

Assessing Nepali Bank Employees' Views on Work–Life Harmony

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ABSTRACT

Purpose: Work–life harmony (WLH) is increasingly recognized as a critical factor influencing employee well-being, motivation, and productivity. While extensive research exists internationally, limited studies explore employees' perceptions of WLH in professional organizational settings. This study aims to assess bank employees' perceptions of work–life harmony and identify areas for improvement.

Methodology: A descriptive research design was adopted, with 56 respondents from five banks in Kathmandu Valley sampled using convenience sampling. Data were collected through a structured five-point Likert scale questionnaire covering demographic and WLH variables. Data were analyzed using SPSS 20, employing mean, standard deviation, percentage, and bootstrap analysis with 1,000 samples.

Results & Analysis: Findings indicate a moderately positive perception of work–life harmony (Mean = 3.45, SD = 0.77). Employees reported alignment between work and personal values, emotional comfort, and mutual support of work and life goals. Variability in responses suggests differences in experiences, highlighting potential areas for organizational improvement.

Originality / Value: This study provides empirical insights into WLH perceptions among bank employees in a professional organizational context, offering a foundation for future research and practical interventions to strengthen employee well-being.

Type of Paper: Empirical Research Paper.

Keywords: Bank, Employees, Perception, Work–Life Harmony

1. INTRODUCTION :

In the contemporary work environment, the concept of work–life balance (WLB) has evolved from being a personal concern to a critical organizational priority (Gragnano et al., (2020). [1]). The rapid globalization, technological advancements, and competitive pressures in the financial sector have significantly increased employees' workloads and stress levels, making it increasingly challenging to maintain a healthy equilibrium between professional responsibilities and personal life (Mahat & Aithal, (2022). [2]; Kumar et al., (2024). [3]). Work–life balance traditionally focuses on the separation between work and personal life, emphasizing that employees should have sufficient time and energy for non-work activities (Vydrová, (2026). [4]). In contrast, work–life harmony (WLH) emphasizes the integration of work and personal life in a way that allows employees to align their professional roles with personal values, priorities, and well-being (Vydrová, (2026). [4]). Harmonious integration, rather than mere separation, is essential for fostering satisfaction, motivation, and long-term productivity (Ong & Jeyaraj, (2014). [5]).

The banking sector in Nepal serves as a cornerstone of the national economy, handling a growing volume of financial transactions, investments, and customer services (Shah, (2024). [6]). Employees in this sector are often expected to meet strict performance targets, adhere to extended working hours, and adapt to constant technological changes, all while maintaining high-quality service delivery (Mahat & Aithal, (2022). [7]; (Pea-Assounga & Bindel Sibassaha, (2024). [8]). Such demands can create conflicts between professional and personal life domains, adversely affecting mental health, job satisfaction, and overall organizational performance (Griep et al., (2025). [9]). In this context, understanding how employees perceive their ability to balance work and personal life, and whether they experience harmony between these domains, is crucial for both employee welfare and organizational sustainability.

Globally, studies have shown that effective work–life management positively influences employee engagement, reduces burnout, and enhances retention rates (Mahmud, (2025). [10]; Rajkumar et al., (2025). [11]). However, empirical research focusing on WLB and WLH within the Nepali banking context is still limited. Cultural, social, and organizational factors unique to Nepal may influence employees’ experiences differently than in Western or other Asian contexts (Rana, (2025). [12]). For example, extended family responsibilities, social norms, and hierarchical work cultures may impact employees’ perceptions of work–life balance and harmony. Exploring these perspectives can provide valuable insights for human resource management practices, policy development, and organizational strategies that promote employee well-being while sustaining high performance.

This study aims to explore Nepali bank employees’ perceptions of work–life harmony. By focusing on employees’ viewpoints, the research seeks to provide a deeper understanding of how work and personal life interact in the banking context of Nepal, and how employees perceive their ability to achieve harmony between these domains. The findings can inform future strategies to enhance employee well-being and foster a more harmonious work environment within the sector.

2. LITERATURE REVIEW :

Work–life harmony has emerged as a critical focus in organizational and psychological research, emphasizing the integration of professional and personal life to enhance employee well-being and productivity (Pandey et al., (2025). [13]). Unlike traditional work–life balance, which primarily focuses on time allocation, work–life harmony considers the quality of experiences and alignment between personal values and professional roles (Budhiraja et al., (2022). [14]). Numerous studies have highlighted that achieving harmony between work and life responsibilities is essential for employees’ mental health, job satisfaction, and overall organizational effectiveness (de Oliveira et al., (2023). [15]; Marianggodo & Lahindah, (2025). [16]).

McMillan, Morris, and Atchley (2013) [17] focused on conceptualizing the work/life interface, including conflict, enrichment, balance, and the newly introduced construct of work/life harmony. Through a synthesis of existing literature, the study underscored that understanding these constructs is essential for designing effective HR interventions and fostering organizational culture changes. The work/life harmony model introduced by the authors provides a framework for integrating work and personal life in a mutually supportive way, moving beyond mere balance to achieve a harmonious interface between the two domains.

Ong and Jeyaraj (2014) [5] investigated the differences between work–life balance (WLB) and work–life harmony (WLH) and assessed their impact on individual creativity. Conducting an experimental study with 100 participants, they found that participants exposed to WLH interventions experienced lower cognitive dissonance and higher creativity than those in WLB conditions. The study highlights that adopting a harmony-based approach can improve employee outcomes by reducing stress and enhancing performance, reinforcing the practical value of WLH in contemporary organizational settings.

Lomas (2021) [18] explored the role of balance and harmony in overall well-being and highlighted that these concepts have been under-theorized, especially in Western psychology. His narrative synthesis organized findings across affect, cognition, behavior, and self–other relations, demonstrating that balance and harmony are integral to well-being. Lomas proposed a dynamic definition of well-being as the longitudinal attainment of optimal balance and harmony across life domains, emphasizing that achieving life harmony requires integrating personal, social, and professional dimensions.

Patil, Patil, and Patil (2023) [19] examined work–life harmony as a mediator between perceived organizational support and employees’ intention to remain with their organizations. Surveying 230 IT professionals, the study found that higher perceived organizational support leads to greater work–life harmony, which in turn positively affects retention intentions. The findings emphasize that work–life harmony not only improves well-being but also acts as a strategic factor in workforce management.

Shobana and Siddiq (2024) [20], in their study “Navigating Work-Life Harmony: The Effects of Corporate Culture on Mental Health,” examined how corporate culture influences employees’ work–life harmony and mental health. Using a comprehensive literature review, the study analyzed organizational norms, values, leadership styles, policies, and support mechanisms. The findings revealed that supportive corporate cultures with flexible policies, transparent communication, employee-centered leadership, and wellness initiatives positively affect work–life harmony and

enhance mental well-being. Conversely, toxic cultures characterized by high stress, excessive workload, and limited support mechanisms were associated with burnout, stress, and deteriorating mental health. The study highlights that employees' perceptions of work–life harmony are strongly shaped by organizational culture, emphasizing the critical role of workplace environments in promoting both well-being and sustainable productivity.

Majumdar (2025) [21], in his book *Work-Life Harmony*, explored practical strategies for integrating personal and professional responsibilities. Drawing from global experiences, the author emphasized the roles of leadership, self-development, and technology in shaping perceptions of work–life harmony. Through real-world examples, the work reinforces that meaningful harmony requires aligning personal values with professional goals, highlighting integration, purposeful engagement, and well-being beyond mere time management.

Although substantial empirical evidence highlights the importance of work–life harmony in diverse organizational contexts, research focusing on Nepali employees, particularly in the banking sector, remains limited (Pathak et al., (2025). [22]). There is a lack of studies assessing employees' perceptions of work–life harmony within the unique socio-cultural and organizational context of Nepal (Raj Adhikari et al., (2011). [23]). Understanding these perceptions is crucial for developing HR policies and interventions that enhance well-being, job satisfaction, and productivity in Nepali banks.

3. OBJECTIVES OF THE STUDY :

- (1) To assess the overall perception of work–life harmony among employees working in Nepali banks.
- (2) To examine the extent to which bank employees perceive alignment between their professional responsibilities and personal life commitments.
- (3) To evaluate employees' views regarding emotional well-being, personal growth, and value congruence in relation to their work roles.
- (4) To analyze the role of workplace support and organizational practices in promoting work–life harmony among bank employees.
- (5) To identify key areas for improving work–life harmony and employee well-being in the Nepalese banking sector.

These objectives are consistent with the study's focus on employees' perceptions of work–life harmony, organizational support, personal values, emotional comfort, and the need for workplace improvements.

4. RESEARCH METHODOLOGY :

This study adopted a descriptive research design to assess Nepali bank employees' perceptions of work–life harmony. A total of 56 respondents from five different banks located in New Baneshwor, Kathmandu Valley, were selected as the sample. Convenience sampling was used to collect the data. A structured questionnaire was employed, divided into two sections: demographic information and variables related to work–life harmony. A five-point Likert scale was used to measure participants' responses. To ensure the ethical integrity of the study, informed consent was obtained from all participants prior to data collection. The collected data were analyzed using SPSS version 20. Descriptive statistical tools such as mean, standard deviation, and percentage were used to summarize the data. To enhance the validity of the results, bootstrap analysis based on 1,000 bootstrap samples was conducted (LaFlair et al., (2015). [24]; Rousselet et al., (2023). [25]).

It is important to note that this study represents a pilot study, with a limited sample size of 56 respondents. The findings will provide preliminary insights and serve as a basis for a future extended study with a larger sample to generalize the results more effectively.

5. RESULT :

5.1 Demographic Information:

Table 1: Demographic Information

Variable	Category	Frequency	Percent
Gender	Male	26	46.4
	Female	30	53.6
Age	Below-25	12	21.4

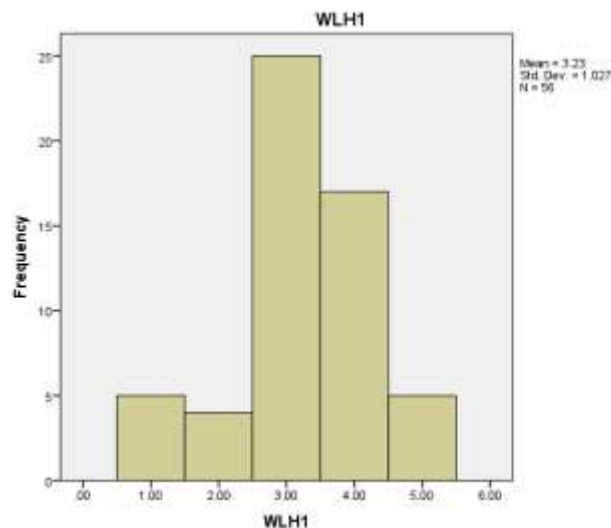
	25-34	27	48.2
	35-44	14	25.0
	45-54	2	3.6
	55 Above	1	1.8
Marital	Single	26	46.4
	Married	30	53.6
Education	Intermediate	8	14.3
	Bachelor	16	28.6
	Master	32	57.1
Position	Junior officer	34	60.7
	Officer	10	17.9
	Senior officer	8	14.3
	Manager	3	5.4
Types	Commercial	44	78.6
	Development	12	21.4
Experience	Less than 1	7	12.5
	1-5	21	37.5
	6-10	13	23.2
	11-15	9	16.1
	More than 15	6	10.7

The study’s sample consisted of 56 bank employees from five banks in Baneshwor, Kathmandu Valley. In terms of gender, 26 respondents (46.4%) were male, while 30 (53.6%) were female. Regarding age, the majority of participants were between 25 and 34 years (48.2%), followed by 35–44 years (25.0%), below 25 years (21.4%), 45–54 years (3.6%), and only 1.8% were above 55 years. For marital status, 30 respondents (53.6%) were married, and 26 (46.4%) were single.

Regarding educational qualifications, most respondents held a master’s degree (57.1%), followed by a bachelor’s degree (28.6%) and intermediate level education (14.3%). In terms of job position, 34 participants (60.7%) were junior officers, 10 (17.9%) were officers, 8 (14.3%) were senior officers, and 3 (5.4%) held managerial positions. With respect to bank type, 44 respondents (78.6%) worked in commercial banks, while 12 (21.4%) were employed in development banks.

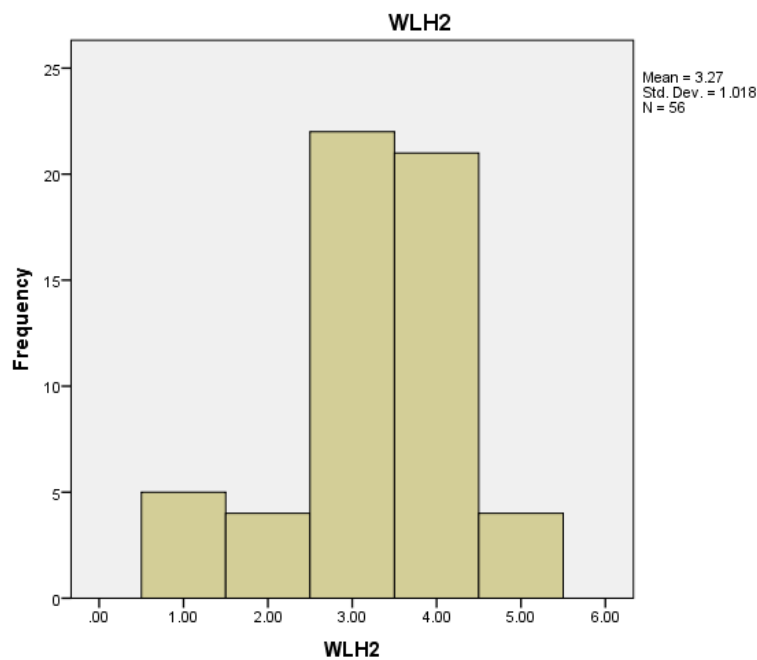
Finally, considering work experience, 21 participants (37.5%) had 1–5 years of experience, 13 (23.2%) had 6–10 years, 9 (16.1%) had 11–15 years, 6 (10.7%) had more than 15 years, and 7 respondents (12.5%) had less than one year of experience. These demographic characteristics provide a clear profile of the sample and help contextualize their perceptions of work–life harmony within the Nepali banking sector.

5.2 Perception towards Work life Harmony:



WLH1: My work fits well with my personal life.			
		Frequency	Percent
Valid	Strongly Disagree	5	8.9
	Disagree	4	7.1
	Neutral	25	44.6
	Agree	17	30.4
	Strongly Agree	5	8.9
	Total	56	100.0

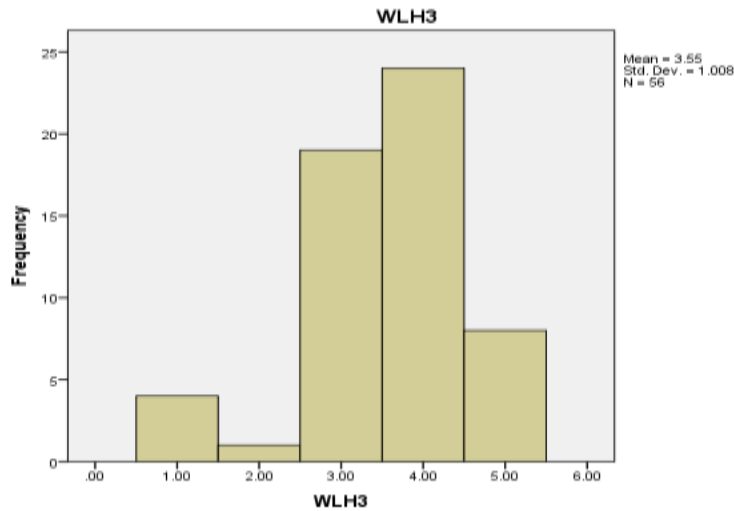
The responses to the statement “My work fits well with my personal life” (WLH1) indicate that most respondents perceive a moderate level of work-life harmony. Out of 56 respondents, 25 (44.6%) selected Neutral, suggesting they neither agree nor disagree that their work fits well with their personal life. 17 respondents (30.4%) agreed, indicating a positive perception of work-life harmony, while smaller proportions reported extreme views, with 5 respondents (8.9%) strongly agreeing and 5 respondents (8.9%) strongly disagreeing. Additionally, 4 respondents (7.1%) disagreed with the statement. Overall, the data shows a tendency towards a neutral to slightly positive perception of work-life balance among the respondents, with a mean score of 3.29 and a standard deviation of 1.127, reflecting some variability in experiences. The histogram visually confirms this pattern, showing the highest frequency around the neutral category, with fewer respondents at the extremes.



WLH2: I feel peaceful managing work and life.			
		Frequency	Percent
Valid	Strongly Disagree	5	8.9
	Disagree	4	7.1
	Neutral	22	39.3
	Agree	21	37.5
	Strongly Agree	4	7.1
	Total	56	100.0

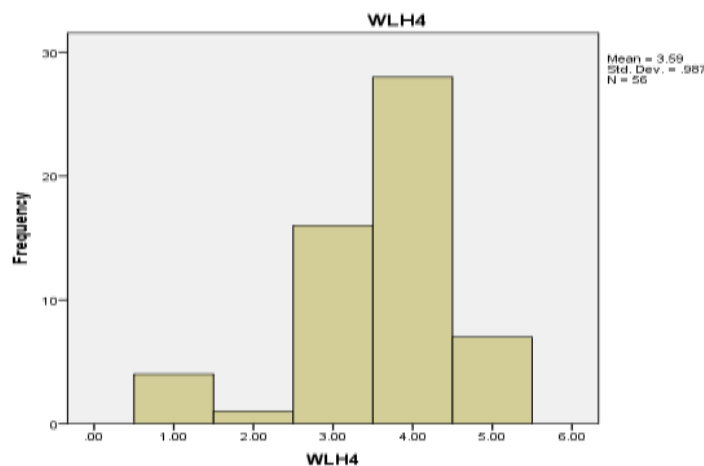
The responses to the statement “I feel peaceful managing work and life” (WLH2) reveal that a majority of respondents experience a moderate sense of work-life harmony. Among 56 respondents, 22 (39.3%) chose Neutral, indicating that they neither agree nor disagree with the statement. A significant portion, 21 respondents (37.5%) agreed, reflecting a positive perception of peace in balancing work and life. Smaller numbers reported more extreme views, with 4 respondents (7.1%) strongly agreeing and 5

respondents (8.9%) **strongly** disagreeing, while 4 respondents (7.1%) disagreed. The mean score of 3.27 with a standard deviation of 1.018 suggests that, on average, respondents feel a moderately positive balance, though experiences vary. The histogram supports this pattern, showing most respondents clustered around the neutral and agree categories, with fewer at the extremes.



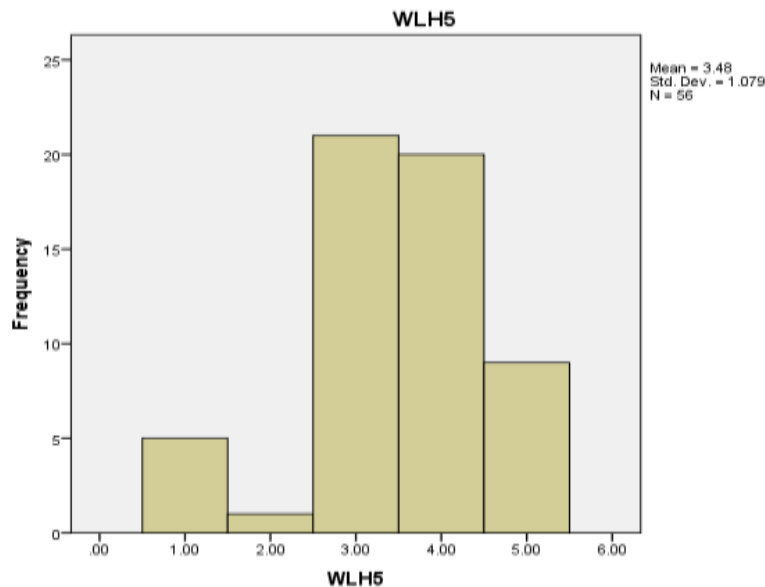
WLH3: My work supports my personal values.			
		Frequency	Percent
Valid	Strongly Disagree	4	7.1
	Disagree	1	1.8
	Neutral	19	33.9
	Agree	24	42.9
	Strongly Agree	8	14.3
	Total	56	100.0

The histogram and frequency distribution for WLH3 (“My work supports my personal values”) indicate that most respondents perceive a positive alignment between their work and personal values. Out of 56 participants, the majority selected Agree (42.9%), followed by Strongly Agree (14.3%), showing that more than half of the respondents (57.2%) hold favorable views. A smaller proportion reported Neutral or negative opinions, with Strongly Disagree (7.1%) and Disagree (1.8%), while 33.9% remained neutral. The mean score of 3.55 (on a 5-point Likert scale) with a standard deviation of 1.30 suggests a moderately positive central tendency with some variability in responses. The histogram also shows that responses cluster around the higher values (4 and 5), confirming a generally positive perception. Overall, the findings imply that employees tend to feel that their work is reasonably consistent with their personal values, which may contribute to higher motivation and satisfaction.



WLH4: My personal life benefits from my work.			
		Frequency	Percent
Valid	Strongly Disagree	4	7.1
	Disagree	1	1.8
	Neutral	16	28.6
	Agree	28	50.0
	Strongly Agree	7	12.5
	Total	56	100.0

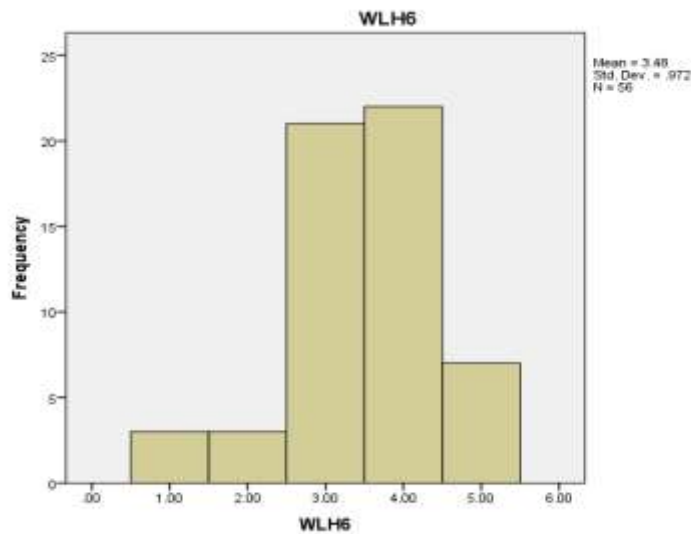
The results for WLH4 (“My personality benefits from my work”) show that respondents generally perceive a positive personal benefit from their work experience. Among the 56 participants, 50.0% agreed and 12.5% strongly agreed, indicating that nearly two-thirds (62.5%) hold favorable perceptions. Meanwhile, 28.6% remained neutral, and only a small proportion expressed negative views, with 7.1% strongly disagreeing and 1.8% disagreeing. The mean score of 3.59 on a five-point Likert scale reflects an overall moderately positive tendency, while the standard deviation of 0.97 suggests relatively low variability, meaning most responses are clustered around agreement. The histogram further supports this, showing higher frequencies at scale points 4 and 5. Overall, the findings suggest that employees largely feel their work contributes positively to their personality development and personal growth, which may enhance their well-being and job satisfaction.



WLH5: I feel harmony between my job and family life.			
		Frequency	Percent
Valid	Strongly Disagree	5	8.9
	Disagree	1	1.8
	Neutral	21	37.5
	Agree	20	35.7
	Strongly Agree	9	16.1
	Total	56	100.0

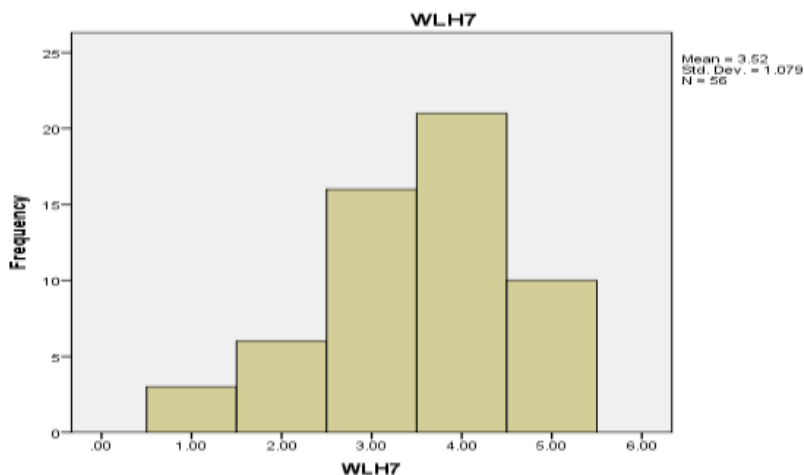
The findings for WLH5 (“I feel harmony between my job and family life”) indicate a moderately positive perception of work–life balance among respondents. Out of 56 participants, 35.7% agreed and 16.1% strongly agreed, showing that slightly more than half (51.8%) experience harmony between their work and family responsibilities. Meanwhile, 37.5% reported a neutral position, suggesting that a considerable number neither clearly perceive harmony nor conflict. Only a small proportion expressed dissatisfaction, with 8.9% strongly disagreeing and 1.8% disagreeing. The mean score of 3.46 reflects a moderate level of agreement overall, and the standard deviation of 1.07 indicates some variability in

responses. The histogram shows most responses concentrated around the middle to higher scale points (3 and 4). Overall, the results suggest that while many employees feel their job and family life are reasonably balanced, there is still room for improvement to strengthen work–life harmony for all respondents.



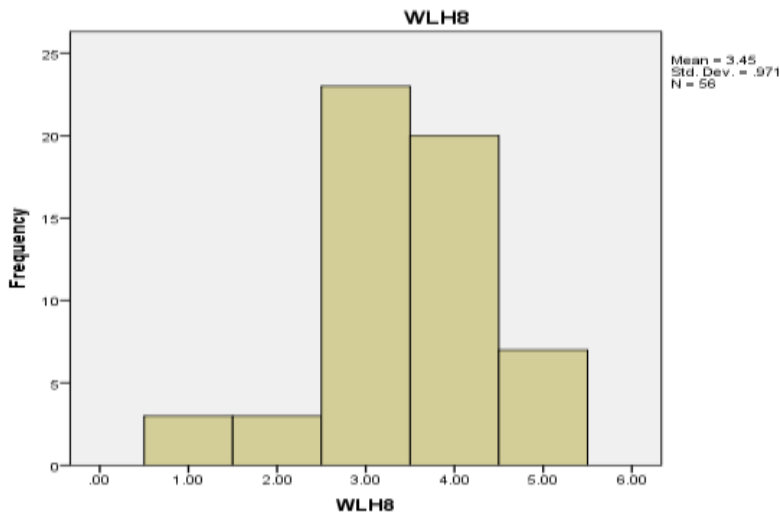
WLH6: I am emotionally comfortable with my work role.			
		Frequency	Percent
Valid	Strongly Disagree	3	5.4
	Disagree	3	5.4
	Neutral	21	37.5
	Agree	22	39.3
	Strongly Agree	7	12.5
	Total	56	100.0

The results for WLH6 (“I am emotionally comfortable with my work role”) suggest that respondents generally experience a positive level of emotional comfort in their work roles. Among the 56 participants, 39.3% agreed and 12.5% strongly agreed, indicating that a majority (51.8%) feel emotionally at ease with their job responsibilities. In contrast, 37.5% reported a neutral stance, while only a small portion expressed discomfort, with 5.4% disagreeing and 5.4% strongly disagreeing. The mean score of 3.48 reflects a moderately positive overall perception, and the standard deviation of 0.97 indicates relatively low variation in responses. The histogram shows that most answers cluster around the middle to higher scale points (3 and 4), reinforcing the overall positive trend. Overall, these findings imply that employees tend to feel emotionally stable and comfortable in their work roles, which may support better well-being and job performance.



WLH7: My work and life goals support each other.			
		Frequency	Percent
Valid	Strongly Disagree	3	5.4
	Disagree	6	10.7
	Neutral	16	28.6
	Agree	21	37.5
	Strongly Agree	10	17.9
	Total	56	100.0

The results for WLH7 (“My work and life goals support each other”) show an overall positive perception of alignment between employees’ professional and personal goals. Out of 56 respondents, 37.5% agreed and 17.9% strongly agreed, meaning that more than half (55.4%) believe their work and life goals are mutually supportive. Meanwhile, 28.6% reported a neutral view, suggesting some uncertainty or mixed experiences. A smaller proportion expressed disagreement, with 10.7% disagreeing and 5.4% strongly disagreeing. The mean score of 3.52 indicates a moderately positive tendency, while the standard deviation of 1.08 reflects moderate variability in responses. The histogram shows most responses concentrated around scale points 4 and 5, reinforcing the positive trend. Overall, the findings suggest that employees generally experience a constructive integration between their work and personal aspirations, which may enhance motivation, satisfaction, and overall well-being.



WLH8: My workplace promotes work-life harmony.			
		Frequency	Percent
Valid	Strongly Disagree	3	5.4
	Disagree	3	5.4
	Neutral	23	41.1
	Agree	20	35.7
	Strongly Agree	7	12.5
	Total	56	100.0

The findings for WLH8 (“My workplace promotes work–life harmony”) indicate a moderately positive perception of organizational support for balancing work and personal life. Among the 56 respondents, 35.7% agreed and 12.5% strongly agreed, showing that nearly half (48.2%) believe their workplace actively supports work–life harmony. However, a notable proportion (41.1%) selected neutral, suggesting that many employees may feel uncertain or perceive only limited support. A small percentage expressed negative views, with 5.4% disagreeing and 5.4% strongly disagreeing. The mean score of 3.45 reflects a moderate level of agreement overall, while the standard deviation of 0.97 indicates relatively low dispersion in responses. The histogram shows most responses clustered around the middle to upper scale points (3 and 4). Overall, the results suggest that although many employees

recognize some workplace support for work–life balance, there is still room for improvement to strengthen organizational practices that foster greater harmony.

5.3 Overall Perception towards Work life Harmony:

Table 2: Descriptive Statistics

Descriptive Statistics							
		Statistic	Std. Error	Bootstrap ^a			
				Bias	Std. Error	95% Confidence Interval	
						Lower	Upper
WLHH	N	56		0	0	56	56
	Minimum	1.38					
	Maximum	5.00					
	Mean	3.4464		.0008	.0998	3.2500	3.6295
	Std. Deviation	.76976		-.01380	.08360	.58628	.90825
	Skewness	-.664	.319	.029	.278	-1.160	.010
	Kurtosis	.788	.628	-.018	.653	-.271	2.300
Valid (listwise)	N	N	56		0	0	56

a. Unless otherwise noted, bootstrap results are based on 1000 bootstrap samples

The descriptive statistics for the overall Work–Life Harmony (WLHH) construct indicate a moderately positive perception among respondents. Based on 56 valid responses, the mean score was 3.45 (SD = 0.77), suggesting that employees generally experience a reasonable level of harmony between their work and personal lives. The scores ranged from 1.38 to 5.00, reflecting some variability in individual experiences. The bootstrap estimate (1,000 samples) produced a 95% confidence interval of 3.25 to 3.63, confirming the stability and reliability of the mean. The distribution shows negative skewness (–0.664), indicating that responses are slightly concentrated toward the higher end of the scale (agreement), meaning more respondents reported positive perceptions. Additionally, the kurtosis value (0.788) suggests a slightly peaked distribution, with responses moderately clustered around the mean. Overall, these findings imply that employees tend to perceive a favorable level of work–life harmony, although some differences exist across individuals, highlighting opportunities for organizations to further strengthen supportive policies and practices.

6. DISCUSSION :

The findings of this study indicate that employees generally perceive a moderately positive level of work–life harmony, with a mean score of 3.45 on a five-point Likert scale. Respondents reported neutral to slightly positive perceptions regarding fitting work with personal life, emotional comfort, and organizational support, suggesting that while employees experience some harmony, there is scope for interventions to enhance their well-being.

Consistent with previous research, the study confirms that employees’ perceptions of work–life harmony are influenced by workplace factors such as support mechanisms, leadership styles, and organizational culture (Shobana & Siddiq, (2024). [20]; Jimoh & Lawal, (2026). [26]). Items related to value alignment and personal benefits from work had the highest agreement levels, indicating that employees feel their work contributes positively to personal growth and aligns with their values, supporting Supardi et al. (2023) [27]; Majumdar’s (2025) [21] emphasis on meaningful integration of personal and professional responsibilities.

The study also supports findings by Patil, Patil, and Patil (2023) [19]; Andrić et al. (2025) [28], who highlighted the mediating role of work–life harmony between organizational support and employee retention. The moderate agreement observed for organizational support suggests that workplaces play an important role in fostering harmony, but further measures could enhance employees’ experiences. Additionally, Ong and Jeyaraj (2014) [5]; Risqi et al. (2025) [29] demonstrated that interventions

focused on work–life harmony, rather than merely balance, lead to improved creativity and satisfaction, implying that organizations can benefit from adopting WLH-centered approaches. Finally, the results align with Lomas (2021) [18]; Delle Fave et al. (2023) [30], who emphasized that achieving balance and harmony is a dynamic and longitudinal process, involving integration across affective, cognitive, and behavioral domains. The negative skewness (−0.664) in responses suggests that a larger proportion of employees perceive positive harmony, but variability remains, highlighting the need for tailored strategies to meet diverse employee needs. Overall, the findings reinforce the importance of work–life harmony in promoting employee well-being, motivation, and engagement. While work–life harmony has been widely studied in international contexts, there is limited empirical research examining its perception among employees in different industries and cultural settings. This study contributes to the literature by providing insights into how employees perceive work–life harmony in a professional organizational setting, serving as a foundation for future research to explore interventions, cultural influences, and longitudinal effects on employee well-being and performance.

7. CONCLUSION :

The study reveals that employees generally experience a moderate level of work–life harmony, with positive alignment between work roles, personal values, and life goals. While organizational support and workplace practices contribute to fostering harmony, variability in responses indicates that some employees face challenges in integrating professional and personal responsibilities. The findings underscore the importance of adopting strategies that go beyond mere balance, emphasizing meaningful integration, emotional comfort, and personal growth. Promoting work–life harmony can enhance employee well-being, motivation, and engagement, offering practical implications for organizations aiming to create supportive environments and sustainable workforce outcomes.

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