2	3	4	5	6	7
1	The work assignments given are possible.							
2	I able to complete the work given by the company well.							
3	The job given is in accordance with the skills have.							
4	My ideas are accepted when completing the tasks assigned by the company.							
5	Relationships between fellow employees help me at work.							
6	Cooperation between departments is very good.							

Source: Thoho Sarjan Malau1, Kashmir Kashmir (2021)

(2) Working Conditions

Sr. No.	Statement	1	2	3	4	5	6	7
1	The working environment is comfortable.							
2	Working rooms are clean.							
3	Procedures in the implementation of work are clear.							
4	I have a good relationship with peers, supervisors and subordinates.							
5	My daily task is well suited to my abilities and skills.							
6	My organization Providing tools and resources for							

	performing the tasks.							
7	I able to fit in the company's culture.							

Source: Nur Ardiana, La Ode Saafi, Tasnim Tasnim(2021) Htwe Htwe Linn (2019)

(3) Work support

Sr. No.	Statement	1	2	3	4	5	6	7
1	My organization allows me to work from home when required.							
2	I have adequate technology support (laptops, internet access, VPN Connectivity, etc.) to be able to work away from office.							
3	My organization encourages its employees to go on annual vacations.							
4	My Manager is concerned about the welfare of subordinate.							
5	My manager always approves my privilege leave.							
6	I receive strong support from my manager/supervisor in maintaining a healthy work-life balance.							
7	The cooperative nature of my coworkers helps me avoid difficulties in my personal life.							

Source: Berhanu Mechesa(2018)

(4) Family Support

Sr. No.	Statement	1	2	3	4	5	6	7
1	I receive better support from family.							
2	Family understands when working overtime.							
3	Family provides suggestions for my work.							
4	I get both physical and mental support from family.							
5	My family does not demand greater attention.							
6	I work in an environment that is supportive of my family.							

Source:Htwe Htwe Linn (2019)

(5) Work Arrangement

Sr. No.	Statement	1	2	3	4	5	6	7
1	The usage of ICT and the internet helps to facilitate transactional distancing.							
2	The free nature of the business techniques reduces employee turnover.							
3	When employees are allowed to work from home, the firm can run smoothly.							
4	Technological adoption is a strategy for the organization.							
5	The flexibility in the workplace helps build a positive working relationship between employees and consumers.							
6	Flexible work arrangements contribute to higher employee satisfaction.							
7	Flexible work schedules help employees manage their workload.							

Source: Njideka Phina Onyekwelu, Ezieshi Francis Monyei, Uju Sussan Muogbo (2022)

Section (C)

This section emphasizes work-life balance on job satisfaction of employee at A Banks in Mandalay. Please tick (✓) the choice for your answer.

**1 = Strongly Disagree, 2 = Disagree, 3 = Partially Disagree, 4 = Neutral,
5 = Partially Agree, 6 = Agree, 7 = Strongly Agree**

(1) Job Satisfaction

Sr. No.	Statement	1	2	3	4	5	6	7
1	I satisfied with the benefit i receive.							
2	I enjoy working with my colleagues.							
3	I satisfied with my chance to promote for knowledge.							
4	I like working in this organization							
5	I receive recognition for a job well done.							
6	I feel close to the people at work.							
7	I feel secure about my job.							

Source: Macdonald and MacIntyre (1977)

Thank you very much for your valuable time and answers.

Statistical Outputs

(I) Analysis of Demographic Data

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	64	53.3	53.3	53.3
	2	56	46.7	46.7	100.0
	Total	120	100.0	100.0	

Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	24	20.0	20.0	20.0
	2	61	50.8	50.8	70.8
	3	35	29.2	29.2	100.0
	Total	120	100.0	100.0	

Marriage

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	65	54.2	54.2	54.2
	2	55	45.8	45.8	100.0
	Total	120	100.0	100.0	

Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	.8	.8	.8
	2	1	.8	.8	1.7
	3	94	78.3	78.3	80.0
	4	24	20.0	20.0	100.0
	Total	120	100.0	100.0	

Income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	1	.8	.8	.8
	2	51	42.5	42.5	43.3
	3	56	46.7	46.7	90.0
	4	12	10.0	10.0	100.0
	Total	120	100.0	100.0	

Position

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	15	12.5	12.5	12.5
	2	21	17.5	17.5	30.0
	3	46	38.3	38.3	68.3
	4	38	31.7	31.7	100.0
	Total	120	100.0	100.0	

Working Experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	8	6.7	6.7	6.7
	2	25	20.8	20.8	27.5
	3	42	35.0	35.0	62.5
	4	45	37.5	37.5	100.0
	Total	120	100.0	100.0	

(II) Correlation Analysis

Descriptive Statistics			
	Mean	Std. Deviation	N
JS	5.96	.545	120
WL	6.03	.508	120
WC	6.09	.585	120
WS	5.91	.735	120
FS	6.00	.630	120
WA	5.91	.667	120

		Correlations					
		JS	WL	WC	WS	FS	WA
JS	Pearson Correlation	1	.642**	.712**	.771**	.651**	.722**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	120	120	120	120	120	120
WL	Pearson Correlation	.642**	1	.677**	.630**	.619**	.538**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	120	120	120	120	120	120
WC	Pearson Correlation	.712**	.677**	1	.796**	.631**	.643**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	120	120	120	120	120	120
WS	Pearson Correlation	.771**	.630**	.796**	1	.647**	.729**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	120	120	120	120	120	120
FS	Pearson Correlation	.651**	.619**	.631**	.647**	1	.707**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	120	120	120	120	120	120
WA	Pearson Correlation	.722**	.538**	.643**	.729**	.707**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	120	120	120	120	120	120

** . Correlation is significant at the 0.01 level (2-tailed).

(III) Multiple Regression Analysis

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	24.277	5	4.855	49.528	.000 ^b
	Residual	11.176	114	.098		
	Total	35.453	119			

a. Dependent Variable: JS

b. Predictors: (Constant), WA, WL, WC, FS, WS

Model Summary									
Model	R	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change	
1	.828 ^a	.685	.313104747672069	.685	49.528	5	114	.000	

a. Predictors: (Constant), WA, WL, WC, FS, WS

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.098	.368		2.984	.003		
	WL	.176	.082	.164	2.142	.034	.474	2.111
	WC	.115	.088	.123	1.298	.197	.308	3.243
	WS	.247	.074	.332	3.341	.001	.279	3.582
	FS	.063	.071	.072	.880	.381	.409	2.445
	WA	.214	.070	.261	3.032	.003	.372	2.687

a. Dependent Variable: JS

