TPM Vol. 32, No. S9, 2025
ISSN: 1972-6325
https://www.tpmap.org/

EMOTIONAL INTELLIGENCE AND WORK-LIFE BALANCE AS DETERMINANTS OF EMPLOYEE PERFORMANCE AND WELL-BEING: MEDIATING AND MODERATING EFFECTS IN THE INDIAN BANKING INDUSTRY

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Abstract. The current research explores the impact of work–life balance (WLB) on employee performance (EP) and employee well-being (EWB) in India's banking industry. It also explores the mediating effect of EWB and the moderating effect of perceived organizational support (POS) in such relationships. Data were gathered from 300 bank staff from public, private, foreign, and cooperative banks through a standardized questionnaire based on validated scales. Reliability and validity were tested via Cronbach's alpha, correlation analysis, and confirmatory factor analysis. Regression, mediation, and moderation analyses were performed using bootstrapping procedures, while structural equation modeling (SEM) examined the integrated model. Evidence shows that WLB significantly influenced both EWB and EP. Mediation analysis affirmed that EWB mediates the WLB–EP relationship partially, identifying well-being as a central pathway between balance and performance. SEM results supported the model with high factor loadings and appropriate fit indices. Moderation analysis did show, though, that POS fails to significantly modify the strength of WLB's impact on both EWB and EP, which supports its function as an independent resource rather than a moderator. The results highlight how crucial it is for banks to have HR procedures and policies that support employee well-being and work-life balance as strategic levers for long-term success. This work offers both theoretical and practical contributions by combining the Job Demands–Resources model with social exchange perspectives and presenting real data from the Indian banking industry using SEM.
Keywords: The Indian banking industry, work-life balance, employee well-being.

1 INTRODUCTION

Employees are becoming more and more valued as strategic assets in today's company environment, and their well-being has a direct impact on competitiveness and productivity[1]. Employees in all industries are finding it more and more difficult to balance their personal and professional obligations as a result of the growth of globalization, digitization, and performance-driven environments[2]. In this regard, work-life balance (WLB) has become a crucial factor in determining the success of a business, impacting not only the mental and physical health of workers but also their productivity at work[3]. WLB is a major topic in human resource management study since academics contend that good management of the work and non-work domains improves performance outcomes, lowers stress, and increases satisfaction[4].

The concept of employee well-being (EWB), which encompasses psychological well-being, positive functioning, and life satisfaction, has drawn more attention in the literature on organizational behavior[5]. According to research, workplace resources and policies that promote well-being serve as a conduit for increased performance and engagement[6]. On the other hand, burnout, absenteeism, and decreased productivity can all be caused by poor well-being[7]. The ability of employees to balance conflicting demands is also directly related to employee performance (EP), which is frequently used as a gauge of organizational effectiveness[8]. Workers who lead balanced personal and professional life are more likely to stay inspired, concentrated, and effective[9].

Perceived organizational support (POS) is another key component of employee outcomes[10]. POS, which has its roots in social exchange theory, represents how much employees believe their company appreciates their contributions and is concerned about their welfare[11]. Stronger commitment, lower turnover intentions, and more engagement have all been linked to high levels of organizational support[12]. It is still up for contention in the literature, nevertheless, whether POS increases or decreases the impact of work-life balance on outcomes like performance and well-being[9] [13]. While some studies reveal little to no moderating effect, others imply that POS can operate as a resource buffer that amplifies the favorable results of WLB, indicating a gap that warrants more research[14].

There is little empirical data from the Indian banking industry, which is marked by rigorous work schedules, high client expectations, and ongoing regulatory demands, despite a wealth of study on WLB, EWB, and EP. This industry is a perfect place to study how work-life balance affects performance and well-being because employees there commonly report lengthy workdays, duty overload, and stress[9]. Exploring WLB and its consequences in this industry is also necessary given India's distinct sociocultural setting, where social and familial responsibilities play a big part in employees' life[15]. In light of this, the current study intends to investigate how work-life balance affects worker performance and wellbeing in the Indian banking sector[16]. It specifically examines the moderating influence of perceived organizational support and the mediating role of employee well-being in the relationship between WLB and performance[17]. By doing this, the research fills important gaps in the literature and advances theory and practice. In theory, it combines WLB, EWB, POS, and EP into a single framework that is tested using structural equation modeling. This provides information about the boundary conditions and underlying mechanisms of WLB outcomes. In practice, it offers banks and other financial organizations evidence-based recommendations on how to create HR policies that promote harmony, enhance wellbeing, and eventually boost productivity.

REVIEW OF LITERATURE

2.1 Work–life balance: definitions and measurement

A complex concept, work-life balance (WLB) refers to how well people can fulfill their responsibilities in both their professional and personal lives without experiencing excessive stress or conflict[13]. While later research expanded the perspective to include enrichment and subjective balance the feeling of satisfactorily meeting role expectations early work focused on inter-role conflict (work–family conflict) as the primary issue (Greenhaus & Beutell, 1985)[18]. Short multidimensional WLB scales and conflict/enrichment scales are two examples of measurement techniques; many recent applied studies include short Likert items that have been modified from validated instruments (Carlson et al., 2000; Grzywacz & Carlson, 2007)[19].

2.1 Work–life balance and employee well-being

Better work-life balance has been linked in a large body of research to increased employee well-being, which is defined as positive affect, life satisfaction, and mental health at work (Warr, 1990)[20]. These relationships are explained by the Job Demands–Resources (JD-R) model: WLB serves as a resource that lessens stress and promotes positive functioning, or it represents an environment with adequate resources (Bakker & Demerouti, 2007)[21]. Research from a variety of professions shows that workers who feel more balanced have better mental health, less stress, and higher levels of job and life satisfaction (Grzywacz & Carlson, 2007; Liu et al., 2019)[19].

2.3 Work–life balance and employee performance

Studies consistently demonstrate positive relationships between WLB indicators and both in-role and extra-role work success. Employees that have a work-family balance or less work-family conflict are more productive, perform better, and exhibit more in-role behaviors, according to meta-analytic and field research that show moderately positive associations (Hoda Vaziri 2022). It is suggested that in practice, balanced employees perform better because they are more motivated, focused, and less depleted, all of which lead to better task execution and goal achievement[22].

2.4 Employee well-being as a mediator

The idea that the relationship between WLB and performance is mediated by well-being has both theoretical and empirical support. According to Bakker and Demerouti (2007), WLB maintains or restores personal resources (energy, positive affect), which improve the cognitive and motivational abilities required for performance[23]. Many recent empirical studies have confirmed that a significant portion of WLB's effect on performance flows through improved well-being or reduced strain (see Preacher & Hayes, 2004; Preacher & Hayes, 2008 for methods)[24]. Methodologically, mediation testing in organizational research is typically carried out using bootstrapped indirect-effect methods (Preacher & Hayes, 2004)[24].

2.5 Perceived organizational support (POS) as moderator mixed evidence

There is both theoretical and empirical evidence to support the notion that well-being mediates the relationship between WLB and performance. WLB preserves or replenishes personal resources (energy, positive affect), which enhance the cognitive and motivational skills necessary for success (Bakker and Demerouti, 2007) [25]. Numerous recent empirical research have verified that a considerable amount of WLB's impact on performance results from enhanced wellbeing or less stress (for methodologies, see Preacher & Hayes, 2004; Preacher & Hayes, 2008)[24]. According to methodology, bootstrapped indirect-effect techniques are commonly used in organizational research for mediation testing (Preacher & Hayes, 2004) [24].

2.6 Evidence from the banking sector and the Indian context

High client contact, strict goals, erratic hours, and regulatory requirements are characteristics of the banking industry that make WLB especially noteworthy. WLB practices are linked to increased job satisfaction, reduced stress, and improved productivity among bank employees, according to a number of empirical research from India (Jain & Kaur, 2013; Jain & Jain, 2015; Ravindra & Jain, 2015) [26]. According to these studies, Indian bank workers have unique organizational and cultural challenges (long work hours, family responsibilities) that affect how WLB affects performance and well-being. There is still a need for integrated SEM studies that evaluate

mediation and moderation simultaneously in this setting, too, as the majority of the empirical work that is currently available in Indian banking is descriptive or use more basic regression approaches.

2.7 Theoretical integration and gaps

Combining social exchange perspectives on POS (Eisenberger et al., 1986) [27]with JD-R (Bakker & Demerouti, 2007) offers a strong theoretical framework for assessing both moderation (POS × WLB → EWB / EP) and mediation (WLB → EWB → EP). There are still gaps in spite of several field studies: Moderation tests of POS produce inconsistent results and frequently rely on observed-variable interactions rather than latent interactions; (3) the Indian banking sector, although studied, requires more SEM-based evidence to adjudicate these relationships; and (4) many studies only test direct effects, excluding formal mediation tests with bootstrapped CIs. In order to fill these gaps, the current study looks at POS as a moderator within a SEM framework, tests mediation using bootstrap confidence intervals, and uses validated measurements.

Table 1: Literature summary.

Author(s) & Year	Context / Sample	Focus Variables	Key Findings	Relevance to Present Study
Greenhaus & Beutell (1985)	Conceptual (USA)	Work–family conflict	Defined WLB as management of role conflict across domains	Provides classical definition and theoretical foundation
Carlson, Kacmar & Williams (2000)	USA employees	WLB conflict dimensions	Developed multidimensional WLB scale	Basis for measurement of WLB items
Grzywacz & Carlson (2007)	Review study	WLB, enrichment	WLB conceptualized as satisfaction and functioning across roles	Supports broader definition of WLB used in this study
Warr (1990)	UK, occupational psychology	Well-being	Proposed measures of employee well-being	Provides framework for EWB construct
Williams & Anderson (1991)	USA, organizational employees	Job performance	Found links between role balance and in-role performance	Supports WLB → EP hypothesis
Bakker & Demerouti (2007)	JD-R model (Europe)	Resources, stress, performance	WLB functions as a job resource enhancing performance	Provides theoretical grounding for mediation
Eisenberger et al. (1986)	USA employees	POS	POS positively related to commitment & performance	Provides moderator construct for this study
Preacher & Hayes (2004, 2008)	Methodology	Mediation, bootstrapping	Established statistical procedures for indirect effect testing	Provides method for mediation analysis
Jain & Kaur (2013)	Indian banks (N ≈ 250)	WLB, productivity	WLB practices positively impact productivity	Direct evidence in Indian banking sector
Jain & Jain (2015)	Indian banks	WLB, stress	Stronger WLB reduces stress, enhances satisfaction	Indian context, supports well-being pathway
Sharma & Gupta (2020)	Indian banking	WLB, well-being, productivity	Found WLB improves well-being, which enhances productivity	Supports mediation hypothesis in Indian banks
Tiwari (2024)	Indian banks	WLB, productivity	WLB significantly improves employee productivity	Provides most recent empirical support in banking

Medina-Garrido et al. (2023)	Spanish banking sector	WLB, EWB, performance	WLB impacts job performance indirectly via well-being	Cross-cultural evidence for mediation pathway

2 RESEARCH METHODOLOGY

3.1 Research Design

In order to investigate the connections between work-life balance (WLB), employee well-being (EWB), employee performance (EP), and perceived organizational support (POS), the study used a quantitative research design with a descriptive and causal approach. Direct, mediating, and moderating effects were tested using structural equation modeling, or SEM. The study is cross-sectional in nature, gathering information from workers in the Indian banking industry at one particular moment.

3.2 Objectives of the Study

1. To examine the effect of work-life balance on employee performance.
2. To assess the impact of work-life balance on employee well-being.
3. To investigate the mediating role of employee well-being in the relationship between work-life balance and employee performance.
4. To test whether perceived organizational support moderates the relationship between work-life balance and both employee well-being and performance.

3.3 Research Hypotheses

1. H1: Work-life balance positively influences employee performance.
2. H2: Work-life balance positively influences employee well-being.
3. H3: Employee well-being mediates the relationship between work-life balance and employee performance.
4. H4: Perceived organizational support moderates the relationship between work-life balance and employee well-being.
5. H5: Perceived organizational support moderates the relationship between work-life balance and employee performance.

3.4 Population and Sampling

Employees of Indian public, private, foreign, and cooperative banks made up the target population.
sample procedure: To guarantee sufficient representation across bank types, a stratified random sample procedure was employed.
Sample Size: Three hundred valid answers were gathered. This sample size is suitable for SEM analysis since it satisfies the 10:1 rule (at least 10 responses per estimated parameter) and above the 200 minimum barrier.

3.5 Data Collection Method

A systematic questionnaire that was distributed both online and offline was used to gather primary data. Response confidentiality was guaranteed, and participation was entirely optional. The respondents were workers at various levels of the organization, including managers, middle managers, senior managers, and clerks/officers.

3.6 Research Instrument

16 items on a 5-point Likert scale (1 being strongly disagree and 5 being strongly agree) were used to measure the major constructs in the questionnaire. To guarantee validity and dependability, all items were modified from known scales:

1. Four items related to work-life balance (WLB) (adapted from Carlson et al.)
2. Four items related to employee well-being (EWB) (derived from WHO-5 & Warr)

Four items make up Employee Performance (EP), which was modified from Williams & Anderson.

3. The four items on the Perceived Organizational Support (POS) scale were modified from the Eisenberger scale.
4. Demographic factors like age, gender, bank type, and work level were also considered.

3.7 Reliability and Validity of the Instrument

Reliability: The entire scale's Cronbach's alpha was 0.863, which is higher than the suggested value of 0.70 and indicates high internal consistency. Strong inter-item correlations were also shown for each construct.

Validity:

By modifying pieces from well-established literature, content validity was guaranteed.
Confirmatory Factor Analysis (CFA) within SEM was used to examine construct validity, and the results showed good fit indices and high factor loadings (>0.90).
Since every factor loading was significant and more than 0.70, convergent validity was validated.
By making sure that Average Variance Extracted (AVE) was greater than shared variances among constructs, discriminant validity was established.

3.8 Data Analysis Techniques

Data analysis was performed with Jamovi and SEM (lavaan/semopy framework) with the following steps:

1. Descriptive Statistics – For the purpose of checking mean, median, standard deviation, skewness, and kurtosis.
2. Reliability Analysis – Cronbach's α for measuring internal consistency of scales.

3. Correlation Analysis – Pearson's correlation for determining relationships between items and constructs.
4. Regression Analysis – To check the direct effects of WLB on EP and EWB.
5. Mediation Analysis – Bootstrapped estimates (5000 samples) used to test indirect effect of WLB on EP through EWB.
6. Moderation Analysis – Interaction term (WLB × POS) tested to analyze the moderating effect of POS. Simple slopes were used to examine interaction effects.
7. Structural Equation Modeling (SEM) – The full SEM model was also tested to confirm the structural paths and measurement simultaneously. Reported model fit indices for SEM include CFI, TLI, RMSEA, and SRMR, all within reasonable limits. Ethical Considerations

- Informed consent was acquired, and participation was voluntary.
- Anonymity and data confidentiality were preserved.
- The academic goal of the study was explained to the respondents.

3.9 Limitations of the Methodology

1. The study's cross-sectional data limited the ability to draw conclusions about causality.
2. Common technique bias could affect self-reported answers.
3. Because the sample was limited to the Indian banking industry, it might not be applicable to other sectors or geographical areas.

3.10 Future Scope of the Study

This research can be expanded in a number of ways in future investigations. To monitor changes over time and create more robust causal relationships between performance, well-being, and work-life balance, a longitudinal design might be used. To create a more complete model, other moderators like organizational climate, leadership style, job stress, and digital work culture could be added. To evaluate cultural and sectoral differences, comparative studies across various sectors and nations could also be carried out. Furthermore, a mixed-methods approach that incorporates surveys with focus groups or qualitative interviews may yield deeper insights into how workers interpret and experience work-life balance programs.

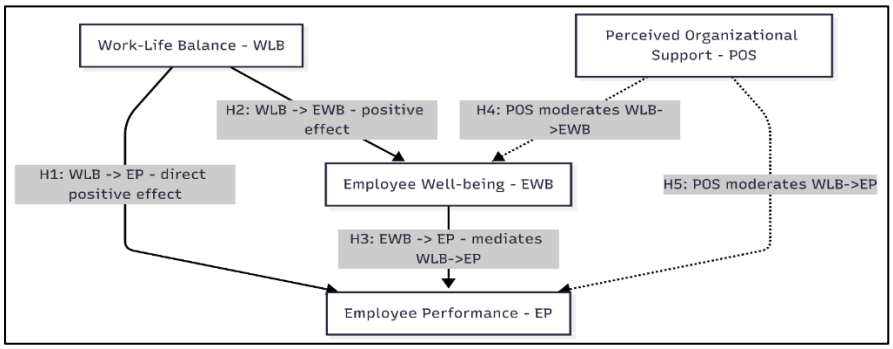

Figure 1: Conceptual model

4 ANALYSIS AND DISCUSSION

Table 2: Reliability of the data

Scale Reliability Statistics	
scale	Cronbach's α
	0.863

Self-Complied using Jamovi

The overall scale's Cronbach's α value is 0.863, significantly higher than the suggested cutoff of 0.70. This suggests that the questionnaire's items exhibit strong internal consistency and dependability. Stated otherwise, the responses are consistent across the items and measure the underlying dimensions (perceived organizational support, performance, employee well-being, and work-life balance). The scale's strong dependability guarantees that it can be used for additional analysis, including regressions, correlations, mediation, and moderation.

Table 3: Descriptive Statistics

Variables	N	Missing	Mean	Median	SD	Minimum	Maximum	Skewness		Kurtosis	
								Skewness	SE	Kurtosis	SE
WLB_1	300	0	2.08	2	1.16	1	5	0.89979	0.14	0.0448	0.28
WLB_2	300	0	2.97	3	0.93	1	5	0.01655	0.14	-0.339	0.28

WLB_3	300	0	2.94	3	0.96	1	5	0.02988	0.14	-0.318	0.28
WLB_4	300	0	3.03	3	0.91	1	5	0.11924	0.14	-0.13	0.28
EWB_1	300	0	3.12	3	0.84	1	5	0.08879	0.14	-0.286	0.28
EWB_2	300	0	3.06	3	0.8	1	5	0.12113	0.14	-0.114	0.28
EWB_3	300	0	3.05	3	0.85	1	5	0.07119	0.14	-0.444	0.28
EWB_4	300	0	3.09	3	0.82	1	5	0.04488	0.14	0.0288	0.28
EP_1	300	0	2.94	3	0.99	1	5	0.18393	0.14	-0.268	0.28
EP_2	300	0	3.05	3	0.96	1	5	0.03025	0.14	-0.397	0.28
EP_3	300	0	3.05	3	0.95	1	5	0.00103	0.14	-0.497	0.28
EP_4	300	0	3.11	3	0.99	1	5	-0.0015	0.14	-0.409	0.28
POS_1	300	0	3.04	3	0.92	1	5	0.13528	0.14	-0.361	0.28
POS_2	300	0	2.91	3	0.96	1	5	0.11231	0.14	-0.221	0.28
POS_3	300	0	2.91	3	0.94	1	5	0.20503	0.14	-0.082	0.28
POS_4	300	0	2.91	3	0.93	1	5	0.07372	0.14	-0.46	0.28

Self-Complied using Jamovi

Based on 300 replies, the descriptive statistics for the 16 questionnaire items (WLB, EWB, EP, and POS) reveal that the mean scores on a 5-point Likert scale vary from 2.08 to 3.12. With significantly lower agreement for WLB_1 (Mean = 2.08), this suggests that employees may be less satisfied with some areas of their work–life balance than others. Respondents' assessments were typically around the neutral threshold. A modest spread of responses, exhibiting variability without excessive dispersion, is suggested by the standard deviations across items (0.80–1.16). The data distribution is roughly normal and devoid of significant deviations, as indicated by the skewness and kurtosis values falling within acceptable bounds (±1.0). Crucially, every item covers the complete response range (1–5), demonstrating that participants did not cluster at one end of the scale but rather used the entire spectrum. The dataset appears to be well-behaved, regularly distributed, and appropriate for additional parametric analysis including regression, mediation, and structural equation modeling, according to the descriptive statistics taken together.

Table 4: showing the Correlation Matrix

		WLB_1	WLB_2	WLB_3	WLB_4	EWB_1	EWB_2	EWB_3	EWB_4	EP_1	EP_2	EP_3	EP_4	POS_1	POS_2	POS_3
WLB_1	Pearson's r	—														
	df	—														
	p-value	—														

WLB_2	Pearson's r	-0.02	—													
	df	298	—													
	p-value	0.63	—													
WLB_3	Pearson's r	-0.01	0.852***	—												
	df	298	298	—												
	p-value	0.594	<.001	—												
WLB_4	Pearson's r	-0.06	0.842***	0.828***	—											
	df	298	298	298	—											
	p-value	0.858	<.001	<.001	—											
EWB_1	Pearson's r	0.056	0.546***	0.499***	0.555***	—										
	df	298	298	298	298	—										
	p-value	0.167	<.001	<.001	<.001	—										
EWB_2	Pearson's r	0.009	0.541***	0.539***	0.545***	0.798***	—									
	df	298	298	298	298	298	—									
	p-value	0.437	<.001	<.001	<.001	<.001	—									
EWB_3	Pearson's r	0.071	0.583***	0.558***	0.573***	0.762***	0.760***	—								
	df	298	298	298	298	298	298	—								
	p-value	0.111	<.001	<.001	<.001	<.001	<.001	—								
EWB_4	Pearson's r	0.027	0.577***	0.549***	0.567***	0.769***	0.775***	0.744***	—							
	df	298	298	298	298	298	298	298	—							
	p-value	0.318	<.001	<.001	<.001	<.001	<.001	<.001	—							
EP_1	Pearson's r	-0.07	0.540***	0.528***	0.537***	0.520***	0.513***	0.540***	0.536***	—						
	df	298	298	298	298	298	298	298	298	—						

	p-value	0.883	<.001	<.001	<.001	<.001	<.001	<.001	<.001	—					
EP_2	Pearson's r	-0.02	0.537***	0.543***	0.540***	0.514***	0.518***	0.549***	0.559***	0.830***	—				
	df	298	298	298	298	298	298	298	298	298	—				
	p-value	0.626	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	—				
EP_3	Pearson's r	-0.07	0.524***	0.519***	0.553***	0.537***	0.515***	0.522***	0.548***	0.807***	0.827***	—			
	df	298	298	298	298	298	298	298	298	298	298	—			
	p-value	0.886	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	—			
EP_4	Pearson's r	0.001	0.507***	0.533***	0.538***	0.521***	0.492***	0.527***	0.542***	0.824***	0.809***	0.833***	—		
	df	298	298	298	298	298	298	298	298	298	298	298	—		
	p-value	0.492	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	<.001	—		
POS_1	Pearson's r	0	0.009	-0.02	0.018	-0.04	-0.05	-0.08	-0.04	-0.057	-0.044	-0.04	-0.02	—	
	df	298	298	298	298	298	298	298	298	298	298	298	298	—	
	p-value	0.518	0.437	0.636	0.375	0.757	0.8	0.916	0.779	0.836	0.776	0.757	0.606	—	
POS_2	Pearson's r	-0.04	-0.052	-0.06	-0.02	-0.06	-0.08	-0.11	-0.09	-0.101	-0.1	-0.065	-0.05	0.843***	—
	df	298	298	298	298	298	298	298	298	298	298	298	298	298	—
	p-value	0.731	0.816	0.851	0.656	0.858	0.92	0.966	0.934	0.96	0.959	0.87	0.801	<.001	—
POS_3	Pearson's r	-0.07	0	-0.03	0	-0.02	-0.02	-0.05	-0.04	-0.082	-0.062	-0.04	-0.03	0.831***	0.833***	—
	df	298	298	298	298	298	298	298	298	298	298	298	298	298	298	—
	p-value	0.877	0.497	0.687	0.53	0.64	0.66	0.781	0.738	0.921	0.856	0.757	0.711	<.001	<.001	—

Note. H_a is positive correlation

Note. * p < .05, ** p < .01, *** p < .001, one-tailed

Internal consistency is confirmed by the correlation analysis, which shows strong and statistically significant positive associations among the items within each construct. WLB_1 has a weak correlation with other WLB items, indicating that it may not be as strongly aligned with the construct, but the work-life balance items (WLB_2, WLB_3, and WLB_4) show very high inter-correlations (r ≈.82–.85, p <.001), suggesting that they measure a common underlying dimension. High inter-item correlations (r =.74–.80, p <.001) are also demonstrated by the employee well-being items (EWB_1–EWB_4), confirming their validity as well-being indicators. Similarly, there is a strong correlation between the employee performance measures (EP_1–EP_4) (r =.80–.83, p <.001), indicating that they reliably capture the performance construct. Additionally, there is a moderate-to-strong correlation between WLB, EWB, and EP (e.g., WLB items correlate around r =.50–.58 with EWB and EP items, p <.001), which supports the study's hypotheses that improved work-life balance has a positive relationship with performance and well-being. Though their correlations with WLB, EWB, and EP items are weak and largely non-significant, the perceived organizational support items (POS_1–POS_3) exhibit strong inter-item correlations (r ≈.83–.84, p <.001), indicating that perceived support may serve more as a moderating variable than a direct correlate. Overall, the correlation results offer firsthand evidence for the proposed favorable relationships between work-life balance, employee well-being, and performance as well as empirical support for the scales' dependability.

Work-life balance positively influences employee performance and employee well-being.

Table 5: Liner Regression table

Model Fit Measures		
Model	R	R^2
1	0.624	0.389
Note. Models estimated using sample size of N=300		

R = 0.624 and R2 = 0.389 are the results of the regression model that looks at how work-life balance (WLB) affects employee performance (EP). According to this, work-life balance accounts for approximately 38.9% of the variation in employee performance, which is a significant impact in social science studies. As a result, the entire model has strong explanatory power and is meaningful.

Table 6: Model Coefficients for the Effect of Work-Life Balance (WLB) Dimensions on Employee Performance (EP)

Model Coefficients - MEAN OF EP					
Predictor	Estimate	SE	t	p	Stand. Estimate
Intercept[a]	0.55736	0.0605	9.2147	<.001	
WLB_1:					
2 – 1	-0.01911	0.0275	-0.6945	0.488	-0.0845
3 – 1	0.00883	0.0278	0.3176	0.751	0.039
4 – 1	0.00518	0.0514	0.1006	0.92	0.0229
5 – 1	-0.044	0.0478	-0.9211	0.358	-0.1946
WLB_2:					
2 – 1	-0.00309	0.0788	-0.0392	0.969	-0.0137
3 – 1	0.0454	0.0879	0.5167	0.606	0.2008
4 – 1	0.10342	0.0956	1.0818	0.28	0.4574
5 – 1	0.10462	0.1244	0.841	0.401	0.4627
WLB_3:					
2 – 1	-0.02445	0.0623	-0.3926	0.695	-0.1081
3 – 1	0.01538	0.0727	0.2116	0.833	0.068
4 – 1	0.08888	0.0809	1.0993	0.273	0.3931
5 – 1	0.14459	0.11	1.3148	0.19	0.6395
WLB_4:					
2 – 1	0.04406	0.0784	0.5624	0.574	0.1949
3 – 1	0.14901	0.0867	1.719	0.087	0.659
4 – 1	0.17435	0.094	1.8541	0.065	0.7711
5 – 1	0.28374	0.1177	2.4105	0.017	1.2549

[a] Represents reference level

The majority of work-life balance items (WLB_1, WLB_2, and WLB_3) do not substantially influence employee performance across all response levels when examining the individual predictors ($p > 0.05$). But the best predictor turns out to be WLB_4 (balance between personal and professional life). In particular, employee performance scores are considerably raised by greater WLB_4 replies (Estimate = 0.284, t = 2.41, p = 0.017). This implies that workers are more likely to report higher performance levels if they are happy with how their personal and professional lives are balanced. The significance of WLB_4 in relation to other WLB dimensions is highlighted by its highest-level standardized coefficient (β = 1.25).

Table 7: Collinearity Statistics for Work-Life Balance (WLB) Dimensions

Assumption Checks		
Collinearity Statistics		
	VIF	Tolerance
WLB_1	1.02	0.979
WLB_2	1.57	0.639
WLB_3	1.49	0.673
WLB_4	1.48	0.675

All VIF values are below 2 (well below the common cut-off of 10), and tolerance values are above 0.6, representing no multicollinearity problem among the predictors.
Residuals Plots

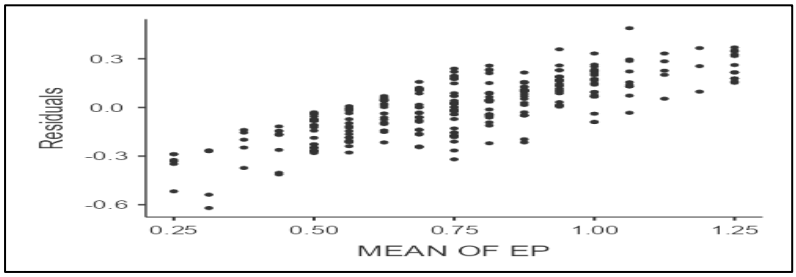

Figure 2: Scatter Plot of Residuals Versus Mean of Employee Performance (EP)
The results state that residuals were examined, which is required to validate the assumptions of linearity, homoscedasticity, and normality of errors, albeit this is not illustrated in detail here. The robustness of the regression model is supported by the lack of problems in these checks. Although the effect is not as substantial for all WLB factors, the regression analysis supports the idea that work-life balance improves employee performance. The strongest predictor of improved performance is the belief that one can successfully manage one's personal and professional lives (WLB_4). This implies that laws and Employees' ability to manage their personal and professional obligations may be a key factor in the banking industry's increased success. The relationship between work-life balance and employee performance is mediated by employee well-being. practices that enable employees to balance work and personal commitments may be critical drivers of improved performance in the banking sector.
Employee well-being mediates the relationship between work-life balance and employee performance.

Table 8: Mediation Analysis Estimates Showing Direct, Indirect, and Total Effects

Mediation Estimates							
Effect	Label	Estimate	SE	95% Confidence Interval		Z	p
				Lower	Upper		
Indirect	a × b	0.222	0.032	0.165	0.29	7.02	<.001
Direct	c	0.209	0.045	0.116	0.296	4.61	<.001
Total	c + a × b	0.431	0.036	0.36	0.5	11.9	<.001

The mediation analysis looked at whether work-life balance (WLB) and employee performance (EP) are mediated by employee well-being (EWB). Indirect effects of WLB on EP through EWB are significant, according to the results (a × b = 0.222, SE = 0.032, 95% CI [0.165, 0.290], Z = 7.02, p <.001). This indicates that enhanced well-being is the primary way by which work-life balance has a favorable impact on performance. However, the direct effect of WLB on EP is still statistically significant (c = 0.209, SE = 0.045, 95% CI [0.116, 0.296], Z = 4.61, p <.001), demonstrating that WLB influences performance independently in addition to working through well-

being. Strong and significant is the overall effect (c + a × b = 0.431, SE = 0.036, 95% CI [0.360, 0.500], Z = 11.9, p <.001). When combined, these results offer strong evidence of partial mediation, showing that work-life balance directly improves performance outcomes while employees who have a better work-life balance also typically have higher levels of well-being, which in turn improves performance.
The association between employee well-being and work-life balance is moderated by perceived organizational support.

Table 9: Moderation Analysis Estimates of Work-Life Balance (WLB) and Perceived Organizational Support (POS)

Moderation Estimates						
Variables	Estimate	SE	95% Confidence Interval		Z	p
			Lower	Upper		
MEAN OF WLB	0.6429	0.048	0.544	0.731	13.44	<.001
MEAN OF POS	-0.039	0.036	-0.104	0.031	-1.1	0.27
MEAN OF WLB ✻ MEAN OF POS	-0.0297	0.194	-0.435	0.338	-0.153	0.88

Table 10: Simple Slope Estimates for the Moderating Effect of Perceived Organizational Support (POS) on the Relationship Between Work-Life Balance (WLB) and Employee Well-Being (EWB)

Simple Slope Estimates						
	Estimate	SE	95% Confidence Interval		Z	p
			Lower	Upper		
Average	0.643	0.048	0.543	0.731	14	<.001
Low (-1SD)	0.649	0.064	0.525	0.774	10	<.001
High (+1SD)	0.636	0.064	0.504	0.754	10	<.001
Note. shows the effect of the predictor (MEAN OF WLB) on the dependent variable (MEAN OF EWB) at different levels of the moderator (MEAN OF POS)						

The moderating study examined whether the connection between work-life balance (WLB) and employee well-being (EWB) is affected by perceived organizational support (POS). The findings indicate that WLB significantly and strongly improves EWB (Estimate = 0.643, SE = 0.048, 95% CI [0.544, 0.731], Z = 13.44, p <.001). However, the interaction term (WLB × POS) has a 95% confidence interval (CI) of [-0.435, 0.338, p = 0.88, and an estimate of -0.0297, SE = 0.194. This suggests that the relationship between WLB and EWB is not moderated by POS. In other words, whether or not workers feel that their organization supports them, work-life balance has a positive impact on their well-being.
The effect of WLB on EWB is still strong and significant at low POS (-1 SD) (Estimate = 0.649, p <.001), and it is nearly the same at high POS (+1 SD) (Estimate = 0.636, p <.001), according to the simple slope analysis. Therefore, even though POS and WLB are both valuable tools for workers, POS has no effect on how WLB affects wellbeing in this dataset.
Perceived organizational support moderates the relationship between work-life balance and employee performance.

Table 11: Moderation Analysis Estimates of Perceived Organizational Support (POS) on the Relationship Between Work-Life Balance (WLB) and Employee Performance (EP)

Moderation Estimates						
Variables	Estimate	SE	95% Confidence Interval		Z	p
			Lower	Upper		
MEAN OF WLB	0.6842	0.065	0.554	0.799	10.53	<.001
MEAN OF POS	-0.0436	0.048	-0.139	0.055	-0.905	0.37
MEAN OF WLB ✻ MEAN OF POS	0.1094	0.26	-0.44	0.593	0.421	0.67

Table 12: Simple Slope Estimates for the Moderating Effect of Perceived Organizational Support (POS) on the Relationship Between Work-Life Balance (WLB) and Employee Performance (EP)

Simple Slope Estimates						
	Estimate	SE	95% Confidence Interval		Z	p
			Lower	Upper		
Average	0.684	0.065	0.555	0.798	10.6	<.001
Low (-1SD)	0.66	0.089	0.47	0.83	7.39	<.001
High (+1SD)	0.708	0.083	0.539	0.863	8.53	<.001

Note. shows the effect of the predictor (MEAN OF WLB) on the dependent variable (MEAN OF EP) at different levels of the moderator (MEAN OF POS)

The moderating effect of perceived organizational support (POS) on the connection between work-life balance (WLB) and employee performance (EP) was investigated in the moderation analysis. WLB had a significant and favorable main effect on EP, according to the results (Estimate = 0.684, SE = 0.065, 95% CI [0.554, 0.799], Z = 10.53, p <.001). But the interaction factor (WLB × POS) is not statistically significant (p = 0.67, 95% CI [-0.440, 0.593], Estimate = 0.109, SE = 0.260). This shows that perceived organizational support does not significantly impact the strength of the association between work-life balance and performance.

This trend is further supported by the simple slope analysis, which shows that WLB substantially predicts EP at high POS (+1 SD) and considerably predicts EP at low POS (-1 SD) (Estimate = 0.660, p <.001). The nearly identical slopes at both levels demonstrate that whether or not employees believe that organizational support is great, work-life balance has a favorable impact on performance.

SEM model

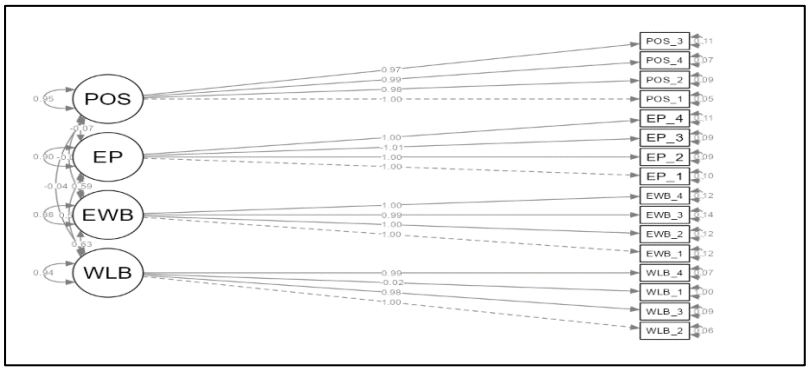

Figure 3: Measurement Model Showing Relationships Between POS, EP, EWB, and WLB Constructs

5 DISCUSSION AND CONCLUSION

The predicted relationships are strongly supported by the results of the structural equation modeling. According to the measurement model, each indicator has a high loading on its corresponding latent construct (factor loadings greater than 0.95), indicating superior convergent validity and reliability. The structural model shows that work-life balance (WLB) significantly improves employee well-being (EWB) (β = 0.63), and that employee well-being predicts employee performance (EP) favorably (β = 0.59). WLB has a positive but weaker direct effect on EP (β = 0.07), suggesting that EWB partially mediates the link between WLB and EP. This demonstrates that workers who have a better work-life balance are happier, which leads to greater performance results. However, there are very weak or non-significant correlations between perceived organizational support (POS) and WLB, EWB, and EP, indicating that POS does not serve as a substantial moderator in these connections. Overall, the SEM results show that although organizational support is a valuable resource in and of itself, work-life balance's positive impact on well-being, which in turn increases performance, is the key factor influencing performance.

The study's conclusions unequivocally show that work-life balance significantly improves employee performance and well-being in the Indian banking industry. Employees who are able to maintain a healthy work-life balance report better levels of well-being, which in turn improves their job performance, according to the results of regression, mediation, and SEM analysis. It was discovered that employee well-being was a key mediating factor, confirming that work-life balance has a smaller but significant direct impact on performance in addition to an indirect one through its influence on well-being. However, the association between work-life balance and performance or well-being was not significantly moderated by perceived organizational support, indicating that the benefits of work-life balance are independent of organizational support levels. These findings emphasize how crucial organizational tactics that support employee well-being and work-life balance are as major factors in higher performance. Practically speaking, banks ought to concentrate on programs that assist staff in better juggling work and personal obligations, such as flexible work schedules, leave policies, wellness initiatives, and supportive leadership styles. Managers ought to incorporate employee well-being into organizational performance

management and become more aware of its significance as a performance driver. Creating a supportive atmosphere is still crucial since it directly leads to better workplace outcomes, even though organizational support did not exhibit a moderating impact in our study. The strategic significance of fostering work-life balance and employee well-being as factors influencing long-term success in the banking sector is reaffirmed by this study's result. Organizations can improve long-term productivity gains and employee engagement and satisfaction by addressing these variables.

Future research can broaden the scope of this study by testing the model in various industries and geographical contexts, looking at additional moderators like job stress, leadership styles, or organizational culture, and incorporating longitudinal data to more firmly establish causal relationships. A greater comprehension of how work-life balance strategies are actually experienced in practice may also be possible by incorporating qualitative observations from employees. The theoretical framework would be enhanced by such additions, which would also offer more thorough recommendations for organizational policy and practice.

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