



## **IMPACT OF PERCEIVED FAMILY SUPPORT, WORKPLACE SUPPORT, AND WORK-LIFE BALANCE POLICIES ON WORK-LIFE BALANCE AMONG FEMALE BANKERS IN BANGLADESH**

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### **ABSTRACT**

Most previous studies on work-life balance have adopted the developed and western country perspectives, which are rich in support structures and legislative policies to address employee work-life demands. To date, few similar studies have been done in emerging economies, where there are few work-life balance policies and support systems. This research investigates workplace support, supervisory support, and work-life balance policies concerning their impact on the work-life balance of Bangladeshi female employees in commercial banks. The results of this study are based on a questionnaire survey to a sample of 558 female employees selected through purposive sampling. Findings reveal that workplace support, superior support, and work-life balance policies significantly influence attainment of better work-life balance among Bangladeshi female bankers. Our study benefits scholars, professionals, policymakers, practitioners, regulators, and female bankers employed in Bangladesh.

JEL Classifications: L80, L84

Keywords: Women bankers, Support, WLB policies, Work-life balance

## 1. INTRODUCTION

Increasing participation of women in the mainstream workforce is drawing increasing research attention on Work-life Balance (WLB) because of its potential to produce positive outcomes for individuals, families, and organizations (Kossek, Valcour, and Lirio, 2014). Consequently, governments and organizations are paying increasing attention by providing several support structures and work-life policies to facilitate employee WLB. Relatively few studies, however, have been done on WLB, especially in developing countries. Studies on support sources such as family support (Verma, Bhal, and Vrat, 2018), workplace support (Bosch et al., 2018) and policies associated with the high level of WLB are relatively in the early stages (Kossek and Lautsch, 2018) and are yet to be widespread in various contexts as most of the studies have been on the developed and western contexts. Besides, although some researchers have started to investigate the role of family- and work-related factors on work-family balance (Russo, Shteigman, and Carmeli, 2015), only limited attention has been paid to the broader aspect of WLB. Previous studies have demonstrated the significance of family support (Ferguson et al., 2012), availability of WLB policies (WLBPs), workplace support, and family support. These supports offer individual access to some critical resources, such as sympathy, assistance, guidance, and information, which are essential in meeting work and life challenges (Bae and Yang, 2017; Russo et al., 2015). Furthermore, WLBPs facilitate women empowerment and employment, decrease gender discrimination, and contribute to women's well-being (Lapniewska, 2014).

Although WLBPs are being adopted due to social and employee pressures, attracting and retaining talented employees warrant further investigation of the WLBPs role in WLB (Goñi-Legaz and Ollo-López, 2015). Prior studies to date studied the effects of family-friendly policies on job-satisfaction (Bae and Yang, 2017), family-supportive supervisory behaviors and work motivation (Bosch, et al., 2018), a crossover of WLB perceptions (Bruan and Peus, 2018), work-family conflict of women engineers (Sing, Zhang, Wan, and Fouad, 2018), the well-being of women employees in call centers in India (Verma et al., 2018), and on the occupational status and work-life inequality (Kossek and Lautsch, 2018). Hence, there is a lacuna of WLB studies linking Perceived Family Support (PFS), Perceived Workplace Support (PWS), WLBPs, and WLB on women

in the banking sector in an emerging economy perspective. Several studies evidenced that family support, workplace support, and WLBP engender resources, consistent with the basic resource-centric tenet of the conservation of resource (COR) theory (Hobfoll, 1989), that enable individuals to engage in work and life spheres profoundly. Thus, considering the research gaps grounded on the COR theory, our study aims at investigating the role of PFS, PWS, and WLBP, on WLB, hence, to answer the following research questions (RQ):

1. What are the relationships between PFS, PWS, WLBP, and WLB?
2. What is/are the relatively significant predictor(s) of WLB?
3. What is the overall variance explained by the proposed model?

This study is expected to make several contributions to the literature. First, we aim at increasing understanding of the antecedents of female bankers' WLB, which has remained relatively understudied (Achour et al., 2017); most of the studies to date have been conducted on the Western and developed countries (Khan, 2016). Moreover, little research has been done on identifying the antecedents of WLB in developing country contexts. Previous studies either included workplace support, or family support, or family-friendly policies and workplace and family support in studying their effects on WLB. Thus, our study explores new antecedents of WLB for Muslim female bankers in the South-Asian context. Second, banking is a stressful occupation requiring employees to serve customers with varying needs; understanding antecedents related to the work-life interface will provide organizations, bankers associations, human resource (HR) professionals, and policymakers an opportunity to improve business by addressing female employee well-being. Third, this research extends the application of COR theory (Hobfoll, 1989) grounded in developed and Western contexts for a developing perspective implying that support from family and workplace and WLBP may increase women's capability by engendering resources to manage challenging demands of stereotypically male-dominated work and non-work roles. Finally, this study contributes to validating the findings of previous studies.

## 1.1 SOCIO-ECONOMIC CONTEXT OF WOMEN IN BANGLADESH

Social structures in Bangladesh encourage women to confine in house and to accomplish household chores for their dependents, children, parents, in-laws, and families. However, the increasing rate of education and government initiatives led to significant changes in the employment patterns of women. For example, employment in agriculture reduced from 48.35% in 2008 to 39.07% in 2017, whereas employment in industry and service increased from 15.76% to 21.09% and from 35.89% to 39.85% respectively during the same period (Statistica, 2019). Women's employment in the industrial, service, educational, and administrative sectors increased gradually. This increasing economic involvement does not emancipate women from performing household tasks along with their job responsibilities, which generate tremendous stresses (Sirgy and Lee, 2018), and limit their access to employment and empowerment. Organizations also tend to hire fewer women with children and caregiving duties and characterize an ideal employee as someone who always prefers work over family responsibilities (Williams, Berdahl, and Vandello, 2016). Researchers have shown that parental status and household tasks are a vital source of discrimination against women and a key barrier to their professional advancement (Cross, 2010).

## 1.2 FEMALE EMPLOYEES AND WLB IN THE BANKING SECTOR

The rapid expansion of commercial banking in Bangladesh has opened up employment opportunities for educated women job seekers. Banking is one of the top ten stressful jobs (Upadhyay and Singh, 2017), and women in banking face additional stresses, including glass-ceiling effect, stereotyping, organizational politics, power deficits, and gender discrimination. However, foreign and state-owned commercial banks with better HR policies give more focus on employee well-being than private commercial banks (PCBs) (Tabassum, Rahman, and Kursia, 2012). Compared to FCBs and SOCBs, PCBs have limited support structures and legal provisions concerning employee WLB needs. Moreover, jobs in PCBs are characterized by tremendous work pressure, job insecurity, challenges, and long working hours (Khan, 2016).

Banks do not provide some critical support such as flexibility, on-site childcare, breastfeeding facilities, employment

protection, and non-discrimination, flexibility, transport facility, schooling, compressed working hours, or job sharing. Moreover, minimal policies at the organizational and national levels address the WLB needs of the country's female employees (Akter et al., 2017). Considering the socio-economic conditions of women, insufficient support, and legal provisions in the banking industry, women in banks make a new cohort for studies on work-life experience.

## 2. THEORETICAL BACKGROUND

This study is underpinned by Conservation of Resource Theory (COR) (Hobfoll, 1989) (originally developed to describe causes for stress), which has been widely applied to provide better insights into work and non-work interactions since the 1990s (Sing et al., 2018). The fundamental tenets of COR theory postulate that individuals aim to acquire, protect, utilize, and expand their pool of valuable resources (Hobfoll, 1989). COR theory suggests that employees struggle to preserve and utilize scarce resources whenever needed to mitigate multiple role demands (Au and Ahmed, 2015).

Numerous researchers, backed by COR theory, suggested that PWS (Au and Ahmed, 2015, Russo et al., 2015), PFS (Russo et al., 2015), and WLBP (Feeney and Stritch, 2017; Goñi-Legaz and Olló-López, 2016) engender resources that individuals utilize to accomplish work and non-work roles. These resources are self-defining and useful to conserve existing and acquire new ones and have compounding effects on alleviating role stresses (Au and Ahmed, 2015). PWS, PFS, and WLBP, moreover, are instrumental in helping employees meet their stress and work demands (Brough, Timms, and Bauld, 2009).

According to Hobfoll (1989), "work and family are both jealous demanders of individuals' resources." Hence, resources are lost and threatened while pursuing work and life roles. Researchers found that resource loss from both spheres may generate adverse effects, including poor performance, commitment, and turnover intention (Feeney and Stritch, 2017). In this context, resources engendered through workplace, family, and WLBP support may help individuals balance between multiple roles. As banking is a stressful, hard-driving, and hyper-competitive profession, employees need support from the workplace, family, and WLBP. Banking workplaces may provide a unique context to unfold COR dynamics.

### 3. HYPOTHESES DEVELOPMENT

#### 3.1 PERCEIVED FAMILY SUPPORT (PFS) AND WLB

PFS is the perception of individuals about the extent to which family members are concerned and devoted to household duties and help each other (King et al., 1995). PFS includes sharing family and non-work duties by other family members related to caring for dependents and doing other tasks (Hein and Cassirer, 2010). Family members can offer adequate support to accomplish their non-work duties. Previous studies provided adequate empirical evidence on the significance of PFS in dealing with stressors and role conflicts arising from multiple role demands (Griggs, Casper and Eby, 2013; ten Brumehuis, Haar and Roche, 2014). A study by Ferguson et al. (2012) on full-time mothers reported that PFS significantly enhances individuals' ability to achieve greater balance since the family members offer real support for work and life roles. Haar and Roche (2010) showed that decreased support from family members and spouses was negatively related to spillover from home to work to home. PFS enables employees to increase effort and concentration leading to better performance, helps to alleviate tensions, stresses, anxieties, and augments emotional strength (Schnachenberg and Tomlinson, 2014). Moreover, family support plays a vital role in women's career success, in building relationships between husband, wife, and other family members and provide emotional strength (Valentine, Greller and Tichtermeyer, 2006). Accordingly, Russo et al. (2015) found that individuals without family support may experience increased mental suffering, bad temper, and exhaustion of resources while accomplishing roles, resulting in decreased ability to achieve satisfactory WLB. In summary, family support plays a vital role in individuals' greater balance. Hence, the first research hypothesis (H1) is proposed as follows:

H1: Perceived family support has a significant positive impact on WLB.

#### 3.2 PERCEIVED WORKPLACE SUPPORT (PWS) AND WLB

PWS refers to employee perceptions about organizations' recognition and appreciation for their performance and contribution, and concern for their welfare (Eisenberger et al., 1986). PWS is derived from various sources, such as coworkers, supervisors, and

organizational management (Hammer et al. 2009). It is a vital source of contextual resources, helping individuals to attain a meaningful WLB (Ferguson et al., 2012; Greenhaus, Ziegert, and Allen, 2012). PWS makes employees enthusiastic about spending more time, effort, and energy toward accomplishing both personal and career aspirations. PWS provides solid advice and assistance to deal with work and life adversities, thereby facilitating a greater balance (Russo et al., 2015).

Previous studies reported a significant relationship between workplace support and WLB. For example, Pocock, Charlesworth, and Chapman (2013) in their study conducted in Australia found that PWS decreased negative spillover from work to life to work. Skinner et al. (2013) reported that PWS empowers personal life by sustaining favorable circumstances and lowering intervention between work and life. Accordingly, another study by Au and Ahmed (2015) on working adults in peninsular Malaysia found a significant effect of PWS on WLB, although PWS had insignificant effect on minimizing role conflict. Similar findings were reported by other studies (e.g., Lewis and Den Dulk, 2010; Thomas, 2014) that found a positive relationship between PWS and WLB. Some studies conducted in the banking sector, including on female employees in India (Chahal and Mehta, 2013), also reported similar findings. In summary, PWS allows an individual to develop positive perceptions in role balance. Thus, the second research hypothesis (H2) is proposed as follows:

H2: Perceived workplace support has a positive and significant relationship with WLB.

### 3.3 WORK-LIFE BALANCE POLICIES AND WLB

Work-life balance policies (WLBPs) are defined as organization-sponsored programs and practices that provide benefits and facilities for employees to address work and life needs (Glass and Finley, 2002). WLBPs generate valuable resources for individuals to mitigate work and life challenges. In Bangladesh, banking industry is one of the leading private sector in which employers adopt WLB policies. Such policies often intend to decrease gender discrimination by alleviating women's uneven workloads of family and work (Matos, 2015) and allow employees to have more flexibility, independence, and proper safety. WLBPs are useful for both

employers and employees as they facilitate employee's well-being and produce positive outcomes for both (Hegewisch and Gornick, 2011).

Previous studies reported empirical evidence on the relationship between WLBP and WLB. For example, Kang (2013) found a significant positive impact of WLBP on employees' commitment to their job and organization. Other researchers reported that various WLBP, including flexibility, working hours, leave, and child care positively influence role balance (Skinner and Pocock, 2011). The study of O'Driscoll, Brough, and Biggs (2007) on managers revealed that family responsive policies regarding flexi time had a negative relationship with role conflict. Gray and O'Brien (2007), in their research on women's career choices, demonstrated that policies demanding longer working hours over 40 hours per week were negatively related to work-life experiences (Skinner and Pocock, 2011).

Prior studies reported that policies regarding paid family leave influence parents' ability to attain a better balance (Brough et al., 2009), and recreational leave decrease role conflict for working parents, women, and mothers in Australia (Skinner and Pocock, 2011). Besides, childcare policies were found to influence women's ability to participate effectively (Baines, 2011; Nowak, Naude and Thomas, 2013). A study on employees with pre-school children who had no access to childcare facilities found that such employees experienced poor WLB and higher role conflict (Chen, Ayoun, and Eyoun, 2018). Thus, several WLBP engender resources, consistent with COR theory, which enable individuals to protect and avail pool of resources, which consequently increase employees' capacity to engage in work and non-work roles. Therefore, the third research hypothesis (H3) is proposed as follows:

H3: WLBP are positive and significantly related to WLB.

## 4. RESEARCH METHODOLOGY

### 4.1 POPULATION AND SAMPLE SIZE

Twelve thousand and twelve (12,012) female employees were employed in branches of private commercial banks (PCBs) located in Dhaka and Chittagong, the two main cities of Bangladesh, constituted the population of this study. Since 80% of female



employees are employed in Dhaka and Chittagong, drawing a sample from these two cities appear to be representative of the population. Further, we distributed 750 questionnaires, and 572 were returned. After discarding 14 incomplete responses, we selected 558 complete responses for further analysis yielding a response rate of 74.5%. From these, we select 325 (58.2%) participants and 234 (41.8%) participants from Dhaka and Chittagong, respectively. However, this study was limited to the female bankers who were either married or had some family responsibility, or dependent care duties, or living in a joint family.

#### 4.2 PROCEDURE

The study utilizes a questionnaire survey in 2018. The surveyed female officers were working in Bangladeshi PCBs. We collected data using a questionnaire survey applying a random sampling technique, which used a random number generator to select bank branches and respondents from selected branches.

Then we contacted branch managers seeking permission to survey in the respective branch premises. We made a gentle approach to the respondents to attend the survey. This process allowed the researchers access to plenty of prospective response, developed a standard phenomenon and a general setting, thus alleviating possible biases relating to environmental variability. We briefed participants about the purpose of the study and sought their consent to the survey. We assured them about complete confidentiality, anonymity, and their right to withdraw from the survey at any time without penalty, which could reduce common method bias, the tendency to change their answers, and hesitation to attend the survey (Podsakoff et al., 2003). The questionnaire items were adequately structured and evaluated by experts to make them more understandable and clear to the respondents regarding the present state of PFS, PWS, and WLBP in terms of their impact on WLB, which reduced retrospective bias (Roese and Vohs, 2012). Moreover, the instrument was translated from English to Bengali to English by two bi-lingual experts following the back-translation procedure, as suggested by Brislin (1970) that inspired to give accurate and specific answers to the survey (Podsakoff, MacKenzie, and Podsakoff, 2012).

### 4.3 MEASURES

This study developed a survey instrument consisting of 21 items adapted from previous studies (i.e., Brough et al., 2009; Grover and Crooker, 1995; King et al., 1995; Rhoades, and Eisenberger, 2002; Peeters et al., 2005) to investigate the impact of PFS (7 items), PWS (5 items), and WLBP (5 items) on the WLB (4 items) of female bankers. All the items were measured using a 5-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Example of item for PFS is “My spouse equally shares household activities, and child-caring responsibilities,” for PWS is “All the employees are treated equally if they request assistance with work and non-work related matters”, for WLBP is “In my organization, specific WLB policy has been established documented”, and for WLB is “Currently, I have a balance between time at work and time at other activities.”

Following the methodological recommendations concerning a control strategy, and given their effect on the variables of interest, we controlled for age, marital status, education (Cooklin et al., 2015; Jaga and Bagraim, 2011) and religiosity as they influence respondents’ perceptions of WLB.

## 5. RESULTS AND ANALYSIS

This section begins with a brief account of the demographic details about 558 female bankers sampled from Bangladeshi PCBs. Results reveal that 98.6% of respondents were married, with 92% of respondents between 26 and 45 years old, and most of the participants (90%) were Muslim. Out of 98.6% of married women, 81.3% had children and dependents in their family, and 9% live in a joint family. As for educational qualifications, around 90.5% of respondents were graduates with university degrees.

### 5.1 TEST OF COMMON METHOD VARIANCE (CMV)

We assessed the seriousness of CMV for the variables of interest utilizing Harmon’s single-factor test, VIF, and CFA model (Podsakoff et al., 2003). The findings relating to EFA with varimax rotation (e.g., total variance = 64%, largest factor = 38% < 50%), VIF values (e.g., varies from 1.33 to 1.49) were less than threshold limit e.g., 3.3 (Diamontopoulos and Sigouw, 2006), 5 (Hair, Ringle, and

Sarstedt, 2011; Ringle, Wende, and Becker, 2015), and 10 (Hair et al., 2011)), and CFA model (e.g.,  $\chi^2(df) = 1284(92)$ ,  $CFI = 0.81$ ,  $GFI = 0.73$ ,  $NFI = 0.79$ , and  $SRMR = 0.08$ ) indicate no concern for CMV.

### 5.2 DESCRIPTIVE STATISTICS

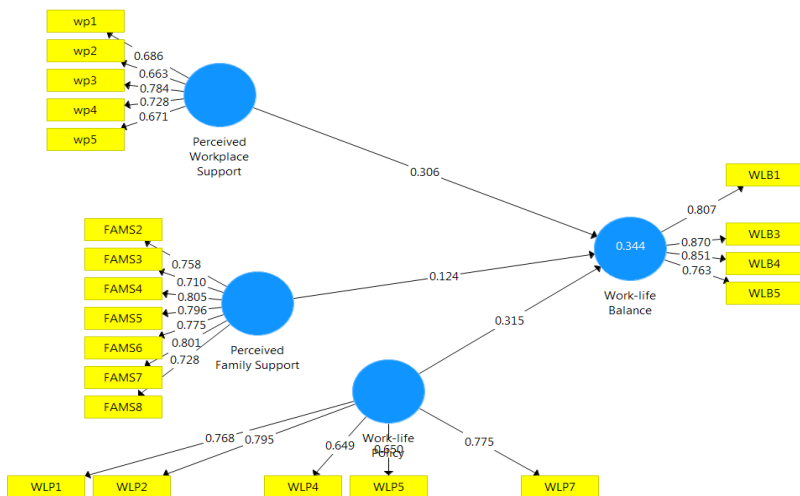
Table 1 presents the descriptive statistics for the variables. As depicted, all the variables obtained acceptable reliability coefficients above threshold limits of 0.70, indicating adequate internal consistency of the variables (Hair et al., 2010). The mean scores and standard deviations from 3.26 to 3.94 and 0.71 to 0.85, respectively, indicating rational responses from participants in the survey.

TABLE 1  
Descriptive Statistics

	M	SD	1	2	3	4	VIF
PFS	3.94	0.81	(0.88)				1.11
PWS	3.32	0.74	0.53*	(0.75)			1.40
WLBP	3.26	0.85	0.41*	0.46*	(0.78)		1.34
WLB	3.36	0.71	0.36*	0.29*	0.34*	(0.84)	

Note: Cronbach's alpha reliabilities are on the diagonal in parentheses  
\*Significant

FIGURE 1  
The Structural Model



## 5.3 ASSESSMENT OF MEASUREMENT MODEL

Table 2 presents the assessment of composite reliability and convergent validity of the variables included. As depicted, the results demonstrate that majority of the loadings are above 0.708, and  $t$ -values are above 1.645 hence indicating internal consistency of the constructs. Moreover, the average variance extracted (AVE) for all the variables was  $\geq 0.50$ , and the composite reliability (CR) scores were also above 0.708 (Hair et al., 2017). Altogether, the findings demonstrate further evidence for the acceptability of validity and reliability (Fornell and Larcker, 1981).

TABLE 2  
Measurement Model

Constructs	Items	Loadings	$t$ -value	CR	AVE
PFS	PFS2	0.758	11.20	0.910	0.590
	PFS3	0.710	13.78		
	PFS4	0.805	15.34		
	PFS5	0.796	17.01		
	PFS6	0.775	14.32		
	PFS7	0.801	13.29		
	PFS8	0.728	18.24		
	PWS	PWS1	0.686		
PWS2		0.663	15.31		
PWS3		0.784	11.94		
PWS4		0.728	10.38		
PWS5		0.671	17.01		
WLBP <sub>s</sub>	WLBP1	0.768	12.91	0.850	0.533
	WLBP2	0.795	16.53		
	WLBP4	0.649	13.42		
	WLBP5	0.650	15.34		
	WLBP7	0.775	11.47		
WLB	WLB1	0.807	12.68	0.894	0.679
	WLB3	0.870	15.27		
	WLB4	0.851	16.10		
	WLB5	0.763	10.37		

Further, we tested fitness of the proposed hypothesized model by calculating SRMR,  $d_{ULS}$ ,  $d_G$ ,  $\chi^2$ , GFI, CFI, and NFI values. The

results revealed an acceptable degree of goodness-of-fit indices ( $\chi^2=2043$ , degrees of freedom [df] =107,  $p=0.000$ , CFI=0.94, GFI=0.90, NFI=0.93, SRMR=0.04, d\_ULS=0.09, d\_G=0.34).

Our study examined discriminant validity applying the Heterotrait-Monotrait HTMT criterion and Fornell-Larcker Criterion as presented in Table 3 and Table 4, respectively. According to the Fornell and Larcker criterion, it indicates that the square root of AVE for each variable is higher than the correlational estimate of each variable. This demonstrates the uniqueness of the constructs. According to Henseler’s HTMT criterion, a more stringent technique of evaluation than the previous method, which recommends that all the variables are uniquely diverse at the HTMT threshold value of 0.90 (Henseler, Ringle, and Sarstedt, 2015).

TABLE 3  
Discriminant Validity Using Fornell-Larcker Criterion

	PFS	PWS	WLB	WLBP <sub>s</sub>
PFS	0.768			
PWS	0.300	0.707		
WLB	0.284	0.500	0.824	
WLBP <sub>s</sub>	0.218	0.497	0.494	0.730

TABLE 4  
Discriminant Validity Using HTMT Criterion

	PFS	PWS	WLBP <sub>s</sub>	WLB
PFS				
PWS	0.364			
WLBP <sub>s</sub>	0.324	0.630		
WLB	0.261	0.641	0.599	

As depicted, altogether, the results of the HTMT ratio and Fornell-Larcker criterion are within an acceptable level, demonstrating further evidence of the discriminant validity for study constructs.

#### 5.4 ASSESSMENT OF STRUCTURAL MODEL

Table 5 presents the results of path co-efficient assessment applying the bootstrapping process for testing the proposed hypothesized

relationships. We proposed three hypotheses (e.g., perceived family support - work-life balance),  $t=4.07>1.64$ ;  $\beta=0.12$ ,  $p<.000$ ; perceived workplace support - work-life balance,  $t=7.43>1.64$ ,  $\beta=0.31$ ,  $p<.000$ ; work-life balance policies - work-life balance,  $t=9.46>1.64$ ,  $\beta=0.32$ ,  $p<.000$ ) and results report all hypotheses are significant, and supported. Thus, in answering RQ1, findings demonstrate that PFS, PWS, and WLBP have a direct and significant impact on the work-life experience of Bangladeshi female bankers.

TABLE 5  
Assessments of Structural Model and Hypothesis Testing

Hypothesis	Relationships	Std. Beta	Decision	t-value	f <sup>2</sup>	q <sup>2</sup>
H1	PFS → WLB	0.12**	Supported	4.07**	0.03	0.02
H2	PWS → WLB	0.31**	Supported	7.43**	0.16	0.11
H3	WLBP → WLB	0.32**	Supported	9.46**	0.17	0.12
R <sup>2</sup>	0.44					
Adjusted R <sup>2</sup>	0.43					
Q <sup>2</sup>	0.17					

Note: \*\*p<0.01, \*p<0.05

Regarding the relative importance of the predictor variables, in support of RQ2, the results reveal that WLBP has the highest beta value of 0.32, followed by PWS with a beta value of 0.31, while PFS has the lowest beta value of 0.12. These findings reveal that WLBP and PFS are the most important antecedents, followed by PWS, to explain the WLB of female employees in the critical service sector of banking in a South-Asian developing economy perspective.

To answer the RQ3, it is necessary to check the adjusted R<sup>2</sup> value, the value for the coefficient of determination, of the proposed model. The result shows the adjusted R<sup>2</sup> of 0.434, which is higher than the threshold value 0.26 (Cohen, 1988) and hence, explains the significance of the proposed model. The adjusted R<sup>2</sup> also explains the variance in the outcome variable caused by predictor variables. Thus, the variables in this study account for a 43.4% variance in explaining WLB altogether.

Next, our study assessed the effect sizes (f<sup>2</sup>) that examine the strength of each predictor variable to explain the outcome variable. According to Chin (1998), f<sup>2</sup> values of 0.02, 0.15, and 0.35 for the significant predictor variables indicate weak, moderate, and substantial effects, respectively. As shown in Table 5, the f<sup>2</sup> values

for PFS, PWS, and WLBP are 0.03, 0.16, and 0.17, respectively. These  $f^2$  values indicate that PFS shows a small effect, while both the PWS and WLBP generate moderate effects in yielding the  $R^2$  value for WLB. Overall, the results show that family support with substantial effects possesses predictive capacity over workplace support and work-life policies. This reveals that PFS is more critical than PWS and WLBP in predicting and explaining WLB.

Besides, we examined the predictive relevance of the structural model applying the blindfolding process. According to Hair et al. (2017), a  $Q^2$  value greater than 0 reveals the predictive relevance of a particular variable. The results demonstrated a  $Q^2$  value of 0.17, which is higher than 0, and therefore, suggests that PFS, PWS, and WLBP possess substantial predictive relevance of the structural model.

## 6. DISCUSSION

The research findings outlined the process through which multiple support sources (i.e., PFS, PWS, and WLBP) can help female bankers to experience better WLB. The findings reveal that multiple support sources and WLBP have a decisive role in employees' WLB, who presumably perceived that these forms of supports and WLBP to be highly salient because many of them were consistently engaged in multiple work and non-work roles. Consequently, our study sheds light on how PFS, PWS, and WLBP can facilitate WLB.

Based on the COR theory, our study proposed and explored significant impacts of PFS, PWS, and WLBP on WLB. The significant roles of PFS, PWS, and WLBP indicate that with these supports and policies, female employees can promote their WLB. The research findings also signify the resource-centric nature of the PFS, PWS, and WLBP, confirming the validation of COR theory in a different male-dominated non-western South-Asian developing perspective. Furthermore, our results also substantiate the findings of previous studies that investigated PFS, PWS, and WLBP in terms of their effect on WLB (Bae and Yang, 2017; Bosch et al., 2018; Russo et al., 2015). However, previous studies reported a lack of consensus regarding the influence of PWS (Kumar, Channa, and Bhutto, 2019), PFS (Russo et al., 2015), and WLBP (Kang, 2013) on WLB since they did not report consistent findings. The inconsistent findings

called for further research on PWS, PFS, and WLBP and to date, very little research has been conducted in the non-Western and developing perspective such as the South-Asian context.

Our findings reveal PFS, PWS, and WLBP as critical predictors for a greater WLB and provide further evidence on their ability to engender resources for a high level of WLB (Bae and Yang, 2017; Russo et al., 2015). Given these shreds of evidence, our findings establish family and workplace are two distinct domains, from where women bankers can primarily engender resources to profoundly engage in multiple role demands at the broader organizational context.

The results relating to the significant impact of PFS, PWS, and WLBP are consistent with the COR theory. To date, few empirical studies support our findings in the current context with an overwhelming majority of moderate Muslims in South-Asia where women are encouraged to prefer household chores in a patriarchal social structure, which is different from the Western and developed contexts. Notably, the absence of sufficient formal support structures and limited policies makes this context unique to study the role of PFS, PWS, and WLBP on the WLB of female employees. Consistent with a previous study (e.g., Kim and Kellough, 2013), our study evidenced PWS, PFS, and the presence of WLBP are a vital source of valuable resource helping employees to cope with stresses of multiple role demands. Our findings underscore the significance of family and work as domains, and WLBP as sources of support in pursuit of work-life aspirations. In line with Verma et al. (2018), employees deploy valued resources to attain success by generating positive outcomes for both domains. It noted here that having formal WLBP is essential but not sufficient while seeking to promote balance, particularly for working women (Feeney and Stritch, 2017). Thus, banking organizations need to create a family-friendly workplace culture by providing both formal and informal sources of support such as PFS, PWS, and WLBP.

### 6.1 THEORETICAL CONTRIBUTIONS

First, theoretically, our study contributes by providing a rounded insight and complete picture of the importance of two essential domains of support from family and work domains to facilitate the management of work and life roles. Notably, our study makes an incremental contribution to the existing work-life research by investigating the significance of PFS, PWS, and WLBP to WLB of



female bank employees in a critical service industry of banking in an emerging economy with Muslims. PFS, PWS, and WLBP are essential mechanisms to engender resources for a greater WLB. We argue that support structures and WLBP are significant because individuals spend a great deal of their life struggling between competing demands of work and non-work roles and are hardly able to accomplish their aspirations and experience a vitality at work ultimately and home.

Second, this study contributes by addressing the recent call to conduct further studies, including women sample from the banking industry in a non-western developing context (Achour et al., 2017; Kumar et al., 2019). To date, minimal effort has been given to investigate the impact of PFS, PWS, and WLBP on WLB in the current context, and still, findings are inconsistent in the field. Moreover, there is a lacuna of studies in this context. Thus, our study contributes to enrich work-life literature by addressing the research gap in a unique context where such studies are yet to accumulate.

Third, through validating the COR theory in a unique context, this study contributes to a better understanding of support and WLBP conducive in making employees resourceful at work and home domains. Our study extends theorizing PFS, PWS, and WLBP as a means, which is beneficial for resource availability to flourish and to sustain a positive role balance. This study is essential because recent works emphasize the importance of deepening our understanding and insight about the predictors driving WLB (Bosch et al., 2018). As such, our study uncovers the resource-centric characteristics, consistent with COR theory, of supports WLBP by which working women can facilitate their WLB. In doing so, we demonstrate that COR better explains the work-life interface of Bangladeshi women's WLB, which is understudied yet.

Fourth, our study also extends prior work-life research by exploring a unique set of promising predictors of WLB for Bangladeshi female employees in the service sector. Previous studies focused on work-life enrichment (Kumar et al. 2019), family-supportive supervisory behaviors and work motivation (Bosch et al., 2018), supervisor support for intervention process (Horan et al., 2018), and crossover of WLB perceptions (Braun and Peus, 2018). However, we argue that PFS, PWS, and WLBP may generate a positive mental and physical state of being that increases the ability to accomplish multiple life and work demands.

## 6.2 PRACTICAL IMPLICATIONS

The study has several implications for managers and policymakers. First, the work-life imbalance is costlier if it is considered from a nationally critical service sector such as banking, which is the engine of an economy that mobilizes public funds. However, our findings indicate that efforts targeted at promoting women bankers' WLB need to take into account not only the family support but also the role of broader workplace support and formal WLBP that undergird WLB. This study suggests managers and policymakers to continuously monitor and measure the extent of supports and policies that could engender resources for employees at home and work domains for greater WLB.

Our findings underscore a transformation in the workplace environment from a traditional one to a more caring and understanding work environment that reflects work and life as inherently integrated. Understanding and caring environment provide instrumental and emotional benefits for individuals who undergo a state of role balance in work and life, if this links with individual expectations and desires, in competing life responsibilities rather than merely the work one (Russo et al., 2015). Such an environment can help to sustain a culture where individuals experience a sense of appreciation and recognition for active participation in challenging roles.

The results also have implications for professional bodies of bankers who have already been in the key executive positions to initiate necessary policy directives to retain, engage, and promote women bankers in a banking career. Notably, many women leaders are in the strategic decision-making level in banks who could initiate, organize, and champion practical efforts to better enable women bankers to integrate their work and non-work roles, as well as to eliminate gender discrimination and to empower women in pursuit of their well-being. Doing so might enable women to make more contributions to socio-economic and human capital development of the next generation. The findings are, moreover, critical for other organizations that employ women.

HRD strategies in different industries, including banks, are in the nascent stage of development and we suggest that HRD professionals include providing and utilizing necessary supports in the training agenda. Mainly, HRD professionals could provide training to deal with stressful situations, how to utilize supports, and effectively participate in various role domains. Providing such

training might produce stress-, work-, and life-related positive outcomes (Goñi-Legaz and Olló-López, 2016).

Finally, our findings may have implications for other service and manufacturing industries that also employ women. Since family support, workplace support, and WLBP significantly drive work-life experience of women bankers and thus, it could behoove managers and policy makers mainly in the healthcare, education, and readymade garment sector to offering WLB supportive programs and policies. Organizations and HR managers, in general, should moreover be aware of the benefits accruing from offering supports and WLB policies.

This research identifies the importance of an environmental shift in the workplace and family to give more attention on the role of support from workplace and family members, and WLBP within the Bangladeshi WLB discourse, as these are important for overcoming challenges in high career aspirations for women. Thus, Bangladeshi women's ability to juggle work and non-work roles could be better strengthened with workplace support, family support, and WLB policies as they are highly engaged in household chores and dependent care responsibilities.

### 6.3 IMPLICATIONS FOR FUTURE STUDIES

There are several implications for future studies. First, we proposed a model by investigating the direct impact of PFS, PWS, and WLBP on WLB. Future studies should measure whether these constructs have interactive or indirect effects in the work-life experience of WLB as latent variables.

Our study collected survey data from a particular cohort of female bankers in Bangladesh. Future research should collect data from multiple respondents to reduce response bias. Moreover, single-sourced data are subject to common method bias (CMB). Future research should also collect data from males and compare the WLB between males and females in banks and other service and manufacturing industries as well as from different socio-economic and cultural contexts. Future research, besides, may include other personal and environmental variables to generate more robust and inclusive findings.

This study employs a quantitative research approach using cross-sectional data. Cross-sectional data may generate concern for CMB, although the presence of CMB was tested, and results reported

no seriousness. However, future research may apply a mixed-method design focusing on both the qualitative and quantitative data that could overcome the limitations of pure quantitative design.

Since this study hypothesized several support sources, such as family support, workplace support, and work-life policies influenced the WLB, future cross-cultural research might investigate these direct relationships and indirect relationships, including cultural moderators such as gender and social norms.

We investigated mostly the work-life experience of female employees. Future studies could study the interface between work-life and other life domains such as social life, community life, and leisure life.

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