

Impact of marital status on job satisfaction, organizational commitment and work life balance: A study on employees working in banking sector of Pakistan

***Ms. Tooba Atif**

Research Scholar Department of Public Administration, University of Karachi

****Dr. Shameel Ahmed Zubairi**

Assistant professor, Department of Public Administration, University of Karachi

Abstract:

Marital status is an important aspect because it is linked with performance and various maintenance factors of employees in banking sector. This study attempts to highlight the impact of marital status on job satisfaction, organizational commitment and work life balance among employees in banking industry of Pakistan. It was hypothesized that there will be a significant difference between married and unmarried bankers on job satisfaction, organizational commitment and work life balance. The sample consisted of 300 (204 males and 96 females) bankers with ages 25-55 (Mean =1.32, SD=.467). The entire sample of bankers was drawn from both Islamic and conventional banking sector of Pakistan. Data was collected through random sampling technique. Samples were administered through demographic forms, Job satisfaction scale developed by Scott Macdonald (1997), Organizational Commitment Questionnaire- OCQ by Meyer and Allen (1991) and Work life balance scale developed by Jeremy Hayman (2005). Statistical analysis *t-test* was used. Results revealed significant difference between married and unmarried bankers on job satisfaction and work life balance, whereas no significant difference between married and unmarried participants on organizational commitment.

Keywords: *Job Satisfaction, Organizational Commitment and Work Life Balance.*

Introduction

During last few decades there have many changes in banking sector. Banking industry is one of most important industry of Pakistan. In today's banking environment, firms consider employee as an important asset that supports in achieving indispensable

objectives of the firm. An organization is reflected as successful if it has a constant and skillful staff who is motivated enough and carry quality and commitment as an added value to organization. (O'Malley, 2000). On the other hand working in banking sector is quite challenging for employees. Bankers are expected a high level of performance in the organization that must be reflected in their cores.

Marital status had significant impacts on the social changes that people get to encounter late in life (Grundy ,2010). Various researches has emphasized on importance of Job satisfaction, organizational commitment and work life balance and are considered to be a central concern for both married and unmarried bankers.

In the domain of organizational behavior job satisfaction is given much significance (Ms. Chetna Pandey, 2012). Numerous research studies show that since the early 1950s ,organizational commitment has sustained to be a subject of core attention (Mathieu and Zajac, 1990). According to (Felicity asiedu-appiah, 2013) work life balance is significant as it increases the individual performance at workplace and home. This study is aimed to determine the impact of marital status on job satisfaction, organizational commitment and work life balance among employees working in banking sector of Pakistan.

Literature Review

Job satisfaction is defined by the researchers as the extent to which a worker is gratified with the rewards for job performance, primarily in respect of intrinsic motivation (Statt, 2004). The job satisfactions are the attitude and feelings employees have about their work whereas positive attitudes lead to job satisfaction and negative attitudes lead to the job dissatisfaction (Armstrong, 2006).

Hoppock believes that job satisfaction covers psychological, physiological and even environmental aspects that become critical to the overall job satisfaction (Hoppock, 1935). According to (M.D.Pushpakumari, 2008) satisfaction motivates to strive for great performances.

It has been observed that employee satisfaction increases employee commitment towards the organization. According to (Bharati Deshpande, 2012) financial benefits, favorable working environment, employee's relationship, and clarity of roles help to measure job satisfaction of employees. Monetary benefits plays vital role in increasing job satisfaction that also boosts motivation at workplace (Al-Zoubi, 2012). Employee's satisfaction is a chain where employees perform well as they are satisfied that leads to organizational success. Hence improvement in financial success is the final outcome (Afshan Naseem, 2011).

Aziri (2008) consider that job satisfaction correspond to a feeling that comes from the perception that the job facilitate the material and psychological needs. Healthy work environment empowers the employees to make the best of their abilities, increasing overall productivity and eventually augmenting the profit margins for the organization. (Chandrasekar, 2011).

One of the trendiest models known for organization commitment is Mayer and Allen's three component model (1991). Jaros (2007) describes the model as three main components that are affective, normative and continuance commitment. Affective commitment is the bond that develops in employee with the organization. Normative commitment happens because of perceived obligations. Continuance commitment reflects commitment that occurs when employee find the cost of leaving the company outweigh its benefits. This is an important model in understanding an employee's organizational commitment.

According to Okpu (2013) a person experiences all three commitments at a time but changeable degrees. The potency of each commitment is predisposed by different factors.

Deniz (2009) explains strong affective commitment is staying within the organization for the reason that they think they want to, whereas calculative commitment is a feeling that they need to stay and in normative commitment employee sense they ought to. All these commitments benefit the company.

The tenure of committed employees increases the credibility of the organization and makes available the prerequisite for the improvement and development of the organization and as a result, it leads the organization towards economic prosperity and betterment (Kargar et al, 2012).

Work-balance refers to the degree of control that an individual holds when it comes to the intricacies of their professional occupation and the factors relevant to it. (Saikia and Nath 2011). According to Iqan Iazar (2010) balance between work and non-work roles always favor employee as well as employer. This kind of balance in life makes the quality of outcomes better on organizational level as well as at personal level.

R. Lockwood (2003) perceive work life balance in terms of management of work as well as personal responsibilities. Work life benefits in work setting as it is helpful to have a corporate culture that support employees. It ropes and accepts employees having individual priorities beyond the place of work. Work life balance programs aid in employee's growth and increases the productivity.

The three elements that come into play in this particular dimension are namely the work for which the employee gets monetary compensation as well as the work for which the employee does not acquire any financial payback and also personal time that

the individual gets to spend outside of his work related time and commitments (Kar and Misra, 2013). It has been discovered that an average employee happens to invest 1900 hours in a year. On the other hand, if the employee get his targets achieved in a duration that is less than the aforementioned hours leaves more time for the individual to invest in non-work related issues such as family, friends, leisure and recreation. (S.Tipping, Chanfreau, Perry, and Tait, 2012).

Understanding the role of work life balance, endeavors incorporated by the enterprise to facilitate a steady balance between work obligations and personal commitments for the employees. This very initiative has proved to verily fruitful for the company as well. (Khan and Agha, 2013). Furthermore these efforts of striking a balance between work and life have their foundation ingrained in the prospect of attracting better candidates and eradicating any sort of work-life conflict or disharmony (Beauregard and Henry, 2009).

A study conducted on the private banking sector reached the conclusion that the disposition of the managerial team signified a great deal in terms of developing a strong level of organizational commitment. Also this would also work in terms of inspiring leadership attributes, the development of which would improve interdepartmental relationship among employees (Mohamed, et al 2012). When it comes to the service sector of Pakistan, the banking and financial sector forms a very integral and contributing part of this industry. However due to the poor performance of the public sector of this industry, the eventual repercussions of this ordeal resulted in the privatization of the banking sector and showed a great deal of improvement (Ahmed et al, 2010). The privatization of banks increased the conventional competence of banks. (Akhtar et al., 2011). It has also been found that the Islamic banking sector is doing much better than their conventional counterparts, attaining a much higher level of customer satisfaction. (Ahmed, Rehman and Saif, 2010).

In a study different factors related to the cognitive health of the elderly had been examined. It was found that those senior citizens who were married scored above those who were single (Gómez and Peña 2013).

Several studies (Fitzmaurice, 2012; Olatunjis and Mokuolu, 2014; Anyango, Ojera and Ochieng, 2013 and Kibkebut, 2013) have been carried out on the relationship between marital status and job satisfaction. Results of the studies have shown that marital status has a continual commitment on the organization with the married group being much happier in their jobs compared to the other statuses Fitzmaurice (2012) found that marital status play a part in the determination of job satisfaction as well as the level of performance delivered by the employee.

A married person would have a very distinct sort of organizational commitment, which would have a continual nature. In other words, the person would feel much more obligated towards his job just like one would feel in their religion/ family matters etc. In that regard, other factors would be affected in the same vein as well such as level of job satisfaction and even loyalty towards the organization that one has been working for. (Ishfaq et al, 2010)

It becomes clear that the employees who live within a family structure that does not include children (Waumsley et al 2010) or those who are not married yet (Association of Graduate Recruiters, 2008) can experience a low level of work-life balance too and need to be taken into consideration when conceiving and implementing initiatives that promote flexibility in the workplace.

A number of findings have outlined a list of factors that become hindrances for employees' especially female employees in the path of attaining work-life balance. These factors include role conflict, no kind of recognition or acknowledgement on an achievement, organizational politics, gender bias, elderly and child care issues and so on and so forth (Mani V, 2013). It has also been found that the reason for work-life conflict for married families include child care issue, matter of salary, time constraints etc. (Lucie et al., 2009)

Significance of the Study

In order to retain employee, job satisfaction, organizational commitment and work life balance are of central concern for Bankers. Bank management can utilize the research findings to plan strategies to address the problems of their married and unmarried employees.

Research Objective

The specific objective of this study is to determine the impact of marital status on job satisfaction, organizational commitment and work life balance among employees working in banking sector of Pakistan.

Research hypothesis

- There will be a significant difference of marital status on job satisfaction.
- There will be a significant difference of marital status on organizational commitment.
- There will be a significant difference of marital status on work life balance.

Method

Participants

The sample comprised of 300 bankers. Sample considered both males (N=204) and females (N=96) bankers, the age range of the participants 22-25 years (mean=1.32 ,

SD= .467). Total seven banks (both Islamic and Conventional) were selected and the purpose of research was explained to participants.

Measures

Demographic Form:

The demographic variables selected for the study were gender, age, qualification, level of responsibility, monthly income, job experience and nature of job contract. An Individual data form was developed to get information regarding demographics related to this study.

Job satisfaction scale developed by Scott Macdonald and Peter MacIntyre(1997)

The Job Satisfaction questionnaire includes ten items. The Job satisfaction scale by Scott Macdonald and Peter MacIntyre can possibly be used by different kind of occupational groups. For set of 10 items Cronbach's alpha for these was .77.

Organizational Commitment Questionnaire- OCQ developed by Meyer and Allen (1990)

Organizational Commitment Questionnaire- OCQ is built on the Three-Component Model of Meyer and Allen (1990) comprising of affective commitment, continuance commitment, and normative commitment. Organizational commitment questionnaire includes twenty four items. Each subscale has eight items. The reliability of each sub scale was affective commitment .87, continuance commitment .75 and normative commitment .79.

Work life balance scale developed by Jeremy Hayman (2005)

The scale overall includes 15 items. There were three subscales which included set of questions. The reliability of sub scales were found to be: Work interference with personal life having cronbach's alpha of 0.799. Personal life interference with work having Cronbach's alpha of 0.704. Work personal life enhancement hiving Cronbach's alpha of 0.745. All the three subscales together have high reliability having Cronbach's alpha of 0.7.

Procedure

It was informed to the respondents about the seriousness while filling up the responses for the research. The staff was approached in their job settings whereas purpose of the research was made clear. Participants were given a consent form including information regarding ethical considerations of participation in the study like confidentiality. During the survey, the researcher also answered the queries of the participants while filling the forms.

After data collection, the forms were scored according to the scoring keys. (SPSS-20) was used for data analysis. T-test was applied in order to explore the differences in job satisfaction, organizational commitment and the level of work life balance on the basis of marital status.

Results

T-test was applied to determine the difference of marital status on job satisfaction, organizational commitment and work life balance among employees working in banking sector of Pakistan.

TABLE: 1

Table showing socio demographic characteristics of the participants (N=300)

Variable	Frequency	Percent
Gender		
Male	204	68
Female	96	32
Marital status		
Married	175	68
Unmarried	123	32
Age		
less than 22	26	8.7
23-27	85	28.3
28-32	73	24.3
33-37	61	20.3
38-42	33	11
43 and above	22	7.3
Qualification		
Diploma	1	0.3
Bachelors	139	46.3
Masters	126	42
MPhil/MS	18	6
PhD	2	0.7
CA/ACCA	13	4.3
Others	1	0.3
Level of		

Impact of marital status on job satisfaction, organizational commitment and work life balance

responsibility		
Supervisor	166	55.3
Middle Management	119	39.7
Top Management	10	3.3
Member of the board	5	1.7
Job experience		
Less than 5 yrs.	108	36
B/w 6-10 yrs.	86	28.7
B/w 11-15 yrs.	58	19.3
B/w 16-20 yrs.	34	11.3
B/w 21-25 yrs.	5	1.7
26 yrs. and more	9	3
Monthly income		
Less than Rs.19, 999	40	13.3
Rs 20,000-49,999	123	41
Rs 50,000-79,999	62	20.7
Rs 80,000-99,999	26	8.7
Rs 100,000-150,000	22	7.3
Rs 150,000-200,000	17	5.7
More than Rs 200,000	10	3.3
Organization name		
UBL	25	8.3
BANK ALHABIB	3	1
HBL	9	3
ABL	6	2
NIB	1	0.3
OPTIONAL	215	71.7
SCB	1	0.3
FAYSAL BANK	21	7
BANK AL FALAH	19	6.3
Nature of contract		

Permanent	242	80.7
Contract	34	11.3
Third party	22	7.3
On probation	2	0.7

Table: 2
Table of t - values showing the difference between Married and Unmarried Bankers on Work Life Balance, Job Satisfaction and Organizational Commitment

Variable	group	N	Me an	SD	t	D f	P
Job Satisfaction	Married	77	34. 19	6.82	2. 27	2 98	0. 04**
	Unmarr ied	1 23	34. 68	6.71			
Organizatio nal Commitment	Married	77	76. 66	9.32	2. 72	2 98	0. 43
	Unmarr ied	1 23	76. 84	9.45			
Work Life Balance	Married	77	63. 67	11.5 3	2. 90	2 98	0. 02**
	Unmarr ied	1 23	65. 15	12.1 2			

Result reveals that there is significant difference between married and unmarried bankers on job satisfaction and work life balance ($p > .05$).

Discussion

Outcomes of the study reflects that the effect of marital status on job satisfaction is significant. Married and unmarried employees have difference in terms of job satisfaction (Watson, 1981). Garrison and Muchnik (1977) also witnessed the difference in the satisfaction levels of both married and unmarried staffs. Austrom et. al. (1988) elaborated that there was a significant difference between the job satisfaction of married and unmarried people. It is also seen that at times person feel more content and settled after getting married. Researchers have proved that married employees are more satisfied than the unmarried ones (Federico et. al. 1976). Having discussed all the vital aspects of the subject matter, it is comprehended that after marriage the gamut of responsibilities increases (Vladimir De Lissovoy, 1973). Ergo the source from where these needs are being met (the job) increases in Importance and value both. It is not

just the financial aspect that makes the job so much high in value. As a matter of fact, it is the steady nature of the income, which multiplies its prestige. (Larry J. Williams., & Stella E. Anderson, 1991).

Considering organizational commitment, the difference between married and single people is very minimal and non-significant. Perhaps it is the equality of their degree of efforts that the difference is not significant. Results of the present study were consistent with the results obtained in Khalili's study that organizational commitment is non-significant among married and unmarried employees (Khalili, 2012). Whereas Mathieu and Zajac, (1990) also reported that there is no significant difference between the organizational commitment level of married and unmarried respondents. These findings are aligned with Nartegun and Menep (2010) study observing no significant relationship between the marital status and the organizational commitment. As in High organizational commitment to the job reflects that employee is in good condition which is beneficial to employee's daily life.

Findings suggest that Work life balance is more in unmarried personnel as compared to the married ones. Work life balance has been observed as challenging for those who are in corporate employment and have family obligations (Parasuraman and Simmers, 2001). Galinsky, Bond and Friedman (1996) found that married employees exhibit significantly higher levels of conflict between work and family/personal life than unmarried. Married employees have more demands and less control over time, they seem to meet more complications in balancing work and non-work happenings (Fiona Jones & Ben Fletcher ,1993). According to Duxbury and Higgins (2008) working couples commonly face work life conflict. Unmarried person consequently feels the vitality of his responsibilities and hence he is able to employ his time at work as well as family life. As a consequence unmarried employees are able to maintain a better balance between work and family life.

This brief study has addressed the difference of marital status on job satisfaction, organizational commitment and work life balance that can be analyzed from current researches. There is also improbability about the circumstances as the research has concerted on the reactions of individual workers according to their marital status. All this raises a number of contemplation about the effect of demographics like marital status, age, gender etc. on different domains. There are unclear issues about what constitutes a satisfied job, commitment towards organization or good work life balance.

There is need to analyze these variables for integrating a policy dimension. To take this forward an appropriate locus of intervention is much needed to advance the system of banking sector in Pakistan. The authorities of Banks should take initiatives to retain

workers and these initiatives can often include steps to and improve job satisfaction, organizational commitment and work life balance.

Overall it can be seen that two factors namely job satisfaction and work-life balance, the difference between married and single persons is significant while the difference in organizational commitment is non-significant. However the study is limited to married and unmarried only whereas divorcee and widows could also be included in marital status. It is recommended that imminent researchers could enrich the study by including other demographic factors like gender and age factor.

References

- Abdulkadir, K., & Orkun, O. (2009, July). The organizational commitment of IT professionals in private banks. In *European and Mediterranean Conference on information system* 2(1), 31-40.
- Ahmad, A., Rehman, K. & Saif, M. I. (2010). Islamic Banking Experience of Pakistan: Ahmad, A., & Saif, M. I. (2010). Islamic banking experience of Pakistan: comparison between Islamic and conventional banks. *International Journal of Business and management*, 5(2), 137.
- Ahmad, A., Saif, I., & Safwan, N. (2010). An empirical investigation of Islamic banking in Pakistan based on perception of service quality. *African journal of business management*, 4(6), 1185-1193.
- Akhter, W., Raza, A., & Akram, M. (2011). Efficiency and performance of Islamic Banking: The case of Pakistan. *Far East Journal of Psychology and Business*, 2(2), 54-71.
- Allen N J and Meyer J P (1990), "The Measurement and Antecedents of Affective, Allen, N. J., & Meyer, J. P. (1990). The measurement and antecedents of affective, continuance and normative commitment to the organization. *Journal of occupational psychology*, 63(1), 1-18.
- Al-Zoubi, M. T. (2012). The shape of the relationship between salary and job satisfaction: A field study. *Far East Journal of Psychology and Business*, 7(1), 1-12.
- Anyango, C., Ojera, P., & Ochieng, I. (2015). Employee Characteristics and Job Satisfaction. *International Journal of Science and Research*, 4 (6), 2607-2610.
- Armstrong, M. (2006). *A handbook of human resource management practice*. Kogan Page Publishers.
- Austrom, D. R., Baldwin, T. T., & Macy, G. J. (1988). The Single Worker: an Empirical Exploration of Attitudes, Behavior, and Well-Being. *Canadian Journal of Administrative Sciences/Revue Canadienne des Sciences de l'Administration*, 5(4), 22-29.
- Aziri, B. (2008). Menaxhimi i burimeve njerëzore. Satisfaksioni nga puna dhe motivimi i punëtorëve, *Tringa Design, Gostivar*, 46.
- Beauregard, T. A., & Henry, L. C. (2009). Making the link between work-life balance practices and organizational performance. *Human resource management review*, 19(1), 9-22.
- Chandrasekar, K. (2011, January). Workplace Environment and Its Impact Organizational Performance in Public Sector organizations. *International Journal of Enterprise Computing and Business Systems*, 1(1), 1-19.
- Comparison of Islamic and Conventional Banks, *International Journal of Business and Continuance and Normative Commitment to the Organization*", *Journal of Occupational*
- Deshpande, B., Arekar, K., Sharma, R., & Somaiya, S. (2012, January). Effect of employee satisfaction on organization performance: An empirical study in hotel industry. In *Ninth AIMS International Conference on Management held at Pune, India, January* (pp. 1-4).
-

- Duxbury, L. E., & Higgins, C. (2008). *Work-life balance in Australia in the new millennium: Rhetoric versus reality*. Melbourne, Australia: Beaton Consulting.
- Federico, S. M., Federico, P. A., & Lundquist, G. W. (1976). Predicting women's turnover as a function of extent of met salary expectations and biodemographic data. *Personnel Psychology*.
- Felicity, I. D. M., Irene, D. M., & Evelyn, F. (2013). Work-life balance as a tool for stress management in selected banking institutions in Ghana. *Global advanced research journal of management and business studies*, 1-21.
- Fitzmaurice, C. (2012). Job satisfaction in Ireland: an investigation into the influence of self-esteem, generalised self-efficacy and affect.
- Galinsky, E., Bond, J. T., & Friedman, D. E. (1996). The role of employers in addressing the needs of employed parents. *Journal of social issues*, 52(3), 111-136.
- Garrison, K. R., & Muchinsky, P. M. (1977). Attitudinal and biographical predictors of incidental absenteeism. *Journal of Vocational Behavior*, 10(2), 221-230.
- Gómez Zermeño, M. G., & Peña Cereceres, J. (2013). Adultos Mayores. Un estudio socioeducativo en Ciudad Juárez, Chihuahua, México. *Revista Interamericana de Educación de Adultos*, 35(2).
- Grundy, E. (2011). Household transitions and subsequent mortality among older people in England and Wales: trends over three decades. *Journal of Epidemiology & Community Health*, 65(4), 353-359.
- Hayman, Jeremy. 2005. Psychometric assessment of an instrument designed to measure work life balance. *Research and Practice in Human Resource Management* 13: 85-91.
- Hoppock, R. (1935). *Job Satisfaction*, Harper & Brothers. New York.
- Houle, L., Chiocchio, F., Favreau, O. E., & Villeneuve, M. (2009). Role conflict and well-being among employed mothers: the mediating effects of self-efficacy. *Gender in Management: An International Journal*, 24(4), 270-285.
- Ishfaq, A., & Talat, I. (2011). Decoding the Relationship between Employee's Jobs Related Behaviors: A Study of Telecom Sector of Pakistan. *International Journal of Business and Social Science*, 2(8), 244-252.
- Jaja, S. A., & Okpu, T. (2013). Suggestion scheme and workers commitment in Nigerian banking industry. *The International Journal of Engineering and Science (IJES)*, 2(11), 43-51.
- Jaros, S. (2007). Meyer and Allen model of organizational commitment: Measurement issues. *The Icfai Journal of Organizational Behavior*, 6(4), 7-25.
- Jones, F., & Fletcher, B. (1993). An empirical study of occupational stress transmission in working couples. *Human Relations*, 46(7), 881-903.
- Kar, S., & Misra, K. C. (2013). Nexus between work life balance practices and employee retention-The mediating effect of a supportive culture. *Asian social science*, 9(11), 63.
- Kargar, M. (2012). Evaluation of Organizational Commitment of Employees in University; Case Study: Islamic Azad University. *J. Basic. Appl. Sci. Res*, 2(5), 5017-5021.
- Khalili, A., & Asmawi, A. (2012). Appraising the impact of gender differences on organizational commitment: Empirical evidence from a private SME in Iran. *International Journal of Business and Management*, 7(5), 100.
- Khan, S. A., & Agha, K. (2013). Dynamics of the work life balance at the firm level: Issues and challenges. *Journal of management policy and practice*, 14(4), 103-114.

- Kibkebut, D.J., (2013). The Effects of Demographic Characteristics on Organizational Commitment, Job Satisfaction and Turnover Intentions: The Case of Employees in the Kenyan Universities. *Journal of organizational and Human Behavior* 2(1), 20-33.
- Lazar, I., Osoian, C., & Ratiu, P. (2010). The role of work-life balance practices in order to improve organizational performance. *European Research Studies*, 13(1), 201.
- Lockwood, N. R. (2003). Work/life balance: Challenges and solutions. *Benefits Quarterly*, 19(4), 94.
- Macdonald, S. & MacIntyre, P. (1997). The generic job satisfaction scale: Scale development and its correlates. *Employee Assistance Quarterly*, 13(2), 1-16.
- Mani, V. (2013). Work life balance and women professionals. *Global Journal of Management and Business Research*.
- Mathieu, J. E., & Zajac, D. M. (1990). A review and meta-analysis of the antecedents, correlates, and consequences of organizational commitment. *Psychological bulletin*, 108(2), 171.
- Mohamed, M. S., Kader, M. M. A., & Anisa, H. (2012). Relationship among organizational commitment, trust and job satisfaction: An empirical study in banking industry. *Research Journal of Management Sciences SSN*, 2319, 1171.
- Nartgün, Ş., & Menep, İ. (2010). The analysis of perception levels of elementary school teachers with regard to organizational commitment: Şirnak/İdil case. *Journal of Human Sciences*, 7(1), 288-316.
- Naseem, A., Sheikh, S. E., & Malik, K. P. (2011). Impact of employee satisfaction on success of organization: Relation between customer experience and employee satisfaction. *International journal of multidisciplinary sciences and engineering*, 2(5), 41-46.
- Olatunji, S. O., & Mokuolu, B. O. (2014). The influence of sex, marital status, and tenure of service on job stress, and job satisfaction of health workers in a Nigerian federal health institution. *African Research Review*, 8(1), 126-133.
- O'Malley, M. N., & O'Malley, M. (2000). *Creating commitment: How to attract and retain talented employees by building relationships that last*. John Wiley & Sons.
- Pandey, C., & Khare, R. (2012). Impact of job satisfaction and organizational commitment on employee loyalty. *International Journal of Social Science & Interdisciplinary Research*, 1(8), 26-41.
- Parasuraman, S., & Simmers, C. A. (2001). Type of employment, work-family conflict and well-being: a comparative study. *Journal of Organizational Behavior: The International Journal of Industrial, Occupational and Organizational Psychology and Behavior*, 22(5), 551-568.
- Pushpakumari, M. D. (2008, January). The impact of job satisfaction on job performance: An empirical analysis. In *City Forum* 9(1), 89-105).
- Saeed, K., & Farooqi, Y. A. (2014). Examining the relationship between work life balance, job stress, and job satisfaction among university teachers (A case of University of Gujarat). *International Journal of multidisciplinary sciences and engineering*, 5(6), 9-15.
- Statt, D. A. (2004). *The Routledge dictionary of business management*. Routledge.
- Tipping, S., Chanfreau, J., Perry, J., & Tait, C. (2012). The fourth work-life balance employee survey.
- Watson, C. J. (1981). An evaluation of some aspects of the Steers and Rhodes model of employee attendance. *Journal of Applied Psychology*, 66(3), 385.
- Waumsley, J., Houston, D., & Marks, G. (2010). What about Us? Measuring the Work-Life Balance of People Who Do Not Have Children. *Review of european studies*, 2(2), 3-17.
- Williams, L. J., & Anderson, S. E. (1991). Job satisfaction and organizational commitment as predictors of organizational citizenship and in-role behaviors. *Journal of management*, 17(3), 601-617.
-