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Article

Impact of Work–Life Balance on Working Women in the Banking Sector

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Abstract: In every organization, employees deal with increasing job pressures. In recent years, women have faced even greater difficulties in such circumstances. This study proposed to investigate how work–life balance (WLB) affects the personal lives of working women in the banking industry of Larkana city, Pakistan. The information was gathered via a standardized questionnaire from 266 female bank employees in Larkana. The ANOVA results showed that a good WLB generally had a beneficial impact on working women’s personal lives. While prolonged working hours (PLWH) had a detrimental impact on women’s personal lives (PL), income packages (SP) and marital status (MS) had beneficial effects. A successful work–life balance in the banking industry will increase female employees’ commitment and productivity, and our study concluded that any positive work–life policies and practices offered by banking companies present additional benefits. This study offers essential intriguing facts and empirical evidence on this little-studied region in the city of Larkana. Moreover, our study emphasizes the practical ramifications of WLB for working women and organizations.

Keywords: work–life balance; working women; banking sector; work–life; balanced lifestyle



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1. Introduction

WLB has emerged as one of the most important topics of discussion among workers, and it has attracted the attention of a wide range of employees working in various firms. Various studies have been conducted globally on WLB among male and female employees. Considerable measures have also been suggested and to some extent implemented to handle this issue in developed countries. However, it seems that developing and underdeveloped countries have not been fully successful in resolving this issue. Consequently, many employees in general, and particularly in the banking sector, face a large amount of work–life conflict, which not only affects their professional life but also their personal life.

WLB is an ongoing effort to live a balanced life and is the segregation of an employee’s private and professional lives within an organization. It refers to a worker’s capacity to prioritize between their private and occupational lives. Professional life includes career development, productive performance, and commitment to an organization (Mehta and Kundnani 2015). Family, individual development, physical fitness, good health, and friendships are all aspects of personal life. Maintaining a balance between occupational and private life can be a challenge for any individual. Numerous studies on WLB among employees of all genders have been undertaken by researchers from different nations, and significant steps have been proposed to address the issues raised in these studies. However, it seems that developing and underdeveloped countries have not been completely successful in resolving this issue. Consequently, employees, particularly women, in developing countries have continued to face work–life conflict, which not only affects their professional lives but also their personal lives (Tabassum et al. 2011). Further, in order to

minimize work–life conflicts, some organizations have adopted different measures and, if these measures are implemented properly, they can help employees to manage their lives appropriately and also be productive and efficient in their workplace.

According to (Yadav and Dabhade 2014) a WLB is a situation where a working individual can spend sufficient time at their job and on their personal life in such a way that neither is disturbed at the cost of the other. Further, it is also responsible for employees to formulate and implement policies that ensure that the personal life of employees is not disturbed. Consequently, employees would be in good state-of-mind and practice effective strategies, which would result in gaining maximum output from employees. In this modern era, women are playing a vital role by rendering their valuable services in every field of life. Further, in our society, it is also incumbent upon women to yield required time to their families in order to live a respectable and successful life. Hence, if a good WLB is maintained by women, then it does not only help them to live successful family life but they can also become more committed to their organization's success (Sethi 2015). Mani (2013) discusses how the term WLB became widely discussed in the year 1986 and that WLB exists when properly managed so as to fulfill the demands of personal and professional life. Abraham (2002) rightly noted that working women carry double the burden of handling personal as well as professional life, and he calls them super moms.

With the spread of globalization and greater competition, the WLB topic has become one of the issues taken under consideration by governmental and nongovernmental bodies. Furthermore, it is also the foremost responsibility of employers to formulate policies that support and ensure suitable work lifestyles for their workforces. Therefore, employers should plan to ensure the implementation of such strategies and policies that help their employees to maintain a good WLB. Consequently, this will help employees to achieve maximum outputs for their organizations and to live happy personal lives as well (Aggarwal 2015). Further, for women, the work environment is changing rapidly because of changes in family responsibilities and innovations in technology. As women in our societies often have to take care of their families more than their spouses, a good WLB is of particular importance to them. Some of the most important formal and informal rules that greatly aid in ensuring a healthy WLB for employees are childcare initiatives, flexible work schedules, work break programs, managerial support, and coworker support (Olumuyiwa Akinrole 2015). Khan et al. (1964) argued that work–life balance is mostly based on role theory, which states that institutions such as families and workplaces might both be seen as role-based systems, where expectations set by the contributions made by their respective employees support interpersonal connections.

Larkana is one of the metropolitan cities of Pakistan, and most banks have opened branches there. As a result, approximately 30 branches of public as well as private banks are established and functioning in the city. At every branch, there are two-to-three female employees. Generally, organizations see employees as a source of labor, and most do not lend importance to their personal lives. Therefore, a research gap exists in the understanding of the WLB concept among the corporate world and its employees. Additionally, no studies have been conducted specifically on female banking employees of Larkana. At present, working women of Larkana suffer from the adverse impact of WLB on their personal life. As a result, an analysis of how female employees are maintaining their WLB has been viewed as appropriate. Hence, this research suggests concrete measures that support and assist the female workforce in the banking sector and their employers, as well the adoption of some specific strategies that would lead to the maintenance of a suitable work–life harmony that might have a positive influence on the personal lives of women in the banking sector. The findings of this study also contribute theoretically and practically to academics, women's associations, and to industries with women employees in formulating favorable work policies that improve the lives of working women in society and benefit the organizations in retaining effective and productive female employees. Therefore, the principal objectives of this research are as follows:

1. To identify the factors of WLB that affect the personal lives of women working in the banking sector.
2. To understand how the personal lives of working women are affected by WLB in the banking sector, with reference to Larkana city.
3. To recommend and suggest measures for working women in the banking sector to maintain WLB for living a successful personal life.

2. Literature Review

WLB is focused on an individual's capability to prioritize between their occupational and private life. Past studies have confirmed that WLB among women plays a vital role in living a successful personal as well as professional life. Hence, a directly proportional relation occurs between WLB and the contented personal life of women working in the banking sector. [Delina and Raya \(2013\)](#) state that, traditionally, women have been constrained to live their lives within the four walls of their homes. In this world of competition, women work together with men in every field of life along with performing their domestic responsibilities. This phenomenon has led women to experience a great challenge in maintaining WLB in the best possible way so as not to sacrifice one for the other.

A study conducted by [Lakshmi and Gopinath \(2013\)](#) on women teachers' work lifestyle asserted that women have stood shoulder to shoulder to help their spouses by sharing the responsibility of earning in order to cope with the domestic financial burden. Since then, the subject of WLB among women has received greater attention. Hence, it has become particularly important and interesting to comprehend how women maintaining a good WLB enjoy a successful personal and professional life. It has also been observed that qualitative education and proper training centers have helped women to create an effective work–life balance. As for [Mehta and Kundnani \(2015\)](#), the changes in society from time to time, along with maintenance of work and personal life relationships, are perceived as an important concern. In this social setup, women are not lagging behind in any field, so working women are given substantial obligations to maintain harmony in their work life. As a result, it is now challenging for working females to seek stability between their private and working lives. Today, many female employees are observed entering the workplace and competing with men in every aspect of work. In our society, this progress and the additional role played by women have not freed them from performing the duties of family care. The concept of WLB among women was inspired by this phenomenon. Due to this, WLB for female employees has drawn greater attention from various disciplines ([Anitha and Maheswari 2014](#)).

A balanced lifestyle among teaching women revealed that, since social norms have changed, both genders share an equal burden on financial earnings to lead a happy family life; consequently, WLB among women has become a crucial topic. Therefore, it is now important to understand how women combine their personal and work lives ([Lakshmi and Gopinath 2013](#)). Research surveys show that the employment rate of women has increased dramatically in recent decades. Women overcome obstacles and have made their prominent and professional careers by occupying the topmost positions in various organizations. WLB aims to achieve two main objectives, namely achievement and enjoyment. Achievement refers to occupying a top position in an organization whereas enjoyment refers to living a peaceful and happy life with family. Therefore, when working women are capable of succeeding in their private and occupational lives, it is evident that they have maintained a proper and positive WLB. According to [Yadav and Yadav \(2014\)](#), the WLB is a strategy and a technique to establish and maintain stability between official and personal life. While it is crucial for any individual to maintain a WLB, severe problems can be raised for working women if they fail to manage WLB properly. Workers' commitment to the organization and the organization's performance are also directly proportional to the maintenance of WLB among employees. [Sethi \(2015\)](#) stated that, in our cultural norms and values, it is one of the most essential responsibilities of women to take care of their families. Therefore, in order to lead a healthy and stable life, working women have to

play a dual role of a professional person and housewife in such a way that neither role is disturbed. Appropriately, this will benefit both families and organizations. In the banking sector, high work demands with long working hours have led to issues related to work–life imbalance and have created distress for women in all fields of employment. They have to play dual roles in career building and happy families (Delina and Raya 2013). Due to emerging prerequisites in organizations, workforces are under huge stresses to give maximum time to their employer in securing their jobs and for the advancement of an organization. Consequently, it has become challenging for employees, particularly for working women, to give required time to their family, their wellbeing, childcare, kids’ schooling, and the care of elders and friends. Commitment to the organization, long working hours, marital status, and contentment with family relations are some of the key aspects of a successful work–life balance (Akhtar et al. 2012). Mani (2013) explored the set of factors that influence professional life, namely improper time management, long working hours, children issues, health issues, a lack of family support, etc. Ioan et al. (2010) also affirmed that proper programs, counseling, and the implementation of solid WLB policies help to achieve the desired personal and professional goals in life. According to Sarwar and Aftab (2011), the WLB issue concerns both male and female employees working in different disciplines. However, in the banking sector, it has been observed that women are less inclined and interested to perform banking jobs because of excessive work pressure, long working hours, higher risk, job insecurity, etc. Due to these issues, women feel uncomfortable and they are unable to give proper time to their personal life. Hence, women quit this field to perform other jobs such as teaching, or they sometimes prefer to remain housewives depending upon their family’s financial and economic conditions. The following hypotheses were formulated based on the results of previous research investigations.

Hypothesis 1 (H1). *Prolonged working hours will have a negative effect on women’s personal life.*

Purohit and Patil (2013) note that WLB is the term used to define the prioritization and management of one’s professional career and personal lifestyle. WLB is used to describe the ways and methods of adopting a balanced approach to achieving a successful life. In addition, human resource professionals have taken a number of significant steps to address the problems and conflicts associated with a WLB approach. These steps not only assist employees in achieving stability between their private and working lives but also assist employers in attaining the most productivity from their workforce. Family supporting supervisor behaviors (FSSB) are outlined by Hammer et al. (2009) as supportive organizational management behaviors that managers offer to promote employees’ efficiency and fulfillment both on and off the job. These behaviors deal with how an employee feels about their manager’s approach to them (Clark et al. 2017). Support from a supervisor may be official or casual (Achour Yasmine et al. 2020). The creation of workplace flexibility is crucial (Suriana et al. 2021). For the sake of establishing a work–life balance and achieving corporate goals, friendly supervisory behavior is vital. According to research (García-Cabrera et al. 2018), such behavior lowers stress related to work and family by boosting employee job satisfaction and autonomy and minimizing workload (Marescaux et al. 2020). By giving employees more control over their job (Marescaux et al. 2020) and enabling them to find a balance between work and family life, FSSB’s flexibility and independence serve to decrease work–family conflict (Greenhaus et al. 2012; Heras et al. 2021). Employees are more likely to enhance their performance and accomplish managerial expectations if they feel that their management are concerned about both their private and professional work lives (Rofcanin et al. 2018). The hypotheses below were developed based on the outcomes of previous research studies.

Hypothesis 2 (H2). *Marital status will have a positive effect on women’s personal life.*

The social exchange theory (SET) (Blau 1964) contends that fairness is a foundational principle of social relations of exchange (Gouldner 1960). According to this notion, when one party offers a benefit to another, the recipient is more likely to return the favor by giving the first party benefits and favorable treatment (Coyle-Shapiro and Shore 2007). The social exchange hypothesis is commonly used in organizational culture to describe the development and upkeep of interpersonal interactions between workers and employers regarding mutuality practices (Chen et al. 2005; Rawshdeh et al. 2019). According to Lee and Veasna (2013), the theory explains why people decide to be more or less engaged at work as well as the way the corporate support network affects employees' creativity and other good behaviors. According to earlier research, when an organization offers perks to workers, these workers are more likely feel committed to the firm and work harder to achieve optimal performance (Eisenberger et al. 2001; Vayre 2019). According to work–life balance research, several investigations have demonstrated evidence that when employers or management are concerned about their employees' private and organizational well-being, those individuals' performance tends to improve (Campo et al. 2021). Based on the theory of social exchange hypothesis, this study contends that, when employers care for their personnel's careers and personal lives, their anticipated positive feelings boost their job satisfaction and they are more likely to return the favor by executing work efficiently (Talukder et al. 2018). In these situations, the explicit and indirect assistance provided by the boss improves the connections underlying the work–life balance, work motivation, and efficiency. In Figure 1, we propose a conceptual model that demonstrates the anticipated causal link between the study variables. Based on the findings of the past research studies, the hypotheses below were developed.

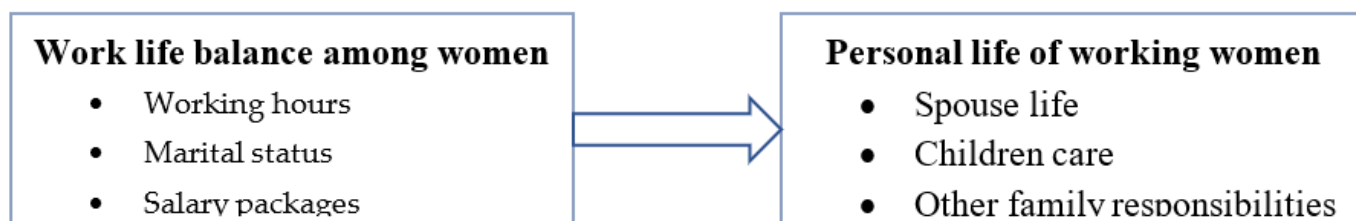


Figure 1. Conceptual model of work–life balance and personal life.

Hypothesis 3 (H3). *The salary package will have a positive effect on women's personal life.*

Based on the various theoretical perspectives of WLB among working women, the conceptual model below was proposed.

3. Research Methodology

In this section of the paper, the methods used in the study are discussed. This section of the paper addresses the tools and techniques that were applied in the data collection and the techniques used to perform data analysis.

Sample Size and Data Collection

A quantitative descriptive method was used in the study. To perform the research, the researchers used a convenience sampling approach. Convenience random sampling is effective because it allows researchers to recruit participants quickly and easily (Stratton 2021). Therefore, the primary data were collected by a structured survey questionnaire with close-ended questions, and it was developed on a 5-point Likert scale with 5 as strongly agree, 4 as agree, 3 as neutral, 2 as disagree, and 1 as strongly disagree. With the help of some personal references and negotiations with human resources and operations departments in the banks, the questionnaire was randomly distributed by visiting the national and private banks, and some were delivered via emails in Larkana city, Pakistan. The respondents included multiple designations of female employees, namely clerks, officers, managers, and

executive employees. We performed a pilot test ($n = 50$) with the data randomly available from many organizations prior to the main survey. The respondents did not have any concerns about the questionnaire, indicating there is reasonable clarity on the question posed in the questionnaire. According to De Bruin (2006), power analysis is a numerical method for determining an appropriate sample size. As a consequence, power analysis was employed for estimating the minimum sample size in the current research by means of G*Power 3.1.9.4 software. The G*Power program calculated the sample size, which is 212, at an alpha significance of 0.05, as well as a medium effect size of f^2 (0.062). However, the study received 266 valid responses—slightly more than we required—after including responses from the pilot test. The demographic profile of the working women is presented below according to their marital status and age group.

4. Results and Data Analysis

To investigate the influence of WLB on the PL of women working in the banking sector, SPSS 20 version was used, and it was also used to conduct regression analysis. From Table 1, among 266 respondents, 62% were married women, and 38% were unmarried. In total, 44% were 20 to 30 years old; 56% were 30 to 45 years old. The study developed seventeen measurement items for three constructs of WLB. Before conducting the data analysis, the data were checked for normality conditions to avoid any incorrect or misleading results in the analysis. Skewness and Kurtosis predominantly determine the distribution pattern. According to Tabachnick and Fidell (2001), skewness indicates the measure of symmetry and kurtosis indicates the peakedness or flatness of a distribution; the z-scores of both these measures must be within the range of -2 to $+2$ with a significance level (p -value) greater than or equal to 0.05 to confirm that the data are normally distributed. In this case, the observation of these values confirmed the normal distribution of the data. Using the exploratory factor analysis (EFA) method with principal component analysis (PCA) and varimax rotation, it was possible to identify the underlying dimensions. All of the study's measures had satisfactory Cronbach's alpha values above the acceptable range of 0.6–0.7 (Hulin et al. 2001). Factor loadings were found to be acceptable and observed to be greater than the required cutoff value of 0.60, demonstrating the variables' acceptable reliability conditions, as shown in Table 2. Additionally, the internal consistency (Cronbach alpha value) is above 0.7, which confirms the dependability criteria (Nunnally 1978). A Kaiser–Meyer–Olkin score of 0.837 and a substantial Bartlett's test of sphericity ($p < 0.001$) further supported the factorability conditions. Long working hours have factor loadings of 0.713 to 0.867 with an alpha value of 0.821, whereas marital status has factor loadings of 0.732 to 0.864 and an alpha value of 0.834; salary package showed factor loadings of 0.704 to 0.815 and an alpha value 0.857.

The correlational matrix (Table 3) also showed a positive significant correlation among all of the constructs. The MS and ML showed robust and positive associations with WWS, with values of 0.681 and 0.664, respectively. The CGDC was found to be the least positively significant association with WWS among all the variables with a value of 0.168.

This study conducted regression analysis, as shown in Table 4, i.e., the model summary. The coefficient of correlation (R) is 0.781 and the coefficient of determination (Adjusted R Square) is 0.611, indicating the PL of working women was 61.1% of the variance on WLB. The below ANOVA in Table 5 represents the overall significant influence of WLB on the PL of working women. The F ratio is 153.689 and it predicts the overall statistical significance of the proposed model.

The correlation coefficient results in Table 6 were used to evaluate the study's research hypotheses. The correlation coefficient between PLWH and PL is -0.305 at $p < 0.05$; MS and PL is 0.537; and SP and PL is 0.618 with significant p values. The significant coefficient values show that all three of the hypotheses ($H1$, $H2$, and $H3$) are supported by the data.

Table 1. Demographic profile of the working women.

Women Working in the Banking Sector in Larkana City							
S. No.	Bank	Branch Name	Total Number of Female Staff	Marital Status		Age Group	
				Unmarried	Married	Between 35–50	Between 20–35
1	National Bank of Pakistan	Regional Office Larkana	18	4	14	10	8
		Main Branch Larkana	20	8	12	14	6
		Bank Square Branch Larkana	18	7	11	6	12
		City Branch Larkana	15	6	9	10	5
		Moen Jo Daro Branch Larkana	11	4	7	7	4
2	First Women Bank Ltd.	Bander Road Larkana	24	6	18	14	10
3	Habib Bank Limited	Bunder Road Branch Larkana	10	6	4	7	3
4	Sindh Bank Limited	VIP road Larkana	14	2	12	8	6
5	Muslim Commercial Bank	Sindh Bank Limited	15	7	8	6	9
		CMC Branch Larkana	15	5	10	8	7
6	United Bank Limited	Bunder Road Branch	8	5	3	5	3
		VIP Road larkana	20	7	13	11	9
7	Allied Bank Limited	Bunder Road Branch	16	4	12	9	7
8	Faisal Bank Limited	Bunder Road Branch	14	8	6	7	7
9	Summit Bank Limited	Pakistani Chowk Branch Larkana	16	5	11	11	5
10	Standard Chartered Bank	Bunder Road Larkana	13	5	8	7	6
11	Bank Alfalah Limited	Bunder Road Larkana	19	13	6	8	11
Total			266	102	164	148	118
				266		266	

SOURCE: Data Analysis.

Table 2. Mean, Factor Loadings, and Cronbach Alpha of the constructs.

Constructs	Measures	Mean	Factor Loading	Cronbach Alpha Value
Prolonged Working Hours (PLWH)	I believe women can work for long working hours than men	4.408	0.855	0.821
	My bank ask its employees to work for long hours to accomplish daily tasks.		0.912	
	I am stressed at work due to long working hours		0.885	
	My spouse allows me to work for long working hours		0.72	
	I feel stressed to work at home after long office hours		0.731	
	I feel shifting my job from bank to other industry because of long working hours.		0.845	
	My bank HR develops different policies to reduce long working hours and maintain WLB for women		0.867	
	I am able to manage my time properly for my personal and professional life without any problem.		0.713	
	In my opinion long working hours will spoil the mental health and wellbeing among women.		0.854	
	I am paid extra money for working extra-long time in the bank		0.745	

Table 2. *Cont.*

Constructs	Measures	Mean	Factor Loading	Cronbach Alpha Value
Marital Status (MS)	I feel unmarried women can maintain a good WLB than married women.	3.73	0.811	0.834
	My husband supports me in my personal life at home when I am stressed with overload work at office.		0.864	
	I feel, I need to focus on my family than on my professional life.		0.821	
	I feel marital status of the women is a barrier for having good WLB.		0.734	
Constructs	Measures	Mean	Factor Loading	Cronbach Alpha Value
Salary Package (SP)	I am highly paid for my job.	3.62	0.815	0.857
	I am able to meet my personal expenses for maid at home and for my transportation to work.		0.704	
	I am able to save a handsome amount from my monthly salary for the rest of my life.		0.751	

SOURCE: Data Analysis.

Table 3. Correlation matrix of the study constructs.

Constructs	PLWH	MS	SP	PL
PLWH	1	0.343 *	0.536 **	−0.381 *
MS		1	0.485 **	0.525 **
SP			1	0.412 **

SOURCE: Data Analysis. Note: N = 208, ** correlation is moderately significant at 0.01; * correlation is significant at 0.01.

Table 4. Model Summary.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.781 ^a	0.611	0.607	0.31604

^a Predictors: (Constant), WLB.**Table 5.** ANOVA.

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	15.35	1	15.35	153.689	0.000 ^b
Residual	9.788	98	0.1		
Total	25.138	99			

^b Predictors: (Constant), WLB.**Table 6.** Summary of hypothesis testing.

Relationships	Coefficient	t-Values	Outcomes
PLWH → PL (H1)	−0.305 *	−1.214	Supported
MS → PL (H2)	0.537 **	4.184	Supported
SP → PL (H3)	0.618 *	4.351	Supported

Note: * $p < 0.05$; ** $p < 0.01$.

5. Discussion

According to this research, WLB has a positive impact on working women's PL in Larkana city. Along with performing their professional duties, women are also required to justify their domestic responsibilities in a much more appropriate way for a congenial personal life. Some of the major elements related to work–life balance includes working hours, marital status, and salary packages, while elements related to personal life include

spouse cooperation, children's care, and other social family responsibilities. When women have to work for long hours in banks, they are unable to give proper and required time to their family and to some extent they fail to live a happy and contented personal life. This is evident in the negative relation between both variables, namely prolonged working hours and personal life, with a coefficient value of -0.305 at $p < 0.05$. The research conducted earlier in other cities is also consistent with these findings (Ojo 2012; Mehtha 2012; Sudha and Karthikeyan 2014). Further, from the findings of this study, it has been observed that MS, as an important element of WLB among women, has a somewhat positive influence on maintaining work-life balance if they are supported by spouses. This statement is clear, with a coefficient value of 0.537 at $p < 0.01$. When women are busy with office work, their spouses often take time to care for the family. Hence, this sense of understanding and compromise with each other gives allows some women to relax, which in turn lets them live a happier personal life. Attractive salary packages offered by banks have a directly proportional relationship on the WLB of women in the banking sector: when an attractive salary is taken, women are able to support their spouse and their family to a greater extent. Additionally, they might be able to afford full-time housekeeping at home. Consequently, paid individuals perform all household chores such as cleaning, taking care of children, picking up and dropping them off at school, and even cooking at home. This is statistically proven with a coefficient value of 0.618 at $p < 0.01$. Furthermore, women working in the banking sector who maintain a WLB are then able to look after their spouse, their children, and other social family responsibilities on a financial level. This study indicates that women's commitment and productivity will increase when there is a successful work-life balance in the banking industry, but it is recommended that any work-life balance policies and practices offered by banking organizations ought to benefit them even more.

6. Theoretical and Practical Implications

Identifying the factors of WLB and empirically assessing their direct impact on the personal lives of women bank employees of Larkana are our main theoretical contributions to the literature. These findings indicate that the influence of WLB factors may vary depending on various organizational environments of firms. The results of the majority of research studies indicate substantial connections between organizational culture, job stress, and family support among women WLB (Aruldoss et al. 2022; Susanto et al. 2022). The negative impact of prolonged working hours on women's personal life is statistically reconfirmed in the findings of past studies (Soni 2015). The study's participants expressed their willingness to be adaptable at work when necessary and emphasized that they were not prepared to give up their private affairs, such as marriage and family, just for their work. As a result, hypothesis H2 is well supported by the empirical evidence. Our findings are aligned with the theory of social exchange, which states that an employee will be more effective if they devote an equal amount of time to their personal lives and their professional lives (Brough et al. 2008; Hofmann and Stokburger-Sauer 2017; Roberts 2008).

Numerous research has shown that a good work-life balance also results in a healthier lifestyle, supporting the WLB. Therefore, SMEs must promote a culture that values work-life balance in order to bring out the best in their staff, which could lead to better business/firm performances. In truth, the conflicts between work and family are a significant cause of psychological discomfort for employees, which has a negative impact on their quality of life. The adoption of various WLB techniques is now recommended for the commercial bank industry in Pakistan; however, this is not to adhere to labor laws but rather to meet the needs of all female employees. Furthermore, given that different women are affected differently by WLB, we advise businesses to offer exclusive alternatives to WLB practices for female bank employees.

7. Limitations and Future Research

This study enhances the importance of skills regarding proper work–life management among working women towards a successful personal as well as professional life. This study was underpinned by a number of viewpoints on WLB, but further research would substantiate this study by including other constructs or components of WLB, and ought to propose emerging models and broadly understand the WLB concept and its progression in work productivity. Additionally, considering the existence of many banking firms in Pakistan, the sample size is relatively small, which limits the generalizability of our findings. The current study attempted only to identify the factors of WLB and how they affect female employees' personal lives and further suggests the measures to maintain WLB. Therefore, we suggest that more researchers attempt to understand the best practices of WLB in the other states of Pakistan and in various sectors.

Additionally, [Aruldoss et al. \(2022\)](#) and [Susanto et al. \(2022\)](#) suggested that greater WLB will result in improved job satisfaction. Therefore, further studies might understand the role of WLB in job satisfaction. Similarly, researchers could include the moderating role of any other relevant constructs in order to reach distinctive findings that might contribute to the theoretical and practical implications of WLB. Moreover, organizational culture plays a major role in intensifying organizational agility, which stimulates employee innovation, collaboration, creativity, transparency and diversity. Therefore, we suggest the exploration of the moderating role of organizational culture on WLB. This approach could further enhance the quality of findings and suggest strategies to improve the work–life balance of working women. Additionally, different organizations practice different HR approaches. Investigating the role of HR practices to enhance female empowerment is a distinct research topic in human resource management. Hence, there is considerable research scope in this area that can facilitate organizations to inculcate appropriate techniques to manage WLB.

8. Conclusions

The purpose of this research was to investigate how WLB affects the private lives of women employed in Larkana's banking industry. The study's findings showed that WLB has a significant impact on women's personal lives. Long working hours, marital status, and salary packages, if favorable, can assist many working women in taking care of their partners, children, and other responsibilities, which could lead to a happy and successful personal life. On the contrary, if WLB is not given due attention, it becomes nearly impossible for women working in the banking sector to successfully lead a personal life. Consequently, personal life sometimes needs to be sacrificed at the cost of professional life. Therefore, our study recommends that women who are financially well compensated can sacrifice their personal life to some extent. On the other hand, it can be categorically stated that WLB among working women is imperative with the growing need for women to work. Hence, organizations must pay more attention to WLB issues and formulate new and favorable policies, especially for working women, so as to improve their living conditions in both their professional and their personal life.

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