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THE IMPACT OF WORK-LIFE BALANCE PROGRAMS ON QUALITY OF WORK-LIFE (QWL) AMONG FEMALE EMPLOYEES WITHIN THE BANKING SECTOR

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Abstract

The purpose of the current study is to examine the impact of work-life balance programs (Flexible work arrangements, Maternity leave policies, Childcare support, Women's health programs, Leadership development programs, Pay equity, and Communication) on quality of work life (QWL) among female employees within the banking sector. Quantitative methodology was carried out, and a questionnaire was self-administered on (296) female full-time employees within commercial banks in Jordan. SPSS was employed to screen and analyze the gathered data. Results of the study indicated that acceptance of study hypotheses under the main allegation of the fact that characteristics of female employees' work-life balance programs have a statistically significant influence on the quality of work-life from the perspective of female employees within the banking sector. Results proved that adopting work-life balance programs for female employees could lead to a happier, healthier, and more productive workforce. By prioritizing the needs of their female employees, organizations can create a positive work environment that supports the well-being of their workforce and leads to long-term success. In addition, the study found that the most influential sub-variable was "communication" as it can help promote work-life balance programs among female employees by raising awareness, providing information, addressing concerns, and encouraging participation. By doing so, companies can create a more supportive and inclusive work environment, ultimately leading to increased productivity, job satisfaction, and employee retention. The Study recommended that organizations get inspired by other organizations' initiatives in supporting working mothers and female employees. Significance of the current study is expected to help banks create a more diverse and inclusive workplace by supporting female employees to balance their work and personal responsibilities.

Keywords: Quality of Work Life (QWL), Flexible work arrangements, Maternity leave policies, Childcare support, Women's health programs, Leadership development programs, Pay equity, Communication

أثر برامج التوازن بين العمل والحياة على جودة الحياة العملية بين الموظفين في القطاع المصرفي

الدكتور محمد علي القضاة

أكاديمية العلوم الشرطية/الشارقة

ملخص

تهدف الدراسة الحالية إلى معرفة أثر برامج التوازن بين العمل والحياة (العمل المرين. الترتيبات، سياسات إجازة الأمومة، دعم رعاية الأطفال، برامج صحة المرأة، تنمية المهارات القيادية برامج المساواة في الأجور والتواصل) حول جودة حياة العمل (QWL) بين الموظفين داخل القطاع المصرفي. تم تطبيق المنهجية الكمية، وتم تطبيق استبيان ذاتي على (296) من الموظفين بدوام كامل في البنوك التجارية في الأردن. تم استخدام برنامج SPSS لفحص وتحليل البيانات التي تم جمعها. أشارت نتائج الدراسة إلى قبول فرضيات الدراسة في ظل الادعاء الرئيسي المتمثل في حقيقة أن برامج التوازن بين العمل والحياة لها تأثير ذو دلالة إحصائية على جودة الحياة العملية من وجهة نظر الموظفين في القطاع المصرفي. وأثبتت النتائج كذلك أن تبني برامج التوازن بين العمل والحياة للموظفات يمكن أن يؤدي إلى حياة أكثر سعادة وصحة وإنتاجية للقوى العاملة. ومن خلال إعطاء الأولوية لاحتياجات الموظفين، يمكن للمؤسسات خلق عمل إيجابي وبيئة تدعم رفاهية العاملات لديهم وتؤدي إلى النجاح على المدى الطويل. بالإضافة إلى أن الدراسة أثبتت أن المتغير الفرعي الأكثر تأثيراً هو "الاتصالات". لأنه يمكن أن يساعد في تعزيز برامج التوازن بين العمل والحياة بين الموظفين وذلك من خلال رفع مستوى الوعي وتوفير المعلومات ومعالجة المخاوف وتشجيع المشاركة. ومن خلال القيام بذلك، يمكن للشركات إنشاء بيئة عمل أكثر دعمًا وشمولاً في نهاية المطاف، مما يؤدي إلى زيادة الإنتاجية والرضا الوظيفي والاحتفاظ بالموظفين. أوصت الدراسة بأن تستلهم البنوك من المنظمات الأخرى مبادرات دعم الأمهات العاملات والموظفات. ومن المتوقع أن تساعد أهمية الدراسة الحالية البنوك على إنشاء مكان عمل أكثر تنوعاً وشمولاً من خلال دعم الموظفين لتحقيق التوازن بين عملهن ومسؤولياتهن الشخصية.

1. Introduction

Work-life balance programs in the banking sector are designed to provide female employees with the tools and resources they need to balance their work and

personal lives by addressing challenges and reducing work-related stress. While traditionally viewed as a female issue, work-life balance is essential for all employees to achieve a sustainable and healthier lifestyle. Flexibility is a fundamental aspect of work-life balance programs in the banking sector. Work-life balance programs typically include flexible work arrangements such as telecommuting or part-time work, sabbaticals, job sharing, and flexible hours. Providing these flexible arrangements can help retain female employees by giving them the ability to balance their work commitments with their personal needs and responsibilities, such as raising children or caring for family members. Wellness programs can also be part of work-life balance initiatives in the banking sector. These initiatives include programs designed to promote healthy living, such as on-site gym facilities, healthy eating options, and wellness coaching. These programs play a crucial role in promoting work-life balance by improving employees' physical, mental, and emotional well-being, and reducing stress levels.

Adisa et al. (2019) argued that other work-life balance programs in the banking sector include time-off programs, such as parental leave, sick leave, vacation time, and bereavement leave. These programs allow employees to take time off work to attend to personal matters, ensuring that their mental health and personal lives are not sacrificed for their work.

Overall, work-life balance programs in the banking sector are crucial for promoting gender equity, creating a more inclusive workplace, and improving female employees' quality of work life. By providing female employees with the support, they need to manage their work and personal responsibilities; work-life balance programs can ultimately lead to increased employee engagement, productivity, and satisfaction (Jaharuddin and Zainol, 2019; Talukder, 2019).

Based on the above argument, the researcher noticed varied potential gaps in the literature on the impact of work-life balance programs on the quality of work-life among female employees within the banking sector; such gaps included the limited research focused on the banking sector and female employees. While some studies examine work-life balance programs in various industries, limited research is dedicated to examining the impact of these programs on female employees, specifically in the banking sector. In addition to that, the researcher noticed that there is an insufficient focus on the role of quality of work life in gender equity and diversity and inclusion, there might be evidence that work-life balance programs can improve employee retention and satisfaction, but there is limited research examining the potential impacts on gender equity in the long term. It is important to consider gender equity, diversity and inclusion goals in designing work-life balance programs.

2. Study Aim, Questions, Model and Hypotheses

Launching from the literary gap above, the purpose of current research is to examine the impact of work-life balance programs (Flexible work arrangements, Maternity leave policies, Childcare support, Women's health programs, Leadership development programs, Pay equity and Communication) on quality of work life (QWL) among female employees within banking sector.

In order to highlight the relationship between variables; research formulated the following model from which study hypotheses, and questions were extracted:

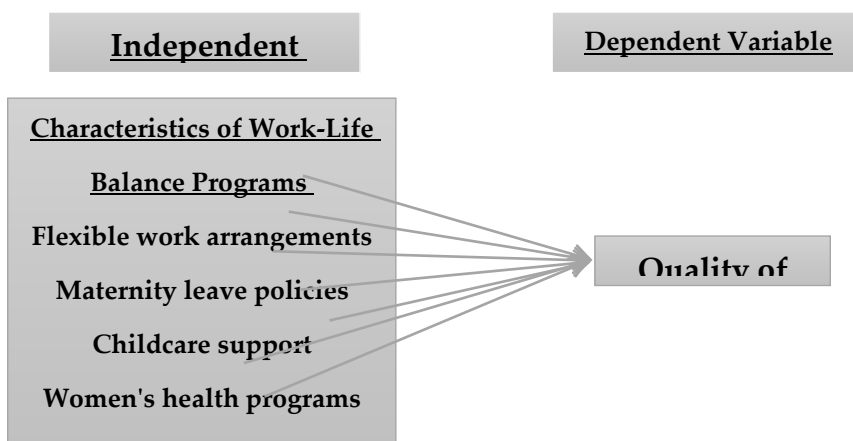


Figure 1. Study Model (Baker et al., 2023; Kossek and Kelliher, 2023; Aziz-Ur-Rehman and Siddiqui, 2019)

Questions of the study:

1. What are the characteristics of work-life balance programs within Jordanian banking industry?
2. How can work-life balance programs enhance quality of work life among female employees within banking industry in Jordan?

Hypotheses of Study:

H: Characteristics of female employees' work-life balance programs have a statistically significant influence on quality of work life from the perspective of female employees

H1: Flexible work arrangements have a statistically significant influence on quality of work life from the perspective of female employees

H2: Maternity leave policies have a statistically significant influence on quality of work life from the perspective of female employees

H3: Childcare support have a statistically significant influence on quality of work life from the perspective of female employees

H4: Women's health programs have a statistically significant influence on quality of work life from the perspective of female employees

H5: Leadership development programs

H6: Pay equity have a statistically significant influence on quality of work life from the perspective of female employees

H7: Communications have a statistically significant influence on quality of work life from the perspective of female employees

3. Literature Review

3.1. Complexity of Occupations in Banking Industry

According to Khalid et al. (2020), the banking industry is one of the most complex industries in the world; it involves a broad range of activities and requires a large number of skilled professionals to handle different tasks and responsibilities. The complexity of occupations in the banking industry is attributed to various reasons, including the diverse functions performed by banks, the different types of customers they serve, the complexity of banking regulations, and technological advancements (Wu et al., 2020; Hashem & Hamdan, 2016).

Mushtaq et al. (2021) added that the banking industry is responsible for providing various services, including deposits, lending, investment management, risk management, and advisory services. Each of these services requires different skills and a unique knowledge base. For example, a customer service representative at a bank branch needs to have excellent interpersonal skills and knowledge of various banking products. In contrast, an investment banker must have sound financial analysis and modeling skills to develop complex financial strategies.

Another factor contributing to the complexity of occupations in the banking industry is the diverse range of customers banks serve. Banks serve individuals, businesses, corporations, and governments. Each of these customers has unique needs, which requires the bank to offer tailored solutions and services (Kalandatzis & Hyz, 2021; Hashem, 2012).

However, banking regulations add to the complexity of occupations in the banking industry. Banks are subject to various regulations that govern their operations, including anti-money laundering regulations, consumer protection laws, and capital requirements. These regulations require banks to have specialists in different areas, such as regulatory compliance, legal, and risk management (Onu et al., 2022; Hashem & Hamdan, 2017). Lubbadah and Ásványi (2022) noted that technological advancements had increased the

complexity of occupations in the banking industry. Digital technologies have revolutionized how financial services are delivered, leading to new job roles such as data analysts, cybersecurity specialists, and digital product managers. These new roles require different skills and expertise, which adds to the already complex nature of occupations in the banking industry.

In conclusion, the complexity of occupations in the banking industry is a result of the diverse functions performed by banks, the different types of customers they serve, the complexity of banking regulations, and technological advancements. It is essential for banks to have a diverse range of skilled professionals to handle the different responsibilities required to meet the needs of their customers while remaining compliant with regulations.

3.2. Female Employees within Banking Sector

Abekah-Nkrumah et al. (2021) argued that despite the progress made in recent years toward gender equality in the workplace, the reality for female employees within the banking sector remains far from perfect. Women continue to face various challenges in their professional lives, including gender bias, unequal pay, and limited opportunities for career advancement (Cheng et al., 2021).

According to Giorgi et al. (2019), one of the major challenges facing women in the banking industry is the gender bias that limits their progression into senior roles. Despite making up a significant portion of the workforce in the banking sector, women remain underrepresented in senior leadership positions.

Cabeza-García et al. (2019) added that unequal pay is another major challenge facing female banking employees. According to a study by the National Women's Law Center, female bank tellers earn only 81 cents for every dollar their male counterparts earn. This wage gap is even larger for women in higher-level positions, where female senior executives earn only 69 cents for every dollar earned by male senior executives. Arnaboldi et al. (2018) stated that women in the banking sector face limited opportunities for career advancement, with many unable to progress into senior management roles due to the aforementioned gender bias and unequal pay. This lack of progression can lead to a lack of motivation and, ultimately to the loss of talented individuals within the industry.

Despite these challenges, efforts are being made to address these issues; many banks are introducing diversity and inclusion policies and initiatives to attract and retain female talent. For example, some banks have introduced 'returnship' programs aimed at enabling women who have taken a career break to return to the workforce. Additionally, some banks are introducing flexible working arrangements, such as remote working and part-time schedules (Nguyen et al., 2019; Nasution & Rafiki, 2019).

In conclusion, the reality of female employees within the banking sector is far from perfect, with many women still facing significant challenges related to gender bias, unequal pay, and limited opportunities for career advancement. While there are initiatives being introduced to address these challenges, there is still a lot of work to be done to ensure gender equality in the banking sector.

3.3. Work-Life Balance Programs

Work-life balance programs, or work-life initiatives, are employer-sponsored programs to help employees balance their work and personal responsibilities. These programs are aimed at helping employees manage their time better and increase their overall well-being, leading to more productive and satisfied employees (Kasbuntoro et al., 2020). Work-life balance programs can take various forms, depending on the employer and the type of work being done. Some common examples of these programs include (Wolor et al., 2020; Wong et al., 2020; Attar et al., 2020):

1. Flexible work arrangements: This includes working from home, part-time work, job-sharing, compressed workweeks, and flexible schedules that allow employees to balance their work and personal responsibilities.
2. Paid time off: Employers can offer additional vacation days, sick days, or personal days to help employees take time off to handle personal responsibilities.
3. Sabbaticals: Employers can offer an extended unpaid leave of absence (usually for 3-12 months) to allow employees to pursue personal interests, travel, or care for family obligations.
4. Leave policies: Employers can offer maternity and paternity, bereavement, and other types of leave that provide employees with time off to care for themselves or their families.
5. Wellness programs: Employers can offer wellness programs that provide resources and support to help employees manage their physical and mental health, such as gym memberships, health screenings, and stress management workshops.

Ramos and Galleto (2020) stated that the benefits of work-life balance programs are significant; when employees are supported in balancing their professional and personal lives, they are more likely to be satisfied with their jobs, less stressed, and more productive. In addition, work-life balance programs can help employers attract and retain top talent, as employees are likelier to stay with employers who prioritize their well-being. Arunashantha (2019) argued that work-life balance programs help employees balance their work and personal lives. Depending on the employer, these programs can take various forms, but all

are designed to help employees manage their time better and increase overall well-being.

3.4. Quality of Work Life QWL

Leitão et al. (2019) defined quality of work life QWL as a concept that refers to the overall experience of employees in relation to their work environment, culture, and job satisfaction. QWL considers various factors that contribute to the quality of work-life, including working conditions, job security, management practices, career development opportunities, and work-life balance. According to Raeissi et al. (2019), the goal of QWL initiatives is to improve an organization's working conditions and culture to ensure that employees have a high quality of work life. Employers aim to create a positive and supportive work environment that promotes employee well-being and satisfaction. This, in return, helps organizations attract and retain talent and improve performance, productivity, and job commitment (Leitão et al., 2021).

Agus and Selvaraj (2020) argued that creating a QWL culture involves a range of approaches, such as flexible work schedules, telecommuting options, personalized training and career development opportunities, job security, recognition and reward programs, and employee wellness programs.

According to (Warhurst and Knox, 2020; Wang et al., 2019; Thakur and Sharma, 2019) presented few examples of QWL initiatives that companies can adopt to improve the quality of work life of their employees, include:

- Providing opportunities for continued education and training to help employees develop new skills and advance in their careers.
- Offering flexibility in work arrangements to help employees balance their work and personal responsibilities.
- Providing programs aimed at promoting the physical and mental well-being of employees, such as on-site gyms or mental health resources.
- Promoting open and honest communication channels between employees and management, implementing effective performance management systems, and enabling employee participation in decision making.
- Ensuring fair compensation and benefits policies, including equal pay for equal work, paid maternity and paternity leave, and comprehensive health insurance coverage.

In conclusion, quality of work life is a crucial part of employee well-being and job satisfaction, which ultimately contributes to organizational success. By adopting QWL initiatives, employers can improve the work environment and culture, provide employees with meaningful opportunities for career growth, promote work-life balance, and support employee well-being. This, in turn, can help to attract and retain top talent, improve productivity a

3.5. Dimensions of QWL

Many dimensions were developed for QWL among many different industries, and organizations can still develop more dimensions that are more suitable with their work environment and culture. However, according to (Dhamija et al., 2019; Adisa et al., 2021; Aruldoss et al., 2020; and Srivastava et al., 2019) presented the most common dimensions of QWL among organizations which were designed for female employees, these dimensions included:

3.5.1. Flexible work arrangements

Flexible work arrangements are a vital part of improving the quality of work life for employees. These arrangements can help employees balance their work and personal commitments, leading to more productive and satisfied employees. Employers can offer flexible arrangements such as part-time work, job-sharing, compressed workweeks, and telecommuting to provide employees with more freedom and control over their work schedules.

3.5.2. Maternity leave policies

Maternity leave policies are an important aspect of work-life balance. Policies that provide paid time off and job security for new mothers can help them manage the transition to motherhood while providing for their family's financial needs. Maternity leave policies can also help to give women a sense of security and confidence in their careers.

3.5.3. Childcare support

Childcare support is another important factor in maintaining quality of work-life for parents in the workforce. Employers can offer various benefits such as onsite daycare, flexible work arrangements, and dependent care spending accounts to help cover the cost of childcare. Providing access to quality childcare support can help parents focus on their careers and improve their overall work-life balance.

3.5.4. Women's health programs

Women's health programs can be an essential aspect of improving the quality of work-life for female employees. Employers can offer programs that address specific health issues that affect women, such as breast cancer and reproductive health. Offering mental health resources and wellness programs can also help to support women in managing their physical and emotional well-being.

3.5.5. Leadership development programs

Leadership development programs can help to improve quality of work-life by providing employees with opportunities for career advancement and personal

growth. These programs can help employees develop new skills and build their confidence, leading to more fulfilling and rewarding careers. Investing in leadership development programs also demonstrates an employer's commitment to promoting a positive work environment and supporting the advancement of their employees.

3.5.6. Pay equity

Pay equity is essential to ensuring a positive quality of work life for employees. Ensuring that all employees, regardless of gender, ethnicity or other factors receive equal pay for equal work is vital to creating a fair and supportive work environment. By promoting pay equity, employers signal their commitment to providing equal opportunities to all employees.

3.5.7. Communication

Communication is a vital element of improving the quality of work-life for employees. Employers can promote open communication channels between management and employees, allowing employees to voice their concerns, provide feedback, and receive support. By encouraging open dialogue and taking into consideration employee feedback on important decisions, employers can build trust and establish a positive work culture where employees feel valued and heard.

3.6. Most Famous Women Oriented QWL Programs

Buckingham et al. (2019) stated that there are several organizations that are known for their commitment to providing a positive quality of work life for women, such organizations included:

Accenture: This global professional services organization has implemented a number of initiatives to promote gender equality and improve the quality of work life for women. They offer flexible work arrangements, mentorship programs, and benefits for new mothers. Accenture also publishes an annual "Getting to Equal" report that tracks their efforts towards gender equality.

Patagonia: This outdoor apparel company has been recognized for their efforts to support working parents. Patagonia provides on-site childcare, flexible work arrangements, and paid maternity and paternity leave. They also offer a Family Leave initiative which provides employees with up to two months of paid family leave.

Deloitte: This professional services firm is committed to gender equality and has implemented a number of programs to support women in the workplace. Deloitte offers flexible work arrangements, mentorship and sponsorship

programs, and benefits for new parents. They also provide training on unconscious bias and leadership development for women.

Salesforce: This cloud-based software company has received recognition for their equal pay and diversity initiatives. Salesforce offers flexible work arrangements, employee resource groups for women, and unconscious bias training. They have also implemented a pay equity program to ensure that men and women are paid equally for equal work.

IBM: This multinational technology company has implemented several programs to support women in the workplace, including mentoring and sponsorship programs and flexible work arrangements. IBM also offers a comprehensive parental leave policy, which includes 20 weeks of paid leave for birthing mothers and 12 weeks for secondary caregivers.

3.7. Related Studies

Jaharuddin and Zainol (2019) examined the relationship between work-life balance, job engagement, and turnover intention among employees in the banking industry. The study utilized a survey research design to collect data from 219 employees across different levels of job positions in a private bank in Turkey. Results of the study showed that work-life balance has a positive impact on job engagement while also having a negative impact on turnover intention. Furthermore, job engagement also had a negative effect on turnover intention. These findings suggest that employees with higher work-life balance experience higher levels of job engagement and a lower intention to leave their jobs.

Talukder (2019) examined the relationship between supervisor support and organizational commitment, and the potential mediating role of work-family conflict, job satisfaction, and work-life balance in this relationship. A cross-sectional research design was used in this study, which included self-reported surveys completed by 462 employees across various occupations and industries in Taiwan. The survey included items related to supervisor support, work-family conflict, job satisfaction, work-life balance, and organizational commitment. Results of the study showed that supervisor support has a direct effect on work-life balance, job satisfaction, and organizational commitment. Furthermore, work-life balance mediates the relationship between supervisor support and job satisfaction, as well as the relationship between supervisor support and organizational commitment. Work-family conflict was found to partially mediate the relationship between supervisor support and organizational commitment, but not for job satisfaction.

Adisa et al. (2019) examined the impact of patriarchal hegemony on women's work-life balance, with a particular focus on how patriarchal values influence gender roles and expectations within the home and workplace. A mixed-methods

approach was implemented, which included qualitative interviews and a survey conducted among 114 women in Romania. The study participants included women who had different levels of education and were employed in various sectors of the economy. The sample was drawn from both rural and urban areas. Results of study found that patriarchal hegemony has a negative impact on women's work-life balance. Women in the study reported feeling pressure to conform to strict traditional gender roles and expectations, which often resulted in competing demands between their work and personal life. Additionally, the study found that patriarchal values are reinforced in the workplace, with limited opportunities for women to advance into leadership positions or to participate in decision-making processes.

Alowna et al. (2021) examined the role of quality of work life (QWL) on job performance, job satisfaction, and turnover intention among employees in the Jordanian hotel industry. A cross-sectional research design was used in this study, which included a sample of 300 hotel employees working in various positions and departments in Jordan. A questionnaire consisting of items related to QWL, job performance, job satisfaction, and turnover intention was used to collect data. The data was analyzed using structural equation modeling to examine the relationships between variables. Results of the study showed that QWL has a significant positive effect on job performance and job satisfaction, and a negative effect on turnover intention among hotel employees in Jordan. Furthermore, job satisfaction was found to partially mediate the relationship between QWL and turnover intention.

4. Methods and Materials

4.1. Methodological Approach

Reaching answers to study questions was done depending in quantitative approach, which was seen to be more reliable in gaining insights from a larger size and generalize results of study.

4.2. Tool of Study

A questionnaire was self-administered by sample of the study in order to collect primary data. The questionnaire was directed specifically to female employees, and it was built on likert 5 point scale (1) Strongly Disagree; (2) Disagree; (3) Neither Agree nor Disagree; (4) Agree; (5) Strongly Agree. The questionnaire was collected through the aid of previous studies and it contained two main sections, the first took into the perspective demographics of study sample including (age, marital status, experience and qualification). While the other section contained statements related to study sub-variables including characteristics of work-life balance programs (Flexible work arrangements,

Maternity leave policies, Childcare support, Women's health programs, Leadership development programs, Pay equity and Communication) in addition to quality of work life.

4.3. Population and Sampling

Population of study consisted of all female employees working full time jobs within commercial banks in Jordan. A purposive sample of (315) responded to questionnaire and after application process researcher was able to retrieve (296) properly filled questionnaires which presented a statistical response rate of (93.9%) as accepted.

4.4. Statistical Processing

Statistical Package for Social Sciences SPSS was used in order to screen and analyze gathered data. Cronbach's alpha is utilized to evaluate the reliability of a scale. According to the table provided, alpha values greater than 0.70 indicate a reliable scale.

Table 1. Alpha Value

variable	Alpha value
Flexible work arrangements	0.943
Maternity leave policies	0.932
Childcare support	0.937
Women's health programs	0.947
Leadership development programs	0.948
Pay equity	0.944
Communication	0.952
Quality of Work Life	0.945

Other statistical test included:

- Frequency and percentage
- Mean and standard deviation
- Multiple and Linear regression

5. Results and Discussion

5.1. Demographics of Study Sample

Frequency and percentage were calculated in order to highlight the basic description of study sample as in table 2 below. Given that the study was applied on female employees within commercial banks; it was seen through analysis that majority of respondents were within age range of 23-28 years old forming

33.1%. Followed directly by those who were within age range 29-34 years old forming 29.7%, which indicated that the majority of female employees were within the young age and the age that is normally suited for creating a family. In terms of experience, results indicated that majority of sample had an experience 2-5 years forming 29.4% of total sample, this result was followed by female employees who had an experience of 6-9 years forming 27.4% of the sample. Regarding education, results indicated that majority of female employees in commercial banks held BA degree forming 69.6% of total sample.

Table 2. Demographics

	f	%
Age		
23-28	98	33.1
29-34	88	29.7
35-40	85	28.7
+41	25	8.4
Experience		
2-5	87	29.4
6-9	81	27.4
10-13	64	21.6
+14	64	21.6
Education		
BA	206	69.6
MA	83	28.0
PhD	7	2.4
Total	296	100.0

5.2. Questionnaire Descriptive Statistics

Table 3 below indicated the mean and standard deviation of responses regarding statements of questionnaire. As it can be seen, all variables and statements scored higher than mean of scale 3.00 which indicated that statements were positively received. The highest mean was scored by the variable “**Pay Equity**” with mean of 3.92/5.00 compared to the least – but still positive – means, which was scored by “**Flexible Work Arrangement**” with, mean of 3.79/5.00.

Table 3. Questionnaire Analysis

	Mean	Std. Deviation
I tend to prioritize work-life balance and require flexibility in their work arrangements.	3.787	1.054
My bank have begun to acknowledge the need for more flexible work arrangements in order to retain and attract female talent.	3.885	1.089
Flexible work arrangements in my bank include remote work options, flexible scheduling, or job sharing.	3.787	1.107
Offering flexible work arrangements increased my productivity and improved my job satisfaction.	3.818	1.102
If I can take advantage of flexible work arrangements, I will be able to manage caregiving responsibilities.	3.672	1.140
Flexible Work Arrangement	3.790	.991
Maternity leave policies in my organization aligns with situation and bank location.	3.706	1.128
Maternity leave policies in banks are designed to support and provide protections for me during pregnancy and after childbirth.	3.922	1.107
Maternity leave policies provide me with paid time off for a specified period of time, which can range from several weeks to several months.	3.818	1.105
My banks offer flexible work arrangements or part-time schedules following maternity leave in order to support a smooth transition back to work.	3.780	1.139
Maternity leave policies are my bank's way to demonstrate commitment to gender equity and support me in the workplace.	3.861	1.072
Maternity Leave Policies	3.818	.984
Childcare support in my bank include a range of benefits and services designed to support working mothers.	3.916	1.154
Benefits include subsidized daycare, flexible work arrangements, and lactation support programs.	3.824	1.130

THE IMPACT OF WORK-LIFE BALANCE PROGRAMS

Childcare support programs are important for female employees who may face additional challenges in balancing work and childcare responsibilities.	3.845	1.197
Providing childcare support increased my satisfaction and loyalty	3.791	1.183
Childcare support enhances management reputation and awareness for me.	3.814	1.183
Children Support	3.838	1.046
Women's health programs in my bank include a range of initiatives designed to support my health and well-being.	3.851	1.131
Health programs focus on issues such as reproductive health, breast cancer awareness, and mental health support.	3.858	1.086
Women's health programs address specific health concerns that disproportionately affect me as a women	3.909	1.059
Providing women's health programs is a sign of my bank's commitment to gender equity and supporting female employees	3.878	1.161
Offering women's health programs lead to improve my satisfaction and retention rates.	3.861	1.131
Women's Health Program	3.872	1.012
Leadership development programs in my bank help support and advance the careers of female employees.	3.838	1.156
Programs range from mentorship initiatives to executive coaching and leadership training	3.821	1.158
Leadership development programs help address the gender gap in leadership roles in the banking industry.	3.970	1.065
My bank benefit from leadership development programs by diversifying their leadership teams and tapping into a wider range of talent and the perspectives.	3.993	1.099

Providing leadership development programs lead to improved employee morale, job satisfaction, and retention rates.	3.926	1.074
Leadership Development Program	3.909	1.011
I notice that female employees are often paid less than their male counterparts for the same work	3.980	1.111
My bank takes a proactive approach to identify and address any disparities in pay based on gender.	4.007	1.074
Pay equity initiatives in my bank include conducting regular audits of pay data	4.003	1.121
My bank provide salary transparency, and implement programs to support career advancement for female employees.	3.841	1.152
Addressing pay equity in my bank help attract and retain top female talent	3.807	1.164
Pay Equity	3.928	1.017
Communication in my bank promote gender equity	3.932	1.142
Communication in my bank involve training employees and managers in effective communication strategies	3.848	1.168
Communication in my bank include initiatives to promote diversity and inclusion in internal and external communications.	3.838	1.144
Communication in my bank improve collaboration, employee engagement, and productivity.	3.784	1.159
Offering communication programs that specifically address the needs and concerns of female employees help promote gender equity and support the advancement of women into leadership roles.	3.953	1.088
Communication	3.871	1.045
I am satisfied with quality of work life in my bank as it promote gender equity	3.807	1.170
My bank is always seeking improving quality of work life like flexible work arrangements, employee wellness programs, and opportunities for career advancement.	3.973	1.098

My bank makes sure that that I am satisfied with quality of work life through reducing stress, and improve job satisfaction.	3.922	1.128
My bank that prioritize the quality of work life for all employees	3.767	1.197
Improving the quality of work life increase my productivity and engagement, benefiting the overall success of the bank.	3.949	1.123
Quality of Work Life	3.884	1.036

5.3. Multicolleniarity test

The VIF and Tolerance for the independent variables were calculated in order to establish whether or not there was multicolleniarity between the variables. The following results were reached:

Table 4. Multicolleniarity

variable	Tolerance	VIF
Flexible work arrangements	.153	6.544
Maternity leave policies	.156	6.421
Childcare support	.259	3.856
Women's health programs	.212	4.711
Leadership development programs	.147	6.819
Pay equity	.226	4.428
Communication	.166	6.037

The VIF values in the table above were less than 10, while the Tolerance values were greater than 0.10, indicating the absence of multicollinearity (Gujarati & Porter,2009)

5.4. Hypotheses Testing

H: Characteristics of female employees’ work-life balance programs have a statistically significant influence on quality of work life from the perspective of female employees

The main hypothesis was tested depending on multiple regression, it was found that F value= 319.668 was significant at 0.05 level, that meant that the hypothesis was accepted and “Characteristics of female employees’ work-life balance programs have a statistically significant influence on quality of work life from the perspective of female employees”. Also it was found that $r = 0.941$ reflected **high level of correlation** as well as the independent variables explained **88.6%** of the variance in the dependent variable.

Table 5. Main Hypothesis

Model	Coefficients						R	R Square
	Unstandardized Coefficients		Standardized Coefficients		t	Sig.		
	B	Std. Error	Beta					
1(Constant)	.045	.088			.510	.611		
Flexible work arrangements	.003	.053	.003		.062	.951		
Maternity leave policies	.026	.053	.025		.495	.621		
Childcare support	-.099	.039	-.100		-2.568	.011		
Women's health programs	.146	.044	.143		3.307	.001		
Leadership development programs	.154	.053	.150		2.885	.004		
Pay equity	.109	.043	.107		2.565	.011		
Communication	.648	.049	.654		13.369	.000		

Linear regression was utilized in order to test the sub-hypotheses of study. Results of linear regression appeared in table 6 below and were summarized as follows:

1. In the first hypothesis, F value= 578.859 was significant at 0.05 level, that meant “Flexible work arrangements have a statistically significant influence on quality of work life from the perspective of female employees”. In addition, it was found that $r = 0.814$ reflected **high level of correlation** as well as the independent variable explains **66.3%** of the variance in the dependent variable.

2. The second hypothesis F value= 527.746 was significant at 0.05 level, that meant “Maternity leave policies have a statistically significant influence on quality of work life from the perspective of female employees”. $r= 0.801$ reflects **high level of correlation** as well as the independent variable explained **64.2%** of the variance in the dependent variable.
3. F value of third hypothesis scored = 425.753 and was significant at 0.05 level, that meant “Childcare support have a statistically significant influence on quality of work life from the perspective of female employees”. $r= 0.769$ reflected **high level of correlation** as well as the independent variable explained **59.2%** of the variance in the dependent variable.
4. As for the fourth hypothesis, F value= 601.599 was significant at 0.05 level, that meant “Women’s health programs have a statistically significant influence on quality of work life from the perspective of female employees”. $r= 0.82$ reflected **high level of correlation** as well as the independent variable explained **67.2%** of the variance in the dependent variable.
5. Fifth hypothesis scored an F value= 957.372 and was significant at 0.05 level, that meant “Leadership development programs have a statistically significant influence on quality of work life from the perspective of female employees”. $r= 0.875$ reflected **high level of correlation** as well as the independent variable explained **76.5%** of the variance in the dependent variable.
6. F value for the sixth hypothesis scored = 620.334 and was significant at 0.05 level, that meant “Pay equity have a statistically significant influence on quality of work life from the perspective of female employees”. Also it was found that $r= 0.824$ reflected **high level of correlation** as well as the independent variable explained **67.8%** of the variance in the dependent variable.
7. The seventh and final hypothesis F value was significant at 0.05 level that meant, “Communications have a statistically significant influence on quality of work life from the perspective of female employees”. In addition, it was found that $r= 0.924$ reflected **high level of correlation** as well as the independent variable explains **85.4%** of the variance in the dependent variable.

Table 6. Sub-Hypotheses

Model	Coefficients						R	R Square
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	R		
	B	Std. Error	Beta					
1 (Constant)	.657	.139		4.741	.000	.814 ^a	.663	

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a	.851	.035	.814	24.059	.000		
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H1: Flexible work arrangements have a statistically significant influence on quality of work life from the perspective of female employees

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	R	R Square
		B	Std. Error	Beta				
1	(Constant)	.662	.145		4.572	.000	.801 ^a	.642
	b	.844	.037	.801	22.973	.000		

H2: Maternity leave policies have a statistically significant influence on quality of work life from the perspective of female employees

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	R	R Square
		B	Std. Error	Beta				
1	(Constant)	.960	.147		6.533	.000	.769 ^a	.592
	c	.762	.037	.769	20.634	.000		

H3: Childcare support have a statistically significant influence on quality of work life from the perspective of female employees

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	R	R Square
		B	Std. Error	Beta				
1	(Constant)	.634	.137		4.632	.000	.820 ^a	.672
	d	.839	.034	.820	24.528	.000		

H4: Women's health programs have a statistically significant influence on quality of work life from the perspective of female employees

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	R	R Square
		B	Std. Error	Beta				
1	(Constant)	.378	.117		3.231	.001	.875 ^a	.765
	e	.897	.029	.875	30.941	.000		

H5: Leadership development programs have a statistically significant influence on quality of work life from the perspective of female employees

Coefficients								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	R	R Square
		B	Std. Error					
1	(Constant)	.586	.137		4.285	.000	.824 ^a	.678
	f	.840	.034	.824	24.907	.000		

H6: Pay equity have a statistically significant influence on quality of work life from the perspective of female employees

Coefficients								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	R	R Square
		B	Std. Error					
1	(Constant)	.336	.089		3.785	.000	.924 ^a	.854
	g	.917	.022	.924	41.398	.000		

H7: Communications have a statistically significant influence on quality of work life from the perspective of female employees

5.5. Discussion

Current study aimed to examine the impact of work-life balance programs (Flexible work arrangements, Maternity leave policies, Childcare support, Women's health programs, Leadership development programs, Pay equity and Communication) on quality of work life (QWL) among female employees within banking sector. Quantitative methodology was used, and a questionnaire was distributed on a sample of (296) female employee working within Jordanian commercial banks. SPSS was utilized in order to analyze primary data, study was able to formulate the following findings:

- Female employees within Jordanian commercial banks seemed to be aware of their rights and duties within their job description.
- Results of study indicated that commercial banks in Jordan gives a good level of attention to working women, especially if they were mothers and wives.
- Study also indicated that the highest influential variable of study was communication as it was responsible for **85.4%** of the variance in the dependent variable. This result makes sense as communication opens the door for mutual understanding between employees and their leaders/managers, and facilitate a better working environment.

Results of study was able to accept its main hypothesis which argued, “Characteristics of female employees’ work-life balance programs have a statistically significant influence on quality of work life from the perspective of female employees”. The study proved that work-life balance programs are designed to help employees maintain a balance between their work obligations and personal responsibilities, which often include caregiving and family responsibilities. Research has shown that such programs can have a significant impact on employee well-being, job satisfaction, and overall productivity. Study also proved that female employees, in particular, often face unique challenges that make work-life balance a difficult task. For example, women tend to be the primary caregivers for children and elderly family members, which can disrupt their work-life balance. This can lead to stress, burnout, and reduced productivity at work. Work-life balance programs that are designed to support female employees can help to alleviate some of these challenges. Flexible work arrangements, such as part-time work or telecommuting, can help employees manage their work and personal responsibilities more effectively. Childcare services, maternity leave, or family leave policies that provide paid time away from work can help to ease some of the stress associated with caregiving responsibilities. Such results agreed with Jaharuddin and Zainol (2019) and Talukder (2019), who argued that work-life balance programs help to create a more positive work culture that supports the overall well-being of female employees. Organizations that offer such programs demonstrate a commitment to employee well-being, which can serve as a motivator for female employees to work harder and remain more engaged in their work.

Sub-hypotheses of study were also accepted with the highest positive results for (communication) as the study indicated that effective communication can play a key role in promoting work-life balance programs among female employees through helping raise awareness about the availability and benefits of work-life balance programs among female employees. In addition to that, communication can provide detailed information about the different types of work-life balance programs available, such as flexible work arrangements, telecommuting, and job sharing. This can help female employees make informed decisions about which programs are best suited for their personal and professional needs. Such results agreed with Adisa et al. (2019) and Alowna et al. (2021) who argued that communication in a female work life balance programs help address any concerns or questions that female employees may have about work-life balance programs. For example, if an employee is concerned about how working from home will affect their productivity, effective communication can help provide reassurance and address any misconceptions. It also can be used to encourage

female employees to participate in work-life balance programs. This agreed with Jaharuddin and Zainol (2019).

In the 2nd rank of influence it appeared that “leadership development” was also influential as it scored **76.5%** of the variance in the dependent variable. The study confirmed that leadership development programs have a significant impact on female employees by providing them with the skills and support they need to advance their careers. In accordance with Talukder (2019), other sub-variables of study appeared to be also influential as they all scored a high level of correlation as the following:

- Flexible work arrangements: Work-life balance programs such as flexible work arrangements can have a significant impact on female employees by providing them with the flexibility they need to balance their work and personal responsibilities. This can lead to increased job satisfaction, reduced stress and burnout, and improved mental health.
- Maternity leave policies: Maternity leave policies can have a positive impact on female employees by providing them with the time and support they need to care for their newborns. This can help women return to work with greater confidence and reduce the likelihood of them leaving the workforce altogether.
- Childcare support: Childcare support programs can have a significant impact on female employees by providing them with reliable and affordable childcare options. This can help women balance their work and family responsibilities, and reduce the stress and financial burden of finding and paying for childcare.
- Women's health programs: Women's health programs can have a positive impact on female employees by promoting their overall health and wellbeing. This include programs that focus on physical health, mental health, and stress management to help women be more productive and engaged at work.
- Pay equity: Pay equity can have a significant impact on female employees by ensuring that they are paid fairly and equally for their work. This can help reduce the gender pay gap and promote greater gender equality in the workplace. When female employees feel that they are being paid fairly, they are more likely to be satisfied with their jobs and more motivated to work hard and contribute to the company's success. Additionally, pay equity can help companies attract and retain top female talent, which can ultimately lead to increased innovation, productivity, and profitability.

6. Conclusion

6.1. General Conclusion

As an overall conclusion of the study, results were able to stress on the fact that adopting work-life balance programs for female employees can have several benefits for organizations which included higher retention, increased employee productivity, positive organizational image, a notable decrease in absenteeism and better health outcomes. Study also concluded that work-life balance programs that promote physical and mental health to women can lead to better health outcomes for the, which can reduced healthcare costs for organizations and an increase in the overall well-being of their female workforce.

Theoretical and Practical Implications

Current study was carried out based on theoretical and practical implications. From a theoretical the perspective, this current study would contribute to extending the literature in the field of work-life balance, add value to the theoretical development of the concept of quality of work life and help in understanding factors that influence female employees' perception of the quality of work life, including work-life balance programs.

As for the practical the perspective, the current study would provide practical insights for banks' management in designing and implementing work-life balance programs for female employees, it would help improve the banks' retention strategies for female employees and facilitate a better understanding of the relationship between work-life balance programs and the quality of work life among female employees in banks

6.2. Limitations of Study

Current study was limited to the following:

- Jordanian commercial banks operating in Jordan during the fiscal year 2021-2022
- Jordanian commercial banks which accepted taking part in the study through their HRM
- Female employees in the chosen banks

6.3. Recommendations

Launching from discussion and conclusion, author recommended the following:

- Increase HR managers awareness of legal and legislative laws of working female women
- Get inspired by other organizations' initiative in supporting working mothers and female employees

6.4. Future Research

Future studies in this field are limitless, some of them can include:

- Examine the intersections of gender with other social identities such as race, ethnicity, socioeconomic status, and sexual orientation to better understand how these factors contribute to the quality of work life of female employees in organizations.
- As more organizations shift towards remote work, studying the impact of remote work on the quality of work life of female employees can be valuable. This could include examining the benefits and challenges associated with remote work, especially for women who tend to take on more caregiving responsibilities.

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