

Work-Life Balance and Employee Motivation in Nabil Bank Limited

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Abstract

Work-life balance has become an important organizational strategy that enhances the psychological well-being, productivity and motivation of employees. Organizations that successfully encourage work-life balance are likely to have motivated employees which improves performance at an individual and organizational level. The present study is an attempt to investigate the work life balance and employee motivation of Nabil Bank Limited Kathmandu, Nepal. Primary data was obtained from 45 employees by means of structured, closed-ended questionnaires. The study employed descriptive statistics and correlation analysis to determine the relationship between variables. Data entry, tabulation and initial analysis were done using Microsoft Excel while SPSS software was used for data processing and analysis. The findings indicate that work-life balance is affected by many factors like flexible work environment, work load, supervisor help and family friendly regulations. Also, the results show that there is a positive relation between work-life balance and employee motivation. This means that those employees who have a good work-life balance are more motivated and dedicated to their careers. The study concludes that work-life balance initiatives are most effective when accompanied by a positive corporate culture and a supportive management style. Both factors enhance employee engagement and increase overall organizational effectiveness.

Keywords: Work-life balance, employee motivation, workload management, supervisor support, family-friendly policy

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Introduction

One of the most important issues in modern human resource management is work-life balance (WLB) since it has a significant impact on the well-being of employees, job performance, and organizational success. In today's world of high technology and competitive business, employees are required to meet demanding professional expectations and to manage their private, family and social responsibilities. Work-life balance is now viewed not as an individual concern but as a strategic organizational priority that contributes to employee well-being and sustainable organizational performance. Companies are more and more aware that HR procedures which encourage work-life balance have a positive effect on the mental health of employees, reduce work stress and increase their commitment and motivation. Flexible work schedules, hybrid working models, employee wellness programs, and family-friendly policies have become key elements of organizational strategies to enhance workers' overall engagement and quality of work-life since the COVID-19 pandemic (World Economic Forum, 2024; Kossek & Thompson, 2023).

“Work-life balance is about being able to effectively manage the demands of work and personal life while still feeling happy and healthy in both.” Clark (2000) stated that people are able to maintain a work-life balance if they are able to control the boundaries between their family and work responsibilities. Likewise, Greenhaus and Allen (2011) define work-life balance as the degree to which individuals are engaged and satisfied with their work and family roles. Recent research has extended this concept to include not only the absence of work-family conflict, but also organizational support, psychological resilience, flexibility and employee well-being. New research shows that flexible working hours, supportive leadership and HR practices that put employees at the center can significantly improve workers’ work-life balance. This in turn leads to better organizational outcomes, lower stress and higher job satisfaction (Wong et al., 2020; Haar et al., 2021). The results demonstrate that workplaces that foster a positive work-life balance are healthier and more productive.

Employee motivation is another important factor in organization success. It determines the extent of effort, dedication and tenacity of individuals in achieving corporate goals. Motivation is used to refer to the external and internal factors that drive people to willingly and effectively perform their work. When employees’ psychological needs for relatedness, competence, and autonomy are satisfied, they are more intrinsically motivated (Ryan & Deci, 2020), according to Self-Determination Theory. Recent research on human resource management showed that motivation and job engagement of employees are significantly enhanced when the work environment is supportive, work is meaningful, opportunities for professional development exist, recognition is provided, and flexible work arrangements are available (Gagné et al., 2022). Employee motivation is a strategic resource for the company that seeks to maintain a competitive advantage. Motivated employees are more productive, more creative, are more committed to the firm and provide better services.

In recent years, there has been increased attention from academics regarding the relationship between work-life balance and employee motivation. Research repeatedly demonstrates that employees who sustain a healthy work-life balance are more motivated, engaged and committed to their organizations. Good work-life balance benefits mental health and reduces burnout and occupational stress which makes employees work harder and more enthusiastically.

Banking is one of the toughest service industries with higher competition, digital transformation, strict regulations and higher customer expectations. The banking sector of Nepal has been modernized at a rapid pace and it has required the staff to keep up with the changing technology and changing customer needs.

Literature review and hypothesis development

Relationship between Flexible Working Environment and Employee Motivation

Flexible schedules are seen as a way to meet the need of employees for autonomy, which increases intrinsic motivation (Self-Determination Theory, Deci et al., 2025). Flexible work schedules are an important job resource for employee motivation and engagement at work (Bakker & Demerouti, 2023) according to the Job Demands–Resources (JD–R) Theory. Furthermore, it has been demonstrated that employees with flexible schedules are more engaged in the organization, more motivated and satisfied with their work than those with fixed schedules (Mahardiko & Wahyuningtyas, 2025; Udin, 2023). It is hypothesized, therefore, that flexible work arrangements are positively associated with employee engagement.

H1: The relationship between employee motivation and flexible work environment is positive.

Relationship between Workload Management and Employee Motivation

Workload management consists of distributing the tasks equally based on the workers' abilities and the resources available. According to the JD-R Theory, excessive job demands can be alleviated and adequate resources can promote employees' motivation and work engagement (Bakker & Demerouti, 2023). Research shows that employees with manageable workloads are more motivated, satisfied with their jobs, and productive because they can achieve their goals without undue stress (International Labor Organization [ILO], 2024; Pandey, 2025). Therefore, it is to be expected that the effective workload management will have positive effect on employee motivation.

H₂: There is significant relationship between Workload Management and Employee Motivation.

Relationship between Supervisor Support and Employee Motivation

Supportive leadership improves employees' perception of competence and relatedness which results in increased intrinsic motivation (Deci et al., 2025) in Self-Determination Theory. Likewise, JD-R Theory identifies supervisor support as a significant job resource that improves motivation by reducing work stress and enhancing employee engagement (Bakker & Demerouti, 2023). Previous studies show that employees offered more support from their supervisors have more motivation, job satisfaction and organizational commitment (Shikusinde & Shimaneni, 2025; Udin, 2023). Hence, a positive relationship is expected between supervisor support and employee motivation.

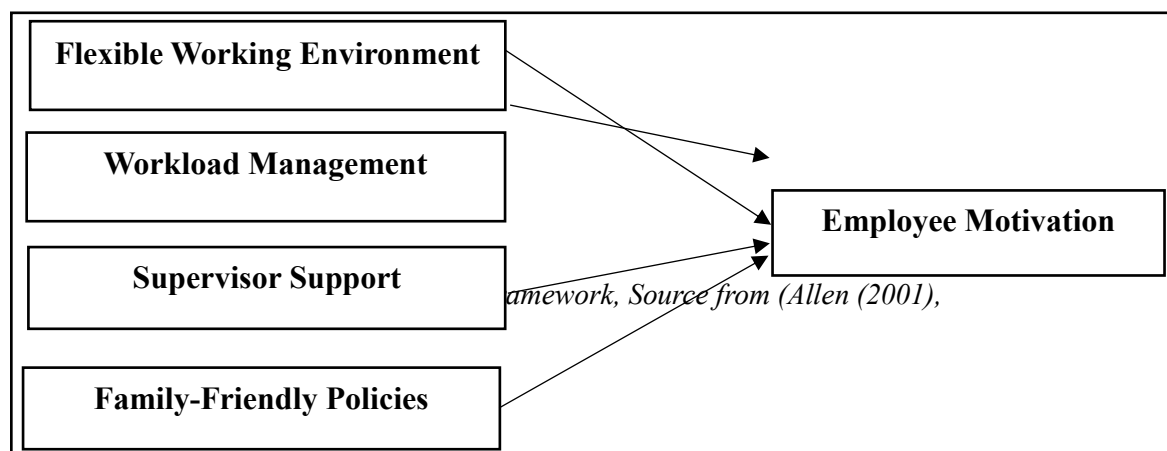
H₃: There is a significant relationship between Supervisor Support and Employee Motivation.

Relationship between Family-Friendly Policies and Employee Motivation

Family friendly policies include flexible leave schedules, daycare assistance, parental leave, and family focused benefits that help employees balance work and family responsibilities. These rules help improve employees' mental well-being and reduce the conflict between work and family, so they can concentrate better on their jobs. According to the JD-R Theory, family-friendly policies are organizational resources that help employees to maintain their wellbeing and motivation. In contrast, the Self-Determination Theory emphasizes that employees are more motivated when their employers are caring and supportive of their needs (Bakker & Demerouti, 2023; Deci et al., 2025). Organizations that implement family-friendly policies have better performance, organizational commitment and employee engagement (Medina-Garrido et al., 2023; Kasperczuk et al., 2025).

H₄: There is a significant relationship between Family-friendly Policies and Employee Motivation.

On the basis of above relationships conceptual framework of the study can be developed as below:



Methodology

Measurement instrument

The survey items were checked for relevance to the research topics proposed by the survey. In total 45 participants took part in the study. In this study, a structured questionnaire with response options of 1 (strongly disagree), 2 (disagree), 3 (neutral), 4 (agree) and 5 (strongly agree) was used.

The study objectives guided the study, and correlation and descriptive analysis were used as basis for assessment. Data exploration, coding, editing, processing and the generation of many tables were done using Microsoft Excel. The quantitative data were analyzed using SPSS software. The flow analyst analyzed and interpreted the quantitative representation of collected data thru quantitative tests such as mean, standard deviation and correlation.

Sources of Data

The primary sources of data are the employes of Nabil Bank Limited. The data collection questionnaire included their views and experiences in the work.

Population and Sampling

Due to time constraints, it was not possible to research the full population and so the sample consisted of 45 people (both Lead team members and junior level employes) who participated in the study. Participants were selected using judgmental sampling techniques.

Table 1: Background Information

Items		Frequency	Percent
Age	21-30 years	21	46.67
	31-40 Years	15	33.33
	41-50 Years	7	15.56
	Above 50 Years	2	4.44
Gender	Male	25	55.56
	Female	20	44.44
Experience	Less than 1 Year	7	15.56
	1-5 Year	27	60
	Above 5 Year	11	24.44
Marital status	Married	26	57.78
	Unmarried	19	42.22

Source(s): Authors' own work

The demographic characteristics of the 45 respondents such as age, gender, marital status and work experience are shown in Table 1. The sample was mostly young employes as the majority of respondents (46.67%, n = 21) were in the age group of 21 to 30 years, followed by respondents in the age group of 31 to 40 years (33.33%, n = 15). The gender distribution was fairly equal with male respondents constituting 55.56% (n = 25) and female respondents constituting 44.44% (n = 20). Most respondents (60.00%, n = 27) had one to five years of work experience, followed by more than five years (24.44%, n = 11) and less than one year (15.56%, n = 7). Regarding the marital status, 42.22% (n = 19) were single and 57.78% (n = 26) were married. A majority of the respondents were married, young and had a decent level of experience. So the basis of the study was appropriate.

Table 2: Correlations Coefficient Between Independent and Dependent Variables

Items		FW	WM	SS	FP	EM
FW	Pearson Correlation	1				
WM	Pearson Correlation	.877**	1			
SS	Pearson Correlation	.895**	.902**	1		
FP	Pearson Correlation	.891**	.883**	.885**	1	
EM	Pearson Correlation	.904**	.869**	.872**	.896**	1

** . Correlation is significant at the 0.01 level (2-tailed). Where, *FW*= Flexible work environment, *WM*= Workload management, *SS*= supervisor support, *FP*= Family friendly policies, *EM*= Employee motivation.

Table 2 presents the Pearson correlation coefficients for Flexible Working Arrangements (FW), Workload Management (WM), Supervisor Support (SS), Family-Friendly Policies (FP) and Employee Motivation (EM). The results show that all variables are positively and significantly related at the 1% level of significance ($p < .01$) indicating strong positive correlations between the research constructs. Flexible work arrangements ($r = .904$, $p < .01$) is the highest correlated factor with employee motivation followed by workload management ($r = .869$, $p < .01$), supervisor support ($r = .872$, $p < .01$) and family friendly policies ($r = .896$, $p < .01$). These results indicate that better work-life balance tactics lead to higher employee motivation. Moreover, the independent variables have strong relationships with the various aspects of work-life balance, with correlation coefficients ranging from .877 to .902. The correlation analysis is broadly consistent with the hypothesis that employee motivation is positively associated with flexible work schedules, workload management, supervisor support, and family-friendly policies. However, the very high correlations between independent variables indicate that multicollinearity analysis needs to be further analyzed, which is investigated in the following regression diagnostics.

Table 3: Modal Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.929 ^a	0.863	0.85	0.44162

a. Predictors: (Constant), FP, WM, FW, SS

Table 3 displays the model summary of the multiple regression analysis examining the effects of Flexible Working Arrangements (FW), Workload Management (WM), Supervisor Support (SS), and Family-Friendly Policies (FP) on Employee Motivation (EM). The model's strong multiple correlation coefficient ($R = .929$) indicates a significant relationship between the independent variables and employee motivation. The coefficient of determination ($R^2 = .863$) indicates that the combined effects of the four work-life balance parameters explain for 86.3% of the variation in employee motivation. After adjusting for the number of predictors, the Adjusted R^2 remained high at .850, indicating that the model has good explanatory power

and explains 85.0% of the variation in employee motivation. Furthermore, the estimate's standard error of 0.442 is rather low, suggesting that the actual and anticipated values are fairly close. Overall, the findings demonstrate that the regression model fits the data rather well and that work-life balance factors collectively account for a sizable portion of employee motivation among employees of Nabil Bank Limited.

Table 4: ANOVA Table

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	49.278	4	12.32	63.168	.000 ^b
Residual	7.801	40	0.195		
Total	57.079	44			

a. Dependent Variable: EM

b. Predictors: (Constant), FP, WM, FW, SS

Table 4 displays the ANOVA findings for the multiple regression model that examined the effects of Flexible Working Arrangements (FW), Workload Management (WM), Supervisor Support (SS), and Family-Friendly Policies (FP) on Employee Motivation (EM). The statistically significant regression model ($F = 63.168$, $p < .001$) indicates that the independent factors together have a significant impact on employee motivation. The regression sum of squares ($SSR = 49.278$) is much bigger than the residual sum of squares ($SSE = 7.801$), indicating that the model accounts for a substantial portion of the variation in employee motivation. Since the significance value is below the 0.05 criterion, the null hypothesis that the regression model has no explanatory power is rejected. Overall, the findings demonstrate that work-life balance factors collectively have a substantial influence on employee motivation among Nabil Bank Limited workers, demonstrating that the regression model is statistically significant and provides a good match for explaining employee motivation.

Table 5: Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	0.207	0.216		0.955	0.345		
FW	0.383	0.145	0.403	2.64	0.012	0.147	6.816
WM	0.148	0.158	0.143	0.935	0.355	0.147	6.801
SS	0.085	0.161	0.085	0.525	0.603	0.132	7.604
FP	0.332	0.148	0.336	2.245	0.03	0.152	6.574

a. Dependent Variable: EM

Table 5 displays the regression results of effect of Flexible Working Arrangements (FW), Workload Management (WM), Supervisor Support (SS) and Family-Friendly Policies (FP) on Employee Motivation (EM). The results indicate that flexible working arrangements have a positive and statistically significant impact on employee motivation ($\beta = .403$, $p = .012$). This means the increase of workplace flexibility has a

significant impact on employee motivation. Likewise, the family friendly policies had a significant and positive effect on the employee motivation ($\beta = .336$, $p = .030$). This means that family friendly policies in organizations increase motivation levels. However, the positive but not statistically significant effects of Workload Management ($\beta = .143$, $p = .355$) and Supervisor Support ($\beta = .085$, $p = .603$) are found as their p-values are greater than the 0.05 significance level. The second biggest driver of motivation is family-friendly policies, just behind flexible working hours. The collinearity statistics show tolerance values between .132 and .152 and VIF values between 6.574 and 7.604 which means moderate multicollinearity. The VIF values are below the usual cutoff value of 10, which means that multicollinearity is not a serious threat to the validity of the regression model. The findings generally support the hypotheses that flexible work arrangements and family-friendly policies positively influence employee motivation, while workload management and supervisor support do not exert a statistically significant independent effect.

Table 6: Collinearity Diagnostics

Model	Eigenvalue	Condition Index	(Constant)	Variance Proportions			
				FW	WM	SS	FP
1	4.885	1	0	0	0	0	0
2	0.08	7.81	0.92	0.02	0	0.01	0.01
1 3	0.013	19.192	0.07	0.46	0.38	0.17	0.13
4	0.012	19.8	0	0.42	0.01	0.09	0.81
5	0.009	22.899	0	0.11	0.61	0.73	0.04

a. Dependent Variable: EM

Diagnostics of collinearity for multiple regression model is shown in Table 6. The results show that the eigenvalues range from 4.885 to 0.009 and the condition indices range from 1.000 to 22.899. The highest condition index is 22.899 which is less than the critical level of 30 indicating that there is significant but not severe multicollinearity between the independent variables. Based on the variance proportions, Workload Management (61%) and Supervisor Support (73%) are relatively large variance at the maximum condition index. Whereas, Family-Friendly Policies (81%) has a high variation proportion with condition index 19.800. These results suggest that despite some of the predictor variables being highly correlated, multicollinearity is not so high as to threaten the stability of the regression estimates. The VIF values in the coefficients table also support this conclusion, as all values are below the widely accepted limit of 10. Therefore, the estimated coefficients can be safely interpreted because the requirement of multicollinearity is satisfied in the regression model.

Discussion

Results of the study show that flexible schedules and family friendly policies have statistically significant independent effects on employee motivation. No significant effects of supervisor support and workload management This is in line with the Job Demands-Resources (JD-R) Theory and the Self-Determination Theory (SDT) that organizational resources increase employee motivation by reducing job stress and fulfilling psychological needs (Bakker & Demerouti, 2023; Deci et al., 2025).

The big pluses of a flexible workplace is that workers have more control over their work, are more motivated. The outcome is consistent with the earlier finding by Wong et al. (2020) and Mahardiko and Wahyuningtyas (2025) that a flexible work place can foster the commitment, engagement and motivation of the employees. Family friendly policies have been another key motivating factor to help the employees

balance work and family responsibilities identified. This corresponds to the research of Medina-Garrido et al. (2023) and Dahal et al. (2025) that family-oriented organizational practices improved employees' motivation and engagement.

The task management and supervisor support had a positive effect on employee motivation but the effect was not statistically significant. This means that these activities are good for a healthy work environment, but the activities may not directly affect motivation, rather an indirect effect on motivation thru things like job satisfaction and organizational commitment (Udin, 2023).

Results indicate that the two most important factors are family friendly policies and flexible working hours. Nabil Bank limited should work on this work life balance techniques and further improve the supervisor support and workload management so that it could have more motivated and productive work force.

Conclusions of the Study

The study findings indicate that the positive impact of work life balance on motivation of Nabil Bank Limited employees. Higher levels of employee motivation and commitment are associated with workplace flexibility, family-friendly policies, good task management and supervisor support. When the organization is a caring and supportive place to work where employees are able to balance their work with their personal lives, employee motivation and organizational performance increase. The descriptive analysis shows that employees are generally relatively positive about work-life balance practices and have a moderate level of motivation. The correlation analysis indicates that employee motivation has a positive and significant correlation with all four aspects of work-life balance, such as flexible work environments, workload management, supervisor support and family-friendly policies.

Our findings suggest that work-life balance practices are associated with higher levels of employee motivation. The regression analysis showed that family-friendly policies and flexible work environments had significant positive effects on employee motivation with the biggest predictor being flexible work environments. In the regression model, employee motivation was positively associated with workload management and supervisor assistance, but their individual effects were not statistically significant. The study concludes that a friendly and flexible work environment is needed to improve employee motivation. Improving work-life balance practices especially thru increased workplace flexibility and family-friendly policies can help Nabil Bank Limited create a more motivated, engaged and productive workforce. The findings provide the bank and other commercial banks in Nepal with useful guidance for the development of HR procedures that promote employee well-being and long-term business performance.

Implications of the Study

The results of this study have important implications for management, organization and thought. Nabil Bank Limited should have flexible working hours and family-friendly policies to improve employee motivation. Managers should distribute workloads fairly and promote supportive supervision to create a good working environment.

The bank should have employee-friendly HR procedures that promote work-life balance. The bank should regularly evaluate employee motivation and well-being from an organizational point of view. Such initiatives can lead to better performance, productivity and employee engagement of the company.

The research provides an academic outlook to the work life balance and employee motivation in the banking sector in Nepal. It provides support for the application of Job Demands–Resources (JD–R) Theory and Self-Determination Theory and it lays the groundwork for future research on employee motivation across a variety of organizational settings.

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