

# Work-Life Balance and Job Performance: A Mediating and Moderating Model

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## Abstract

Work-life balance has become a critical issue in the service sector, especially in the banks. Given its importance, we have developed a model with four direct and two indirect hypotheses. We developed a questionnaire based on the past studies, containing five variables and 27 indicator variables. We collected a sample of 433 responses from the private banks of Karachi non-randomly. For statistical analysis, we used the Smart PLS software. The study tested four direct and two indirect hypotheses, and we failed to reject all of them. We found that work-life balance promotes job satisfaction and psychological well-being. And job satisfaction and psychological well-being are precursors of job performance. Psychological well-being mediates work-life balance and job performance. At the same time, we found that intrinsic motivation moderates psychological well-being, work-life balance, and psychological well-being. Apart from other implications, we suggest that organizations develop policies on work-life balance, as it affects organizational performance and psychological well-being. Such policies may increase costs significantly. Thus, while developing such policies, organizations must also examine their sustainability and growth.

**Keywords:** *Job satisfaction, psychological well-being, work-life balance, organizational performance, intrinsic motivation.*

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## Introduction

Work-life balance (WLB) is necessary for an individual's psychological well-being and happiness at work (Wood, Oh, Park & Kim, 2020). Researchers assert that the technology influence can affect WLB. Lewis (2009) believes that technology affects an organization's working environment. It may adversely affect organizational culture, work processes and work demand leading to conflict between work to family and family to work (Lewis, Anderson, Lyonette, Payne & Wood, 2017). Given this problematic issue, researchers suggest the need for more studies on the antecedents that affect employees' performance (Mäkelä & Suutari, 2011; Anwar et al., 2013; Shaffer et al., 2016). Seriously addressing these issues would positively affect society and employees' well-being. Finland and Norway have successfully developed and implemented work-family conflicts (WFC) models in their countries. Therefore, the incidences of WFC in these countries are significantly lower in Britain, France, and Portugal (MacInnes, 2006; Abendroth & Den-Dulk 2011).

Despite working virtually from home, employees may suffer from work-life conflict (WLC) if they do not have command of work-related assignments. Besides focusing on productivity and cost control, firms should not overload employees with excessive work. They should allow the employees to have sufficient time and energy to socialize with family and friends (Tausig & Fenwick, 2001; Beauregard & Henry, 2009). Like many developing countries, Pakistan faces fiscal imbalance, inflation, and trade deficit challenges. Employees in Pakistan have to work long hours to meet their financial obligations leading to WFC (Anwar et al., 2013). Long working hours adversely affect employees' personal and social lives and job performance. Both poor social life and low job performance, directly and indirectly, affect organizational performance (White et al., 2003; Anwar et al., 2013).

Balancing work and family life is more challenging for employees in the early stage of their careers. Extant literature suggests that young employees are often more dissatisfied than senior employees. Thus, the HR department should pay more attention to them to address their needs and address their worries, and frustrations (Cox, 2017). Compared to older employees, younger employees have to achieve several milestones, including getting married, building a house, and making investments for future security (Cox, 2017; Richert-Kaźmierska & Stankiewicz, 2016).

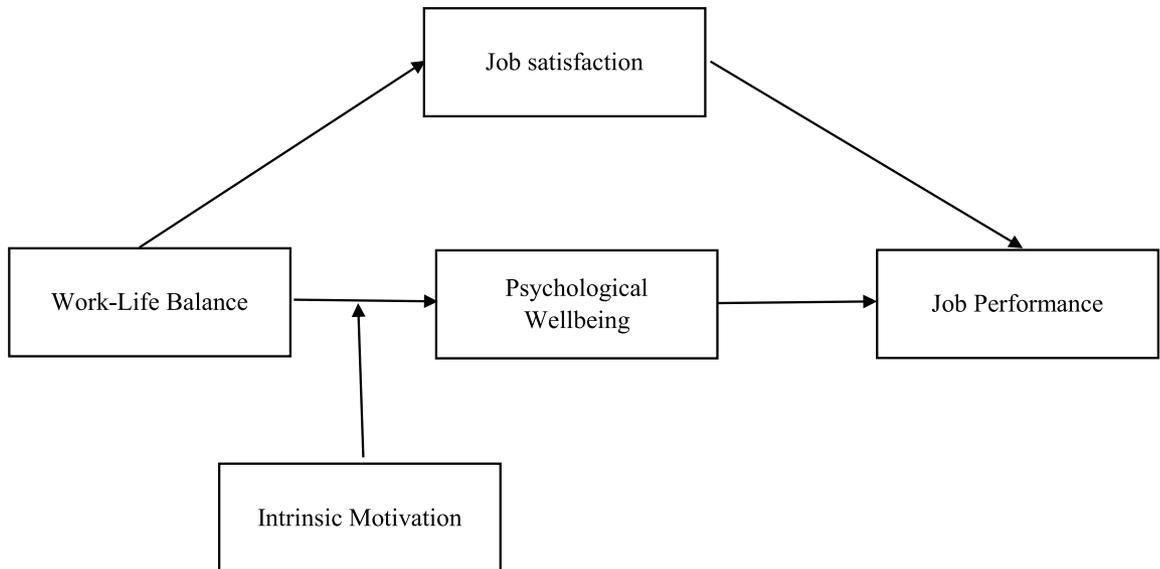
Given the above discussion, the study aims to achieve the following objectives:

1. To ascertain the impact of WLB on job satisfaction and well-being.
2. To ascertain the effect of job satisfaction and well-being on job performance.

3. To examine the mediating role of well-being on WLB and job performance.
4. To measure the moderating role of intrinsic motivation on WLB and well-being.

### Conceptual Framework

To achieve the above-discussed objectives, we have developed a conceptual framework depicted in Figure 1.



**Figure 1: Conceptual Framework**

### Hypothesis Development

#### ***Work-Life Balance, Wellbeing, and Job Satisfaction***

The two important precursors of a working environment are employees' well-being and job satisfaction (Lee, Back & Chan, 2015). These factors help employees execute their related job assignments responsibly (Khan, Butt, Abid & Rehman, 2020). Apart from the above, "psychological, physiological and environmental factors" also reflect how content employees are with their jobs. Extant literature documents that employees' quality of life at work depends on organizational culture and environmental factors. It also includes job security, career growth, and development (Tziner, Rabenu, Radomski & Belkin, 2015). Diener, Oishi, and Lucas (2003) assert that job satisfaction refers to employees' feeling of self-accomplishment, which they may get from their assigned job-related activities. Many researchers assert that psychological well-being is an employees' self-reported

life satisfaction measure (Butt, Abid, Arya & Farooqi, 2020; McAuley et al., 2000). It also aligns with a “person’s cognitive and affective assessment of his life” (Abid, Ahmed, Elahi, & Ilyas, 2020). Nikolaev, Boudreaux, and Wood (2020) argue that psychological well-being promotes optimistic feelings and reduces random adverse reactions, leading to overall employee satisfaction.

Given the complex and multifaceted association between work and life, many scholars have studied it in different domains (Van-Dijke et al., 2019). Ariza-Montes, Arjona-Fuentes, Han, and Law (2018) assert that harmony between life and work promotes physical and psychological well-being in an employee. Individuals who can balance work and life are happy at work and outside, leading to job satisfaction and psychological well-being (Judge & Locke, 1993; Khan, Butt, Abid & Rehman, 2020). We found conflicting results despite the abundance of studies on the association. Many studies have used various names such as “facilitation, positive spillover, and enrichment” to describe this psychological well-being (Abid, Ahmed, Elahi & Ilyas, 2020). A few studies have examined the facets of the construct under discussion. Georgellis and Lange (2012) suggest still more research is needed from theoretical perspectives and the path that connects work life and personal life.

While reviewing the literature, we found inconsistent results on the impact of work-life on private life (Lambert, 1990). A few studies found that work-related stress in private life can be significant, but most authors believe it negatively affects private life. Research documents that individuals who spend more time and energy on work would have less time for their personal life. Consequently, this imbalance in life promotes work-family conflict and hurts psychological well-being (Robinson et al., 2014; McNall, Nicklin & Masuda, 2010). Robinson et al. (2014) argue that individuals who can adequately align the demands of work and family are happier at the workplace and have better physical and psychological well-being. Given the above theoretical discussion, we argue that:

*H1: WLB stimulates job satisfaction.*

*H2: WLB promotes psychological well-being.*

### **Job Satisfaction and Job Performance**

Job satisfaction is a highly investigated issue globally with several consequences, including job performance (Davidescu et al., 2020). The EU statistics center reports that a majority (75.6%) of the employees in 27 European states are highly dissatisfied with their jobs (Ahn, García & Jimeno, 2004; Vyshnevskiy, 2020). For the last five decades,

managers and organizations have spent considerable resources examining the complex and ambiguous association between job satisfaction and job performance (Iaffaldano & Muchinsky, 1985). Many researchers globally have examined the association between job satisfaction, and due to its complexity, a few have called it the “Holy Grail” (Bowling et al., 2015). The extant literature documents a strong effect of job satisfaction on job performance (Loan, 2020). Yang, Chen, Lee, and Liu (2021) suggest that employees’ job satisfaction profoundly affects their attitude and behavior toward their job (Tănăsescu & Ramona-Diana, 2019). Job satisfaction is a crucial element that affects people’s lives (Torlak & Kuzey, 2019). Past studies have found inconclusive results on the association between job satisfaction and performance. A few studies found that job satisfaction positively affects job satisfaction, while some found it negatively associated (Muntazeri & Indrayanto, 2018; Eliyana & Sridadi, 2020). A study in the domain of nursing found that job satisfaction promotes job performance (Dinc et al., 2018). At the same time, Sony and Mekoth (2019) based on empirical evidence, found a moderate effect on job performance. Contrary to Sony and Mekoth (2019), a study found job satisfaction has a significantly small effect on employees’ performance and promotion (Gellerfors et al., 2018). Given these inconclusive results, we argue that the association between job satisfaction and job performance may vary from one domain to another.

*H3: Job satisfaction promotes job performance.*

### **Psychological Well-being and Job Performance**

Different researchers have defined job performance from different perspectives, but most believe it relates to fulfilling assigned duties with full responsibility (Haider, Jabeen & Ahmad, 2018). Empirical research documented that 25% of employees in the UK strongly believe a significant association exists between psychological well-being and job performance (Ahmed & Malik, 2019). It is assumed that individuals retain and nurture key resources such as spouse support and professional satisfaction, profoundly contributing to psychological well-being (Clausen, Meng & Borg, 2019). It is argued that individuals adopt behaviors that reduce resources necessary for their well-being (Whitman, Halbesleben & Holmes-IV, 2014).

Given its importance, researchers for decades have attempted to identify family-work resources that impact job performance and satisfaction (Liu, Mei, Tian & Huebner, 2016). In the context of psychological well-being, this study examines the effect of psychological well-being on job performance and the association between WLB and psychological well-being. Further, it investigates the mediating role of well-being and the moderating effect of intrinsic motivation on well-being. Many past studies have investigated and found engagement and well-being affect job performance (Robledo,

Zappalà & Topa, 2019). For example, Newman and Harrison (2008) developed a “unified attitude-engagement model” which suggests that job satisfaction and commitment are significant precursors of job performance. The study conceptualized a positive work attitude by including job satisfaction, organizational citizenship, and organizational attachment. The study aligned work attitudes to performance, leading to increased productivity. Psychological well-being thus relates to performance, engagement, and job-related attitudes (Loon, Otaye-Ebede & Stewart, 2019). Many studies have also examined well-being individually and found a positive experience promotes psychological and physical health (Huettermann & Bruch, 2019).

Cartwright and Cooper (2014) argue that a high correlation exists between healthier, productive workers and psychological well-being. It appears that psychological well-being has more causal effects on performance (Wright & Cropanzano, 2000). Frederick and Lazzara (2020) argue that individuals with healthier psychological well-being are highly optimistic, more resilient, and have an inbuilt capacity to deal with stressful issues. Psychological well-being is a significant positive predictor of personal and professional life outcomes. Researchers should explore this phenomenon holistically rather than contextually because it is associated with environmental, organizational, and societal events (Çankır & Şahin, 2018).

*H4: Psychological well-being promotes job performance.*

### **WLB, Psychological Well-Being & Job Performance**

Individual behaviors towards work help achieve organizational goals (Van-Scotter and Motowidlo, 1996). McNaughton, Crawford, Ball, and Salmon (2012) argue that employees’ attitudes aligned with organizational goals increase job performance. Employees with good job performances often have high career growth, higher salaries, and a good social reputation (Sonnetag & Frese, 2002). Given its importance, many studies have attempted to identify variables that directly and indirectly affect job performance. Organizations can enhance employees’ work-life balance by providing supportive roles and a conducive environment that directly affects employees’ well-being and organizational performance (Diener, Oishi & Lucas, 2003). Su et al. (2020) argue that organizations that can improve the work-life balance allow employees to enhance their psychological capital leading to creative performance. Many researchers, including Cartwright and Cooper (2014), have documented that employees’ work-life balance stimulates psychological well-being, affecting job performance. Researchers have also used the Affective Events Theory (AET) to explain the mediating role of psychological well-being (Pradhan et al., 2016). The theory postulates that human emotions promote several personal and job-related consequences. At the same time,

researchers believe that many external and internal forces stimulate positive emotions, including work-life balance. Fredrickson (2001) asserts that psychological well-being is a causal effect of positive emotions promoting work-life balance, consequently improving job performance. Thus, researchers argue that a better work-life balance promotes psychological capital and emotions, which may affect the effect of work-life balance and job performance (Carpenter & Fredrickson, 2001). Based on the above discussion, we argue that the WLB directly and indirectly (through psychological well-being) affects job performance.

*H5: Psychological well-being mediates the association between WLB and job performance.*

*H6: Job satisfaction mediates the association between WLB and job performance.*

### ***Moderating Effect of Intrinsic Motivation***

Intrinsic motivation stimulates positive behavior in individuals, due to which their self-motivation increases. Consequently, individuals complete their assigned jobs efficiently and effectively (Dysvik & Kuvaas, 2011). An intrinsically motivated person does not need monetary or non-monetary rewards for doing their jobs efficiently (Patall, Cooper & Robinson, 2008). Researchers believe that incentive is behavior by itself. All the behavior stems from incentives (Moneta, 2012). Researchers argue that intrinsic motivation can increase the effect size of the WLB and PWB relationship. The effect size may vary from the intrinsic motivation levels that individuals have. Wiersma (1992) argues that, despite low satisfaction with WLB, intrinsically motivated employees would be more productive due to high self-motivation. Such individuals prefer to spend time at work rather than with family, friends, and peers. As a result, they have low job satisfaction and PWB. Given the theoretical discussion, we argue that:

*H7: Intrinsic motivation moderates work-life balance and psychological well-being.*

## **Methodology**

### ***Sample and Procedures***

We have focused on the private banking sector of Karachi. We selected this sector because the employees in the banking sector work long hours, have excessive workloads, and suffer from work-family conflict. They can understand and appreciate the importance of work-life balance. We intercepted 450 employees and received positive responses from 433 respondents. We found many past studies in the service sector have similar response rates.

### **Scales and Measures**

We developed a questionnaire with a demographic section and a section related to the main study based on past studies. For demographics, we articulated five questions, all based on a nominal scale. The developed questionnaire contains five latent variables and 23 items based on a five-point rating scale for the main study. Five suggests highly disagree and one highly agree. Table 1 shows the constructs sources and the number of items in each construct.

**Table 1: Constructs Summary**

<b>Constructs</b>	<b>Sources</b>	<b>Reliability in Past Studies/Items</b>	
Job Satisfaction	Mitchell et al. (2001)	721 to 901	3
Psychological well-being	Diener et al. (1985)	879 to 897	5
Intrinsic Motivation	Ryan, and Connell (1989)	896 to 901	3
Work-Life Balance	Valcour (2007).	779 to 887	4
Organizational Performance	Kaya (2006)	789 to 898	8

### **Data Analysis**

The study has used the Smart PLS software for statistical analysis. It generates a measurement model and results, including “consistency, composite reliability, convergent validity, average variance extracted, and discriminant validity.”

### **Respondents Profile**

The study results show that of the total respondents, 25% were Grade-1 officers, 35% were Grade-2 officers, and 40% were Grade-3 officers. The number of female respondents was low. Only 35% were female, and 65% were male. Marital status suggests that 41% were married and 59% were single. The education profile suggests that 68% of respondents had Bachelor’s degrees, and 32% had Master’s degrees. Only 20% of the respondents had a banking diploma, and the rest, 80%, were in the process of completing the banking diploma or had no interest in acquiring one.

### **Results**

Table 2 summarizes the results related to the descriptive analysis, inclusive of “internal consistency and univariate analysis.”

**Table 2: Descriptive Statistics**

	<b>Cronbach's Alpha</b>	<b>Mean</b>	<b>SD</b>	<b>Skewness</b>	<b>Kurtosis</b>
Intrinsic Motivation	0.844	3.913	1.855	1.853	0.853
Job Performance	0.856	4.222	2.608	-0.374	-2.150
Job satisfaction	0.835	3.543	1.763	0.616	2.178
Psychological Wellbeing	0.691	4.542	1.754	-1.762	-1.710
Work-Life Balance	0.848	3.876	2.567	2.489	1.629

The results show that Cronbach's Alpha values range from 0.691 to 0.856. The lowest value is for Psychological-wellbeing ( $\alpha=0.691$ , Mean=4.542, SD=1.754), and the highest is for job performance ( $\alpha=0.856$ , Mean=4.222, SD=2.608). At the same time, the Skewness and Kurtosis values range from -2.5 to +2.5. Thus, we can infer that the constructs used in the study do not deviate from the requirements of internal consistency and univariate normality.

### ***Convergent and Discriminant Validity***

The study has depicted a summary of results related to convergent and discriminant validity in Table 3.

**Table 3: Convergent Validity & Discriminant Validity**

	<b>Composite Reliability</b>	<b>Average (AVE) Variance Extracted</b>	<b>IM</b>	<b>JB</b>	<b>JS</b>	<b>PWB</b>	<b>WLB</b>
Intrinsic Motivation	0.889	0.616	0.785				
Job Performance	0.912	0.777	0.51	0.881			
Job satisfaction	0.889	0.666	0.559	0.253	0.816		
Psy. Wellbeing	0.822	0.608	0.503	0.745	0.234	0.779	
Work-Life Balance	0.908	0.768	0.532	0.49	0.447	0.486	0.876

The results fulfill the requirements of convergent validity since all-composite values are greater than 0.70 and AVE values are greater than 0.60. We have also inferred that all the constructs are unique since "AVE squared values are greater than the Pearson correlation values."

### ***Predictive Power of the Model***

We have assessed the predictive power of the model based on the R squared values depicted in Table 4 and Q squared values depicted in Table 5. Since the R squared values are greater than 0.10, and Q squared values are greater than zero, suggesting the model has an appropriate "predictive power."

**Table 4: Predictive Power (R-squared values)**

	R-squared	Adjusted R-squared
Job Performance	0.561	0.560
Job satisfaction	0.200	0.199
Psychological Wellbeing	0.324	0.323
Work-Life Balance	0.283	0.282

**Table 5: Predictive Power (Q-squared values)**

	SSO	SSE	Q <sup>2</sup> (=1-SSE/SSO)
Intrinsic Motivation	5990	5990	
Job Performance	3594	2042.395	0.432
Job satisfaction	4792	4176.687	0.128
Moderating Effect 1	1198	1198	
Psychological Wellbeing	3594	2924.932	0.186
Work-Life Balance	3594	2818.741	0.216

### Fit Indices

The fit indices presented in Table 6 show that SRMR values are less than 0.08 and NFI values greater than 0.80, suggesting that the model fits adequately.

**Table 6: Fit Indices**

	Saturated Model	Estimated Model
SRMR	0.069	0.079
d_ULS	1.431	2.502
d_G	0.467	0.532
Chi-Square	3249.095	3571.678
NFI	0.843	0.817

### SEM Results

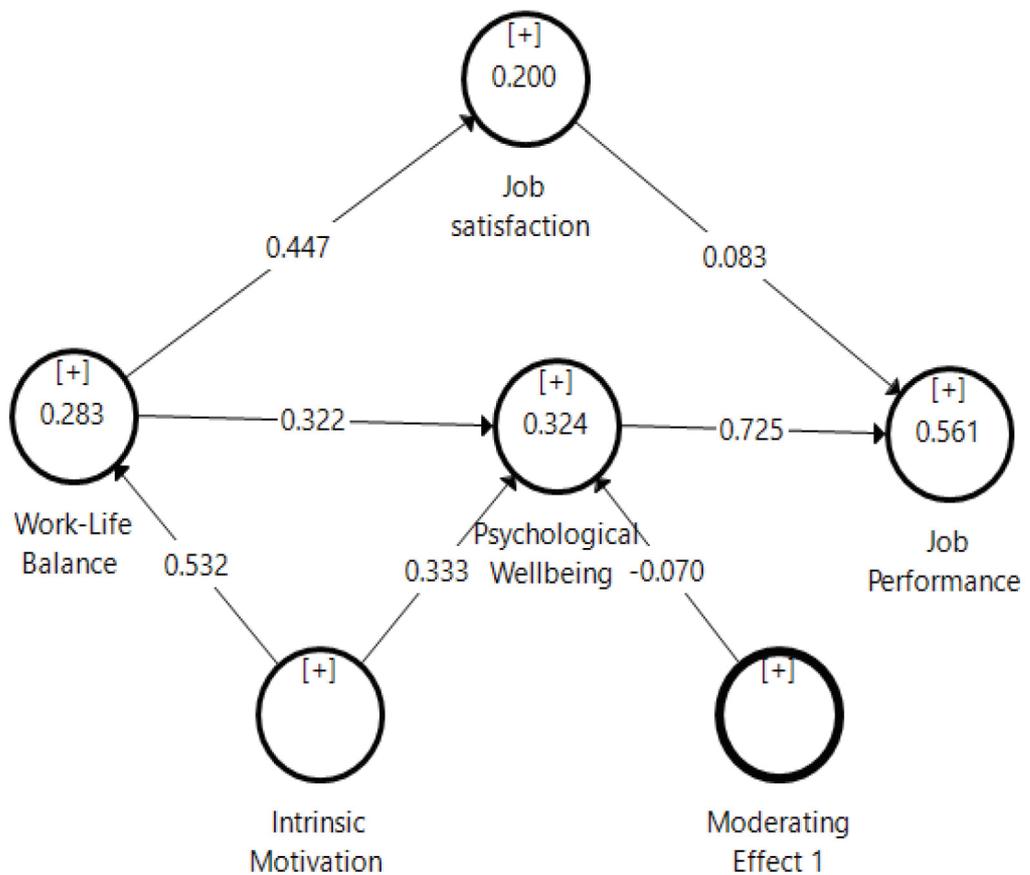
The study has tested four direct hypotheses and three indirect, presented in Table 7. The "Measurement and Structural models are provided in Figures 2 and 3."

**Table 7: SEM Results**

	Beta	T Stat	P-Value	Results
Direct Hypothesis				
Work-Life Balance -> Job satisfaction (H1)	0.447	16.916	0.000	Accepted
Work-Life Balance -> Psychological Wellbeing (H2)	0.322	9.421	0.000	Accepted
Job satisfaction -> Job Performance (H3)	0.083	3.674	0.000	Accepted

Psychological Wellbeing -> Job Performance (H4)	0.725	51.674	0.000	Accepted
Indirect Hypothesis				
WLB -> Psy. Wellbeing -> Job Per. (H5)	0.234	9.07	0.000	Accepted
WLB -> Job sat. -> Job Per. (H6)	0.037	3.446	0.001	Accepted
Moderating Effect 1 -> Psy Wellbeing -> Job Per (H7)	-0.070	2.622	0.009	Accepted

Our results support all seven hypotheses. We found the largest effect size in the direct hypothesis is on the association between “psychological well-being and job performance,” and the lowest is in the relationship of “job satisfaction and job performance.” In the indirect hypothesis, the largest effect size on mediating relationship of psychological well-being, and the lowest is for the moderating impact of psychological well-being.



**Figure 2: Measurement Model**

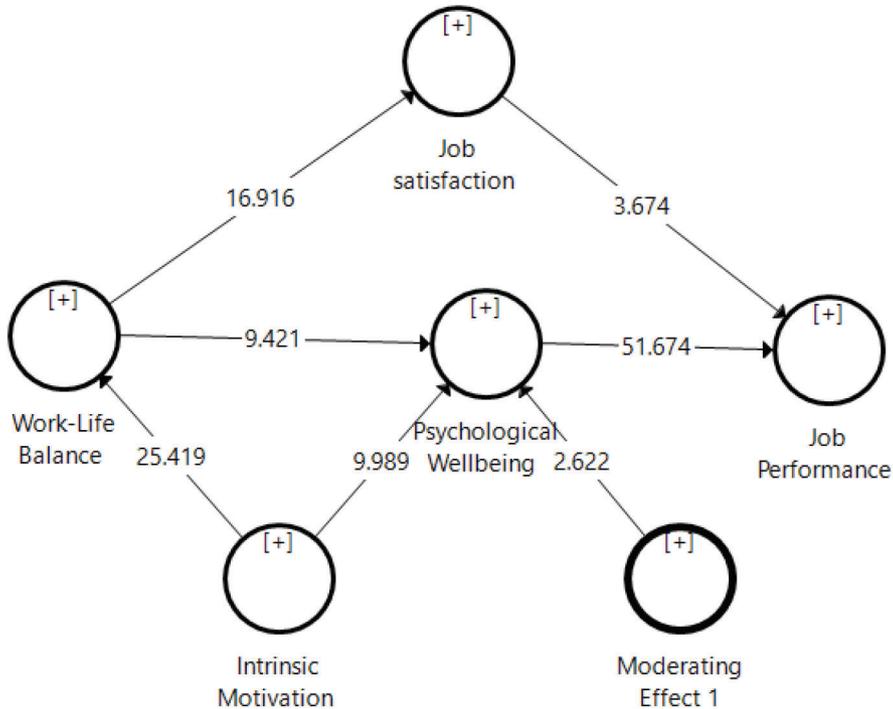


Figure 3: Structural Model

## Discussion and Conclusion

### Discussion

We in this section have aligned the results and the related literature. In hypotheses 1 and 2, we postulated “work-life balance promotes job satisfaction” and “work-life balance affects psychological well-being.” The results support these hypotheses and align with many past studies. Empirical research documents that 25% of employees in the UK strongly believe a significant association exists between psychological well-being and job performance (Ahmed & Malik, 2019). It is assumed that individuals retain and nurture key resources such as spouse support and professional satisfaction, profoundly contributing to psychological well-being (Clausen, Meng & Borg, 2019). It is also argued that individuals adopt behaviors that reduce resources necessary for their well-being (Whitman, Halbesleben, & Holmes, 2014).

Given its importance, researchers for decades have attempted to identify family-work resources that impact job performance and satisfaction (Liu, Mei, Tian & Huebner, 2016). In the context of psychological well-being, this study examines the effect of

psychological well-being on job performance and the association between WLB and psychological well-being. Further, it also investigates the mediating role of well-being and the moderating effect of intrinsic motivation on well-being.

Hypotheses 3 proposed that “job satisfaction affects job performance.” Our results failed to reject this hypothesis and are consistent with the past literature. Job satisfaction is a highly investigated issue globally with several consequences, including job performance (Davidescu et al., 2020). EU statistics center reports that a majority (75.6%) of the employees in 27 European States are highly dissatisfied with their jobs (Ahn, García & Jimeno, 2004; Vyshnevskyi, 2020). For the last five decades, managers and organizations have spent considerable resources examining the complex and ambiguous association between job satisfaction and job performance (Iaffaldano & Muchinsky, 1985).

Hypothesis 4 suggests that “job satisfaction promotes organizational performance.” Our results support this hypothesis, which is also in line with many past studies. Cartwright and Cooper (2014) argue that a high correlation exists between healthier, productive workers and psychological well-being. It appears that psychological well-being has more causal effects on performance (Wright & Cropanzano, 2000). Frederick and Lazzara (2020) argue that individuals with healthier psychological well-being are highly optimistic, more resilient, and have an inbuilt capacity to deal with stressful issues. Psychological well-being is a significant positive predictor of personal and professional life outcomes. Researchers should explore this phenomenon holistically rather than contextually because it is associated with environmental, organizational, and societal events (Çankır & Şahin, 2018).

Our results also support Hypothesis 5, which states that “psychological well-being mediates work-life balance and job performance.” Many researchers, including Cartwright and Cooper (2014), have documented that employees’ work-life balances stimulate psychological well-being, affecting job performance. Researchers have also used the affective events theory (AET) to explain the mediating role of psychological well-being (Pradhan et al., 2016). The theory postulates that human emotions promote several personal and job-related consequences. At the same time, researchers believe that many external and internal forces stimulate positive emotions, including work-life balance. Fredrickson (2001) asserts that psychological well-being is a causal effect of positive emotions promoting work-life balance, consequently improving job performance. Thus, researchers argue that a higher work-life balance promotes psychological capital and emotions, which may enhance or decrease the effect of work-life balance and job performance (Carpenter & Fredrickson, 2001).

Hypothesis 7 proposed that “intrinsic motivation moderates work-life balance and psychological well-being.” An intrinsically motivated person does not need monetary or non-monetary rewards for doing the job efficiently (Patall, Cooper & Robinson, 2008). Researchers believe that incentive is behavior by itself. All the behavior stems from incentives (Moneta, 2012). Researchers argue that intrinsic motivation can increase the effect size of WLB and SWB relationship. The effect size may vary on the intrinsic motivation levels individuals have. Wiersma (1992) argues that, despite low satisfaction with WLB, intrinsically motivated employees would be more productive due to high self-motivation. Such individuals prefer to spend time at work rather than with family, friends, and peers. As a result, they have low job satisfaction and SWB.

### **Conclusion**

The service sector, especially the banking sector, has issues related to work-life balance. Given its importance, we collected data from the local private banks on the different aspects of work-life balance. Based on 433 respondents, the study tested four direct and two indirect hypotheses, and we failed to reject all of them. We found that work-life balance promotes job satisfaction and psychological well-being. And job satisfaction and psychological well-being are precursors of job performance. Psychological well-being mediates work-life balance and job performance. At the same time, we found intrinsic motivation moderates psychological well-being, moderates work-life balance, and psychological well-being.

### **Practical Implications**

Organizations must develop policies on work-life balance, as it affects organizational performance and psychological well-being. Such policies may increase costs significantly. Thus, while developing such policies, organizations must also examine their sustainability and growth. Employees’ satisfaction is necessary for increasing organizational performance, which significantly correlates with work-life balance and psychological well-being. Organizations may not benefit from expensive work-life balance policies if they fail to create a conducive environment that directly and indirectly affects satisfaction and organizational performance. Employees’ perception of fairness is necessary for trust and confidence in an organization as it promotes work engagement and intrinsic motivation. Intrinsic motivation has a moderating effect on work-life balance and psychological well-being. Building such capacity is important as highly intrinsic employees are less sensitive to work-life balance. Such employees prefer to spend time at work and are not concerned about socializing with family and peers.

Psychological well-being directly affects job performance and mediates work-life balance and organizational performance. Thus, besides work-life balance policies,

organizations should explore other factors that could affect employees' psychological well-being. For example, the attitude and behavior of the leaders and coworkers affect psychological well-being. Employees are afraid to report aggressive behavior as employees fear retaliation from coworkers and leaders. Organizations have to develop an effective mechanism that allows employees to report the incidences of aggressive behavior. Research suggests that employees often perceive being abused, which is far from reality. Thus, counseling and courses on emotional intelligence are necessary for the employees. Emotional intelligence helps employees to deal with different behavior adequately. They learn to anticipate the expected behaviors of the employees. It allows them to have sufficient time to react.

### **Limitations and Future Research**

The study has focused on the banking sector of Karachi, Pakistan since its employees have long working hours. They can understand and appreciate issues related to work-life balance. Employees in other service and manufacturing sectors also face similar problems, which other researchers can explore. Karachi, compared to other cities, has peculiar characteristics. Therefore, we recommend future researchers to extend our model to other cities. Also, future researchers may use other cultural aspects in their models. We in the study have used intrinsic motivation as a moderator and social well-being as a mediator. Other organizational-related factors also indirectly affect organizational performance, which the other researchers can use in their studies.

## Annexure 1

### Constructs and Items used in the Questionnaire

#### Job Satisfaction

JS1. All in all, I am satisfied with my job.

JS2. In general, I do not like my job.

JS3. In general, I like working here.

#### Psychological well-Being

PWB1. In most ways, my life is close to my ideal.

PWB2. The conditions of my life are excellent.

PWB3. I am satisfied with my life.

PWB4. So far, I have gotten the important things I want in life.

PWB5. If I could live my life over, I would change almost nothing.

#### Intrinsic Motivation

IM1. I enjoy the work itself.

IM2. I find the work interesting.

IM3. I find the work engaging.

#### Work-Life Balance

WLB1. How well do you divide your time between work and family life.

WLB2. How well does your work life and family life fit together.

WLB3. Your ability to balance your job and your personal or family life needs.

WLB4. The opportunity your job provides for attending to home demands.

#### Organizational Performance

OP1. The organization experiencing adequate sales growth.

OP2. The organization has captured a sufficient market share.

OP3. The organization is generating a sufficient return on sales.

OP4. The organization is generating a sufficient return on assets.

OP5. The organization has a good profitability position.

OP6. The organization provides good service quality to its customers.

OP7. The organization has adequate service development capability.

OP8. The employees of the organization are satisfied with their job.

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