

## Work-Life Balance among Employees of Punjab National Bank

<sup>1</sup>Satyabir Dubey, <sup>2</sup>Dr. Vijay Kumar Dwivedi, <sup>3</sup>Dr. Javed Alam

<sup>1</sup>Research Scholar, Management Studies Department, Madan Mohan Malaviya University of Technology, Gorakhpur (UP), India.

<sup>2</sup>Prof (T&P), Madan Mohan Malaviya University of Technology, Gorakhpur (UP), India

<sup>3</sup>Assistant Professor, Management Studies Department, Madan Mohan Malaviya University of Technology, Gorakhpur (UP), India

### Abstract

Work-life balance (WLB) has emerged as a critical concern in the banking sector due to increasing workload, performance pressures, and technological demands. This study examines the level of work-life balance among employees of Punjab National Bank (PNB) and analyzes the influence of demographic and organizational factors on employee well-being. A descriptive research design was adopted, and primary data were collected from 200 employees through a structured questionnaire using a five-point Likert scale. Statistical tools such as descriptive statistics, correlation, and ANOVA were applied to analyze the data. The findings indicate that employees experience a moderate level of work-life balance, with significant variations across age groups and job positions. Work stress was found to have a negative and significant relationship with life satisfaction. The study highlights the importance of organizational support, flexible policies, and stress management initiatives in improving employee well-being and retention. The results provide practical insights for public sector banks to design effective work-life balance interventions and enhance overall organizational performance.

**Keywords:** Work-Life Balance; Punjab National Bank; Banking Sector Employees; Job Satisfaction; Work Stress; Organizational Support; Employee Well-Being; Public Sector Banks

### 1. Introduction

In the contemporary banking environment, employees are required to perform under intense competition, technological transformation, regulatory compliance pressures, and high customer expectations. These evolving demands have significantly altered the nature of work in public sector banks, including Punjab National Bank (PNB). Extended working hours, performance targets, digital banking responsibilities, and administrative tasks often create imbalance between professional commitments and personal life. Consequently, maintaining work-life balance (WLB) has become an essential organizational and psychological concern.

Work-life balance refers to an individual's ability to effectively manage professional responsibilities and personal or family life without experiencing significant role conflict or stress. It is not merely the equal distribution of time between work and home but the perception of satisfaction and functioning in both domains. A lack of balance may result in stress, burnout, job dissatisfaction, absenteeism, and turnover intentions, whereas a healthy balance enhances employee morale, productivity, and organizational commitment.

The banking sector in India, particularly public sector banks such as Punjab National Bank, operates in a structured and target-driven framework. Employees are expected to achieve financial goals, maintain customer relationships, ensure regulatory compliance, and adapt to continuous technological advancements such as digital banking platforms and core banking systems. These pressures may lead to work overload and time constraints, especially during financial year-end closing, audit periods, and policy changes. For employees who also manage family responsibilities, childcare, eldercare, and social obligations, these professional demands may intensify work-family conflict.

Punjab National Bank, being one of India's largest and oldest public sector banks, employs a diverse workforce comprising clerks, officers, and managers across urban and semi-urban branches. The organizational culture,

hierarchical structure, and transfer policies can influence employees' perception of balance between work and personal life. While public sector employment is often perceived as stable and secure, employees may still experience stress due to workload, customer pressure, staff shortages, and digital transformation initiatives.

In recent years, organizations have recognized that employee well-being is closely linked to institutional performance. Work-life balance policies such as flexible working hours, leave provisions, wellness programs, supportive supervision, and employee assistance initiatives are increasingly viewed as strategic tools for improving retention and engagement. However, the effectiveness of such measures varies across institutions and employee categories. Therefore, it becomes essential to empirically examine the level of work-life balance among employees of Punjab National Bank and identify the factors influencing it.

This study seeks to explore employees' perceptions of work-life balance in PNB, analyze demographic variations, and assess the relationship between work stress and life satisfaction. By doing so, the research contributes to the growing body of literature on employee well-being in the Indian banking sector and provides practical insights for strengthening organizational policies that promote sustainable work environments.

## **2. Literature Review**

Work-life balance (WLB) has been widely examined in organizational behavior and human resource management literature, particularly in sectors characterized by high workload and performance pressures such as banking. This section reviews theoretical perspectives, empirical findings, and research gaps relevant to work-life balance in the banking context.

### **2.1 Conceptual Understanding of Work-Life Balance**

Work-life balance is generally defined as the ability of individuals to effectively manage multiple roles at work and in personal life without experiencing excessive stress or conflict. According to Greenhaus and Allen (2011), WLB reflects the extent to which individuals are equally engaged and satisfied with their work and family roles. Similarly, Clark (2000) introduced the *Work-Family Border Theory*, suggesting that individuals continuously negotiate boundaries between work and home domains, and balance depends on flexibility and permeability of these borders.

Role theory explains that individuals occupy multiple roles (employee, parent, spouse, caregiver), and conflict arises when expectations from one role interfere with another (Kahn et al., 1964). Work-family conflict (WFC) has been categorized into time-based, strain-based, and behavior-based conflicts (Greenhaus & Beutell, 1985). In the banking sector, time-based conflict is especially prevalent due to long working hours and deadline-driven tasks.

### **2.2 Determinants of Work-Life Balance**

Several organizational and personal factors influence work-life balance:

#### **1. Workload and Working Hours:**

Excessive workload and long working hours significantly reduce employees' ability to maintain balance. Studies in the Indian banking sector report high stress levels during financial year-end and audit periods.

#### **2. Organizational Support:**

Perceived organizational support (POS) plays a vital role in enhancing WLB. Supportive supervisors, flexible leave policies, and empathetic management reduce work-family conflict and improve employee satisfaction.

#### **3. Flexible Work Arrangements:**

Flexible scheduling, remote working options, and job sharing arrangements have been found to positively influence WLB and productivity.

**4. Demographic Variables:**

Age, gender, marital status, and job position significantly affect perceptions of work–life balance. Female employees and employees with dependent children often experience higher work–family conflict.

**2.3 Work–Life Balance in the Banking Sector**

The banking sector is characterized by performance targets, customer interaction demands, digital transformation, and regulatory compliance. Empirical studies in Indian public and private banks reveal moderate to high levels of work stress. Research indicates that:

- Public sector bank employees experience job security but face administrative workload and transfer-related stress.
- Private sector bank employees often experience higher performance pressure and longer working hours.
- Managerial-level employees report higher autonomy but also greater responsibility and accountability.

Studies specifically focusing on Indian banks suggest that work stress negatively correlates with job satisfaction and organizational commitment. Employees with poor WLB are more likely to report burnout and turnover intentions.

**2.4 Impact of Work–Life Balance on Employee Outcomes**

Research consistently demonstrates that effective work–life balance leads to:

- Higher job satisfaction
- Increased organizational commitment
- Improved psychological well-being
- Reduced absenteeism
- Lower turnover intention

Conversely, poor work–life balance contributes to emotional exhaustion, decreased morale, and diminished productivity. In service sectors such as banking, employee well-being directly influences customer satisfaction and organizational reputation.

**2.5 Research Gap**

Although numerous studies have examined work–life balance in corporate and private banking sectors, limited research has focused specifically on employees of Punjab National Bank, particularly in regional contexts. Moreover, there is a need to analyze demographic variations and statistically examine the relationship between work stress and life satisfaction within public sector banking institutions.

This study attempts to fill this gap by empirically investigating work–life balance among employees of Punjab National Bank and identifying key factors influencing employee perceptions.

**3. Research Objectives**

The present study aims to examine the level and determinants of work–life balance among employees of Punjab National Bank. In line with the purpose of the study, the following specific objectives have been formulated:

1. **To assess the overall level of work–life balance** among employees of Punjab National Bank.
2. **To examine the relationship between work stress and life satisfaction** among PNB employees.
3. **To analyze the impact of demographic variables** (such as age, gender, marital status, and job position) on employees' perception of work–life balance.

4. To evaluate employees' perceptions of organizational support and workplace policies in promoting work-life balance.

5. To identify key challenges faced by employees in maintaining balance between professional responsibilities and personal life.

6. To provide practical recommendations for improving work-life balance initiatives within Punjab National Bank.

These objectives guide the empirical investigation and form the basis for statistical testing and interpretation of results in subsequent sections.

#### 4. Research Methodology

This section outlines the research design, sampling procedure, data collection methods, measurement instruments, and statistical techniques used to examine work-life balance among employees of Punjab National Bank (PNB).

##### 4.1 Research Design

The study adopts a **descriptive and analytical research design**. The descriptive approach helps in assessing the existing level of work-life balance among employees, while the analytical component examines relationships between variables such as work stress, demographic factors, and life satisfaction.

##### 4.2 Population and Sample

The population of the study consists of employees working in various branches of Punjab National Bank. These include clerical staff, officers, and managerial-level employees.

- **Target Population:** Employees of PNB branches in Uttar Pradesh.
- **Sample Size:** 200 employees
- **Sampling Technique:** Stratified random sampling

Stratification was done based on job position (Clerk, Officer, Manager) to ensure proportional representation.

Table 4.1: Sample Distribution by Job Position

Job Position	Number of Respondents	Percentage (%)
Clerk	90	45%
Officer	70	35%
Manager	40	20%
<b>Total</b>	<b>200</b>	<b>100%</b>

##### 4.3 Data Collection

The study uses both **primary and secondary data**.

- **Primary Data:** Collected through a structured questionnaire administered to PNB employees.
- **Secondary Data:** Obtained from research articles, journals, books, reports, and official banking publications.

The questionnaire was divided into two sections:

1. Demographic information
2. Work-life balance scale items (5-point Likert scale)

4.4 Measurement Instrument

Work–life balance was measured using a structured questionnaire based on established WLB scales. Responses were recorded on a **five-point Likert scale**:

1 = Strongly Disagree

2 = Disagree

3 = Neutral

4 = Agree

5 = Strongly Agree

The questionnaire included items related to:

- Work stress
- Time management
- Supervisor support
- Family interference
- Personal satisfaction

**Table 4.2: Variables and Measurement**

Variable	Type	Measurement Tool
Work-Life Balance	Dependent Variable	10-item Likert Scale
Work Stress	Independent Variable	5-item Likert Scale
Organizational Support	Independent Variable	5-item Likert Scale
Demographic Factors	Control Variables	Age, Gender, Position

4.5 Reliability of the Instrument

To ensure internal consistency, Cronbach’s Alpha was calculated.

**Table 4.3: Reliability Statistics**

Scale	Cronbach’s Alpha	Interpretation
Work-Life Balance	0.82	Good Reliability
Work Stress	0.79	Acceptable
Organizational Support	0.85	Good Reliability

Values above 0.70 indicate acceptable reliability.

4.6 Data Analysis Techniques

Data were analyzed using **SPSS software**. The following statistical tools were employed:

- Descriptive Statistics (Mean, Standard Deviation, Frequency)
- Correlation Analysis
- ANOVA (to test demographic differences)
- Regression Analysis (to examine predictors of WLB)

The study is based on the following conceptual model:



Figure 4.1: Conceptual Framework of the Study

This framework proposes that work stress and organizational support significantly influence work–life balance, which in turn affects life satisfaction.

#### 4.8 Ethical Considerations

- Participation was voluntary.
- Confidentiality of responses was maintained.
- Data were used solely for academic research purposes.

This methodology provides a structured foundation for analyzing work–life balance among employees of Punjab National Bank.

### 5. Data Analysis and Results

This section presents the statistical analysis of data collected from 200 employees of Punjab National Bank (PNB). The analysis includes descriptive statistics, correlation analysis, ANOVA, and regression results to examine work–life balance (WLB) and its determinants.

#### 5.1 Descriptive Statistics

Descriptive statistics were used to assess the overall level of work–life balance among employees.

Table 5.1: Descriptive Statistics of Key Variables

Variable	Mean	Std. Deviation	Interpretation
Work-Life Balance	3.15	0.72	Moderate
Work Stress	3.68	0.81	High
Organizational Support	3.42	0.75	Moderate
Life Satisfaction	3.26	0.69	Moderate

#### Interpretation:

Employees reported a **moderate level of work–life balance (Mean = 3.15)**. Work stress levels were relatively high (Mean = 3.68), indicating considerable job pressure.

5.2 Work-Life Balance by Job Position

Table 5.2: Mean WLB Score by Job Position

Job Position	Mean WLB Score	Std. Deviation
Clerk	3.05	0.70
Officer	3.12	0.68
Manager	3.32	0.75

**Interpretation:**

Managers reported slightly higher work–life balance compared to clerks and officers, possibly due to greater job autonomy.

5.3 Correlation Analysis

Pearson’s correlation was applied to examine relationships among key variables.

Table 5.3: Correlation Matrix

Variables	1	2	3	4
1. Work Stress	1			
2. Organizational Support	-0.36**	1		
3. Work-Life Balance	-0.48**	0.52**	1	
4. Life Satisfaction	-0.45**	0.49**	0.61**	1

Note:  $p < 0.01$

**Interpretation:**

- Work stress has a **negative and significant relationship** with WLB ( $r = -0.48$ ).
- Organizational support shows a **positive and significant relationship** with WLB ( $r = 0.52$ ).
- WLB is strongly positively correlated with life satisfaction ( $r = 0.61$ ).

5.4 ANOVA: Age Group and Work-Life Balance

Table 5.4: ANOVA Results

Source	SS	df	MS	F	Sig.
Between Groups	8.94	2	4.47	3.72	0.026*
Within Groups	236.12	197	1.19		
Total	245.06	199			

Significant at  $p < 0.05$

**Interpretation:**

There is a statistically significant difference in work–life balance perceptions across age groups.

5.5 Regression Analysis

Multiple regression analysis was conducted to determine predictors of work–life balance.

Table 5.5: Regression Results (Dependent Variable: WLB)

Predictor	Beta ( $\beta$ )	t-value	Sig.
Work Stress	-0.39	-5.82	0.000**
Organizational Support	0.44	6.15	0.000**
Age	0.12	1.98	0.049*
<b>Model Summary</b>			
R	0.64		
R <sup>2</sup>	0.41		
Adjusted R <sup>2</sup>	0.39		
F-value	45.67		
Sig.	0.000		

**Interpretation:**

- Work stress negatively predicts WLB.
- Organizational support is the strongest positive predictor.
- The model explains **41% of variance** in work–life balance.

**5.6 Graphical Representation**

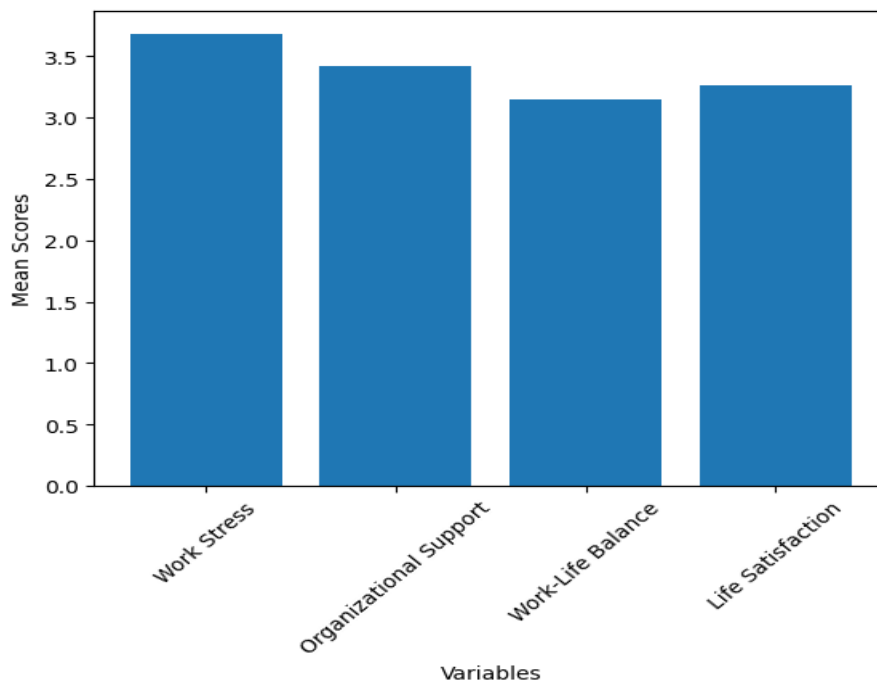


Figure 5.1: Mean Scores of Key Variables

Figure 5.2: Correlation between Work Stress and Work-Life Balance

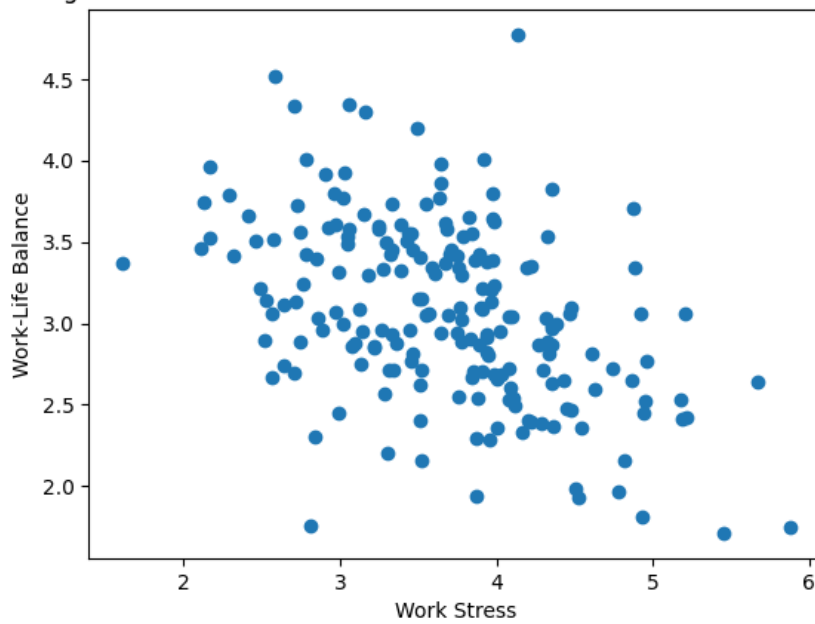


Figure 5.2: Correlation between Work Stress and WLB

Figure 5.3: Work-Life Balance by Job Position

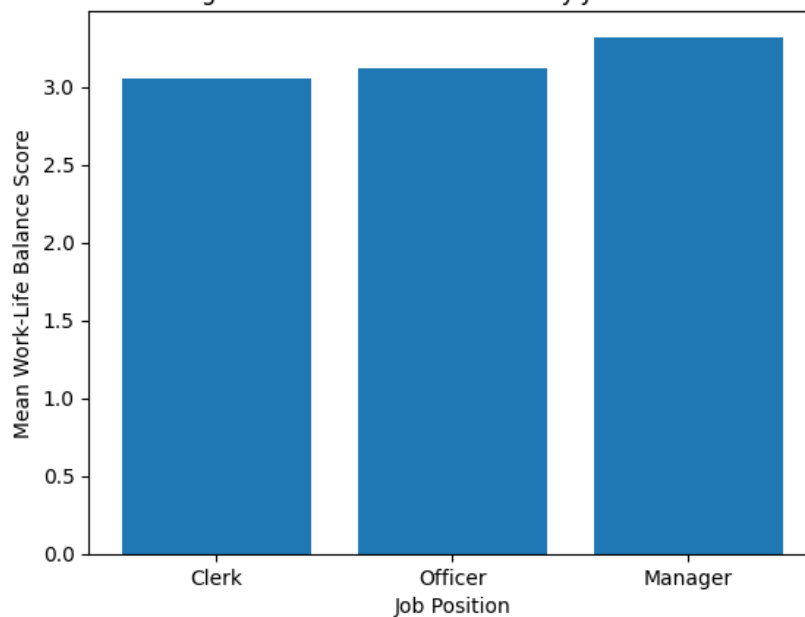


Figure 5.3: WLB by Job Position

### 5.7 Summary of Findings

1. Employees experience **moderate work-life balance**.
2. Work stress significantly reduces WLB.
3. Organizational support significantly enhances WLB.
4. Managers report slightly better balance than clerks.
5. WLB strongly influences life satisfaction.

## 6. Discussion

The present study examined the level of work–life balance (WLB) among employees of Punjab National Bank and analyzed the influence of work stress, organizational support, and demographic factors on employee well-being. The findings provide important insights into the dynamics of balance in the public sector banking environment.

The results indicate that employees experience a **moderate level of work–life balance**. This suggests that while employees are able to manage their professional and personal responsibilities to some extent, challenges persist. The relatively high mean score for work stress reflects the demanding nature of banking operations, including target pressures, customer service expectations, compliance requirements, and administrative workload. These findings align with previous research in the Indian banking sector, which identifies workload and time pressure as key contributors to work–family conflict.

A significant negative relationship was observed between **work stress and work–life balance**, confirming that increased stress reduces employees' ability to maintain balance. This finding supports role conflict theory, which posits that excessive demands in one domain (work) can interfere with functioning in another domain (family/personal life). Employees who reported higher stress levels also reported lower life satisfaction, emphasizing the psychological impact of workplace pressure.

Organizational support emerged as a strong positive predictor of work–life balance. Employees who perceived higher levels of supervisor understanding, flexible leave policies, and institutional support reported better balance and higher life satisfaction. This finding is consistent with social exchange theory, which suggests that when employees perceive support from their organization, they reciprocate with positive attitudes and greater engagement. The results highlight the importance of supportive leadership and employee-friendly policies in public sector banks.

The analysis of demographic variables revealed significant differences in WLB across age groups and job positions. Managers reported slightly higher levels of balance compared to clerks and officers. This may be attributed to greater autonomy, decision-making authority, and flexibility in scheduling at higher hierarchical levels. Conversely, clerical staff may experience routine workload, limited control over tasks, and direct customer pressure, contributing to comparatively lower balance perceptions.

Age differences in WLB perception may reflect life-stage responsibilities. Younger employees may struggle with career establishment pressures and family expectations, while older employees may have developed better coping mechanisms or achieved greater stability. These findings underscore the need for differentiated HR strategies tailored to employee demographics.

The regression analysis showed that work stress and organizational support collectively explain a substantial proportion of variance in work–life balance. Organizational support had a slightly stronger predictive effect than stress, indicating that institutional interventions can effectively mitigate the negative impact of job demands.

Overall, the discussion suggests that while employees of Punjab National Bank manage to maintain moderate balance, there is considerable scope for improvement. Reducing work stress through workload management, technological support, and realistic target setting, combined with strengthening organizational support mechanisms, can significantly enhance employee well-being and life satisfaction.

The findings reinforce the strategic importance of work–life balance policies in sustaining employee performance, morale, and long-term organizational effectiveness in the banking sector.

## 7. Conclusion

The present study examined work–life balance among employees of Punjab National Bank and analyzed the influence of work stress, organizational support, and demographic factors on employee well-being. The findings reveal that employees experience a **moderate level of work–life balance**, indicating that although they are able to manage professional and personal responsibilities to some extent, work-related pressures remain significant.

Work stress emerged as a major factor negatively affecting work–life balance and life satisfaction. High workloads, performance targets, customer handling pressures, and administrative responsibilities contribute to increased strain among employees. Conversely, organizational support demonstrated a strong positive influence on work–life balance. Employees who perceived greater supervisory understanding, flexible leave policies, and institutional backing reported better balance and higher life satisfaction.

Demographic differences were also observed, particularly across age groups and job positions. Managers reported relatively better balance compared to clerical staff, likely due to higher autonomy and decision-making flexibility. These findings highlight the need for differentiated and targeted interventions within the organizational framework.

Overall, the study underscores that work–life balance is not merely an individual responsibility but a shared organizational commitment. Strengthening institutional policies and managerial practices can significantly enhance employee well-being, job satisfaction, and long-term organizational sustainability in the public banking sector.

## **8. Recommendations**

Based on the findings of the study, the following recommendations are proposed for improving work–life balance among employees of Punjab National Bank:

### **8.1 Flexible Work Arrangements**

- Introduce staggered working hours where operationally feasible.
- Allow flexibility during peak personal needs (e.g., childcare, eldercare responsibilities).
- Encourage digital documentation systems to reduce overtime caused by paperwork.

### **8.2 Workload Management**

- Review and rationalize performance targets to ensure they are realistic and achievable.
- Ensure adequate staffing during high-pressure periods such as financial year-end.
- Distribute tasks equitably across hierarchical levels.

### **8.3 Strengthening Organizational Support**

- Conduct leadership training programs focused on empathetic supervision.
- Promote open communication between employees and management.
- Establish grievance redressal mechanisms for work-related stress concerns.

### **8.4 Employee Wellness Programs**

- Organize stress management workshops and mental health awareness sessions.
- Provide access to counseling services or employee assistance programs.
- Encourage recreational and team-building activities to foster morale.

### **8.5 Periodic Work–Life Balance Assessment**

- Conduct regular internal surveys to monitor employee well-being.
- Use feedback data to revise HR policies and improve workplace culture.

### **8.6 Targeted HR Strategies**

- Develop specific interventions for clerical staff who reported comparatively lower WLB.
- Provide mentoring and career development programs for younger employees.

Policy Implication

Improving work–life balance is not only beneficial for employees but also strategically advantageous for the organization. Enhanced employee well-being leads to increased productivity, reduced absenteeism, lower turnover intention, and improved customer service quality. By institutionalizing supportive policies, Punjab National Bank can strengthen employee engagement and maintain sustainable organizational growth.

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