

Women at Work: Factors Shaping Work–Life Balance and Job Satisfaction in the Financial Sector of Bilaspur City

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Abstract

The growing evidence of women involvement in the financial sector has raised a lot of concerns regarding work life balance and its consequences on job satisfaction. This paper analyses how the dimensions of the worklife balance influence job satisfaction amongst working women in the financial sector in Bilaspur city located in Chhattisgarh. Data were gathered using a questionnaire that was designed to collect primary data from 147 women workers who were to be surveyed in the field through face-to-face interviews. SmartPLS was used to analyze the data by means of partial least squares structural equation modeling (PLS-SEM). The results show that work-home conflict, home-work conflict, and communication permeability between work and family spheres have substantial negative impact on job satisfaction. Conversely, job satisfaction is significantly and positively improved through communication of work with family, spouse support, job involvement, and work flexibility. The model demonstrates a significant percentage of explanatory variance in job satisfaction, and it is proved that the concept of boundaries and roles is relevant in the Indian context of the financial sector. On the whole, the research paper highlights the significance of balancing work-life and enhancing organizational and family support networks to enhance job satisfaction of women professionals in high-demand service settings.

Keywords: Work–life balance, Job satisfaction, Working women, Financial sector, PLS-SEM

Introduction

The growing involvement of women in the formal labor market has changed the socio-economic landscape of new economic geographies, especially in the service-oriented sectors such as finance that witness time associativity, pressure on performance, and complexity of the job. Indian women working in the financial sector regularly face stronger obligations in mixing professional and personal lives associated with strict work arrangements, job profiles based on consumer-focused operations, and continued gendered anticipations concerning family and care provision (Mani 2013; Aggarwal 2015; Sudha and Karthikeyan 2014). Perhaps, that is why work-life balance (WLB) has become a relevant construct with an impact not only on employee well-being

but also on the attitudinal outcomes, i.e., job satisfaction, commitment, and retention (especially among working women) (Mehta and Kundnani 2015; Yadav and Dabhade 2014).

Common conceptualized definition of work-life balance is the degree of successful functioning coupled with minimal conflict and satisfying functioning in the domains that the individual is in a position to balance and integrate work and non-work roles (Lazar et al. 2010; Brough et al. 2008). Nevertheless, empirical studies suggest that balance is not just the lack of conflict but rather a product of multidirectional processes between work and family spheres such as work-home conflict (WHC) and home-work conflict (HWC) (Kahn et al. 1964; Akhtar et al. 2012; Garcia-Cabrera et al. 2018). WHC happens when the work requirements, time constraints, and stress burden take the place of family duties, whereas HWC happens when family duties disrupt work efficiency, both of which have been identified to harm psychological wellness and work satisfaction among women workers (Sarwar and Aftab 2011; Delina and Raya 2013; Yadav and Yadav 2014). Within the financial industry, deadlines and target-oriented positions, and limited time freedom frequently exacerbate such conflicts and women are especially prone to role overload and stress (Anitha and Maheswari 2014; Ojo 2012; Talukder et al. 2018). Previous research that builds on role theory and organizational stress models indicates that chronic inter-role conflict minimizes job satisfaction by exhausting individual resources and causing frustration (Kahn et al. 1964; De Bruin 2006; Hofmann and Stokburger-Sauer 2017). Therefore, it is imperative to comprehend both WHC and HWC to elucidate the real nature of work-life balance among women professionals. In addition to conflict, social and relational resources are also instrumental in determining the work-life experiences of women. Spouse support specifically has already been defined as a non-work resource that serves as a buffer to the negative impact of work stress and role conflict (Greenhaus et al. 2012; Clark et al. 2017). Spousal emotional support, instrumental support, and sharing the household burden allow working women to be more efficient in managing competing needs, thus increasing their job satisfaction and general life satisfaction (Lakshmi and Gopinath 2013; Heras et al. 2021). Through social exchange theory, positive family relations create reciprocity and psychological stability, which spill over into the work sphere (Blau 1964; Gouldner 1960; Lee and Veasna 2013).

Another important variable that impacts work-life balance and satisfaction levels is job involvement. Job involvement is defined as the extent to which people associate with their work psychologically and has the capacity to both enable and limit women employees (Hulin et al. 2001; Mani 2013). Increased job involvement can contribute to greater feelings of achievement and professional pride, but when combined with inadequate organizational or family support, it can result in greater work-home conflict and perceived imbalance (Roberts 2008; Mehtha 2012). The interaction of job involvement and work-life balance is especially important in the financial sector where performance measures and customer responsiveness are prioritized (Purohit 2013; Sethi 2015). Work flexibility is also commonly acknowledged as one of the organizational tools to enhance the work-life balance, particularly in the case of women in dual roles (Brough et al. 2008; Vayre 2019). Working hours, leave, and flexibility in work schedules enable workers to adjust work requirements to family needs better, reducing conflict and increasing job satisfaction (Campo et al. 2021; Alias et al. 2021). Empirical research on banking and financial services suggests that flexibility elevates perceived balance as well as enhancing positive work emotions in the presence of a family-supportive organizational culture (Talukder et al. 2018; Susanto et al. 2022).

The experiences of work-life balance are further influenced by the processes of communication between work and family realms. Work to family communication means how much work related problems are mentioned in the family and family to work communication means sharing family related problem in the workplace. Effective communication can help to achieve understanding, emotional support, and boundary negotiation, but inadequate communication might contribute to role stress and lack of understanding (Marescaux et al. 2020; Rofcanin et al. 2018). In close relation to this is communication permeability, which measures the extent of intrusion of work into family life (communication permeability-work) and family intrusion into work life (communication permeability-home). Boundaries tend to be blurred during high permeability, which leads to a rise in stress and job dissatisfaction (especially among women in high-pressure service jobs) (Roberts 2008; Garcia-Cabrera et al. 2018; Hofmann and Stokburger-Sauer 2017).

Although a lot is known about work-life balance and job satisfaction globally, empirical research involving women engaged in the Indian financial sector on city level is little, particularly with Tier-II cities like Bilaspur in Chhattisgarh. The current Indian literature has generally focused on metropolitan areas or they have taken a sector-comparative perspective, which ignores the localised socio-cultural contexts that play a major role in shaping the experiences of work and family among women (Yadav and Dabhade 2014; Aggarwal 2015; Sudha and Karthikeyan 2014). Further, only minimal focus has been given to integrated models that co-examine dimensions of conflict, support mechanisms, job involvement, flexibility and communication-based boundary in explaining job satisfaction among working women. In this regard, the current research contributes to a notable research gap since it seeks to explore major measures of work-life balance, which include work-home conflict, home-work conflict, spouse support, job involvement, work flexibility, communication of work with family, communication of family with work, communication permeability-work and communication permeability-home and its effects on job satisfaction among female employees working in the financial sector of Bilaspur city. The purpose of the research is to offer empirical data on how these interconnected dimensions determine the concept of work-life balance and affect job satisfaction, which in turn could yield data on what organizations and policymakers should do to manipulate gender-specific work practices and supportive conditions to women professionals in the financial industry.

Literature Review

Work-life balance (WLB) is a concept that has attracted significant scholarly attention in organizational and behavioral studies because it is closely linked with the well-being of employees, job satisfaction and organizational performance, especially in service-intensive industries, like banking and finance (Mehta and Kundnani 2015; Lazar et al. 2010; Brough et al. 2008). In the case of working women, WLB acquires a more prominent role due to the ongoing presence of multiple and in many cases conflicting social roles based on the institutional, cultural and family-related concerns (Abraham 2002; Mani 2013; Sudha and Karthikeyan 2014). Available literature suggests that work and non-work domain imbalance results in stress, lower satisfaction, and negative psychological consequences, and that balanced work and non-work domains promote job satisfaction and sustainability in a career (Lakshmi and Gopinath 2013; Aruldoss et al. 2022; Susanto et al. 2022).

A considerable literature views work-life balance in terms of inter-role conflict, specifically, work-home conflict (WHC) and home-work conflict (HWC), relying on role theory and organizational stress models (Kahn et al. 1964; De Bruin 2006). WHC develops when pressures at work including long working hours, workload, and emotional labor affect family obligations whereas HWC develops when family pressures impact work performance (Akhtar et al. 2012; Sarwar and Aftab 2011). According to empirical research in banking and service industry, long working hours and fixed schedules are key contributors to amplified WHC in women workers, which adversely impact the well-being of the family and job satisfaction (Tabassum et al. 2011; Ojo 2012; Oludayo et al. 2015). In the same vein, familial issues connected to childcare, eldercare, and household chores also cause HWC, leaving employees stressed, less focused, and less satisfied in the workplace (Delina and Raya 2013; Yadav and Singh Yadav 2014). Cross-sectoral and cross-national studies also indicate that both types of conflict have negative links with job satisfaction and psychological well-being (Garcia-Cabrera et al. 2018; Hofmann and Stokburger-Sauer 2017; Yadav and Dabhade 2014).

In addition to conflict-based views, researchers have focused on the impact of social support systems on reducing work-life imbalance. Spouse support has become one of the essential family-level resources that allow working women to address the demands of competing roles (Greenhaus et al. 2012; Clark et al. 2017). Research based on the theory of social exchange indicates that emotional and instrumental support of a partner contributes to a feeling of reciprocity and stability, which then over-spill to the work field, contributing to job satisfaction (Blau 1964; Gouldner 1960; Lee and Veasna 2013). Scientific studies on female professionals show that common household

roles and emotional support of partners substantially decrease role stress and enhance balance perception and satisfaction (Lakshmi and Gopinath 2013; Mani 2013; Heras et al. 2021). Without this kind of support, women are also at a greater risk of burnout and disengagement, especially in stressful fields like finance (Sethi 2015; Mehtha 2012).

Another dimension critical to the relationship between work-life balance and job satisfaction is job involvement. Job involvement, simply described as the psychological identification of a person with a job, has demonstrated to have both positive and negative effects on working women (Hulin et al. 2001; Mani 2013). Although greater job involvement can boost intrinsic motivation and job satisfaction, the opposite is also possible: too much involvement can worsen the problem of WHC because more time and energy are spent at work at the cost of family life (Roberts 2008; Hofmann and Stokburger-Sauer 2017). The research in banking and services shows that highly job-involved women tend to face role overload, especially when support systems in the organization are inefficient (Purohit 2013; Anitha and Maheswari 2014). As a result, job involvement has to be considered together with other WLB attributes to comprehend how it affects job satisfaction netly.

Flexibility in work has been generally recognized as one of the most effective organizational practices in promoting work-life balance and job satisfaction among women workers (Brough et al. 2008; Lazar et al. 2010). Flexibility in work schedules, leave policies, and control over work hours make women able to balance work and family without disruptions to their professional lives (Roberts 2008; Vayre 2019). Results of empirical studies carried out by financial institutions show that flexible work arrangements positively affect the work-home conflict level and better job satisfaction, particularly when backed by supervisors and organizational culture (Talukder et al. 2018; Alias et al. 2021; Campo et al. 2021). Additionally, studies based on perceived organizational support theory indicate that, flexibility is a demonstration of organizational care where employees respond with positive attitudes and contentedness (Eisenberger et al. 2001; Chen et al. 2005; Coyle-Shapiro and Shore 2007).

The process of communication between work and family also became the subject of scholarly interest as an important boundary-management. Work-family communication enables employees to reciprocally communicate work-related stressors and expectations with family members, helping them to build a shared understanding and feel supported, whereas family-work communication enables them to negotiate flexibility and support at the workplace (Marescaux et al. 2020; Rofcanin et al. 2018). It has been reported that open and supportive communication lowers ambiguity, role stress, and conflict, which enhances job satisfaction (Greenhaus et al. 2012; Heras et al. 2021). Nevertheless, it has been identified that extreme permeability of communication (between work and family) where constant connectivity or family problems creep into work has led to boundary blurring and consequential stress (Roberts 2008; Garcia-Cabrera et al. 2018). High communication permeability-work may result in emotional exhaustion, whereas high communication permeability-home may hurt work focus and work performance, which in turn have negative effects on job satisfaction (Hofmann and Stokburger-Sauer 2017; Vayre 2019).

There is an overwhelming amount of empirical evidence that links work-life balance and job satisfaction, regardless of industry or location. Research consistently documents a higher level of job satisfaction, commitment, and performance in workers who have a higher level of the perceived balance (Yadav and Dabhade 2014; Aruldoss et al. 2022; Susanto et al. 2022). Predicted to influence job satisfaction highly and, in many cases, through mitigation of stress, but moderated by support structures (Sethi 2015; Talukder et al. 2018; Rawshdeh et al. 2019), WLB has been demonstrated to be an important predictor of female employee satisfaction in the banking and financial services sector. Nonetheless, the bulk of the available literature is metropolitan or cross-national in nature, and there is a dearth of studies with city-specific evidence after emerging urban centers in India (Aggarwal 2015; Sudha and Karthikeyan 2014).

Through the thorough analysis of the previous studies, it is quite clear that; work-home conflict, home-work conflict, spouse support, job involvement, work flexibility, and communication-related boundary dynamics have a key role in influencing work-life balance perceptions, which consequently affect job satisfaction among working

women. Based on the role theory, social exchange theory, and perceived organizational support models, the current research hypothesizes the following:

H1: Work–home conflict has a significant negative impact on job satisfaction among women employees in the financial sector.

H2: Home–work conflict has a significant negative impact on job satisfaction among women employees in the financial sector.

H3: Spouse support has a significant positive impact on job satisfaction among women employees.

H4: Job involvement has a significant relationship with job satisfaction among women employees.

H5: Work flexibility has a significant positive impact on job satisfaction among women employees.

H6: Communication of work with family significantly influence job satisfaction.

H7: Communication of family with work significantly influence job satisfaction.

H8: Communication permeability–work have a significant impact on job satisfaction among women employees.

H9: Communication permeability–home have a significant impact on job satisfaction among women employees.

Therefore, the literature highlights the multidimensionality of the work-life balance and the necessity of a comprehensive empirical study of these variables in describing job satisfaction among women working in the financial sector, especially in terms of localized socio-cultural background (like Bilaspur city). According to the hypothesis formulated above, the study has come up with the following conceptual framework (fig 1).

Figure 1: Conceptual framework



Methodology

The current research design employed a quantitative, cross-sectional research to empirically investigate the variables of work-life balance and how they affect job satisfaction levels in women working in the financial sector of Bilaspur city, Chhattisgarh. To achieve contextual accuracy and depth of response, especially in work-life balance research when a touchy personal and professional domain is involved, a field-based survey procedure was adopted (Mani 2013; Delina and Raya 2013; Sudha and Karthikeyan 2014). The target population was women employed in banks and other financial institutions within the city of Bilaspur.

The final sample was obtained as 147 respondents and is deemed suitable to conduct variance-based structural equation modeling and an exploratory predictive analysis (Nunnally 1978; Tabachnick and Fidell 2019). Data were gathered in face to face interaction where the investigator personally engaged each respondent and noted down their responses. This was done to reduce cases of misrepresentation and also to guarantee speedy and full data collection which has been suggested in organizational and population-based survey researches especially where respondents might be time constrained or experience questionnaire fatigue (Stratton 2021; Ojo 2012). The absence of a well-representative sampling frame and cost-related accessibility reduction led to the convenience sampling technique, which is commonly used in work-life balance research within the service and banking industry (Purohit 2013; Aggarwal 2015; Yadav and Dabhade 2014).

The questionnaire was collaboratively made by modifying the conventional and validated tools of previous studies. The scales measuring Factors influencing Work-Life Balance were based on the modified scales of Carlson et al. (2000), King et al. (1995), Kanungo (1982), Hill et al. (2010), Clark (2000), and Kossek et al. (2012). Items modified after the job Satisfaction Survey developed by Spector (1985) were used to measure Job Satisfaction. Measurements were made on a five-point Likert scale. The scales adopted are established, valid, and capable of organizational study in the Indian financial sector. Standardized instruments contribute to better content validity and enable a comparison with previous research of women employees and work-life balance (Lakshmi and Gopinath 2013; Sethi 2015; Aruldoss et al. 2022).

SmartPLS was used to analyze the collected data through partial least squares structural equation modeling (PLS-SEM). PLS-SEM was deemed suitable because it is used in predictive research models, small sample sizes (relatively), and non-normative datasets, which are typical in behavioral and organizational research (Tabachnick and Fidell 2019; Rawshdeh et al. 2019). The analysis was completed by evaluation of the measurement model with indicators of reliability and a validity model, and measurement of the structural model to test the proposed hypothetical relationships between the work-life balance variables and job satisfaction. The proposed methodological framework is consistent with earlier empirical research on the work-life balance, job satisfaction, and support mechanisms in the financial sector and service sector (Talukder et al. 2018; Susanto et al. 2022; Aruldoss et al. 2022).

Comprehensively, the methodology adopted provided methodological rigor, contextual relevance, and analytical soundness, which allowed conducting a dependable study of the dynamics of work-life balance and job satisfaction among women in the financial sector of Bilaspur city.

Data Analysis

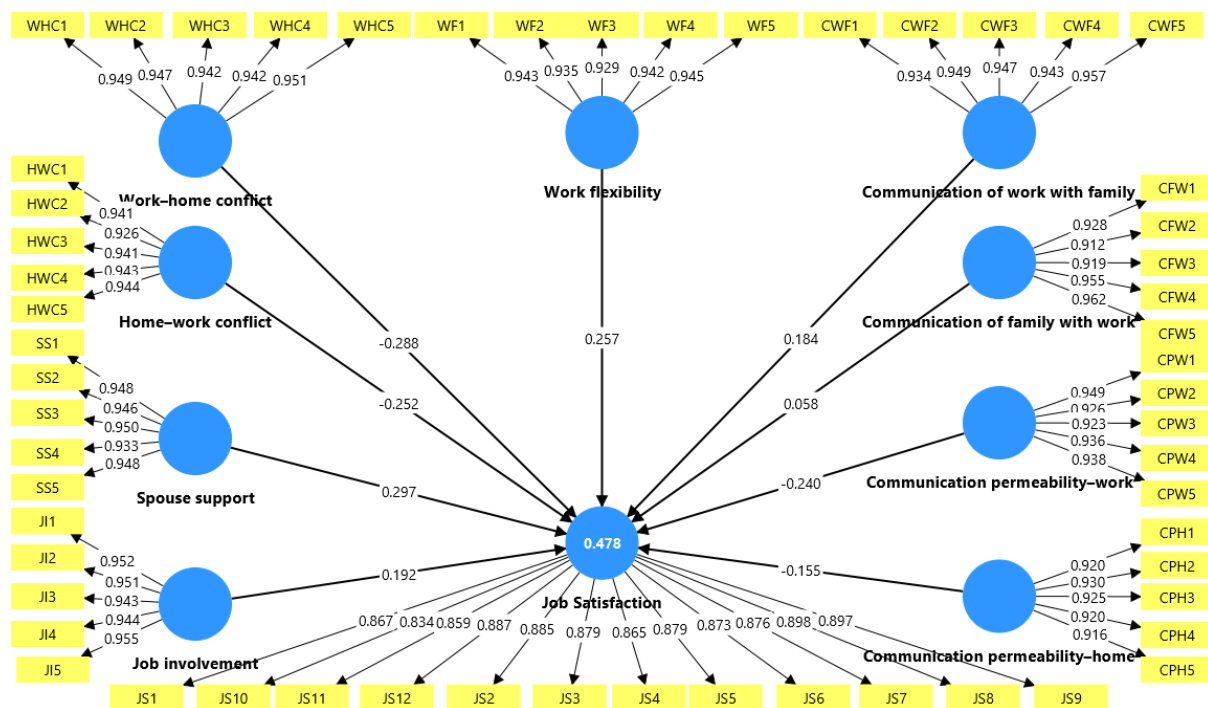
(i) Measurement Model Evaluation

Measurement and structural model were checked with SmartPLS with bootstrapping on 5,000 subsamples. The model fit indices show an excellent overall fit. SRMR of the saturated and estimated models utilized was 0.039 and nowhere the acceptable value of 0.08 which shows a satisfactory fit of the model. The model adequacy is also confirmed by Normed Fit Index (NFI) value of 0.906 (>.90). Also, the fact that the saturated and estimated model values are similar to d_{ULS} , as well as d_G , and chi-square statistics, indicates that the proposed model is stable and robust enough to warrant further structural consideration.

Table 1: Model Fit

Index	Saturated Model	Estimated Model
SRMR	0.039	0.039
d_ ULS	2.477	2.477
d_ G	2.490	2.490
Chi-square	1837.413	1837.413
NFI	0.906	0.906

Figure 2: Measurement model – CFA



(a) Construct Reliability and Convergent Validity

To measure construct reliability and convergent validity, Cronbach alpha, composite reliability (ra and rc) and average variance extracted (AVE) were used. The Cronbach alpha values of all constructs (as in Table 2) were 0.956 to 0.972, which surpass the acceptable minimum internal consistency of 0.70, thus depicting high internal consistency. The values of composite reliability of 0.966 to 0.978 showed that the construct reliability was high. Moreover, the AVE values between 0.766 and 0.900 were considerably high relative to the criterion of 0.50, indicating sufficient convergent validity. Together, these findings confirm that each construct in the model is reliable and reflects adequate variance of the indicators.

Table 2: Construct Reliability and Convergent Validity

Construct	Cronbach's Alpha	Composite Reliability (ra)	Composite Reliability (rc)	AVE
Communication of Family with Work	0.968	1.015	0.972	0.875
Communication of Work with Family	0.971	0.987	0.977	0.896
Communication Permeability - Home	0.956	0.969	0.966	0.850
Communication Permeability - Work	0.964	0.984	0.972	0.873
Home-Work Conflict	0.967	0.991	0.974	0.882
Job Satisfaction	0.972	0.972	0.975	0.766
Job Involvement	0.972	0.982	0.978	0.900
Spouse Support	0.970	0.977	0.977	0.893
Work Flexibility	0.967	0.987	0.974	0.881
Work-Home Conflict	0.971	0.971	0.977	0.895

(b) Indicator Reliability

Outer loadings were used to measure indicator reliability. The loading of all items was well above the advised cut-off of 0.70, with the range of 0.834 to 0.962, which implies that the indicators are very reliable. No indicators were dropped as all items loaded substantially on their respective constructs.

Table 3: Outer Loadings

Construct	Items	Loading Range
Communication of Family with Work	CFW1-CFW5	0.912-0.962
Communication of Work with Family	CWF1-CWF5	0.934-0.957
Communication Permeability - Home	CPH1-CPH5	0.916-0.930
Communication Permeability - Work	CPW1-CPW5	0.923-0.949
Home-Work Conflict	HWC1-HWC5	0.926-0.944
Job Satisfaction	JS1-JS12	0.834-0.898
Job Involvement	J11-J15	0.943-0.955
Spouse Support	SS1-SS5	0.933-0.950

Construct	Items	Loading Range
Work Flexibility	WF1-WF5	0.929-0.945
Work-Home Conflict	WHC1-WHC5	0.942-0.951

(c) **Discriminant Validity**

The Fornell-Larcker criterion was used to determine discriminant validity. Table 4 revealed that the square root of AVE of all constructs (diagonal values) exceeded the inter-construct correlations, which was a confirmation of sufficient discriminant validity.

Table 4: Discriminant Validity – Fornell–Larcker Criterion

Construct	CFW	CWF	CPH	CPW	HWC	JS	JI	SS	WF	WHC
CFW	0.936									
CWF	0.146	0.946								
CPH	0.064	0.006	0.922							
CPW	0.021	0.111	0.065	0.934						
HWC	-0.019	-0.099	0.022	0.001	0.939					
JS	0.067	0.223	-0.214	-0.238	-0.235	0.875				
JI	-0.056	0.065	-0.099	-0.062	0.071	0.248	0.949			
SS	-0.086	0.036	-0.111	-0.029	-0.036	0.315	0.027	0.945		
WF	0.020	0.007	0.095	0.016	0.054	0.189	0.044	-0.185	0.939	
WHC	-0.079	-0.031	0.054	-0.025	-0.079	-0.325	-0.054	-0.088	-0.031	0.946

(ii) **Structural Model Evaluation**

(a) **Path Coefficients and Hypothesis Testing**

Hypothesized relationships between work-life balance factors and job satisfaction were tested based on structural model by PLS-SEM with 5,000 bootstrap resamples. Table 6 presents the results of path coefficients, t-values, and p-values.

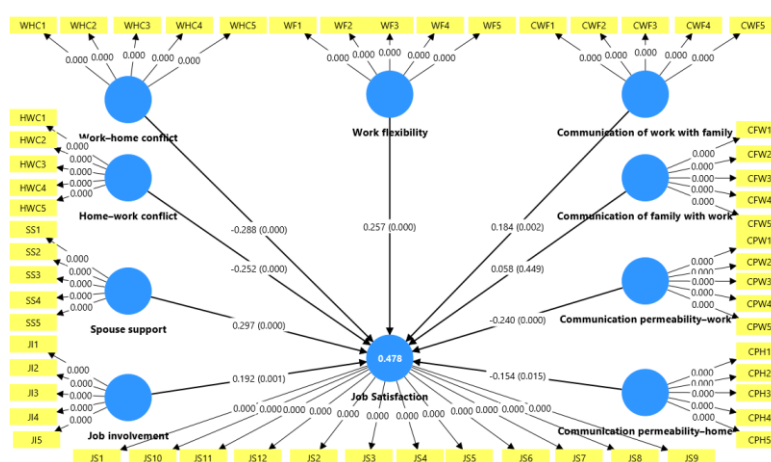
Table 6: Path Coefficients and Hypothesis Testing

Path	β (O)	t-value	p-value	Result
Communication of Family with Work → Job Satisfaction	0.058	0.757	0.449	Not Supported
Communication of Work with Family → Job Satisfaction	0.184	3.031	0.002	Supported

Path	β (O)	t-value	p-value	Result
Communication Permeability – Home → Job Satisfaction	-0.154	2.438	0.015	Supported
Communication Permeability – Work → Job Satisfaction	-0.240	3.966	0.000	Supported
Home–Work Conflict → Job Satisfaction	-0.252	3.913	0.000	Supported
Job Involvement → Job Satisfaction	0.192	3.288	0.001	Supported
Spouse Support → Job Satisfaction	0.297	4.616	0.000	Supported
Work Flexibility → Job Satisfaction	0.257	3.726	0.000	Supported
Work–Home Conflict → Job Satisfaction	-0.288	4.766	0.000	Supported

Work-home conflict showed a high and negative impact on job satisfaction ($\beta = -0.288, t = 4.766, p < 0.001$), which showed that more work interference with family life has a significant negative impact on job satisfaction among women employees. Home-work conflict similarly had a very strong negative effect on job satisfaction ($\beta = -0.252, t = 3.913, p < 0.001$), which supports the idea that family-related pressures negatively affect job satisfaction. Spouse support appeared the most powerful positive predictor of job satisfaction ($\beta = 0.297, t = 4.616, p < 0.001$), indicating the importance of a family support when improving job-related attitudes of women. Flexibility in work also showed a high positive outcome with job satisfaction ($\beta = 0.257, t = 3.726, p < 0.001$), meaning that flexible work arrangements also play a significant role in enhancing the level of job satisfaction. Job involvement had a positive and statistically significant relationship with job satisfaction ($\beta = 0.192, t = 3.288, p < 0.01$), such that psychological engagement with work, when combined with other aspects of life, contributes to improving job satisfaction. Among variables in the communication category, communication of work with family had a significant impact on job satisfaction ($\beta = 0.184, t = 3.031, p < 0.01$), but there was no significant effect of communication of family with work ($\beta = 0.058, t = 0.757, p > 0.05$). Moreover, communication permeability-home ($\beta = -0.154, t = 2.438, p < 0.05$) and communication permeability-work ($\beta = -0.240, t = 3.966, p < 0.001$) exerted significant negative effects on job satisfaction, which means that blurred boundaries between the domains of work and family reduce the level of job satisfaction. On the whole, the research results have good empirical evidence to support the majority of the hypotheses which prove that both conflict and resource-based dimensions of work-life balance plays a critical role in determining job satisfaction among women in the financial sector.

Figure 3: Structural model evaluation – SEM



(b) Coefficient of Determination (R²)

The coefficient of determination (R²) was used to evaluate the explanatory power of the structural model. The R² value was found to be 0.478 (adjusted R²=0.444) and it means that the work-life balance variables incorporated into the model are likely to explain only about 47.8% of the available variation in job satisfaction. Critically, based on standard criteria, this indicates a moderate level of explanatory power implying that the hypothesized framework does offer meaningful predictive power in explaining job satisfaction among women employees in the financial sector.

Table 7: Coefficient of Determination (R²)

Construct	R ²	R ² Adjusted
Job Satisfaction	0.478	0.444

(c) Effect Size (f²)

Effects size analysis established that the effects of spouse support, work-home conflict, work flexibility, and home-work conflict would have moderate impacts on job satisfaction, although communication permeability-work also showed a significant impact. Other predictors had small yet significant effect sizes, which points to the idea that job satisfaction is influenced by the aggregate of various work-life balance dimensions, not one dominant one.

Table 8: Effect Size (f²)

Predictor	f ² on Job Satisfaction	Effect Size
Communication of Family with Work	0.006	Small
Communication of Work with Family	0.061	Small
Communication Permeability - Home	0.044	Small
Communication Permeability - Work	0.108	Moderate
Home-Work Conflict	0.118	Moderate
Job Involvement	0.068	Small
Spouse Support	0.158	Moderate
Work Flexibility	0.120	Moderate
Work-Home Conflict	0.154	Moderate

Discussion

This research paper empirically investigated how work-life balance dimensions affected job satisfaction among working female employees in the financial industry. The model accounts for a significant level of job satisfaction variance (R² = 0.478), which once again confirms the prevailing role of boundary management, role conflict, and support mechanisms in influencing workplace attitudes of women as has been already extensively reiterated in work-family literature (Clark, 2000; Carlson et al., 2000; Kossek et al., 2012). The strong positive correlation between the communication of work with family and job satisfaction is consistent with the existing literature that intimates that the transparent expression of work needs enables role demarcation and emotional sustenance, thus

lessening strain (King et al., 1995; Carlson et al., 2000). In the case of working women and especially financial workers, this communication seems to serve as the resource that improves coping and satisfaction. On the other hand, family-with-work communication had no significant impact on job satisfaction. This observation agrees with certain views of role enrichment and is parallel to the claims found in the body of literature on the boundary theory arguing that disclosures related to families could have little utility in terms of instrumental value in formal organization, particularly high-performance sectors (Clark, 2000; Kossek et al., 2012).

Communication permeability both at home and at work had strong negative influences on job satisfaction which validated ideal propositions of the boundary theory (Clark, 2000). In line with the existing literature, repeated cross-domain interruptions enhance role blurring, cognitive overload, and emotional exhaustion (Hill et al., 2010; Kossek et al., 2012). The higher negative effect of work-side permeability means that work intrusion into personal life is especially harmful to the female employees, which is also supported by the outcomes mentioned in the literature about the work-family conflict (Carlson et al., 2000).

The immense adverse impacts of work-home conflict and home-work conflict on job satisfaction are some of the most solid findings of the research and highly consistent with the previous empirical findings (Carlson et al., 2000; Clark, 2000). The findings support the role stress theory, which says that incongruent role pressures drain personal resources and lower positive job-related attitudes. The fact that work-home conflict has a rather powerful effect implies that professional demands, which leak into family life, are especially detrimental to job satisfaction among women in the financial sector. The fact that job involvement is positively correlated with job satisfaction supports motivational and psychological perspectives of involvement which suggest that those employees who are cognitively and emotionally engaged in their jobs find it more satisfying (Kanungo, 1982). The result aligns with previous studies that indicate that engagement increases intrinsic motivation and counteracts the negative impact of job stress.

Spouse support turned out to be one of the best predictors of job satisfaction, which confirms social support theory and earlier studies that underscored family support as an important resource to working women (Carlson et al., 2000; Hill et al., 2010). Spousal support and joint household responsibility in the socio-cultural setting of Indian culture significantly alleviate role strain, and hence contribute to job satisfaction. Lastly, the beneficial effect of work flexibility on job satisfaction supports a large body of previous literature on the importance of flexibility as a structural resource that facilitates job boundary management and lowers work-family conflict (Hill et al., 2010; Kossek et al., 2012). Flexibility even in traditionally inflexible financial institutions seems to have a significant positive effect on the work experiences of women.

In sum, the results confirm substantially the available theories of work-life balance and apply them to a semi-urban Indian setting. The research highlights that permeability of boundaries, role conflict, spousal support, and the flexibility of organization are the key determinants of job satisfaction in working women, as well as showing that not every type of cross-domain communication produces positive results.

Implications

(a) Theoretical Contributions

The research contributes several important theoretical insights to the literature on work-life balance and job satisfaction. To start with, the study extends the theory of boundary and role conflict into an Indian semi-urban setting (which has not been well covered in previous studies) by empirically validating a multidimensional model of work-life balance among working women in the financial sector (Clark, 2000; Carlson et al., 2000; Kossek et al., 2012). The results validate this hypothesis by showing that work-home conflict, and home-work conflict are important in reducing job satisfaction, as prior theoretical statements propose that incompatible role pressures exhaust individual resources and alleviate workplace well-being (Kahn et al., 1964; Carlson et al., 2000).

Second, the research contributes to the body of knowledge on boundary management by differentiating between communication and permeability on work and family levels. Although work-family communication improves job satisfaction, two-way permeability has a contrary negative impact on job satisfaction, thus contradicting already known assumptions that cross-domain interaction is unilaterally positive (King et al., 1995; Hill et al., 2010). This subtle piece of evidence reinforces the work-family border theory introduced by Clark (2000) through empirical evidence of how controlled communication fosters balance as compared to uncontrolled permeability, which only adds strain.

Third, the spouse support, job involvement, and work flexibility have strong positive impacts on social exchange and resource-based views of work-life balance by highlighting the interaction of the contribution of individual, family, and organizational resources to influence job satisfaction (Kanungo, 1982; Hill et al., 2010; Kossek et al., 2012). By combining these dimensions into one structural model, the study can provide a more detailed description of job satisfaction of women working in demanding jobs in the service sector.

(b) Managerial Implications

Under a managerial perspective, the results highlight the necessity of financial institutions to shift their symbolic work-life balance policies into more realistic practices that support boundaries. Managers ought to strongly discourage work intrusion into the personal life of employees because communication permeability especially work to home is a major inhibitor of job satisfaction (Clark, 2000; Hill et al., 2010). Psychological boundaries can be maintained with the help of clear norms about after-hours communication and workload expectations. The beneficial impact of work flexibility demonstrates the significance of flexible work schedules, leave policies, and work discretion, in particular by women who have to balance work and family responsibilities (Kossek et al., 2012). Organisations should also acknowledge the indirect but strong support of spouse support by encouraging family-inclusive approaches to include awareness programmes and family-friendly organisational cultures which have been found to reduce the strain of role (Carlson et al., 2000).

Lastly, job satisfaction can be enhanced by designing jobs with significant tasks, providing recognition and career development and boosting job satisfaction without heightening work-family conflict (Kanungo, 1982). Combined, these implications imply that management of work-life balance should integrate organizational flexibility, boundary control, and helpful socio-family environments.

Conclusion

This paper has investigated how work-life balance dimensions affect the job satisfaction of women in the Indian financial sector through a PLS-SEM model. The results indicate that work-home conflict, home-work conflict, and permeability of communication across domains have a significant negative impact on job satisfaction, and this proves the negative interference of the boundary between roles. Conversely, work-family, work-spouse and work-involvement as well as work-flexibility were identified as important positive predictors, highlighting the role played by enabling individual and organizational support in promoting employee well-being. A significant level of variance in job satisfaction was accounted by the model, which proved the soundness of the suggested framework and supports the theoretical viewpoints based on boundaries and roles in the context of a developing economy. Comprehensively, the research concludes that rather than simple cross-domain interaction, effective management of work-life boundaries is essential in enhancing job satisfaction in working women. Such important lessons can support the development of evidence-based organizational policies that promote sustainable employee involvement and job satisfaction in high-stress service settings.

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