

# Exploring the Impact of Alternative Work Arrangements, Work-Family Enrichment, and Work-Family Supportive Culture on Work-Life Balance: Evidence from the Banking Sector in Bangladesh

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**How to cite this paper:** Rahman, F., Chowdhury, R., Ahmed, T., & Rifat Hasan, K. A. M. (2025). Exploring the Impact of Alternative Work Arrangements, Work-Family Enrichment, and Work-Family Supportive Culture on Work-Life Balance: Evidence from the Banking Sector in Bangladesh. *Journal of Human Resource and Sustainability Studies*, 13, 625-642.  
<https://doi.org/10.4236/jhrss.2025.134030>

**Received:** November 8, 2025

**Accepted:** December 12, 2025

**Published:** December 15, 2025

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## Abstract

This research has explored how Alternative Work Arrangements (AWA), Work-Family Enrichment (WFE), and Work-Family Supportive Culture (WFSC) impact Work-Life Balance (WLB) among female employees of private banks in Bangladesh which is supported by the Conservation of Resources (COR), Positive Spillover, and Social Exchange theories. It employed a quantitative design and convenience sampling, analyzing the responses of 338 respondents using Structural Equation Modeling (SEM). Results showed that all three factors of AWA, WFE and WFSC were significantly and positively associated with WLB, in that women experience greater satisfaction in their professional life with flexible arrangements, enriching practice and supportive organizational culture. The developed model was found to be strong, with a high  $R^2$  value of 0.763 and acceptable fit indices, SRMR 0.061 and NFI 0.867. This research also has important practical implications for organizations which means that it emphasizes the need to assimilate flexible work arrangements, family-friendly policies and reward-enhancing practices in order to foster employee loyalty, satisfaction and performance. Thus, the paper bridges the theoretical rationale and the empirical evidence to offer insights from an emerging economy, the need for retaining employees through ensuring flexibility and support is not only a moral imperative, but a strategic one too.

## Keywords

Alternative Work Arrangements, Work-Family Enrichment, Work-Life Balance,

## 1. Introduction

Work-Life Balance (WLB) in the context of an intense and highly competitive business environment has been considered to be an essential priority for both organizations and their employees (Holland et al., 2019). WLB is a term that refers to the ability to manage employment and life-related problems effectively, helping to protect physical and mental well-being (Kuri et al., 2025). For women working in the banking industry, WLB can be a challenge due to the heavy workload, professional demands, and continuing household duties. The equilibrium is necessary for a happy and satisfied life, combining ambitions for employment and personal competitiveness (Friedman, 2014).

The private banking industry in Bangladesh has been observing a rising trend in the presence of female professionals who experience long employment hours, rigid corporate environments, and high-performance pressure (Friedman, 2014). At the same time, due to the local cultural context that attributes the leading role in childcare to women, alternative factors interfere with their capacity to reach a work-life balance. As such, women face job dissatisfaction, emotional exhaustion, and reduced organizational commitment (Patel & Gupta, 2021; Rahman & Akter, 2023). Organizational factors such as Alternative Work Arrangements (AWA), Work-Family Enrichment (WFE), and Work-Family Supportive Culture (WFSC) have emerged as important determinants of women's ability to achieve WLB. Alternative Work Arrangements are flexible systems that determine when, where, and how employees work, helping reduce work-family conflict (Golden & Gebreselassie, 2007). Work-Family Enrichment refers to the extent to which experiences in one role improve the quality of life in another (Greenhaus & Powell, 2006). Work-Family Supportive represents the norms and values that encourage employees to manage family responsibilities without fear of career penalties (Thompson et al., 1999).

More comprehensive research and analysis are urgently needed to study the multi-dimensional and multifaceted nature of the problem and its impact on women working in banks. It allows for the exploration of the self-balance issue among female banking professionals in a vast field of activity with diverse characteristics. To address these existing gaps adequately, findings from the proposed study will focus on organizational-level and interpersonal-level constructs that affect women's ability to work when considering three types of self-balance. AWA that are structures for setting when and where employees work, thereby significantly reducing conflict between work and family demands (Golden & Gebreselassie, 2007; Shockley et al., 2021). Then comes WFSC, which is the culture that is receptive and conscientious of employees' family responsibilities, making it a lever for their well-being (Thompson et al., 1999). The purpose of this study is to examine the effects of the above three factors on the work-life balance of female employees in a range

of private banks in Bangladesh. The anticipated results would give human resource specialists and policymaker's actionable advice to guide them in creating flexible, safe, and supportive workplace policies that would treat women as humans and would ultimately enhance profit margins of companies.

## 2. Literature Review

### 2.1. Theoretical Underpinning

The study is guided by the Conservation of Resources Theory (COR) (Hobfoll, 1989) that argues individuals seek to acquire and maintain desired resources like time, energy and social support to meet the demands of their lives. Stress and imbalance happen when risks are taken or depleted, the abovementioned resources. For female workers in private banks, flexible work arrangements, supportive corporate cultures and positive interplay between work and family represent key sources for sustaining balance between life on the job and at home (Allen et al., 2014). Consistent with this foundation, Role Theory (Kahn et al., 1964) explains how Alternative Work Arrangements decrease inter-role conflict through increasing control over time and the work role; Social Exchange Theory (Blau, 2017) notes that a Work-Family Supportive Culture encourages reciprocity and trust between organization and employee; and Positive Spillover Theory (Greenhaus & Powell, 2006) underscores the impact of Work-Family Enrichment enabling positive spillovers of energy and experiences from one domain to another. Taken together, these theoretical standpoints indicate that organizational flexibility is an additional vital resource along with social support and enrichment opportunities that will enable women to conserve personal resources leading to sustainable Work-Life Balance (Sharmin et al., 2024).

### 2.2. Factors that Impact on Work-Life Balance of Working Women

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#### 2.2.1. Alternative Work Arrangement

The nature of these arrangements enables the work to be performed in a variety of times, places, and ways in order to accommodate different labor preferences (Golden & Gebreselassie, 2007). One major alternative work arrangement is telework, which allows employees to perform work at a more distant location such as home or another external workplace (Konrad & Mangel, 2000). The potential benefits of telecommuting include reduced commute time and costs, increased control over one's schedule, and having a better work-life balance (Gajendran & Harrison, 2007). Among the alternative work arrangements, flexible work hours are

considered another form where employees can adjust their work hours around personal commitments better. This may include options such as flextime, compressed schedules or part-time work. Research has shown that flexible scheduling can enhance job satisfaction, reduce work-family conflict and promote well-being (Kelly & Moen, 2007). Job sharing is a different form of flexible work arrangement where two or more employees work part-time, completing a whole job. This organisational structure provides for greater flexibility and coverage, enabling staff to balance work with personal life (Rogers & Wiatrowski, 2005). Moreover, job sharing may promote team knowledge sharing and teamwork effort (Rogers & Wiatrowski, 2005). While these arrangements offer flexibility and independence, they also may create issues related to security of the job, benefits, and stability of income (Golden & Gebreselassie, 2007). In conclusion, flexible work arrangements encompass a range of alternate options for both employers and workers seeking flexibility and customization in the job.

*H1: Alternative Work Arrangement significantly impacts work life balance of working women in banking sector.*

### **2.2.2. Work-Family Enrichment**

Work-family enrichment refers to the interplay between work and family roles, where experiences in one domain enhance experiences in another (Greenhaus & Powell, 2006). Work-life balance for women often requires us to use enrichment in a conscious way as a tool that contributes to our quality of life. As women take advantage of enrichment, they learn that being a professional and nurturer work together (Byron, 2005). Work-family enrichment can take on various contexts. For example, the skills and resources gained in one domain can be successfully brought to bear on performance in the alternative domain (Wayne et al., 2007). Positive experiences in one realm may spill over into another, leading to a positive spiral of well-being and fulfillment (Greenhaus & Powell, 2006). Successfully completing a work project might increase self-confidence and energy levels, resulting in a more rewarding and engaging family life. Work-family enrichment is particularly relevant for women, who combine multiple roles and responsibilities (Aggarwal, 2015). To conclude, work-family enrichment is a process that can offer women greater congruence between their professional and personal lives (Hasnat et al., 2025a).

*H2: Work-Family Enrichment significantly impacts work life balance of working women in banking sector.*

### **2.2.3. Work-Family Supportive Culture**

Studies show that organizations that create a work-family supportive culture experience higher employee satisfaction and productivity. People are less stressed because they know penalty will not come from taking leave for stuff like family leave or something personal (Adigun & Bello, 2014). The label Work-Family Supportive Culture (WFSC) refers to an organizational context that reflects a concern on the part of employers for the well-being and balance of their workers' work

and family creations (Thompson, Beauvais, & Lyness, 1999). In these environments, employers recognize the importance of work responses in supporting family needs and enhance a nurturing climate for employees to be able to manage both their obligations at home and at work (Rana et al., 2024). Research also supports a relationship between cultures that are supportive of work and family roles and beneficial employee well-being and job satisfaction (Ernst Kossek & Ozeki, 1998). Workers in these contexts report lower levels of work-family conflict and higher levels of work engagement and organizational commitment (Ernst Kossek & Ozeki, 1998). The provision of flexible work arrangements is an integral part of work-family supportive cultures (Ernst Kossek & Ozeki, 1998). Flexible work options such as telecommuting, flextime, and compressed weeks allow employees to better accommodate job and family responsibilities (Gajendran & Harrison, 2007). Parental leave benefits are a particularly important way of fostering supportive workplace cultures for workers with caregiving responsibilities (Gajendran & Harrison, 2007).

*H3: Work-Family Supportive Culture significantly impacts work life balance of working women in banking sector.*

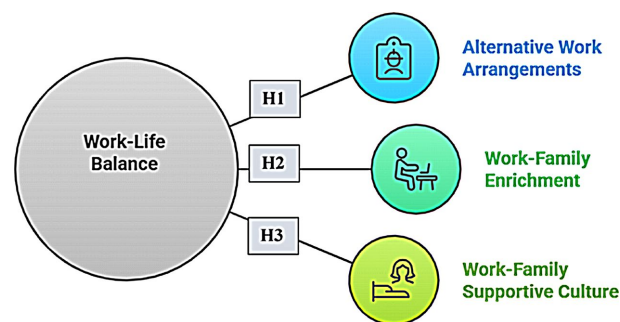
#### **2.2.4. Work-Life Balance**

Work-Life Balance (WLB) is a complex phenomenon that represents the extent to which an employee can reconcile their professional duties with personal life commitments (Holland et al., 2019). It's also crucial to overall health, well-being and job satisfaction (Friedman, 2014). The concept highlights employees' need for time and energy investing both in the work and non-work domains to maintain emotional balance over time, thus maximizing sustainable productivity (Hasnat et al., 2023). The researchers also point out that WLB varies according to individual desires, organizational norms and societal expectations. As Cooper (2019) highlighted, both the psychological orientation and role expectations of people influence the way they view balance. Likewise, Williams (2010) has insisted that any line of distinction between work and family ought to take gender and class into account, since structural inequalities greatly contribute to individuals' experiences of balance. Yost & Eton (2005) supported proactive techniques like time management and boundary setting to assist in creating more satisfying work-life balance. Practical studies across a variety of settings further support the significance of WLB to organisational and personal outcomes. For example, Amin and Malik (2017) detected that WLB facilitates performance of employees in Pakistan's banking industry, with demographic variables serving as a moderator on this relation. In Bangladesh, Hossen et al. (2018) showed that employees' expectations and organisational culture influence well-being initiatives. So, Fitria and Linda (2018) also found a positive association that indicates higher level of support lowers the turnover intention. Several studies have revealed the effectiveness of WLB on performance and attitude. Flexible Work Place and Employee Counseling Suhaimi and Seman (2019) found that flexible work practices as well as employee assistance programs, enhance job performance among banks in Malaysia.

Wong et al. (2020) conducted a meta-analysis that showed WLB interventions improve employee commitment, attendance and motivation. Uzochukwu et al. (2023) also highlighted the significance of alternative work schedules and leave policies in enhancing retention in Nigerian banks. However, Lamichhane et al. (2023) found a significant association between WLB, employee engagement and job performance amongst financial institutions in Nepal. For female employees in particular, studies identify gender obstacles and the importance of a supportive organisational culture. Khan et al. (2023) extended hours that affect the personal life of women were candy dants, which balance and productivity are also contributed to by family support and pay fairness. Savita and Kamlesh (2023) also suggested that organizations could develop elastic policies and conducive work environment to encourage WLB among Indian banks. Similarly, Aldiansyah et al. (2025) stressed that controllable load and support from the organization play a significant role as the WLB predictors. More recent regional evidence confirms these observations. Patel and Gupta (2021) added that Indian female bank employees encounter gender stereotype issues in addition to inadequate family support. Chen, Wang and Liu (2022) found the significance of maternity entitlements and flexible work arrangements among female bankers in China. Rahman and Akter (2023) identified that inclusive organizational culture contributes to WLB and empowerment of women in Bangladesh. Gupta and Sharma (2024) found work-related practices of the organization like teleworking and child care assistance as drivers that tend to increase women's satisfaction and retention in Indian banks. Nguyen and Tran (2024) reported that family support and organizational support are concurrently mean predictors of WLB among Vietnamese bank employees. Altogether these studies demonstrate that the balancing act still constitutes an Issue for women in banking and is influenced by ways of coping, organisational flexibility and supportive policies (Hasnat et al., 2025b). The positive sides of successful WLB policies are not just that people are less stressed and quit less; they're also more satisfied, engaged and an asset to the organization (Sharmin & Luna, 2015).

### 2.3. Conceptual Framework

The conceptual framework (Figure 1) illustrates the relationships between Alternative



**Figure 1.** Factors Affecting Work-Life Balance of working women in the banking industry. (Source: the authors)

Work Arrangement (H1), Work-Family Enrichment (H2), and Work-Family Supportive Culture (H3) and their impact on Work-Life Balance (WLB) among women in the banking sector.

### 3. Research Methodology

#### 3.1. Research Design

A quantitative design was adopted for this study to investigate the influence of Alternative Work Arrangement on Work-Life Balance through Work-Family Enrichment and Work-Family Supportive Culture among employees of private commercial banks in Bangladesh. The selection of design allows statistical testing of supposed relationships and provides empirical support for the developed conceptual framework. Moreover, a set of hypotheses derived from the reviewed literature is confirmed statistically. The strength of a quantitative approach is that it allows for the objective measurement of variables and their interrelationships using numerical data obtained from a structured survey instrument.

#### 3.2. Population and Sample

The study adopted a convenience sampling technique. Access to a complete sampling frame of all banking employees in Bangladesh was not available due to institutional confidentiality and policy restrictions. Therefore, respondents were selected based on their availability and willingness to participate across different bank branches. Convenience sampling is commonly used in organizational and HR research where direct random access to employees is limited. An email invitation via Google Forms was sent to potential respondents. In total, 338 questionnaires were collected, forming the sample ( $N = 338$ ). While the study's conceptual focus is on women's work-life balance in the banking sector, both male and female employees were included in the sample. In the Bangladeshi cultural context, men often share household responsibilities and have wives, sisters, or mothers who work in formal employment. Therefore, including male respondents allows the study to capture additional perspectives on how work-family dynamics influence women's work-life balance indirectly. Moreover, due to practical limitations in accessing only female employees, collecting data from a mixed sample ensured adequate participation and enhanced the contextual validity of the study.

#### 3.3. Research Instrument and Measurement

The questionnaire was structured into two main sections. Section A focused on gathering demographic details, such as age, marital status, education level, job position, and years of experience. Section B included a series of statements pertaining to the study variables, each evaluated on a five-point Likert scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The measurement scales used were adapted from previous research: Alternative Work Arrangement (AWA) was sourced from [Golden and Gebreselassie \(2007\)](#), Work-Family Supportive Culture (WFSC) from [Thompson et al. \(1999\)](#), Work-Family Enrichment (WFE) from

Zhang et al. (2023), and Work-Life Balance (WLB) from Fleetwood (2007). Notably, all scales displayed strong internal consistency, with Cronbach's alpha values surpassing 0.70 confirming their reliability.

### 3.4. Data Analysis Techniques

The application of SEM using Smart-PLS 4.0 was utilized for testing and analysis to explore the direct effects of AWA, WFSC, and WFE on WLB. A significance level of  $p < 0.05$  was established. This methodology is particularly suitable for this study because it facilitates the simultaneous analysis of multiple dependent relationships and encompasses latent variables (Byrne, 2016). PLS-SEM offers greater statistical power compared to CB-SEM due to its efficient parameter estimation capabilities (Hair et al., 2017). Furthermore, it is a reliable analytical method that can be applied to datasets that do not adhere to normal distribution (Hair et al., 2017). A descriptive analysis provided an overview of demographic characteristics and variable means, whereas inferential analysis was employed to test the proposed relationships (H1-H3).

## 4. Results and Discussion

### 4.1. Demographic Characteristics

The sample characteristics show that the demographic distribution of the respondents was diverse. From Table 1, the sample could be considered with 53.85 male respondents and 46.15% females. Ages also vary, but the largest group is from respondents aged 31 - 40, 51.18%, while other groups are as follows: respondents aged 20 - 30 are 27.22%, those aged 41 - 50 are 18.64% and those aged 50 are the smallest group with 2.96%. By qualifications, the percentage of the participants with post-graduation degrees is the greatest with 61.83%, holding graduation qualifications at 34.91%, while those with undergraduate qualifications are 2.07%. There are minimal professionals, with only 1.18%. According to the position, the greatest group is senior level at 41.72%, followed by mid-level positions at 26.04%, entry level at 16.86%, and executive level at 15.38%.

**Table 1.** Sample characteristics.

	Characteristics	Frequency	Percent
Gender	Male	182	53.85%
	Female	156	46.15%
Age	20 - 30	92	27.22%
	31 - 40	173	51.18%
	41 - 50	63	18.64%
	Above 50	10	2.96%
Education	Under Graduation	7	2.07%
	Graduation	118	34.91%

**Continued**

	Post-Graduation	209	61.83%
	Professionals	4	1.18%
Position	Entry-level	57	16.86%
	Mid-level	88	26.04%
	Senior-level	141	41.72%
	Executive-level	52	15.38%

Source: customized output of SPSS.

## 4.2. Results of the Measurement Model

To test the construct reliability and validity, we have critically assessed the measurement model (see **Table 2**). The results demonstrated that the scales evidence very good reliability and internal consistency, with Cronbach alphas over 0.80 related to absolute threshold suggested by [Hair et al. \(2021\)](#). This demonstrates the robustness and stability of the constructs. The research showed methodological robustness by following the procedures from [Hair et al. \(2021\)](#), [Shmueli et al. \(2019\)](#), and [Sarstedt et al. \(2021\)](#).

**Table 2.** Convergent validity.

Constructs	Items	Loadings	$\alpha$	CR	AVE
Alternative Work Arrangement	AWA1	0.833	0.756	0.759	0.673
	AWA2	0.848			
	AWA3	0.778			
Work-Family Enrichment	WFE1	0.769	0.871	0.812	0.598
	WFE2	0.871			
	WFE3	0.844			
Work-Family Supportive Culture	WFSCP1	0.958	0.751	0.76	0.529
	WFSC2	0.762			
	WFSC3	0.795			
Work-Life Balance	WLB1	0.809	0.809	0.793	0.55
	WLB2	0.751			
	WLB3	0.938			

Abbreviations: CR = Composite Reliability, AVE = Average Variance Extracted,  $\alpha$  = Cronbach's alpha. All indicators are significant at  $p < 0.001$  (Source: customized output of Smart-PLS).

Besides Cronbach's alpha, Composite Reliability (CR) was applied to further check the internal consistency of measurement scales. The CR values of the constructs were 0.759 for Alternative Work Arrangement, 0.812 for Work-Family Enrichment, 0.760 for Work-Family Supportive Culture, 0.793 for Work-Life Bal-

ance, 0.824 (management support) and 0.841 (sustainable development goals). They also found AVE to be a vital dimension in assessing convergent validity. According to Saunders et al. (2019), AVE represents the amount of variance that a construct explains relative to the amount due to measurement error. It is important for the AVE to exceed 0.50 in order to have strong convergent validity (Hair et al., 2021; Shmueli et al., 2019; Rahman & Akter, 2023). An average lower than 0.50 indicates that measurement errors are greater than the amount of variance that construct accounts for hence need to meet this threshold for validity. In the present study, all constructs surpassed the minimum AVE threshold (0.50), with AVE values on this side higher than 0.529. The fact that this criterion is met indicates the strict validation process, whereby reliability and validity of the constructs were achieved. Following the methodological guidelines, it provides a solid model to assess construct validity and reliability.

Discriminant validity is not only a critical part of PLS-SEM path analysis, but also necessary to demonstrate the statistical difference between latent variables that reflect different theoretical constructs (Shmueli et al., 2019). The strong results presented in Table 3 clearly demonstrate the discriminant validity having met the strict requirements of Heterotrait-Monotrait Ratio (HTMT). As discussed by Hair et al. (2021), HTMT statistics are a fundamental measurement for the assessment of how similar latent variables are, and discriminant validity can be regarded as achieved only when HTMT values lie below the cut-off threshold of 1. The results of this study meet these requirements and show the strict concordance to methodological principles, valid evidence of discriminant validity.

**Table 3.** Discriminant validity (HTMT Ratio).

	1	2	3	4
1. AWA	0.592			
2. WFE	0.580	0.353		
3. WFSC	0.575	0.526	0.438	
4. WLB	0.637	0.519	0.613	0.548

Abbreviations: Alternative Work Arrangement = AWA, Work-Family Enrichment = WFE, and Work-Family Supportive Culture = WFSC on Work-Life Balance = WLB. (Source: smart-PLS output).

### 4.3. Goodness of Fit

Goodness of fit of the model was evaluated with  $R^2$ , by SRMR and NFI. Latan et al. (2018) found that an  $R^2$  value between 0.25 and 0.50 is ideal, while values greater than 0.20 are good enough. The  $R^2$  value of the study is 0.763 which suggests a good relationship among the variables (Refer to Table 4). Additionally, Shmueli et al. (2019) highlight the significance of adjusted  $R^2$  to robustness. For model fit, Hair et al. (2021) and Shmueli et al. (2019) recommend values of NFI near 1 and SRMR less than 0.08 to show a good fit. NFI and SRMR estimates were 0.867 and 0.061, respectively, both showing adequate and acceptable model fit

(Table 4).

**Table 4.** Model fitness.

Name of Criteria	Value
R <sup>2</sup>	0.763
SRMR	0.061
NFI	0.867

Source: smart-PLS output.

#### 4.4. Hypothesis Testing

The results of hypothesis testing in **Table 5** contribute to our understanding of antecedent variables of Work-Life Balance (WLB). Out of all the hypotheses tested, Alternative Work Arrangement (H1) proved to be a critical predictor having positive and significant impact on WLB ( $p = 0.001$ ;  $T = 3.294$ ), pointing towards the prominence of those alternative work arrangements that are providing conducive environment to working women for maintaining their work-life balance. Similarly, Work-Family Enrichment (H2) was related to WLB significantly ( $p = 0.010$ ;  $T = 2.570$ ), which means the factor of Work-Family Enrichment has a role in predicting significant work-life balance for working women. Work-Family Supportive Culture was also supported ( $p = 0.020$ ,  $T = 2.330$ ), indicating that Work-Family Supportive Culture is a strong instrument to keep up the work-life balance of working women in banking sector. Results indicate that Alternative Work Arrangement, Work-Family Enrichment, and Work-Family Supportive Culture have statistically significant positive relationships with women's Work-Life Balance in the banking industry.

**Table 5.** Result of hypothesis testing.

Hypothesis	Relationships	STDEV	T statistics	p-values	Decision
H1	AWA -> WLB	0.166	3.294	0.001	Supported
H2	WFE -> WLB	0.128	2.570	0.010	Supported
H3	WFSC -> WLB	0.132	2.330	0.020	Supported

Abbreviations: Alternative Work Arrangement = AWA, Work-Family Enrichment = WFE, and Work-Family Supportive Culture = WFSC on Work-Life Balance = WLB (Source: Smart-PLS output).

## 5. Discussion on Findings

The findings of this research provide invaluable theoretical and practical implications towards the dynamics of Work-Life Balance (WLB) among female banking sector employees in Bangladesh. Alternative Work Arrangements (AWA) were found to be a key predictor of WLB consistent with Conservation of Resources

(COR) Theory (Hobfoll, 1989). This hypothesis implies that people attempt to conserve particularly precious personal resources like time, energy and social support in order to decrease stress and achieve balance. The results of the study highlight that flexible working arrangements such as telecommuting and flexitime are key resources for minimising conflict between work and family. This also supports the idea that organisational flexibility is key in helping female workers combine their career and family responsibilities. This finding is consistent with findings of Gajendran and Harrison (2007) and Kelly and Moen (2007) that flexible work arrangements have a positive impact on job satisfaction and well-being. Similarly, Work-Family Enrichment (WFE) significantly affected WLB in line with the Positive Spillover Theory (Greenhaus & Powell, 2006). This theory suggests that good experiences in one role can have a positive effect on the other (Abraham, 2002). The research reiterates that employment that enhances family relationships or which brings the benefits of family into work is associated with better work-life balance. These results are in line with the studies found before, even if Wayne et al. (2007), in which work-family enrichment not only allows the transfer of skills and energy between roles, but also enhances overall life satisfaction. The result also emphasizes the role of Work-Family Supportive Culture (WFSC) on Work-Life Balance (WLB). According to this model, enhancing a work-life interface requires an organizational culture that encourages and supports fulfillment of family responsibilities. The findings indicate that a type of conducive culture, such as those policies including parental leave, caregiving support and family-friendly norms in the workplace, can help women to more effectively manage their dual roles. This result is consistent with those of Ernst Kossek and Ozeki (1998) who claimed that low stress and high job satisfaction come from work-family supportive cultures.

### 5.1. Theoretical Implications

The results of this research contribute some interesting perspectives to Work-Life Balance (WLB) literature. The significant and strong association between AWA and WLB ( $p = 0.001$ ) provides robust support for Hobfoll's (1989) COR Theory, which emphasizes that flexible work arrangements, in general, are critical to conserving important resources including time and energy. This flexibility thus enables employees to have a better harmony between their work and family life. This result is consistent with Gajendran and Harrison (2007) who show that the flexibility to control work reduces work-family conflict. In addition, the significant effect of WFE on WLB ( $p = 0.010$ ) supports Positive Spillover Theory (Greenhaus & Powell, 2006), which suggests that positive experiences in one life domain might spill over to positively influence the other domain. This is consistent with Wayne et al. (2007), thereby confirming that work-family enrichment is an important determinant of general life satisfaction and good work-life balance. Moreover, the significance of a WFSC ( $p = 0.020$ ) supports the Work-Family Supportive Culture Theory (Thompson et al., 1999), which posits that an organization's culture sup-

portive of employees' family responsibilities can greatly improve work-life balance. This finding is also consistent with the study of [Ernst Kossek and Ozeki \(1998\)](#) who contend that introducing work-family supportive practices reduces stress as well as increases job satisfaction. Importantly, the results extend COR Theory to an emerging economy context, where cultural expectations around gender roles and family responsibilities differ substantially from those in Western societies. Unlike Western dual-earner models, Bangladeshi women often carry disproportionate household and caregiving responsibilities ([Nishat, 2025](#)). The results suggest that WFSC must be conceptualized differently for emerging economies, where cultural expectations and interpersonal dynamics strongly influence the effectiveness of work-family policies.

## 5.2. Practical Implications

From the study findings, there are several impactful practices that banking institutions can embrace to improve Work-Life Balance (WLB) among their female employees. The first, being the crucial value of Alternative Work Arrangements (AWA), underscores banks' response to the need for flexible work such as remote working and flexi hours. Adopting this mindset can serve not only to reduce stress but also contribute to a healthier work-life balance, in line with [Gajendran and Harrison \(2007\)](#) and [Kelly and Moen's \(2007\)](#) findings of the transformative impact of workplace flexibility. Due to the strong positive relationship between WFE and WLB attributes it is important to develop programs in organizations that help employees transfer enriching experiences from home to work and vice-versa. Managing professional development and mentoring within the organization is a key determinant in promoting work-family enrichment, and its reverberation is a crucial finding of [Greenhaus and Powell \(2006\)](#) on positive spillover effects. The importance of a Work-Family Supportive Culture (WFSC) cannot be overemphasized ([Rahimi et al., 2025](#)). It underscores the necessity for a truly family-friendly work environment. Through the adoption of strong policies such as paid leave for new parents and assistance with child care, employers can reduce stress levels drastically and improve employee quality of life, consistent with recommendations from [Ernst Kossek & Ozeki \(1998\)](#). To this end, work-life balance has to be an everyday part of their business, and leadership itself must authentically align with the range of their employees' needs. It's not just critical for morale and retention within the context of ties between strategy and culture; it is also vital from a productivity standpoint to spur overall workplace performance. By incorporating these powerful strategies, banks and lenders can generate a deeply supportive culture that values work-life balance and enhances the employee experience.

## 6. Conclusion, Limitations, and Future Research Directions

A significant contribution of the research is to demonstrate the paramount importance of Alternative Work Arrangements and Work-Family Enrichment and

Work-Family Supportive Culture in enhancing Work-Life Balance among female employees of the banking sector in Bangladesh. In this connection, it is possible to refer to the implication of a flexible work practice alongside a supportive work culture. The results enable policy institutions as well as organizations' decision-makers to become empowered with a valuable array of options for promoting the human living standard and productivity among employees. At the same time, despite the apparent contributions, the study has several limitations. In particular, the research has been conducted based on a cross-sectional study, and causal inference cannot be drawn. In order to make more accurate evaluations on whether and how the impact of these work practices, as well as supportive work cultures, changes over time, it is necessary to design and implement a longitudinal study. In addition, while the study draws attention to the vital importance of flexible work practices or supportive organizational cultures on enhancing work-life balance, its results cannot be generalized across different work sectors and countries. In this regard, it is essential to carry out comparative studies between industries in different countries in order to achieve a more comprehensive understanding of work-life balance implications. Besides, the field should explore means of amplifying overall degree of management support for work-life balance and track the influence of leadership practices in meeting operational needs on improving organizational cultures. At the same time, it is necessary to examine the implications of specific work-life balance policies on employee performance and their enduring effects on organizational outcomes. In this regard, the field has to investigate whether policies enabling telecommuting or holding on to paternal leaves of employees can influence the acquisition of customer satisfaction or other forms of organizational performance in the long run.

### **Ethical Considerations**

The study received approval from the Research Committee at the University of Scholars, Bangladesh, as it involves human participants (Ethics Number: IUS/Regi.Of-fice/Letter/2024/51). Consent was obtained via Google Forms, where participants were informed that each question was optional and no personally identifying information would be collected, ensuring strict anonymity. Participants' consent was confirmed through the submission of the completed Google Form.

### **Acknowledgements**

The authors gratefully acknowledge the cooperation of the participating banks and employees whose insights made this study possible. We also appreciate the academic guidance and institutional support provided by the University of Scholars and Jagannath University. The authors further thank the journal's reviewers and editorial team for their valuable comments and suggestions.

### **Conflicts of Interest**

The authors declare no conflicts of interest regarding the publication of this paper.

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