

SRAI JOURNAL OF LINGUISTICS AND SOCIAL SCIENCES

Human Resource Practices and Work–Life Balance Among Gen Y Employees in Commercial Banks in Semi Urban Area

Sunil Pokharel *

Abstract

Work-life balance (WLB) is now a burning issue on the list of organizations that hire the employees of Generation Y (Millennial) generation, especially those who work in the field of commercial banking, where the pressure is particularly high. This paper discusses how the chosen human resource (HR) practices- flexibility and freedom, motivational, job satisfaction, feedback and rewards, affect the work-life balance of the Gen Y employees in the branches of a commercial bank in Semi Urban Area, Nepal. A quantitative research design with the descriptive and causal-comparative methodologies was chosen. The information was gathered using a structured questionnaire in which 320 Gen Y employees working in 45 branches of commercial banks were used as primary data. Data analysis was conducted using descriptive statistics, Pearson correlation and multiple regression. According to the findings, the positive effect of motivation, job satisfaction, and feedback and rewards on work life balance is significant and the statistical significance of the direct impact of flexibility and freedom is not significant. The strongest predictor of work- life balance was job satisfaction. The findings imply that the supportive HR practices are crucial in improving the well-being of employees and maintaining performance in organizations. Not only the study adds context-specific evidence to the situation in a semi-urban setting in Nepal banking, but it also has a practical implication to HR managers who aim to enhance employee retention and well-being among younger workers.

Keywords:

Commercial banks, Gen Y, Human resource practices, Nepal, Work–life balance

INTRODUCTION

The modern labour force is growing in its redefinition of the nature of the interaction between the professional duties and personal life (Guo & Zhu, 2023; Bello et al., 2024). It is no longer required that employees should be expected to subordinate their personal identities to the needs of organization, instead, the focus has been given to ensuring a proper balance between the work and the non-work spheres (Tang et al., 2023; Lin & Meng, 2025). This balance is usually referred to as work life balance (WLB) which is a well-coordinated balance between occupational demands and physical health, psychological well-being and leisure (Greenhaus & Beutell 1985; Byrne, 2005; Pokharel & Ramdam, 2026). Even though the initial dialogue regarding WLB viewed it as more of a social or gender issue by highlighting the greater involvement of women in the labor market, it has since become more of a strategic human resource (HR) matter regarding the productivity, retention and performance of employees (Frame & Hartog, 2003).

This change is mostly noticeable by Generation Y (Millennials) that is typically described as people born between 1981 and 1996. Being the first generation growing up in a digitally connected world, Millennials have unique values that influence their work life, which include the

* (Corresponding author) PhD, Head of Research Management Cell, Boston International College, Pokhara University, Nepal, drsunil525@gmail.com, <https://orcid.org/0009-0005-6502-8359>

SRAI JOURNAL OF LINGUISTICS AND SOCIAL SCIENCES

strong desire to be flexible and autonomous, constant feedback, and meaningful work (Tennakoon, 2020; Arora & Vyas, 2025). Work-life balance is no longer just a personal goal of this generation but is a decisive factor of job satisfaction and professional dedication (Young, 2023; Munda & Gache, 2024). Conflicts often occur in the fast-paced economies when professional needs come at the expense of personal time or when family commitments-like caring in an ever-nuclear and dual earner-family- come into the way of the work requirement. These imbalances have been demonstrated to limit the personal well-being, decrease job satisfaction, and increase the levels of stress (Abalkhail & Allan, 2015; Sonnentag & Neshier Shoshan, 2023; Zafra-Agea et al., 2025).

Banking industry is one of the most difficult areas in which work-life balance is difficult to attain (Kabir et al., 2023; Alnagbi et al., 2025). In spite of the status of a prestigious occupation, the banking profession is characterized by working long hours, having performance goals, and accountability (McGrath & Walker, 2023; Ampong, 2024). Regulatory demands by Nepal Rastra Bank, increasing competition among commercial banks, tend to increase these pressures in Nepal, where it is likely that employees have to work overtime to satisfy organizational needs (Arif & Farooqi, 2014). Financial incentives cannot guarantee job satisfaction to Generation Y employees anymore, and supportive HR practices, the possibility of personal development, and recognition have an even greater impact on the work experience (Arif & Farooqi, 2014). According to the empirical evidence available in South Asian situations, job satisfaction, motivation, flexibility, and feedback types are the prominent work-life balance predictors among younger workers (Hossain, 2018; Tennakoon, 2020).

Although there is growing evidence on the topic of work life balance among international scholars, a specific gap exists in terms of contextual studies of the potential impacts of HR practices on the work life balance among Gen Y employees in Nepal with a specific focus on semi-urban and developing areas such as Semi Urban Area. Current literature is well-focused on Western or urbanized environments, and its relevance to the environment in Nepal is limited due to the specifics of the socio-cultural and institutional environment in this country. To fill this gap, this current research paper explores the position of HR practices and its influence on Gen Y employees working in commercial banks in Semi Urban Area in terms of the work-life balance. Particularly, it explores how flexibility, freedom, motivation, job satisfaction, and feedback and rewards can contribute to the possibility of employees to balance the needs of professional and personal life. Through this, the research will make an empirical contribution to the literature on human resource management and present viable implications to incorporate HR policies that can enhance the well-being of employees and organizational viability of the banking sector in Nepal.

LITERATURE REVIEW

The active work-life balance (WLB) scholarship is based on the assumption that employees constantly negotiate work and non-work demands and resources (Khatri and Shukla, 2024; Čingienė & Batuchina, 2025). The theoretical foundation of the study on the way that human resource (HR) practices influence WLB among Generation Y employees in the banking industry provides a consistent theoretical framework based on three complementary perspectives: Spillover Theory, Boundary Theory, and Social Exchange Theory. The Spillover Theory is based

SRAI JOURNAL OF LINGUISTICS AND SOCIAL SCIENCES

on the idea that experiences, emotions, and behaviors in one area are transferred to the other one, with the resulting impact being either positive or negative (Greenhaus & Beutell, 1985; Zhang, 2025; Kaur, 2025). In banking cultures where deadlines and targets are common, negative spillovers (e.g., stress and work family conflict) may be caused by excessive job demands (e.g. Alarebi, 2025), but positive spillovers (e.g. better well-being and satisfaction) may be generated by supportive HR practices (e.g. Kaur, 2025; Jeronimo et al., 2025). Boundary Theory also describes how people establish, preserve or dissolve work and personal life boundaries. Among Generation Y-who can also be described as technologically savvy and boundaries casualties might be more permeable, and more flexible integration is favored over strict division, especially in an environment established in the shadow of the digital connectivity (Tennakoon, 2020). The Social Exchange Theory augers these strategies by focusing on reciprocity: organizations that are supportive in terms of equitable and developmental HR practices will be met by their own commitment, engagement, and better performance, which establish the conditions necessary to attain WLB (Hossain, 2018). Altogether, these theories suggest that WLB cannot be considered a one-dimensional phenomenon, but a complex experience that is conditioned by how much time is spent, the degree of psychological engagement, and satisfaction in all areas of life (Olaru et al., 2023; Terzi et al., 2024).

The applicability of HR practices on the WLB outcome has been supported through empirical evidence especially when considering younger employees in service-intensive industries. The literature on the topic states that perceived balance and positive job attitudes are connected with Generation Y employees who are highly concerned with autonomy, flexibility, and frequent feedback (Hossain, 2018; Polimeni, 2020; Saraiva & Nogueiro, 2025; Pózner & Kozak, 2025). South Asian banking research also indicates that systematically different WLB experiences across demographic groups such as gender may be shown to reflect the role expectation and workplace conditions differences (Tabassum et al., 2011). In Nepal, the current literature has started to appreciate that work-family balance practices, including flexi-time, leaves, job sharing and teleworking, have been linked to employee performance in terms of the HR performance, as well as job satisfaction (Manandhar, 2011; Sthapit & Paudel, 2021). Nevertheless, the evidence base is still skewed and context-restrained in spite of those contributions. The majority of Nepali literature is focused within the metropolitan areas of Kathmandu and Pokhara, which might vary significantly with semi-urban labor markets in institutional capacity, work norms and family unit. Furthermore, research conducted previously tends to generalize a uniform group of employees as opposed to understanding the aspect of generational diversity. This is a major gap as the employees of Gen Y have unique expectations, e.g., liking autonomy, meaningful work, and empathetic management, which can react to the pressures of the banking sector in a manner that is possibly not previously observed. Based on this empirical focus is therefore necessary in researching the determinants of WLB among employees of Generation Y in semi-urban banking centres like Bharatpur, Chitwan where both modernization and competition in banking may cause works demands to rise and the supportive HR systems to be in high demand.

Based on such theoretical and empirical foundation, the conceptualization of the current study presents the notion of WLB as the dependent variable that is affected by four dimensions

SRAI JOURNAL OF LINGUISTICS AND SOCIAL SCIENCES

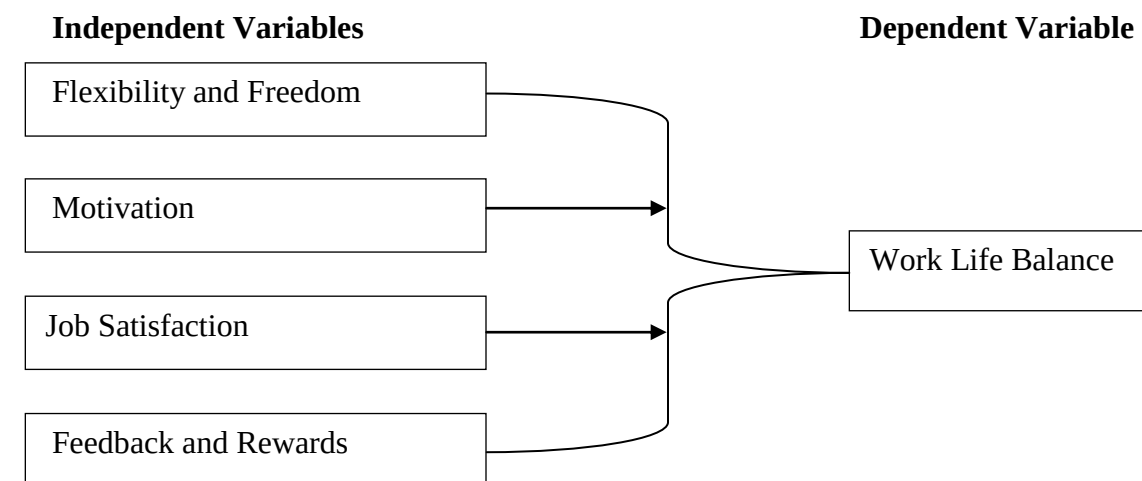
of HR-practice, including flexibility and freedom, motivation, job satisfaction, and feedback and rewards. Flexibility and freedom indicate organizational practices where employees are given a free hand in scheduling, performing a task or how to work, which is in line with the current trends of flexible work design (Saad, 2003). Motivation is the psychological and situational force that arouses efforts and persistence toward both organizational and personal objectives including intrinsic and extrinsic factors (Juneja, n.d.). Job satisfaction is a judgmental or critical rating concerning the job and work setting influenced by the perceived support, career advancement, and less role conflict (Clark, 2000). Feedbacks and rewards attract both monetary compensation and non-monetary rewards such as constructive criticism, appreciation, and intensive recognition that serves to confirm performance and well-being (Bratton & Gold, 1987; Kumar & Vasudevan, 2024; Akuffo-Aduamah, 2025).

CONCEPTUAL FRAMEWORK

Figure 1 demonstrates this study based on Flexibility and Freedom, Motivation, Job Satisfaction, Feedback and Rewards, Motivation, are the major factors influencing the Work-life balance among the Generation y employees in Commercial Bank Branches.

Figure 1

Conceptual Framework of the Study



Source: Hossain, (2018)

The hypotheses of the study based on the framework are as follows:

- H1: Flexibility and freedom have a strong impact on work-life balance of employees of Generation Y;
- H2: There is a great influence of motivation on work-life balance;
- H3: The work life balance is a significant area that is affected by job satisfaction; and
- H4: The work-life balance of employees in the commercial banks of Semi Urban Area is an important factor influenced by feedback and rewards among the generation Y employees.



SRAI JOURNAL OF LINGUISTICS AND SOCIAL SCIENCES

The research fills in the contextual and analytical gaps that exist in the current literature by targeting the fast-moving semi-urban context and isolating generational interaction in commercial banking.

METHODOLOGY

The quantitative design of the research centered on descriptive and causal-comparative methods was used to study the relationships between the HR practices and the work-life balance. The sample population was the employees of the commercial bank branches of Semi Urban Area who are of Generation Y. Using convenience sampling, 400 questionnaires were distributed across 45 bank branches, of which 320 usable responses were returned, representing an 80% response rate. Primary data were collected using a structured questionnaire based on a five-point Likert scale. The instrument was adapted from previously validated studies and measured flexibility and freedom, motivation, job satisfaction, feedback and rewards, and work-life balance. Data were analyzed using SPSS (Version 26). Descriptive statistics (mean and standard deviation), Pearson correlation analysis, and multiple linear regressions were employed to test the hypotheses.

RESULTS

Table 1
Demographic Characteristics of Respondents

S.N.	Profile of Respondents	Frequency	Percentage
1	Gender		
	Male	172	53.8
	Female	148	46.2
	Total	320	100
2	Age Group		
	30 - 35	102	31.88
	36 – 40	125	39.06
	40 - 45	93	29.06
	Total	320	100
3	Qualification		
	Under Graduate Level	97	30.31
	Graduate Level	159	49.69
	Post Graduate Level	64	20.00
	Total	320	100

SRAI JOURNAL OF LINGUISTICS AND SOCIAL SCIENCES

4	Marital Status	
	Unmarried	102 31.88
	Married	210 65.62
	Divorce	8 2.50
	Total	320 100
5	Working Department	
	Customer Service	102 31.88
	Cash	92 28.75
	Credit	58 18.13
	Remittance	34 10.62
	Electronic Cheque Clearance	34 10.62
	Total	320 100
6	Years of Experience	
	Less than 1 year	68 21.25
	1-5 years	162 50.62
	5-10 years	59 18.44
	More than 10 years	31 9.69
	Total	320 100

Table 1 indicates the demographic profile of the respondents, which forms significant background information towards the interpretation of the study results. The sample size is 320 Generation Y employees of commercial banks in Semi Urban Area with a relatively equal gender composition (53.8% male and 46.2% female) referring to the sufficient representation of both sexes. The response rate of younger age groups is quite high, almost one-third of the respondents are 36-40 years, approximately half of them have 1-5 years of experience in their jobs, which is the characteristic of the early- to mid-career employee in Generation Y. Regarding the level of education, most respondents are graduate or postgraduate with an implication of a well-educated workforce in line with the membership demand of the banking industry. The spread among the departments, especially the customer service, cash, and credit, indicates that the sample consists of employees working in the main operating activities, which involve a lot of customer contact and pressure on performance. On the whole, the demographic structure justifies the applicability and extrapolatable of the results to the population of Generation Y employees who work in semi-urban commercial banking settings in Nepal.



SRAI JOURNAL OF LINGUISTICS AND SOCIAL SCIENCES

Table 2

Descriptive Analysis

Code	Statement and Variables	Mean	Std. Deviation
FF1	I highly value a position that offers flexible hours	2.39	1.318
FF2	I want freedom and variety in tasks	1.95	0.791
FF3	Time off is important to me	3.9	0.899
FF4	I am willing to work longer hours when they are needed	3.93	0.932
FF	Flexibility and Freedom	3.04	0.591
MO1	Monetary rewards are important to me (e.g. Performance-based bonuses, incentives, awards etc.	4.02	0.921
MO2	Non-monetary rewards are also important to me	3.64	0.986
MO3	Training and development activities have a motivational effect on me	4.17	0.870
MO4	I do feel encouraged to come-up with new & better ways of doing things.	3.85	0.919
MO	Motivation	3.92	0.569
JS1	This organization treats me like a person, not a number	4.05	0.97
JS2	I'm aware of the advancement opportunities that exist in the company for me	3.99	0.925
JS3	Flexibility does play a big role in my satisfaction with my job	3.43	1.114
JS4	I find it important to get promoted over the course of time	3.58	0.928
JS	Job Satisfaction	3.76	0.693
FR1	I find it important to get guidance, appreciation, constructive feedback and opportunities to grow	3.82	0.896
FR2	I like to work with a supportive manager	3.91	0.867
FR3	I like to work in a team, to have fun together and to be able to help each other out	4.17	0.81
FR4	I can openly discuss issues relating to work & private life with my superior	3.94	0.982

SRAI JOURNAL OF LINGUISTICS AND SOCIAL SCIENCES

FR	Feedback and Reward	3.96	0.608
WLB1	The number of hours I work is a concern for me	4.06	0.881
WLB2	I am satisfied with my ability to meet the needs of my job with those of my personal life	3.52	1.181
WLB3	Maybe I am unreasonable but there needs to be a good balance between work and my private life	3.88	0.86
WLB4	I find it hard to work because of personal matters	3.61	0.978
WLB5	My work suffers because of my personal life	3.9	0.966
WLB6	My personal life suffers because of work	3.55	1.027
WLB	Work Life Balance	3.75	0.580

The descriptive statistics of the study variables, that is, the perceptions of human resource practices and work life balance by the respondents are reported in Table 2. The average scores indicate that the perceptions of motivation ($M = 3.92$), job satisfaction ($M = 3.76$), and feedback and reward ($M = 3.96$) are rather positive and indicate the relevance of intrinsic and extrinsic HR practices in the banking industry. Particularly high ratings were rated on items of training, teamwork, managerial support, and recognition, which is important to note in regard to the preference of Generation Y employees to developmental opportunities and supportive working environments. Conversely, the flexibility and freedom level measured a relatively lower mean score ($M = 3.04$), which shows moderate views of flexibility in conventional banking setups. The general average of the work-life balance ($M = 3.75$) indicates that the participants have a moderate degree of balance but the issues surrounding working hours and work family interference are also present. Taken together, these descriptive findings represent the view that even though motivational and relational HR practices are held in a positive way, insufficient flexibility can limit the possibility of employees having a chance to enjoy an optimal work-life balance.

Table 3

Pearson's Correlation Coefficients of Study Variables

Variables	WLB	FF	MO	JS	FR
WLB	1				
FF	.229**	1			
MO	.077	.425**	1		
JS	.263**	.367**	.416**	1	
FR	.113	.400**	.478**	.433**	1

** Correlation is significant at the 0.01 level (2-tailed).

SRAI JOURNAL OF LINGUISTICS AND SOCIAL SCIENCES

Table 3 records the Pearson correlation coefficients between work -life balance and the chosen human resource practice variables. The findings indicate that the work life balance has a positive and significant relationship with flexibility and freedom ($r = 0.229$, $p < 0.01$) and job satisfaction ($r = 0.263$, $p < 0.01$) meaning that those employees who have higher flexibility and job satisfaction report better work life balance. Contrary, the relationships of work-life balance and motivation ($r = 0.077$, $p > 0.05$) and feedback and reward ($r = 0.113$, $p > 0.05$) are positive, but not statistically significant, indicating weak bivariate correlations. Moderately and significantly, the independent variables are also interrelated, with the flexibility and freedom having significant correlations with motivation ($r = 0.425$, $p < 0.01$), job satisfaction ($r = 0.367$, $p < 0.01$), and feedback and reward ($r = 0.400$, $p < 0.01$). Job satisfaction ($r = 0.416$, $p < 0.01$) and feedback and reward ($r = 0.478$, $p < 0.01$) also have a significant correlation with motivation, whereas job satisfaction has a significant correlation with feedback and reward ($r = 0.433$, $p < 0.01$). On the whole, these findings indicate that there are significant relationships between human resource practices and the relatively small correlation coefficients with work-life balance reflect the role played by multivariate analysis to comprehend the determinants of the latter.

Table 4

Regression Model Summary of Study Variables

Model	R	R ²	Adjusted R ²	Std. Error of the Estimate
1	0.567	0.321	0.304	0.48401

- a. Predictors: (Constant), Flexibility and Freedom, Motivation, Job Satisfaction, Feedback and Reward

Table 5

ANOVA of the Study

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.188	5	4.297	18.342	.000
	Residual	36.312	314	0.234		
	Total	53.499	319			

- a. Dependent Variable: WLB

- b. Predictors: (Constant), Flexibility and Freedom, Motivation, Job satisfaction, Feedback and Reward

The summary of the regression model and ANOVA results to determine the joint impact of human resource practices on the work-life balance of the employees are provided in Table 4 and Table 5. The model shows that the predictors have the moderate positive relationship with work-life balance ($R = 0.567$). The coefficient of determination ($R^2 = 0.321$) demonstrates that Flexibility and Freedom, Motivation, Job Satisfaction, and Feedback and Reward account for

SRAI JOURNAL OF LINGUISTICS AND SOCIAL SCIENCES

around 32.1 percent of the work-life balance variance. The adjustments R^2 of a 0.304 also supports the power of the model to explain the changes after considering the number of predictors entered in the model. The standard error estimate (0.484) implies a satisfactory amount of prediction accuracy.

The results of the ANOVA show that the regression model in general is statistically significant ($F = 18.342$, $df = 5, 314$, $p < 0.001$). The regression sum of squares (17.188) compared to the total sum of squares (53.499) is that a large percentage of the overall variation of work-life balance had been captured by the model. The F-value of the research is statistically significant, which proves the fact that the independent variables as a group make a significant impact on the work-life balance in the employees. This leads to the rejection of the null hypothesis and gives good empirical evidence of the applicability of human resource practices in explaining the work life balance among Generation Y employees in commercial banks.

Table 6

Regression Coefficient

		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
Model		B	Std. Error	Beta		
1	(Constant)	1.193	0.339		3.516	0.001
	Flexibility and Freedom	-0.017	0.068	-0.018	-0.253	0.801
	Motivation	0.191	0.078	0.188	2.463	0.015
	Job Satisfaction	0.249	0.065	0.297	3.853	0.000
	Feedback and Reward	0.234	0.073	0.245	3.197	0.002

a. Dependent Variable: Work Life Balance

The findings of the regression analysis to determine the impact of human resource practices on the work life balance are reported in table 6. The constant ($B = 1.193$, $p = 0.001$) is positive and significant showing a level of work-life balance at the baseline in the presence of all the predictors being held constant. Flexibility and Freedom exhibits a negative and statistically non-significant effect ($B = -0.017$, $t = -0.253$, $p = 0.801$) and thus the relationship between flexibility-related practices and the work -life balance in commercial banking environment does not mean anything. Conversely, Motivation has positive and significant correlation with work life balance ($B = 0.191$, $t = 2.463$ and $p = 0.015$), meaning, the greater the level of employee motivation the greater will be the management of work and family duties. Job Satisfaction becomes the most influential predictor in the model ($B = 0.249$, $t = 3.853$, $p < 0.001$), and it is crucial to note that it plays the main role in boosting the overall work-life balance of employees. Feedback and Reward, on the same note, has a positive, but significant impact ($B = 0.234$, $t = 3.197$,

SRAI JOURNAL OF LINGUISTICS AND SOCIAL SCIENCES

$p = 0.002$) and thus the need to create a positive work culture through recognition and positive feedback. On balance, the results indicate a more significant role of motivational and satisfaction-related human resource practices in the process of creating the pattern of work-life balance rather than being focused on the flexibility-oriented practices in the examined context.

DISCUSSION

This paper analyzed how the work-life balance (WLB) of Generation Y employees working in the commercial banks of Semi Urban Area in Nepal is affected by the chosen human resource (HR) practices. The results offer theoretical and empirical evidence on the role of motivational and relational HR practices in defining the capability of employees to balance work and personal commitments in a semi-urban banking setting.

In line with the previous studies, the findings also depict that motivation, job satisfaction, and feedback and reward systems significantly influence work-life balance, positively. The strongest predictor of WLB was job satisfaction as other studies have found the same among South Asian and international contexts (Clark, 2000; Hossain, 2018; Tennakoon, 2020). This evidence proves the thesis that when employees feel that their work is significant, just and focused on their development, they will be more prepared to cope with work-related stress and personal requirements of their lives. In line with that, the beneficial effect of feedback and reward also support previous findings that recognition, positive feedback, and positive leadership in terms of employee welfare and work-family conflict mitigation (Bratton and Gold, 1987; Polimeni, 2020). Based on the lenses of the Social Exchange Theory, these findings would suggest that as organizations invest in beneficial HR practices, employees would compensate by increasing their engagement and psychological balance.

This importance of motivation in improving WLB can be also attributed to previous results in the banking sector as well as service sector (Arif and Farooqi, 2014; Hossain, 2018). Training, non-monetary incentives, and innovation promotion seem to be most appropriate among the Generation Y workers, as they appreciate personal growth and independence. These findings are consistent with Spillover Theory, which implies that good workplace experiences have the potential to produce positive spillovers on the personal life of employees, and hence enhance the general balance (Greenhaus and Beutell, 1985).

On the other hand, the regression analysis has not shown significant direct impact of flexibility and freedom on the work-life balance, although they have positive bivariate relationship. This conclusion is contrary to the research carried out in the Western and metropolitan settings where flexible work practices are commonly closely linked to the enhanced WLB (Saad, 2003; Polimeni, 2020). Nevertheless, it agrees with the studies that have been conducted in traditional and regulated sectors of the developing economies, where the institutional constraints restrict the feasibility of promoting flexible work practices (Tabassum et al., 2011; Sthapit and Paudel, 2021). Fixed working hours, strict operation procedures, and regulatory compliance requirements required of Nepal Rastra Bank in Nepali commercial banks may diminish the efficiency of flexibility programs especially to frontline employees.

SRAI JOURNAL OF LINGUISTICS AND SOCIAL SCIENCES

In general, the results are that relational and motivational HR practices are more critical as opposed to structural flexibility in determining the work life balance among Generation Y employees in semi-urban banking settings. This paper augments already available literature by providing location-specific data evidence based on Nepal, which is that the preference of generations toward flexibility might be limited by the sector. The findings highlight the importance of HR managers not only paying attention to the formal policies of flexibility but also ensuring the enhancement of motivation, recognition, and job satisfaction to achieve the sustainability of the work-life balance and employee retention in the long term.

MANAGERIAL IMPLICATIONS

The results of the paper have a number of managerial implications on commercial banks in Nepal. First, the HR managers are supposed to aim at job satisfaction-enhancing practices that include clear promotion policy, equal treatment, and career development opportunity since these are practices that impact most on the work-life balance. Second, employee well-being and engagement might be greatly enhanced with the help of investing in motivation strategies, such as training, skill development, and non-monetary recognition. Third, flexibility initiatives do not necessarily bring about short-term payoffs in highly regulated banking industries, but the managers ought to consider context-related flexibility, including supportive leave policies, sympathetic supervision, and workload planning. Lastly, the work climate can be reinforced with regard to feedback and rewarding employees regularly, based on the performance feedback, appreciation, and supportive leadership to improve work-life balance, burnout, and long-term employee retention in Generation Y employees.

CONCLUSION

This paper explored how human resource practices affect the working-life balance of the employees of Generation Y in Semi Urban Area, commercial banks. The results show that the current employees of Generation Y have a positive outlook towards the current human resource practices, especially the ones concerned with motivation, job satisfaction, and feedback and reward systems. It was discovered that these practices are very much applicable in improving work-life balance through employee engagement, occupational stress, and allowing employees to work in a conducive environment. The focus on training, recognition, and teamwork is also in line with the interests of Generation Y to focus on professional growth, autonomy, and meaningful work experiences. Nevertheless, the outcomes indicate that flexibility and freedom do not have a strong direct influence on the work-life balance. It implies that traditional banking systems could limit the adoption of flexible working systems, although Generation Y is highly flexible. It is such structural constraints that may be credited with the inability of the satisfaction levels as being moderate in regard to work-life balance especially where the work demands still find their way to interfere with the personal life and the family life.

The study also shows that human resource practices can have important explanatory powers on the work-life balance outcomes, as it is seen on the regression analysis. The fact that generation Y employees are hopeful of balancing work-related assignments and personal existence and are not very patient in rigid organizational frameworks is an obligatory indicator of



SRAI JOURNAL OF LINGUISTICS AND SOCIAL SCIENCES

the need to introduce more adaptable and sensitive HR measures. Such policies will assist in combating burnout, enhancing retention, and ensuring the comfort of employees. This study is significant because it offers empirical data on work-life balance in a semi-urban setting, which is a subject of little literature in the emerging economies. This is important especially in a place such as Bharatpur where cultural, family and professional demands collide with one another. The enhancement of human resource practices to be in line with the values of Generation Y can help to create a more satisfied and resilient workforce, which will eventually lead to organizational effectiveness and long-term sustainability in the changing banking environment of Nepal.

GUIDELINES FOR FUTURE RESEARCH

Further study by adding more employees in other districts, urban areas and non-commercial banking organizations should be conducted to improve on the generalizability of the study findings. Comparative analysis of the generational cohorts including the Generation X and Generation Y would also help in elucidating the changing work-life balance expectations in banking industry. Also, the analysis of mediating variables like cultural, family and economic factors using mixed-method may offer more information on the HR WLB relationship. This is also due to the reason that longitudinal studies will be a viable approach to measure modifications in work life balance with the flow of time, especially after the implementation of new HR policies, and that qualitative research will be able to afford lived experiences and contextual constraints experienced by the employees in a better way.

SRAI JOURNAL OF LINGUISTICS AND SOCIAL SCIENCES

REFERENCES

- Abalkhail, J. M., & Allan, B. (2015). Women's career advancement: Mentoring and networking in Saudi Arabia and the UK. *Human Resource Development International*, 18(2), 153–168.
- Akuffo-Aduamah, C. C. N. (2025). The Impact of Compensation on Employees performance in Organizations. *International Journal of Multidisciplinary Studies and Innovative Research*, 13(1), 57-69. <https://doi.org/10.53075/Ijmsirq/098736342>
- Alarebi, A., Vetbuje, B., Alzubi, A. B., & Iyiola, K. (2025). Using Family Work Balance to Reduce Unsafe Behavior Among New-Generation Construction Workers from the Turkish Context. *Buildings*, 16(1), 31. <https://doi.org/10.3390/buildings16010031>
- Alnagbi, M. A., Aldabbas, H., Gernal, L., Elamin, A. M., & Ahmed, A. Z. (2025). Work engagement and individual work performance in the UAE: the mediating role of work-life balance. *Frontiers in Sociology*, 10, 1567207. <https://doi.org/10.3389/fsoc.2025.1567207>
- Ampong, I. (2024). Assessing the effect of employee welfare and compensation on organizational performance: a case of Sahel Sahara Bank Ghana limited. *Cogent Business & Management*, 11(1), 2315690. <https://doi.org/10.1080/23311975.2024.2315690>
- Arora, S., & Vyas, S. (2025). Study of Work Values of Generation Y and Generation Z with Special Reference to IT & ITES In India. *Advances in Consumer Research*, 2, 5160-5166.
- Bello, B. G., Tula, S. T., Omotoye, G. B., Kess-Momoh, A. J., & Daraojimba, A. I. (2024). Work-life balance and its impact in modern organizations: An HR review. *World Journal of Advanced Research and Reviews*, 21(1), 1162-1173. <https://doi.org/10.30574/wjarr.2024.21.1.0106>
- Bratton, J., & Gold, J. (1987). *Human resource management: Theory and practice*. Macmillan International Higher Education.
- Byrne, U. (2005). Work-life balance: Why are we talking about it at all? *Business Information Review*, 22(1), 53–59.
- Čingienė, J., & Batuchina, A. (2025). Work-Nonwork boundaries in academia: A problematizing review. *Open research Europe*, 4, 245. <https://doi.org/10.12688/openreseurope.18573.2>
- Clark, S. C. (2000). Work/family border theory: A new theory of work/family balance. *Human Relations*, 53(6), 747–770.
- Clark, A. E. (2000). What makes a good job? Evidence from OECD countries. In D. G. Blanchflower & R. B. Freeman (Eds.), *Youth employment and joblessness in advanced countries* (pp. 27–66). University of Chicago Press.
- Greenhaus, J. H., & Beutell, N. J. (1985). Sources of conflict between work and family roles. *Academy of Management Review*, 10(1), 76–88. <https://doi.org/10.5465/amr.1985.4277352>
- Guo, X., & Zhu, X. (2023). Redefining work-life balance: women at the helm of the post-pandemic coworking revolution. *Archives of Women's Mental Health*, 26(6), 755-766. <https://doi.org/10.1007/s00737-023-01352-x>
- Hossain, M. I. (2018). Work life balance trends: A study on Malaysian Generation Y bankers. *IOSR Journal of Business and Management*, 20(1), 1–9.



SRAI JOURNAL OF LINGUISTICS AND SOCIAL SCIENCES

- Jerónimo, H. M., Tigre, F. B., Henriques, P. L., & Lourenço, M. C. (2025). Green work-life synergy? Exploring pathways from green HRM to organizational environmental performance. *Review of Managerial Science*, 1-29. <https://doi.org/10.1007/s11846-025-00855-4>
- Kabir, I., Gunu, U., & Gwadabe, Z. L. (2023). Decent work environment and work-life balance: Empirical analysis of banking sector of hostile environments. *Journal of Family and Economic Issues*, 44(2), 297-312. <https://doi.org/10.1007/s10834-022-09843-2>
- Kaur, E., Barnes, C. M., Butts, M. M., & Gabriel, A. S. (2025). Domain switch theory: A deeper understanding of transitions between work and nonwork domains in modern work life. *Academy of Management Review*, 50(4), 838-858. <https://doi.org/10.5465/amr.2022.0485>
- Kaur, H., & Malik, P. (2025). HR practices and subjective well-being: A systematic review and conceptual model based on the AMO framework. *Human Systems Management*, 44(6), 917-944. <https://doi.org/10.1177/01672533251339610>
- Khatri, P., & Shukla, S. (2024). A review and research agenda of work-life balance: an agentic approach. *Community, Work & Family*, 27(3), 286-320. <https://doi.org/10.1080/13668803.2022.2127348>
- Kumar, D., & Vasudevan, H. (2024). The mediating effect of job satisfaction in the relationship between wages, appreciation, recognition, and promotion on employee performance. *International Journal of Human Capital in Urban Management*, 9(4), 697-714. <https://doi.org/10.22034/IJHCUM.2024.04.10>
- Lin, X., & Meng, L. (2025). Stretch yourself in the gig economy: exploring gig-based crafting and its effect on employees' full-time job outcomes. *Asia Pacific Journal of Management*, 1-22. <https://doi.org/10.1007/s10490-025-10075-9>
- Manandhar, S. (2011). Work-life balance and its impact on job satisfaction and career success. *Journal of Management Strategy*, 2(4), 112-125.
- McGrath, J., & Walker, C. (2023). Regulating ethics in financial services: Engaging industry to achieve regulatory objectives. *Regulation & Governance*, 17(3), 791-809. <https://doi.org/10.1111/rego.12482>
- Munda, N. P., & Gache, M. N. S. (2024). Work-life balance, motivation, and satisfaction as determinants of job commitment. *International Journal of Educational Management and Development Studies*, 5(1), 1-26. <https://doi.org/10.53378/353039>
- Olaru, G., van Scheppingen, M. A., Bleidorn, W., & Denissen, J. J. A. (2023). The link between personality, global, and domain-specific satisfaction across the adult lifespan. *Journal of Personality and Social Psychology*, 125(3), 590-606. <https://doi.org/10.1037/pspp0000461>
- Parasuraman, S., & Greenhaus, J. H. (2002). Toward reducing some critical gaps in work-family research. *Human Resource Management Review*, 12(3), 299-312.
- Pokharel, S., & Devkota, N. (2025). Evaluating the Financial Performance of Nepalese Banks through the CAMELS Framework: A Theoretical Review. *Journal of Economics and Management*, 5(1), 25-43. <https://doi.org/10.3126/jem.v5i1.86939>



SRAI JOURNAL OF LINGUISTICS AND SOCIAL SCIENCES

- Pokharel, S., & Ramdam, S. (2026). Beyond Hiring: A PLS-SEM Analysis of Integrated HRM Systems and Organizational Performance in Emerging Economy Banking. *The Lumbini Journal of Business and Economics*, 14(1), 55–68. <https://doi.org/10.3126/ljbe.v14i1.92298>
- Polimeni, M. J. (2020). The impact of work-life balance on Generation Y. *Journal of Organizational Behavior*, 41(2), 154–168.
- Póznér, B. M., & Kozák, A. (2025). From acquisition to retention: Expectations, motivation and commitment of Generation Z workers based on a systematic literature review. *Human Systems Management*, 44(6), 903-916. <https://doi.org/10.1177/01672533251339602>
- Saad, F. (2003). *Flexible working: The way of the future*. Business Press.
- Saraiva, M., & Nogueiro, T. (2025). Perspectives and Realities of Disengagement Among Younger Generation Y and Z Workers in Contemporary Work Dynamics. *Administrative Sciences*, 15(4), 133. <https://doi.org/10.3390/admsci15040133>
- Sonnentag, S., Tay, L., & Nesher Shoshan, H. (2023). A review on health and well-being at work: More than stressors and strains. *Personnel Psychology*, 76(2), 473-510. <https://doi.org/10.1111/peps.12572>
- Sthapit, A., & Paudel, S. (2021). Work-family balance practices and HR performance: A study of Nepalese commercial banks. *Nepal Journal of Management*, 15(1), 45–60.
- Tabassum, A., Rahman, T., & Jahan, K. (2011). A comparative study of quality of work life among the employees of local and foreign commercial banks in Bangladesh. *World Journal of Social Sciences*, 1(1), 17–34.
- Tang, G., Ren, S., Wang, M., Li, Y., & Zhang, S. (2023). Employee green behaviour: A review and recommendations for future research. *International Journal of Management Reviews*, 25(2), 297-317. <https://doi.org/10.1111/ijmr.12328>
- Tennakoon, N. (2020). Determinants of work-life balance (WLB) among Generation Y employees in Sri Lanka. *International Journal of Scientific and Research Publications*, 10(6), 558–567.
- Terzi, E., Isik, U., Inan, B. C., Akyildiz, C., & Ustun, U. D. (2024). University students' free time management and quality of life: the mediating role of leisure satisfaction. *BMC psychology*, 12(1), 239. <https://doi.org/10.1186/s40359-024-01745-2>
- Young, D. K., McLeod, A. J., & Carpenter, D. (2023). Examining the influence of occupational characteristics, gender and work-life balance on IT professionals' occupational satisfaction and occupational commitment. *Information Technology & People*, 36(3), 1270-1297. <https://doi.org/10.1108/ITP-08-2020-0572>
- Zafra-Agea, J. A., Ramírez-Baraldes, E. L., Maldonado-Manzano, E., Obradors-Rial, N., Puiggrós-Binefa, A., & Colillas-Malet, E. (2025, February). Working conditions and well-being of school nurses in Spain: Impact on job satisfaction and professional quality of life. In *Healthcare* (Vol. 13, No. 3, p. 323). MDPI. <https://doi.org/10.3390/healthcare13030323>
- Zhang, K. (2025). Recreational landscape perception and pro-environmental behavior: the mediating roles of place identity and pro-environmental behavioral spillover. *Frontiers in Psychology*, 16, 1616154. <https://doi.org/10.3389/fpsyg.2025.1616154>

