

Work-Life Balance Associated Well-Being: Moderating the Relationship through Organizational and Individual Intervention

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Abstract

In this research work Partial Least Squares (PLS) test was used to inspect the associative effect of work-life balance (WLB) on the public and private sector working women well-being particularly satisfaction at job and psychological health. Moreover, the moderating impacts of organizational and individual interventions on associative effect relationship in between WLB and both the dimensions of well-being were also statistically evaluated. Primary data from the working women respondents were collected through physical and online survey, in which 2,275 working women of public and private sector banks of five states of India (Rajasthan, Delhi, Uttar Pradesh, Gujarat and Madhya Pradesh) took part. The statistical test values lead to confirm that the WLB of working women significantly affects both the dimensions of well-being (satisfaction at job and psychological health). In addition, it is also identified that organizational and individual interventions were also found to moderate associate effect relationship in between the WLB and well-being of working women. The research work contributes an advanced perceptible for the working women WLB of public and private sector banks.

Keywords: Work-life balance, Well-being, Organization Interventions, Personal Interventions, Satisfaction at Job, Psychological Health

Introduction

Financial Service sector particularly, public and private banks are observing multiple intense transformations from the merger of banks to the expansion of bank branches and entry of new international banks. Such radical transformations are result of several economical drivers namely demand pressures, technological shift in banking services, financial structures, administrative multiplicity, and many others. However, such transformations are resulting into comparatively higher skilled and technologically acquainted working individuals in banks and that can cause of vagueness relating to the management for work life and

personal life of employees which leads to imbalanced work-life, and this should be acknowledged through all the stakeholders incorporating government, policymakers and administrators. Broadening the quality of life or well-being through the work-life balance practices is an art and need to work on different aspects of personal and professional life (Goh et al., 2015). It is always a matter of concern that the one can attain the satisfaction in the personal and professional life through balanced work and personal life contents (Galea et al., 2014). Momentous driving parameters that persuade employees of the both public and private sector banks who manage different and diversified roles at personal and professional life, corresponding with organisational and social demands are almost certainly deemed as an intimidation to the state of perceived WLB. Consequently, this will persuade individual well-being, incorporating the satisfaction at work place and psychological health. From scholarly point of view, satisfaction for the job or career is subjective by nature and success in the career can be determined through satisfaction and attitude for the career. As mentioned by Kang et al. (2015) satisfaction can be measured through intrinsic and extrinsic aspects like salary, promotion, career succession, and the psychological health can be enriched through positive feeling and ability to do the job in well-organized form. The psychological health of an individual is based on efficiency of the psychological activities and functioning, and how exactly one can manage the emotions (Direnzo et al., 2015).

Every Individual has to experience several positive and negative feeling in daily life and how long one can effectively manage the psychological stability in all the situations depends on psychological well-being, particularly at the time of managing the awful emotions like disappointment. So, it is imperative to study the WLB in association with the Psychological health as both are responsible for managing the balance in between the personal and professional life (workplace) which ultimately results into a positive sense of harmonized life.

Positive and directive support through the organizational and personal interventions, support the worker in balancing psychological health and drive him to play affirmative role for family and workplace with full enthusiasm (Moen et al., 2017).

Banking sector particularly among all the service sectors is most competitive by nature and operational activities as banking activities have to reflect all kinds of the changes happening at globalized level, demographic level, technological part, and latest banking activities as soon as possible. Coping with continuously evolving banking activities and upgrading the skills accordingly is a tough job, and need extra efforts which seek for extra hours and affects the banking peoples' individual life, particularly of women. Generally, work-life balance research works move around the conflicts arise due to the imbalanced personal and professional life and its effect on individuals' satisfaction at work place, organizational commitment, psychological well-being etc. Hence, this research work is aimed to study the other aspects of WLB in which how the organizational and individual interventions help to moderate the associative relationship between the WLB and psychological health of the working women of Public and Private Sector Banks of India.

The hypothetical proposition drawn for the study was that the bank (either Public or Private) employees have a greater WLB, if they are decidedly pleased with their work. Principally the basis idea of WLB is to manage the personal and professional life of the individual and this can better be evaluated through the energy level of the employee at workplace and sense of happiness at home and workplace. So, the objective of this research work is to determine the associative effect of the WLB on the satisfaction form job and psychological health and role of organizational and individual interventions to moderate the associate effect. Few literary works done under the study variables scope is listed below:

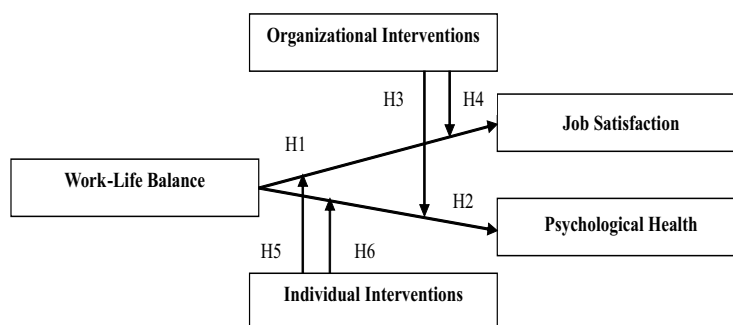
Table 1: Studies Incorporating the Study Variables

Author(S)	Significant Contribution and Remarks
Work-Life Balance	
Deery and Jago (2015)	WLB can leverage employees' well-being and job performance.
Direnzo (2010)	WLB can be seen as 'Work', 'Life', and 'Balance' standpoint.
Ilies et al. (2017)	WLB point the equal engagement of Individual and sense of fulfillment through participation as employee or family member.
Basińska-Zych and Springer (2017)	WLB is significantly associated with satisfaction at workplace.
Kim (2014)	WLB is linked organizational commitment, and organizational efforts lead into balance between work and home life.
Rahim, Osman & Arumugam (2020)	WLB significantly affect career satisfaction and psychological health of the individual.
Job / Career Satisfaction	
Kuvaas et al. (2017)	Career Satisfaction is resultant from intrinsic and extrinsic characteristics of an individual's career.
Adholiya and Paliwal (2015)	WLB is associated with the job satisfaction and productivity for the worker.
Otto et al. (2017)	Career Satisfaction is predictor of Career success and encompasses extrinsic and intrinsic outcomes, and calculated through objective and subjective indicators.
Martínez-León, Olmedo-Cifuentes, Ramón-Llorens (2018)	Career Success can be interpreted as ones' feelings of achievement and satisfaction for career and generally can be determined through career satisfaction.
Dahling & Lauricella (2017)	Subjective characteristics are more imperative for career success estimation, and career satisfaction is its fundamental predictor.
Psychological Well-Being / Health	
DiRenzo (2010)	Psychological health as a subjective concept in significantly related with the quality of health.
Yap et al. (2017)	Subjective well-being incorporates "Subjectivity, constructive measures and all the other aspects of person's life".
Rahim (2017)	Psychological well-being is effectiveness of one's psychological functioning.
Kringelbach & Berridge (2017)	Psychological perspective incorporates development in potential, having the sense for working towards goals, followed with identifying the positive relationships.

Source: Literature

Research Design

A. Research Framework – In the present research work the total number of 5 variables namely work-life balance, organizational interventions, individual interventions, job satisfaction and psychological health are majorly incorporated for the statistical analysis to determine the effect of work-life balance on well-being of the working women of public and private sector banks and moderating effect of organizational and individual interventions on relationship in between WLB, and job satisfaction and psychological health the dimensions of well-being.

Figure 1: Research Framework

Source: Author's Research Framework

B. Research Objective and Hypothesis—Twofold objectivity is identified for research work. The first standpoint is to present effect of work-life balance on well-being of the working women of the public and private sector banks. From the other standpoint, to check that the extent of moderating effect of organizational and individual interventions on relationship in between WLB, and job satisfaction and psychological health the dimensions of well-being. Particularly, study would be competent to substantiate the associated hypotheses:

H01: Work-life balance does not affect the satisfaction at workplace of working women of the public and private sector banks.

Ha1: Work-life balance significantly and positively affects the satisfaction at workplace of working women of the public and private sector banks.

H02: Work-life balance does not affect the psychological health of working women of the public and private sector banks.

Ha2: Work-life balance significantly and positively affects the psychological health of working women of the public and private sector banks.

H03: Organizational interventions do not moderate the relationship between work-life balance and career satisfaction of working women of the public and private sector banks.

Ha3: Organizational interventions significantly moderate the relationship between work-life balance and career satisfaction of working women of the public and private sector banks.

H04: Organizational interventions do not moderate the relationship between work-life balance and psychological health of working women of the public and private sector banks.

Ha4: Organizational interventions significantly moderate the relationship between work-life balance and psychological health of working women of the public and private sector banks.

H05: Individual interventions do not moderate the

relationship between work-life balance and career satisfaction of working women of the public and private sector banks.

Ha5: Individual interventions significantly moderate the relationship between work-life balance and career satisfaction of working women of the public and private sector banks.

H06: Individual interventions do not moderate the relationship between work-life balance and psychological health of working women of the public and private sector banks.

Ha6: Individual interventions significantly moderate the relationship between work-life balance and psychological health of working women of the public and private sector banks.

C. Population and Sampling –The universe of the present research work was quite big in nature, as the targeted population was the working women of public and private sector banks of the Rajasthan, Delhi, Uttarpradesh and Gujarat states of the country. So, Multistage, stratified and random sampling methods were followed to find the net sample population of women respondents for the study. As a final respondent group of working women, from Rajasthan 550 (24.44%), from Delhi 600 (26.67%), from Uttarpradesh 500 (22.22%) and from Gujarat 600 (26.67%) working women of different public and private sector banks were in conclusion selected. Specific stratum based on bank and branches was established to select the working women respondents, further banks and their branches were randomly selected. So, a total of 2250 working women respondents were finally selected as final sample population of the study. One more criteria to ensure the specificity and reliability of the responses followed with the completeness of the questionnaire, experience working women from the age group of 30-60 years were sampled for study purpose. From the total number of the working women sampled on the basis of aforementioned criteria of the quality of response 174 (7.73%) were expelled, so the net sample size of the study is 2076 working women respondents. So, finally

from Rajasthan 529 (25.44%), from Delhi 558 (26.89%), from Uttarpradesh 419 (20.18%) and from Gujarat 570(27.46%) working women of different public and private sector banks were in participated in the research work.

D. Data Collection Process – A well-developed set of questions in the form of questionnaire was presented to the working women respondents. Questions were presenting the different aspects of work-life balance, well-being, job satisfaction and psychological health were scaled on 5-point basis (Likert scale (1 = Strongly Disagree to 5 = Strongly Agree)) and women respondents were asked to rate their opinion for all the different questions.

E. Statistical Methods followed for Data Analysis – Cronbach's (α) alpha reliability test was used to check the reliability of the dataset. Descriptive analysis was performed to reveal the class specific categorization over the demographic or personal characteristics of the working women respondents. Furthermore, for the purpose of statistical analysis of the model Partial Least Square (PLS) method was used. In the two step of

analysis, firstly validity and reliability of the model was examined and in second step hypothesis were tested through structural model analysis. Through bootstrapping method, the significance of path coefficients, weights and loadings was determined.

Statistical Analysis Results and Interpretations

A. Reliability Test Analysis Interpretation: Higher Cronbach's alpha (α) reliability values substantiates good correlation and variability for the dataset. For the four different statements presented with Likert Scale for the “Work-Life Balance” α -Value was found 0.899 and for the five different statement of Job Satisfaction α -Value was found 0.831, for four different statements of Psychophysical Interventions α -Value was found 0.756 and for four statements of Personal/ Individual Interventions of Work-Life Balance α -Value was found 0.718. For 8 statements of Psychological health α -Value was found 0.818 (Table 2). For all the dimensions of the study good reliability for the responses given by the working women respondents was observed which confirmed the quality of the dataset.

Table 1: Reliability Test: Cronbach Alpha (α) Test Statistics

Scale	Scale Code	α – Value
Work-Life Balance	WLB	0.899
Job Satisfaction	JS	0.831
Psychological Health	PH	0.818
Organization Interventions	OI	0.756
Personal/ Individual Interventions	PI	0.718

Source: Primary Data – Cronbach's Alpha (α) Test Statistics

B. Descriptive Findings: Descriptive statistics incorporating mean and standard deviation values for the individual characteristics of the women respondents are presented in Table 3. State wise descriptive statistics were presented for age, marital status, and number of dependents, sector of bank, type of employment, service experience, weekly working hours, and time for commutation. It was noticed that difference in the mean scores of all the states of all the participating states is not quite big, this leads to conclude that for working

women variability in the individual characteristics is not imperative. No significant difference was observed for age, highest mean for marital status was observed for working women of Gujarat (1.6825), for number of dependents highest mean score was observed for working women of Rajasthan (1.6654), for type of employment highest mean score was observed for working women of Rajasthan (1.7750), highest mean score for the work or service experience was observed for the women respondents of Delhi (2.2634), for

weekly working hours, it was noticed that highest mean score was observed for women respondents of Delhi

(2.2581), for the time for commutation working women of Rajasthan scored highest mean score (1.9187).

Table 2: Descriptive Statistics (Mean and Standard Deviation) of Demographic Variables

State	Rajasthan [N = 529]		Delhi [N = 558]		UP [N = 419]		Gujarat [N = 570]	
	Mean	SD	Mean	SD	Mean	SD	Mean	SD
Age	2.1645	1.06	2.1649	1.02	1.9379	1.06	2.1228	1.08
30-40 Years	66	0.98	66	1.1822	106	1.0397	99	1.0284
41-50 Years	310	1.05	334	0.894	233	1.0865	302	1.1221
51-60 Years	153	1.17	158	0.988	80	1.0545	169	1.0941
Marital Status	1.6049	1.09	1.5448	1.15	1.58	1.08	1.6825	1.01
Single/ Widowed	209	1.05	228	1.0995	176	1.0421	181	1.0133
Married/ Cohabit	320	1.143	330	1.1998	243	1.1262	389	1.026
No. of Dependents	1.6654	0.78	1.5448	1.01	1.5346	0.86	1.4596	0.82
< 2	271	0.688	314	1.0187	240	0.8402	365	0.8215
02-Apr	164	0.7822	184	1.0123	134	0.8672	148	0.9242
4+	94	0.8707	60	1.0151	45	0.8939	57	0.7429
Sector of Bank	1.5936	0.59	1.5448	0.63	1.5298	0.77	1.5404	0.82
Private	215	0.6336	254	0.6533	197	0.7751	262	0.7353
Public	314	0.5566	304	0.6216	222	0.7807	308	0.9236
Type of Employment	1.775	0.96	1.7437	0.55	1.7136	0.69	1.7421	0.73
Contractual	119	0.9463	143	0.6016	120	0.6765	147	0.7325
Permanent	410	0.9811	415	0.5133	299	0.7221	423	0.7369
Service Experience	2.2098	1.03	2.2634	0.76	2.2148	0.63	2.1877	1.12
< 5 Years	160	1.0274	165	0.7383	114	0.6195	175	1.16
5-10 Years	209	1.0316	211	0.7863	185	0.7034	229	1.0984
10-15 Years	49	1.0152	52	0.8267	36	0.6785	50	1.1257
> 15 Years	111	1.076	130	0.689	84	0.5575	116	1.1195
Weekly Working Hours	2.1512	0.86	2.2581	0.78	2.1599	1.05	2.1982	0.87
< 42 Hrs.	154	0.9268	147	0.8256	117	1.0904	149	0.846
43-48 Hrs.	181	0.8631	201	0.79	151	0.9826	215	0.9749
49-54 Hrs.	154	0.8405	129	0.8674	118	1.0617	150	0.8284
50+ Hrs.	40	0.8179	81	0.6565	33	1.083	56	0.839
Time for Commutation	1.9187	1.01	1.8978	0.89	1.9069	0.9	1.8912	0.82
< 1 Hr.	142	1.0188	159	0.8822	114	0.9731	168	0.704
1-2 Hrs.	288	1.0267	297	0.9404	230	0.8632	296	0.92
2+ Hrs.	99	1.0102	102	0.862	75	0.8856	106	0.8644

Source: Primary Data – Cronbach's Alpha (α) Test Statistics

Approximately nearby identical participation from the working women of public and private sector banks was noticed, so results and outcomes can better be generalized for both the sectors' working women.

C. Evaluation of Measurement Model: Measurement model incorporate the association between the underlying variables and indicators. Before testing hypotheses, it is mandatory to establish the construct

validity followed with the convergent and discriminant validity. For the purpose of convergent validity factor loading, composite reliability, average variance extracted was used. According to Hair et al. (2012) in convergent validity, loadings should be in between 0.5 to 0.7, or higher than this, but if the loadings are found lesser than 0.5 then item should be removed.

Table 3: Measurement Model Statistics

Construct	Items	Loadings	AVE ^a	CR ^b
Work-Life Balance	WLB_1	0.840	0.733	0.946
	WLB_2	0.881		
	WLB_3	0.860		
	WLB_4	0.886		
Job Satisfaction	JS_1	0.868	0.738	0.948
	JS_2	0.881		
	JS_3	0.887		
	JS_4	0.791		
	JS_5	0.844		
Psychological Health	PH_1	0.668	0.546	0.895
	PH_2	0.677		
	PH_3	0.698		
	PH_4	0.689		
	PH_5	0.836		
	PH_6	0.789		
	PH_7	0.761		
	PH_8	0.789		
Organizational Interventions	OI_1	0.893	0.698	0.923
	OI_2	0.892		
	OI_3	0.890		
	OI_4	0.722		
Personal/ Individual Interventions	PI_1	0.885	0.778	0.947
	PI_2	0.894		
	PI_3	0.877		
	PI_4	0.893		

Source: Primary Data (a. AVE - Average variance extracted, b. CR - Composite reliability)

From the statistics of the measurement model it is noticed that for all the items of all the constructs significant loadings is observed. Highest loading among all the items is 0.894 and least loading is 0.668 and all the other loading values falls in between this range. For all the constructs internal consistency CR is also found greater than the acceptance

criteria i.e. 0.7 (Fornell and Larcker (1981)). Highest CR 0.948 is observed for Job Satisfaction and lowest CR 0.895 for Psychological Health. AVE values were also found greater than the acceptance range 0.5 (Fornell and Larcker (1981)). Relatively lowest AVE value 0.546 is noticed for the Psychological health (Table 3).

Furthermore, for the purpose of Discriminant analysis of the constructs Fornell-Larcker criterion and Heterotrait-Monotrait Ratio (HTMT)(based on Multitrait-

Multimethod Matrix) methods were used. Discriminant validity be deficient if, the HTMT values lies in between 0.85 to 0.90.

Table 4: HTMT Results ($CI_{0.90}$)

Constructs	WLB	OI	PI	JS	PH
WLB	-				
OI	0.418 (0.319, 0.563)	-			
PI	0.574 (0.426, 0.667)	0.346 (0.000, 0.564)	-		
JS	0.569 (0.577, 0.823)	0.493 (0.329, 0.632)	0.574 (0.406, 0.765)	-	
PH	0.423 (0.278, 0.544)	0.469 (0.308, 0.656)	0.395 (0.305, 0.563)	0.767 (0.496, 0.879)	-

Source: HTMT Result Values

From the results of HTMT presented above it could identify that all the values were found greater to the 0.85 threshold value, except of Organizational Interventions (0.836), Personal/ individual Interventions (0.842), and psychological health (0.806). According to the Fornell-Larcker criterion, an adjacent association was observed in these constructs. As for all the three constructs values were below to the upper range of threshold i.e. 0.90 and HTMT is

regarded as good criterion, hence, discriminant validity for the constructs considered good enough (Table 4).

D. Structural Model Determination – In order to test the significance of the relationship between the exogenous and endogenous variables of the model structural model analysis is performed, this analysis will lead into interpret the acceptance and rejection of hypotheses (Table 5).

Table 5: β Coefficient Results and Hypotheses Status

Hypothesis	Relationship	β	Std. Err.	t	Decision
H ₁	WLB --> JS	0.123	0.048	2.196**	Accepted
H ₂	WLB --> PH	0.097	0.043	1.719**	Accepted
H ₃	WLB*OI --> JS	0.119	0.039	1.852**	Accepted
H ₄	WLB*OI --> PH	0.065	0.134	0.652	Not Accepted
H ₅	WLB*PI --> JS	0.032	0.105	0.213	Not Accepted
H ₆	WLB*PI --> PH	0.132	0.042	2.326**	Accepted

Source: Structural Model Analysis Output (Note: **p < .05 (1.645), (One-Tailed Test); β = Path Coefficient)

From the β Coefficient Results values it was noticed that the following hypotheses were supported or accepted on the basis of t values and β values:

1. For the relationship between the WLB and Job

Satisfaction β value is 0.123 and t value is 2.196**, it could conclude that Work-life balance significantly and positively affects the satisfaction at workplace of working women of the public and private sector banks, H₁ is accepted.

2. For the relationship between the WLB and Psychological Health β value is 0.097 and t value is 1.719**, it could conclude that Work-life balance significantly and positively affects the psychological health of working women of the public and private sector banks, Ha2 is accepted.
 3. For relationship between interaction between WLB and organizational Interventions, and Job Satisfaction β value is 0.119 and t value is 1.852**, it could conclude that Organizational interventions significantly moderate the relationship between work-life balance and career satisfaction of working women of the public and private sector banks, Ha3 is accepted.
 4. For relationship between interaction between WLB and Psychological Interventions, and Psychological Health β value is 0.132 and t value is 2.326, it could conclude that Psychological interventions significantly moderate the relationship between work-life balance and psychological health of working women of the public and private sector banks, Ha6 is accepted.
 5. For relationship between interaction between WLB and Organizational Interventions, and Psychological Health β value is 0.065 and t value is 0.652, it could conclude that Organizational interventions do not moderate the relationship between work-life balance and career satisfaction of working women of the public and private sector banks, H04 is accepted.
 6. For relationship between interaction between WLB and Psychological Interventions, and Job Satisfaction β value is 0.032 and t value is 0.213, it could conclude that Psychological interventions do not moderate the relationship between work-life balance and career satisfaction of working women of the public and private sector banks, H05 is accepted.
- E. Goodness of Fit Test** - In order to predict the performance of the model Goodness of Fit test was performed, for the model of the present research work Goodness of Fit value observed is 0.575, which is greater than the 0.36 Cut-off value of Global validation value of PLS models.

Table 5: Goodness of Fit (GoF) Test

Construct	AVE	R ²
Work-Life Balance	0.732	
Organizational Interventions	0.695	0.336
Personal/ Individual Interventions	0.745	0.316
Job Satisfaction	0.723	0.599
Psychological Health	0.536	0.678
AVERAGE	0.686	0.482
GoF		0.575

Source: GoF Test Statistics

Relatively low R² values were observed for Organizational Interventions 0.336 and for Personal/ Individual Interventions 0.316 and for Job Satisfaction R² value was 0.599 and for Psychological Health R² value was 0.678 which were relatively higher.

Discussion and Conclusion

This research work had statistically evaluated the association in between the WLB and Well-being

particularly related with Job Satisfaction and Psychological Health. Furthermore, the work also assessed the moderating role of organizational interventions and personal/ individual interventions in making the association effective between WLB and job satisfaction and WLB and psychological health of the working women respondents of public and private sector banks. From the statistical examination it was noticed that WLB is positive associated with job satisfaction and psychological health of

working women, and the effect is found proportional. The study results agree with the results of Karatepe and Karadas (2015), as for this research work it was also noticed that WLB methods followed by the organizations have proportional effect on the working individuals' job satisfaction, effective WLB result into greater satisfaction for the workplace. Effective WLB result into greater productivity and performance also, which is directly related with the organizational performance and growth.

From the β Coefficient Results it was also identified that organizational interventions are not effectively moderate the associative effects between the WLB and psychological health and organizational interventions and psychological health. The other non-moderating relationship for personal / individual interventions was noticed, which confirmed that PI not effectively moderate the associative effects between the WLB and job satisfaction and personal / Individual interventions and job satisfaction. But, for all the other relationship role of WLB practices and methods in increasing the psychological health and job satisfaction for the working women of public and private sector banks found imperative. It was also firmly identified that organizational interventions interaction with the WLB helps in increasing the job satisfaction of working women at workplace and personal/ individual interventions interaction with the WLB helps in increasing the individual psychological health. So, organizational interventions result good for organizational perspective and individual interventions results well according to individual perspective. Organizational support helps in developing the confidence in employees which motivate the employee for better performance, and individual practices to manage the stress level lead into intrinsic motivation or energy which in totality is good for individual mental and physical health. The role of the family members in individual / personal interventions of WLB is also imperative and on other side the role of administrative hierarchy in organizational interventions of WLB is imperative.

For the present research work, likely justification and explanation for results could be influenced by the background of the respondents as working women are from the public and private sector banks and who were exposed

to the digital banking environment, in which the banking services are delivered through technologically rich methods and that requires technology acquaintance and digital literacy, competencies in digital banking, usage, and delivery, and ability to maneuver advanced banking software and machines. These all results affect the long run performance due to complexity of the system, and in such state to maintain the performance level of the employees' role of WLB is quite crucial. The statistical outputs derived from the several test performed over the dataset made available pragmatic support to the hypothetical associations projected in the framework of research. The notional input of the research work is associated with moderating variables, i.e. organizational interventions and individual/ personal interventions. The input to scholarly work under the scope would be that organizational interventions interaction with the WLB helps in increasing the job satisfaction of working women at workplace and personal/ individual interventions interaction with the WLB helps in increasing the individual psychological health.

It is recommended that future researchers may follow longitudinal method to observe the WLB and well-being of the working women under different perspectives. Furthermore, as the working women respondents were from the banking sector only, so the scope of the sample size and type can be broaden followed with the sample size. It is because sector-specific work-life balance factors are different due to the different organizational culture (Adholiya and Adholiya, 2017). Future researchers can also follow the comparative or differential analysis for the existing parameters by incorporating working women of other sectors namely academic, insurance, IT etc.

The matter-of-fact observed as practical contribution from the research work is to give the empirical support to the policymakers to propose more effective WLB support strategies for organizational perspective from the top-down. The policymakers also advised to work upon establishing and reinforcing personal/ individual policies for well-being, which should comprise all the dimensions of individual dimensions which may affect the psychological health of him. Study also observed few

limitations such as the nature of the study was cross-sectional and confined to the working women only so the results may vary for the qualitative method. Furthermore, the results may vary at the behavioral part, if studied for the longer period.

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