





# Leadership Trait as Moderator between Work-Life Balance and Employee Productivity: Evidence from Banking Sector of Emerging Economy

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## A B S T R A C T

**Purpose-** This research investigates the impact of work-life balance on employee productivity, with a specific focus on female employees in the banking sector of Pakistan. The inclusion of the moderating role of leadership traits adds depth to the study by exploring how individual characteristics influence this relationship.

**Study Design/methodology/approach-** Data were procured from a cohort of 200 female employees actively engaged in employment within the banking industry of Pakistan, employing a self-administered questionnaire as the data acquisition instrument. Subsequent data analysis was executed employing statistical software, SPSS, complemented by the utilization of the PROCESS macro.

**Findings-** The research findings reveal a statistically significant correlation between work-life equilibrium and employee productivity. Furthermore, the study discerns that an individual's leadership attributes function as a pivotal moderating determinant in the association between work-life balance and employee productivity.

**Research Practical Implications-** This research provides valuable insights for policymakers and practitioners, supporting evidence-based strategies for gender equality, work-life integration, and employee well-being. It also highlights the benefits of work-life balance practices adopted by individuals and organizations and contributes empirical understanding of the relationship between leadership traits, work-life balance, and employee productivity.

**Originality/value-** This study explores the equilibrium between the personal and professional dimensions of female employees working within the banking sector, elucidating its influence on employee performance. Additionally, the investigation delves into the moderating influence exerted by leadership traits.

**Keywords:** Leadership in the workplace, Employee well-being, Work-life balance, Employee productivity, Leadership traits, banking sector.

**JEL Classification:** M1, M12, M54

## 1 | INTRODUCTION

Work-life balance is a crucial consideration for organizations seeking to attract and retain employees ([Irfan et al., 2023](#)). Ensuring a healthy work-life balance not only benefits individuals but also contributes to the overall growth and success of organizations. Implementing a range of work-life balance practices is essential to harmonize the personal and professional lives of employees, thereby reducing work-life conflicts ([Susanto et al., 2023](#)).

For women, achieving this balance can be especially challenging. They often find themselves juggling multiple roles simultaneously – managing their personal lives at home while excelling in their professional careers (Uddin et al., 2023). In many Asian cultures, women, upon marriage, shoulder a disproportionate burden of responsibilities compared to men (Aboulhassan & Brumley, 2019). Furthermore, when women become mothers, especially in Asian contexts, they assume even greater responsibilities in child-rearing, creating substantial pressure for working mothers (Lazar, Osoian, & Ratiu, 2010; Tho & Tri, 2022).

To effectively support women in the workplace, organizations must provide work-life balance practices tailored to their unique challenges and needs. Work-life balance within an organization is significantly shaped by leadership qualities, encompassing empathy, effective communication, and task allocation skills, as evidenced by various studies (Bartlett et al., 2021; Daniels-Colbert, 2021; Inegbedion et al., 2020; Katili et al., 2021; Redín, Meyer, & Rego, 2023). Empathetic leaders who acknowledge employees' personal lives and offer flexibility contribute to an environment where work and personal life can coexist harmoniously. Clear communication from leadership helps employees manage their time and expectations, reducing last-minute disruptions. The ability to delegate tasks based on team members' abilities and workloads helps prevent burnout and fosters a healthier work-life balance. Developing a workplace culture that promotes work-life balance, driven by strong leadership qualities, not only benefits individual employees but also enhances overall organizational productivity, job satisfaction, and success (Anwar, Abdullah, & Management, 2021; Hennekam, Follmer, & Beatty, 2021).

The research landscape concerning the link between leadership qualities and work-life balance techniques is indeed growing, yet there remains a scarcity of empirical studies, particularly within the context of women's employment in Pakistan's banking industry, as noted by (Katili et al., 2021; Ricardianto et al., 2020). This identified knowledge gap underscores the pressing necessity for a comprehensive investigation into how leadership qualities, as perceived by female employees and their leaders, impact the development and effectiveness of work-life balance strategies. Such research could shed light on the professional and personal outcomes experienced by women working in this sector, offering valuable insights into improving their work-life experiences and overall well-being.

This research offers significant original contributions. It addresses work-life balance practices within Pakistan's banking sector, benefiting both female employees and organizations. Furthermore, it highlights the moderating role of leadership traits, strengthening the relationship between work-life balance and employee productivity. Given the substantial influence of leaders on productivity and job satisfaction, this study stands apart from previous research (Paramita et al., 2020).

Moreover, this study explores the consequences of practices that facilitate effective management of work and personal roles, resulting in positive outcomes for organizations. Additionally, it can assist organizations in developing suitable policies for female employees in the workplace.

### 1.1 | Research Objectives

- To determine the link between work-life balance practices and the productivity of female employees in the banking sector.
- To assess the moderating impact of leadership traits on the relationship between work-life balance practices and the productivity of female employees in banking.

## 1.2 | Research Questions

- How can work-life balance practices enhance the productivity of female employees in the banking sector?
- Do leadership traits moderate the relationship between work-life balance practices and the productivity of female employees in banking?

## 2 | LITERATURE REVIEW

### 2.1 | Theoretical Framework

Work-life balance is a multifaceted phenomenon influenced by corporate, cultural, and individual factors (Erwin et al., 2019). This study draws on the inter-role conflict theory and social exchange theory (Hee et al., 2020; Xuecheng et al., 2022; Zheng et al., 2022) to frame its investigation.

Inter-role conflict theory posits that individuals often struggle to fulfill the demands of multiple roles concurrently (Anglin et al., 2022). For instance, a conflict arises when an employee is simultaneously expected to work overtime while family commitments require their presence at home (Greenhaus & Beutell, 1985). Social exchange theory asserts that employees exhibit higher satisfaction and motivation when they perceive organizational concern for their well-being (Wang et al., 2022).

The Inter-Role Theory, as introduced by Zhang, Li and He (2022), underscores the significance of demarcating work and personal life boundaries and the challenges individuals face in navigating these boundaries. It underscores that individuals occupy various roles, such as employee, spouse, parent, and community member, with the quality of their work-life balance contingent on their ability to delineate these roles. This theory provides a foundational understanding of how leadership attributes assist individuals in managing these role boundaries within the scope of this study.

Social Exchange Theory posits that individuals engage in reciprocal relationships with their organizations and leaders concerning work-life balance (Kieserling, 2019). In exchange for compensation and support, individuals invest their time, energy, and skills. This theory furnishes a framework for comprehending how leadership traits influence employees' perceptions of the benefits and drawbacks of their endeavors to harmonize personal and professional spheres.

This study amalgamates the Inter-Role Theory and Social Exchange Theory to explore how leadership characteristics impact role boundary management and the efficacy of leader-follower relationships in the context of work-life balance among women in the Pakistani banking sector. This dual-theoretical approach offers a comprehensive framework for scrutinizing the intricate interplay between leadership qualities, work-life balance strategies, and outcomes in this organizational milieu.

### 2.2 | Work-Life Balance

Work-life balance, from an employer's perspective, pertains to an organization's policies and practices that facilitate the attainment of a high-quality personal and professional life, minimizing conflicts between the two domains (Khateeb, 2021). This balance is especially challenging for women, who often find themselves multitasking to satisfy both personal and professional obligations (Tho & Tri, 2022). At its core, work-life balance denotes an equilibrium between work-related and non-work-related activities (Carlson, Grzywacz, & Zivnuska, 2009). Pleck (1977) underscores the significance of family-work spillover, particularly for working women, as they

contend with stress, workload, and social and mental pressures. Consequently, maintaining a balance between personal and professional life becomes indispensable for women in the workforce.

### 2.3 | Work-Life Balance Practices

Work-life balance, once primarily studied in Western contexts, has now become a global concern, extending to Eastern cultures. While existing research has predominantly focused on Western organizations, this study bridges a gap by examining work-life practices within the context of Pakistan ([Fazal et al., 2022](#)).

Individuals employ various strategies to achieve a balance between their family and job roles, encompassing physical, relational, and cognitive approaches. Physical crafting involves how employees allocate their time among home life, work, and commuting ([Tho & Tri, 2022](#)). Relational crafting explores how employees utilize their relationships with colleagues and management to maintain work-life balance ([Geldenduys et al., 2021](#)). Cognitive crafting involves giving precedence to work over personal life and engaging in negotiations for future benefits ([Zhang & Parker, 2019](#)).

From an organizational perspective, it is widely recognized that employees who maintain well-balanced personal and professional lives are assets to organizations ([Strassburger et al., 2023](#)). The quality of employees' personal lives directly impacts their performance at work. Organizations implement various practices to promote work-life balance, such as paid leave, maternity leave, flexible working hours, reduced work hours, childcare facilities, daycare services, financial assistance for childcare, and work-from-home options. Job sharing, where two individuals share a single job ([Gagné et al., 2019](#)), and self-rostering, where employees set their working hours based on personal preferences while the organization ensures sufficient coverage ([Fayard, Weeks, & Khan, 2021](#)), are also effective strategies. These practices enable employees to strike a balance between work and non-work responsibilities.

Additionally, offering working mothers childcare assistance, either through on-site daycare or financial support for childcare at home, can enhance the productivity of female employees, reduce turnover, accidents, and absenteeism ([Garg & Yajurvedi, 2016](#)). Flexible working hours and the option to work from home further contribute to work-life balance ([Chung & Van der Lippe, 2020](#)).

### 2.4 | Female Employee Experience of Work-Life Balance in the Banking Sector

Work-life balance revolves around an individual's ability to effectively harmonize their personal and professional lives ([Gálvez, Tirado, & Martínez, 2020](#)). Prior research underscores the pivotal role of work-life balance for women in leading successful, harmonious lives while performing effectively and efficiently in their jobs ([Tamunomiebi, Oyibo, & Research, 2020](#)). Successful women often translate into motivated and successful employees, which ultimately benefits organizations. Therefore, a direct correlation exists between work-life balance and the overall satisfaction of women working in the banking sector ([Kasbuntoro et al., 2020](#)).

In contemporary times, women are active participants in various sectors, working alongside men ([Bukhari, Gaho, & Soomro, 2019](#)). Consequently, it is essential to understand how women can achieve personal and professional success. Moreover, further research is warranted to explore additional organizational practices that can support this endeavor ([Khan et al., 2022](#)).

Work-life balance is a critical concern for both male and female employees across different organizations. It has been observed that women are often reluctant to pursue careers in the banking sector due to factors such as workload pressure, long working hours, and job insecurity ([Pandey & Sciences, 2020](#)). These challenges discourage

women from participating in banking jobs, as they find it difficult to manage their personal lives alongside their professional commitments. Consequently, many women tend to prefer teaching jobs or opt to be homemakers (Sarwar, Aftab, & Science, 2011).

### 2.5 | Leadership Traits as Moderators

Leadership is a profoundly influential factor within organizations, significantly impacting employee productivity (Contreras, Baykal, & Abid, 2020). Research on work-life balance has demonstrated that employee productivity can increase when organizations demonstrate genuine concern for the personal lives of their employees (Adnan Bataineh, 2019). Drawing from the social exchange theory, it has been observed that when employers exhibit a caring attitude toward their employees, these employees tend to respond more positively and become more productive. This mutually beneficial relationship contributes to the overall success and progress of the organization (Thomas & Gupta, 2021). In such contexts, the support provided by supervisors plays a crucial role in strengthening the connections between work-life balance, employee motivation, and employee performance.

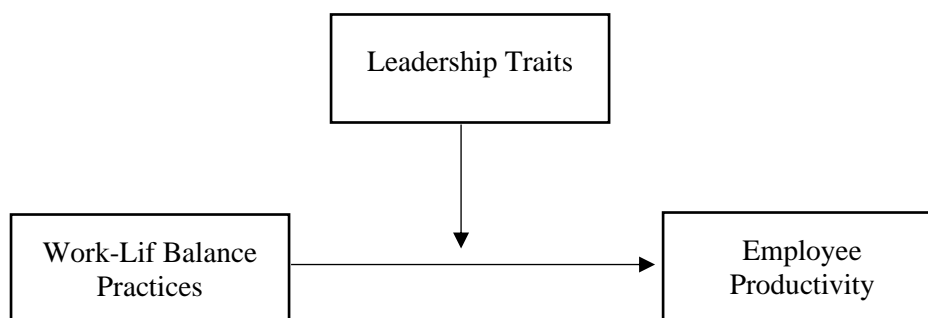
### 2.6 | Study Hypotheses

**H<sub>1</sub>:** *There exists a positive relationship between work-life balance practices and employee productivity.*

**H<sub>2</sub>:** *Leadership traits act as moderators in the relationship between work-life balance and employee productivity. Specifically, higher-level leadership traits strengthen this relationship, while lower-level leadership traits weaken it.*

**Figure 1**

*Conceptual Model*



## 3 | METHODOLOGY & DESIGN

In this section, we outline the methodology and design employed to investigate the impact of work-life balance practices on the productivity of female employees in the banking sector, with a focus on the moderating role played by the leadership traits of these women. This research employed a cross-sectional study design and was conducted in the city of Sialkot, Pakistan.

### 3.1 | Data Collection

The study primarily targeted female employees working in both the public and private banking sectors of Pakistan. Female employees were chosen as the primary focus of the research due to the prevalent challenges related to work-life balance that women face, particularly in sectors with demanding working hours, such as the banking sector (Akanji, Mordi, & Ajonbadi, 2020). Convenience sampling was utilized to collect data, primarily due

to time constraints. A total of 200 questionnaires were distributed, and a response rate of 100% was achieved. The data collected will be subjected to appropriate statistical analysis techniques to examine the relationship between work-life balance practices and employee productivity. Furthermore, regression analysis will be employed to explore how leadership traits moderate this relationship, shedding light on the extent to which higher or lower-level leadership traits strengthen or weaken the connection between work-life balance and employee productivity.

### 3.2 | Measures

All variables in this study were assessed using a 5-point Likert scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree).

#### 3.2.1 Work-Life Balance (Independent Variable)

The measure of work-life balance was adapted from [Hayman and management \(2005\)](#) and comprised 15 items. A sample item from this scale is: "I find it challenging to focus on work due to personal matters."

#### 3.2.2 Leadership Traits (Moderating Variable)

The scale for leadership traits was adopted from [Ginzburg et al. \(2018\)](#) and consisted of 14 items. An example item from this scale is: "I am determined."

#### 3.2.3 Employee Productivity (Dependent Variable)

Employee productivity was assessed using a scale adapted from [Chen \(2008\)](#), comprising five items. A sample item from this scale is: "I consistently achieve high standards of task accomplishment."

### 3.3 | Demographics

The research is based on empirical data collected from a population consisting solely of female employees working in both private and public banks in Pakistan. The demographics of the respondents are as follows:

#### 3.3.1 Education Level:

21% have 14 years of education, 45.5% have 16 years of education., 15.5% have 18 years of education, 18% have education exceeding 18 years.

#### 3.3.2 Years of Work Experience:

30.5% have 2 years of work experience, 44.5% have 3-5 years of work experience, 17% have 6-8 years of work experience, and 8% have 9 or more years of work experience.

#### 3.3.3 Age Range:

33.5% of respondents fall within the age range of 20 to 25, 47% of respondents are aged between 26 and 31, 17.5% of respondents are aged between 32 and 37, and 2% of respondents are aged 38 or above.

#### 3.3.4 Job Level:

32.5% of employees are at the junior level, 42% of employees hold middle-level positions, and 25.5% of employees are at the senior level.

## 4 | RESULTS and ANALYSIS

In Table 1, Cronbach's alpha was employed to assess the reliability of the three variables: leadership traits, employee productivity, and work-life balance. The results indicate that Cronbach's alpha values for all three variables are greater than 0.5, confirming their reliability.

**Table 1***Reliability Analysis*

Variables	Cronbach's Alpha Results	AVE
Leadership traits	0.558	0.934
Employee productivity	0.692	0.754
Work-life balance	0.772	0.763

**4.1 | Correlation and Regression Analysis**

The analysis included correlation and regression using SPSS and the Hayes process macro. Table 2 reveals that a significant relationship exists between employee productivity and work-life balance. This finding suggests that work-life balance has a notable impact on employee productivity, confirming the research hypothesis.

**Table 2***Correlation Analysis of Variable*

	Mean	S. D	1	2
1 Work-life Balance	3.39	0.55458	1	
2 Leadership Traits	4.15	0.76413	0.670**	1
3 Employee Productivity	3.90	0.54726	0.491**	0.512**

\*\* Significant at 0.01 level (2-tailed)

**4.1 | Moderated Multiple Regression****Table 3***Model Summary*

R	R-sq	MSE	F	df1	df2	P
.366	.134	.263	10.090	3.000	196.000	.000

**Table 4***Model*

	Coeff	Se	t	P	LLCI	ULCI
Constant	3.904	.036	107.535	.000	3.832	3.976
WLB	.147	.066	2.231	.027	.017	.277
LTr	.129	.049	2.681	.008	.034	.223
Int_1	-.356	.089	-3.989	.000	-.530	-.181

**Table 5***Test (s) of higher-order unconditional interaction (s)*

	R2-chng	F	df1	df2	p
X*W	.070	15.915	1.000	196.000	.000

The results from Table 4 indicate statistical significance ( $b = -0.356$ ,  $s.e = 0.089$ ,  $p = 0.000$ ), confirming that leadership traits play a significant moderating role in the relationship between work-life balance and employee productivity. Additionally, the unconditional interaction results (Table 5) as seen in the model summary (Table 3) reveal an increase in R-square ( $R^2$  change) of 0.0703 when the interaction term was added. This indicates that the interaction effect, driven by the moderating variable, leadership traits, accounts for 7.03% of the added variation in the dependent variable, employee productivity.

Table 4 also provides insights into the effects of work-life balance (X) and leadership traits (W) on the dependent variable (Y), with the other independent variable being close to 0 (Field, 2018). The effects can be interpreted as follows: (a) There is a positive and significant relationship between work-life balance and employee productivity ( $b = 0.15$ ,  $s.e = 0.066$ ,  $p = 0.027$ ), with leadership traits set at 0. (b) The conditional effect of leadership traits is positive and significant ( $b = 0.129$ ,  $s.e = 0.048$ ,  $p < 0.01$ ) when work-life balance is set at 0.

Interpreting these findings at the grand mean of the independent variables, it can be observed that the effect of work-life balance is 0.147 for employees scoring at the grand mean on leadership traits, while the effect of leadership traits is 0.129 for employees scoring at the grand mean on work-life balance. These results underscore the significance of leadership traits in moderating the relationship between work-life balance and employee productivity.

**Table 6**

*Conditional effects of the focal predictor at values of the moderator(s)*

Ltr	Effect	SE	t	p	LLC1	ULCI
-.764	.419	.099	4.215	.000	.223	.614
.000	.147	.066	2.231	.027	.018	.277
.764	-.124	.090	-1.381	.169	-.302	.053

Further, it can be interpreted that on the centered leadership trait variable at -1 sd (i.e., at -.764) which represents low leadership trait the relationship between work-life balance and employee productivity was positive and significant ( $b = .419$ ,  $s.e = .099$ ,  $p = .000$ ). Similarly, at the mean as it can be seen from table 7 i.e. when the leadership trait is centered, the relationship was positive and significant ( $b = .128$ ,  $s.e = .066$ ,  $p = .027$ ). Finally, at +1 sd (i.e., +.764) on the centered leadership trait variable (representing high leadership traits), the relationship was negative and non-significant ( $b = -.124$ ,  $s.e = .090$ ,  $p = .169$ ). (See table 6)

As we mean-centered, it can be observed that the effect of work-life balance on employee productivity as shown in the original regression output (table 4) is repetitive in the table containing the simple effects tests (table 6).

## 5 | DISCUSSION & CONCLUSION

This research establishes a significant link between work-life balance, job satisfaction, and productivity among female employees in the Pakistani banking sector, supporting Hypothesis 1. Effective work-life balance enables women to excel in both personal and professional roles, fostering job satisfaction, engagement, and physical and mental well-being, ultimately reducing turnover. Hypothesis 2 is also validated through quantitative



research, revealing a strong correlation between work-life balance strategies and leadership attributes like empathy, communication, and delegation skills. Leadership proves crucial in shaping workplace environments and influencing attitudes toward work-life balance, with leaders facilitating the adoption of balance tactics. Additionally, leadership traits act as vital moderators, where individuals displaying resilience and confidence effectively manage work-life balance, leading to improved productivity. This study advances our understanding of leadership's pivotal role in work-life strategies, particularly in contexts influenced by cultural norms and gender dynamics.

### **5.1 | Theoretical Contribution**

This study combines social exchange theory and inter-role theory, highlighting that workplace interactions influence work-life balance alongside individual boundary management. Inter-role theory underscores the challenges women face in balancing personal and professional roles. Social exchange theory, emphasizing fairness in social relations, is relevant to organizational culture. Placing the study in the context of the Pakistani banking sector contributes unique insights, acknowledging potential variations in the relationship between leadership and work-life balance across cultures and industries. The research provides empirical evidence of leadership qualities like empathy, communication, and delegation impacting female productivity, adding depth to existing leadership literature. It offers a gender-specific perspective on how leadership influences women's workplace experiences.

### **5.2 | Practical Implications**

The research holds substantial practical implications for organizations, policymakers, and employees. Organizations should prioritize work-life balance in their HR policies by offering resources for childcare and eldercare support and cultivating a culture that values work-life balance. Furthermore, the study underscores the importance of nurturing leadership qualities, such as empathy and flexibility, in supporting work-life balance among employees and providing guidance for organizational leadership development and training programs.

### **5.3 | Limitation and Future Research Directions**

This study has limitations due to time constraints and sample size restrictions. Future research could delve deeper into organizational and cultural factors influencing the link between leadership traits and work-life balance in Pakistan. Longitudinal studies could reveal the lasting impact of leadership development programs on work-life balance and employee well-being. Expanding research to diverse industries beyond banking and other cultural contexts outside Pakistan can provide a comprehensive understanding. Comparing banking sectors across countries may illuminate cultural influences on work-life balance practices and leadership's role. Longitudinal studies can offer insights into the long-term effects of work-life balance initiatives and leadership traits. Recognizing the intersectionality of gender with factors like race and socioeconomic background is essential for future research to explore unique challenges faced by different groups of female banking employees. Comparative analyses with other industries can inform industry-specific strategies for promoting work-life balance and effective leadership, ultimately enhancing employee well-being and productivity.

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