

Job Autonomy and Supervisor Support in Employee Retention: Mediating role of Work-Life Balance in Banking Sector

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ABSTRACT: The aim of this research is to consider how job autonomy and supervisor support impact on employee retention, with mediating role of work life balance. A comparative quantitative approach was assumed for this study by using empirical data of 379 bank employees in Pakistan. SPSS and AMOS were used for data analysis to test the relationships proposed hypotheses. The findings indicate that both job autonomy and supervisor support have strong positive associations with employee retention. Work-life balance mediates these relationships, underscoring its centrality to the improvement of retention. The research adds to the literature by linking organizational support structures with outcomes on an individual level, enriching theory development in work-life balance. From a practical viewpoint, our results indicate organizations need to develop autonomy, supervisory support, and family-friendly policies when it comes to retaining their best employees. Such lessons have specific implications for managers and policy makers when it comes to sustainable workforce strategies in competitive service sectors. Moreover, the research has wider social significance in promoting employee well-being as a means of achieving sustainable economic development. Organizations that make supportive and flexible working environments are not only helping to retain their workers, but also build healthier, more productive societies.

Keywords: work-life balance, employee retention, job autonomy, supervisor's support, social exchange theory, employee turnover.

I. INTRODUCTION

Employee retention has been identified as a significant challenge for organizations due to its implication in cost efficiency, maintaining knowledge continuity and ensuring success or competitiveness over the long term. On the one hand, holding on to high-quality workers cuts down recruitment and training costs; it promotes organizational stability and results in better performance, particularly in successful organizations [1]. Despite these successes, businesses in developed and developing countries alike struggle with high turnover rates that threaten workforce continuity and organizational growth. Nowhere is this problem more acute than in the service industry, where human capital is the most important input for creating value. Accumulating evidence has suggested organization-level practices such as, job autonomy and supervisor support, are critical in promoting employee well-being as well as long-term retention. Job autonomy provides employees freedom to make work-related decisions that has an impact on satisfaction and is negatively related to turnover intention. Also infers that supervisor support equips employees with

directions or resources to handle work-family demands which make them more committed to the organization [2]. Nevertheless, though each of these predictors has been associated with retention separately, the combined impact and the mediating processes are not well understood [3]. One area that needs focusing on is work-life balance. We find that organizational practices which enhance employee's autonomy and support provide less strain in balancing their personal and professional life that ultimately effect on the motivation commitment to stay with organizations [4, 5]. However, in numerous academic studies work-life balance has been neglected as a mediator that conveys the beneficial effects of organizational support on retention outcomes; particularly in service sector of developing countries like Pakistan.

This research is conceptually grounded in Social Exchange Theory (SET), which considers the relationship between employees and their employer to be one of mutual obligation. Where organizations afford resources in the form of autonomy and supportive supervision, employees interpret this as a sign of trust and care from the organization, yielding reciprocation to higher levels [6]. Work-family balance as a mediator of the relationship between work resources and pro-attitudinal behaviors in the workplace. In addition, as a contextual factor, supervisor support reinforces the exchange relationship by enhancing positive effects of the degree of autonomy on retention. Nevertheless, with respect to these aspects there are still several research needs. First, existing research has focused mainly on the outcome of retention without investigating mediator factors such as work-life balance that may help us understand how organizational practices have an impact on retention. Second, many such studies are from Western or developed economies [7] and do not account for the nuances of developing markets that have very different socio-cultural norms as well as job structures and family obligations. Third, there are only little researches that developed a comprehensive framework representing job autonomy, supervisor support and work-life balance all together for explaining the employee retention. To address this dearth, the current study focuses on exploring how job autonomy and supervisor support impact employee retention through mediating role of work-life balance in private banking of Pakistan. Based on SET as a theoretical framework, the study provides three significant contributions [8]. First, it contributes to its theoretical basis by incorporating organizational support practices and individual well-being mechanisms in explaining employee retention. Second, it contributes to the literature by exploring these associations in an under-researched region of South Asia. Third, it has a managerial and policymaking contribution in providing practical advice for governments and managers to promote sustainable HR practices, family-friendly cultures and employee-oriented policies as part of the retention strategies in service competitive industries [9].

While previous studies examined employee retention with regard to work life conflict, job autonomy and supervisor support [10, 11], the research has mostly analyzed these elements separately while confounding the possible interactions between them. More specifically, the mediation effect of work-life balance is not fully investigated, particularly in service sector organizations. Further, the existing research is predominantly based in Western/developed contexts, not capturing South Asian countries with distinctive socio-cultural and organizational milieu [12]. Hence, understanding the relationship between job autonomy and supervisor support in employees' retention making their condition better through work-life balance on social exchange theory as an underpinning has a unique contribution. That adds theoretical and managerial knowledge to sustainable HRM practices in Pakistan's banking sector.

II. THEORETICAL PERSPECTIVE

The current study suggests that employees infer organizational trust and care when perceiving greater job autonomy and supportive supervision. Consistent with the reciprocity tenet of SET, employees reciprocate through higher commitment and intentions to stay [13, 14]. The process to this perspective is mediated by work-life balance, with organizational resources (such as autonomy and support) contributing to higher well-being and satisfaction which then leads to retention [15]. In addition, supervisor support enhances this social exchange by enhancing employees' perceptions of organizational care and amplifying the positive effects of job autonomy on retention [16]. In so doing, SET also affords strong theoretical

foundations for both the mediation (work-life balance) and moderation (supervisor support) processes posited in this study.

III. LITERATURE REVIEW

1. EMPLOYEES WORK-LIFE BALANCE

The significance of the work-life balance differs with the interest level, age, value, personal conditions and characteristics of every individual [17]. This resounds with [18], who claim that the employees' age, environment and lifestyle play a vital part in the employee's discrimination of work-life balance [19]. Since the preceding, the description can assume economic, legislative, and social forms. According to [20], Work work-life balance can be defined as an employee overwhelming the capability to fulfil both responsibilities work and non-work related. Their explanation is grounded on societal problems linked with persons regardless of race or gender marital status, to achieve an enhanced relationship between remunerated work and private life. The fiscal outlook was defined by as the corporations promoting entities to accomplish work-life equilibrium because of aids they would achieve such as higher retention of the workforce. The key purpose of a business case methodology is that it affects the reduction of the absenteeism of workers and similarly depicts the good reputation of an organization [21]. The expenses on the account of an organization for deteriorating work-life balance comprise absenteeism, sick leave, poor performance and more staff turnover, training costs and recruitment [22].

Work-life balance is becoming slowly more dominant for workers and inclines to affect employees' choice to stay in the organization. Nowadays employees are appreciating flexible work plans, which permit them to yield for both their professional life and personal [23]. The equilibrium between non-remunerative and remunerative lives is determined by the fact that how much an individual is ready to sacrifice at the cost of other parts of the cycle. Study [24] perceived that an employer that allows the jobholder the opportunity to fulfil his or her respective family duties increases the level of satisfaction ultimately causing employee retention. Some employees primarily emphasize the professional life and then afterwards give extra time to the other parts of their lives which represents the phenomenon of downshifting [25]. Scholars have also paid attention to the significance of healthy balance as long as the association between work-life balance and retention is concerned; scholars have argued that companies must implement a harmonious equilibrium so that it improves employee retention. Study [20] explored that proposing demonstrative support to the employees via work-life balance decreases their intention to job turnover. This standpoint implies that there is a direct relationship between employees' choice to stay (or leave) with work-life balance.

Study [26] suggested a theory for role balancing questioning survey respondents to specify their response with the given statement "Nowadays, I seem to enjoy every part of my life equally well". The research suggested and proposed an explanation of work and family life balance based on similar fulfilment of both work and private role expectations. Work [27] formerly hypothesized a multidimensional explanation of work and family life balance, where those individuals who practiced the same level of time, attention, involvement, and commitment in family and work roles are categorized as balanced work and family life. Work and Family Life Balance refers to actually managing and creating harmony among remunerative work and non-remunerative work or other roles and duties that are very crucial to people as 'individuals' and as being human and also as a part of society [9]. The existing literature on the issue of work-life constancy with different probabilities is available and studied by researchers in recent years, there has been an increased level of interest in the work-family domain under the head of human resource management literature. Particularly concerning the foundations and consequences of the conflict between these two domains. Many scholars have addressed this dilemma from different views. Work [28] inspected the backgrounds of the conflict between work and family. Study [22] define a formal viewpoint on organizations' reactions to the issue of work and family life. Moreover, scholars have also argued about the belongings of private responsibilities on job performance and work commitment [19]. The contemporary description of work-life balance may be categorized by the innovative and faster development in every probable arena but the further

side of the picture communicates the extended working times [29]. In addition to that, there are tools like internetworking-empowered mobile technology, which allows employees to access their work surroundings. Resultantly accessing those areas of one's life which most of the individuals ignore is retaining equilibrium among family and work [30]. Substantial research has emphasized the significance of Work and family life equilibrium for organizations' efficiency [24].

2. *JOB AUTONOMY*

When the working environment of an organization is such that employees feel they do have the autonomy to make decisions, give suggestions and give necessary feedback, it makes the individuals feel empowered [31]. This in turn makes employees feel truly committed to the work and to the respected organization, which ultimately leads to retention. Autonomy refers to the freedom of choice with which workers can carry out their obligations [32]. Thus, if individuals feel that they can make decisions regarding their jobs without the compulsion of taking permission for each choice chosen or each assignment done by himself/herself then employees' sense that they are contributing significantly to the organizational development and would want to retain in the organization [33]. Autonomy can be defined as the ability to make decisions in what way to accomplish one's work or assigned job taking impacts over individual's effort and tractability in job decisions [34]. Consequently, scholars explored that job autonomy is a determining aspect of job satisfaction and therefore helps in retaining talented employees. Study [35] recognized autonomy as a significant determinant of employee retention. He also perceived that job autonomy has an impact on employee choice to stay or leave an organizational institute. Job anxiety, deficiency, and restriction over one's work add to job frustration, which sequentially influences unfavorably retention. Autonomy along with control of work actions leads to job satisfaction, which certainly affects retention. Study [36] associated autonomy with job retention through job satisfaction. The fact that the point by which one's job delivers substantial autonomy and sovereignty to the employees in arranging the work and in defining the actions to be used in leading it out is known as autonomy. Job autonomy is significant because it digs into the self-esteem of the employees, having substantial autonomy to choose work plans, to decide how a job is done and set job timetables are significant to a huge figure of workers today. The upturn in job sovereignty has been revealed to be linked to a reduction in stress and workplace absenteeism and to the empowerment and growth in the overall efficiency of the worker. Study [37] also explained autonomy as the degree to which persons have autonomy in handling their employees through job independence would have an impact on the accomplishment of organizational goals for the reason that it is capable of generating a supportive organizational culture. The aids of workplace independence are reinforced by [38] uttering that self-sufficiency consequences are more work efficacy and fundamental enthusiasm. There has been a substantial influence of the positive aids of job autonomy, which in turn lays a positive relationship with job autonomy which leads to job retention which is the form of job satisfaction.

3. *SUPERVISOR SUPPORT*

Working for a few hours is not only about the work-life balance, nowadays it has become so widened that it has to include the way people are working or how flexible are their working hours [13]. This is not only about how it has also included when the employees work: the way working hours have been arranged, where the employees are working: the physical place where the employees work and work-life balance has included supporting the employee's programs including training and time to time breaks off from the work [39]. Literature has documented that employee used to manage their work-life stress such as social support, access to resources and flexibility. The supervisor has to play a crucial role in mounting those tactics so that employees may be better able to balance their work life and personal lives [40]. It is because supervisors are in direct contact with their subordinates. They hold a position to coach them, monitor their actions, manage them, convey the cultural spirit, and develop a sense of affiliation and pride in the company in which they are working. The supervisor in his/her role of increasing flexibility, helping subordinates to get access to their required resources and providing them with social support comes to know how satisfying a job for an

employee can be by influencing them on how demanding it is. Consequently, the support of the supervisor is believed to be an important aspect in reducing employees' work-life conflicts, work-family issues, and ambiguity in their roles, being socially supported means how well an individual has a satisfying relationship with the other employees of the organization. Effective and healthy relationships among employees have become determinants of retaining employees. A study conducted by [13] has proved that social support is a contributing or determining factor of employee retention.

Study [41] found that there is a significant and positive relationship between good human resource practices and employee commitment and retention. Employee's commitment towards jobs can be increased by developing and increasing a sense of affiliation [34]. Work [42] researched why employees quit their jobs and found out relation between supervisor and subordinate to be the fundamental reason. Satisfying relationships with employees and other fellows is the most important factor for retention. Not only the employee and supervisor relationship but supervisor's efforts in identifying and fulfilling individual needs and providing family friendly working environment also increase employee commitment. The supervisor has to know the degree to which an employee feels autonomous in conducting his job and achieving a sense of achievement while doing his job. Supervisors who keenly support their subordinates whenever a conflict arises in their family and work life proved to be influential in improving employee job satisfaction as it is considered the company's bottom line. Those Supervisors who are reportedly in dual-income marriages are much more likely to accommodate whenever the work-family life conflicts. The working relationship between front-line managers and their supervisors has proved to be the most influential factor in explaining the level of commitment and satisfaction they have doing their jobs [43]. The social support received from the supervisor and his efforts to reduce pressure increase satisfaction and commitment [38]. Besides coworkers, a supervisor can also reduce pressure. A supervisor being a gatekeeper has the power to act and control the employee's feelings: whether they have access to the work-life initiatives and whether they are feeling satisfaction while using those initiatives [37]. The previous studies regarding employee satisfaction have documented that the employee's perceptions about the supervisor's support in family and work-life conflicts are significant regarding the outcomes of employees. This impact is greater as compared to the social support from coworkers or the extent to which the policies for work-life balance for employees are there [26].

4. ORGANIZATIONAL WORK-LIFE BALANCE PRACTICES

To explain whether the organization is implementing work-life balance policies or not, institutional theory is the only standard framework. This theory puts emphasis and the pressure on firms (internal and external) and rules placed on firms that those entities force firms to act in a certain. Some of the studies have also explained the relationship between family-friendly firm policies and employee retention [44]. Similarly, socially just rules and norms in the organization increase the employee's sense of affiliation to the organization and if they are treated fairly by the organization, they will have a positive and loyal attitude towards the organization. The most evident hurdle in work and family life balance is the unsupportive culture, which means that employees are not allowed to take their portion of work home to get it done there, and those executives who are not inclined to promote work-life balance and the organization's high demands of dedication. Apart from this, is the uncooperative and isolated working environment for the employees that encourages, rewards long work hours, and helps them to fulfil their life commitments, which are not internal for an organization like looking after sick relatives and their elders. The other obstacle is homo sociability, which is a term referring to the behaviors and attitudes of supervisors and senior management while recruitment in which they give biased preference to those individuals they perceived as similar to them. Policies that are considered family-oriented include reducing work hours, flexibility in working hours, flexibility in terms of job starting and off timings for emergent events and compressing working weeks. Several studies have shown that implementing the policies alone is not sufficient in promising their operation owing to the company's culture, especially if supervisors and co-workers may not accommodate at all.

Companies some of the internal aspects also act as drivers, enablers and barriers while implementing work-life balance policies.

The most commonly studied internal element by most researchers is organizational culture. They have found multiple facets of the organizational culture which include hostile working environment, cultural change, poor support service, attitudes of managers, lack of communication protocols and resistance from managers, not only this but the lack of education and training in work-life balance strategies [45]. Out of all of these aspects, the attitude of managers towards the work-life balance is the most crucial one because of its influential effect on the implementation of work-life balance policy and is evident in several studies. An element may become a driver or an obstacle; it depends on the way the element acts. For example, if an element is encouraging the implementation of work-life balance policies it may be referred to as a driver. On the other hand, if it acts as a hindrance or prevents, it is called a barrier. The elements that help the adoption of work-life balance policies yet those elements are not crucial for the implementation of the policies, are called enablers including subsidies from the government for implementing WLB policies. Therefore, implementing work-life balance policies depends on being present for certain elements in firms, and the way they act discourages or encourages the successful implementation of the work-life balance policies. Literature on work-life balance policies has also been documented from the perspective of the worker AC, while studies are also found from the manager's perspective [20] those elements that have a significant and positive relationship with the employee's professional and personal life. These factors cause to improve the performance of the workers. The individual impacts that must be apparent since of the execution of the work-life adjust approaches incorporate fulfillment in conjugal connections, lesser push, sound family connections, higher self-confidence and self-esteem and higher career fulfillment. Concurring to the hypotheses of organizational execution, the utilize of Human Asset arrangements, which offer assistance to extend the adjust of work emphatically, and relaxation time can influence the budgetary execution of the organization. There are a few thinks about, which have detailed a critical and positive relationship between the execution of work-life adjust approaches and progressing monetary execution of the firms. The financial performance of the firm can be affected by many reasons one of which is the work-life balance policies because of the modern picture of a competitive market. Employees can be attracted by offering better work-life balance programs having competitive salary packages.

Nevertheless, the work-life balance can improve the productivity of the firm significantly; by reducing costs by increasing the employee retention ratio, decreasing negative spillover, and reducing prolonged working hours and exhaustion to decrease its negative impact on the productivity of the firm. This in turn decreases the stress and makes its part in the healthier and safer work environment. On average, the larger firms are more globalized and have better policies regarding work-life balance and owners of those firms are welcome to enhance more work-life balance practices and to make those practices wide-ranging to increase financial performance. Policies that proved to be influential in balancing work life are becoming popular these days. Firms consist of professional employees have a higher tendency to adopt better work-life balance policies. This is due to the reason of their scarcity, hard to attract, expensive and valuable to employ and maintain as compared to the employees who are paid less and there are fewer work-life balance policies for employees who are less skilled especially less skilled industries. Study [46] found that in US companies which are employing a large number of hourly employees, those individuals are typically less paid and were least likely to give work-life balance policies. A study conducted by [47] has suggested to practice of flexible organizational policies to nullify the negative effect of stressors on family satisfaction. While, organizational change is also presented as an idea to facilitate a better balance of work-life and harness the esteem value of firms for opting for revitalization of the culture.

5. EMPLOYEE RETENTION

A critical issue that modern firms are facing in recent times such as shortage of skilled labor, large employee turnover and variable economic growth is known as employee retention [27]. Replacement of the old tenured manager is seen, as replacing the marginally effective manager has positive effects on

overshadowing costs. The clash in personal and professional life arises due to the involvement in one more as compared to the other. In the same way, [48] have distinguished the clash of work and family life as the lack of fit in responsibilities of an individual's personal and professional life. In 1990, organizations have to know that to increase the employees' interest in their jobs, it is necessary to increase the employee's determination of employee's pleasure, and commitment, and reduce stress and work-related problems.

Training sessions incur costs, but they help reduce employee turnover and increase employee retention will be looked at as a reduction in expenses; hence it is the only inspiration an organization has in implementing work-life balance practices. Adding to this, employees also tense out, make mistakes, and go on leave. The extreme cases are also there; they may suffer from emotional burnout and exhaustion. Implementation of strategies shows how committed the employer is towards the well-being of the employees, helping employees to keep a balance of work and family life. It can be demonstrated in terms of commencing flexible working hours, leave policies, child, and parental care policies. Researchers and managers all reported and treated employee turnover as an obstacle due to the large cost it causes. Retention by definition is the skill to withhold employees who are of interest to the company for a longer time as compared to the company's rivals. The repercussions of turnover are evident in more than one stage so its analysis cannot take place at only one stage. Consequently, employee turnover is much of a concern and has been paid serious attention by many researchers. Besides this, some researchers have reported turnover to be unavoidable and inevitable for the organization to tackle. In the workplace, employees may face different sources and kinds of stress all day. Out of several urgent problems, a company has to deal with it to retain skilled and valuable employees [25]. Retaining employees is crucial for the organizations to maintain a competitive advantage. Employees provided with a work-life balance and employees who are supported emotionally because reduced turnover. Work-life balance strategies have a role in directing the decisions of their employees whether to leave or stay in the organization. Work attitude for example commitment, job satisfaction, positive and negative thinking about the job, work work-life balance strategies cause to decrease in the high rates of turnover. A few recommendations of the study included the need for norms during work hours, epitomes acting as a role model for the rest of the employees, flexible work timings and hours, training sessions and effective recruitment practices. The high rate of employee turnover is due to stress, which has several components for example job and emotional exhaustion. The study conducted by [49] in the banking sector revealed that to increase employee retention and employee commitment and to decrease the turnover rate of employee recruitment practices should be best fit and there must be development and training sessions.

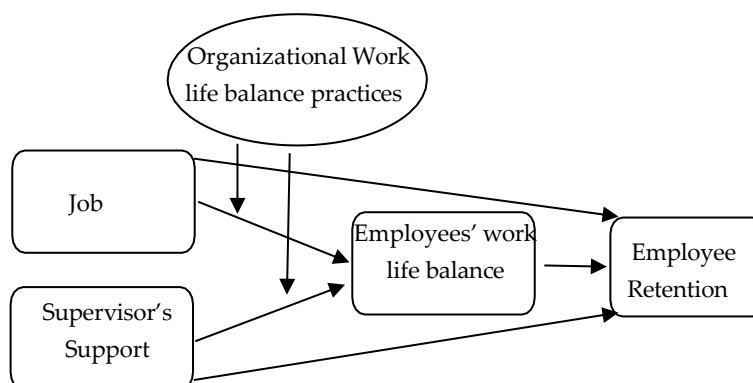


FIGURE 1. Theoretical model.

Prolonged employee working hours cause to increase in the employee's stress and ultimately turnover intentions. Similarly, [50] asserted that the results of high turnover last very long and can be costly in several ways. Certain scholars did not find any relationship between turnover intentions and work-life conflict. However, almost all organizations strive for reduced turnover rates. Increased flexibility addresses the work-life balance problems. Improving inter-role conflict is the main purpose and reason for flexible work schedules and those schedules are remarkable for the employees, especially the demanding employees. A survey conducted by [11] on withdrawal behaviors due to family-work and work-family conflicts. The study found that there is a significant relationship between family-work and work-family conflicts and withdrawal behaviors. The results of the study help assist in examining the crossover impacts of work-family conflicts as a stressor among couples in which both partners earn. Study [23] revealed that eradicating the stressor among those individuals proved to reduce employee turnover. Therefore, literature shows that conflicts of work-family cause to increase the employee turnover. Consequently, to reduce the turnover and to retain skilled employees, work-family conflicts should be decreased.

- H1: Job Autonomy positively affects employee's work-life balance.
- H2: Job Autonomy positively influences employee retention.
- H3: Supervisor work-life balance support positively affects employee work-life balance.
- H4: Supervisor work-life balance support positively affects employee retention.
- H5: Employees' work-life balance has a positive impact on employee retention.
- H6: Organizational work-life balance practices significantly moderate between job autonomy and employee's work-life balance.
- H7: Organizational work-life balance practices significantly moderate between supervisor support and employee's work-life balance.
- H8: Employees' work-life balance mediates between Job autonomy and employee retention.
- H9: Employees' work-life balance mediates between supervisor support and employee retention.

IV. METHODOLOGY

The quantitative research method approach is used in this article. The population is the private banking sector operating in the twin cities of Pakistan. Therefore, individual employees were selected as the population of the study. The sample size was determined by the following formula by [51] for the known population:

$$S = x^2 NP(1 - P) \div [d^2(N - 1) + x^2 P(1 - P)] \quad (1)$$

The sample size is drawn out of the population with the help of the above-given formula. A simple random sampling technique is used for data collection from the population. For data collection, the banking sector was selected based on the objectives of the study. Habib Bank Limited (HBL) was considered because it was awarded as the best private bank of Pakistan (2025). The sample was collected from the branches of HBL located in Rawalpindi and Islamabad. The researcher distributed the 400 questionnaires among the employees working in the different branches of HBL located in twin cities. After careful scrutiny, the final data set for analyzes is 379 responses from the employees working in HBL. Out of 379 responses, 156 responses are from Rawalpindi and 223 responses from Islamabad. The remaining 21 responses were the missing values or invalid responses.

1. DATA ANALYSIS

The researcher used SPSS and AMOS. Regression was run through the process macros of Prof. Andrew Hayes Model 1 and 4 was run via this process. SPSS was employed for preliminary analyses, including data screening, descriptive statistics, and reliability testing. These steps ensured that the dataset met the assumptions necessary for further modeling. Subsequently, AMOS was utilized for confirmatory factor analysis (CFA) and structural equation modeling (SEM) to validate the measurement model and test the

hypothesized relationships. This complementary use of SPSS and AMOS ensured both the robustness of the dataset and the validity of the theoretical model.

2. DEMOGRAPHICS OF THE DATA

Descriptive statistics shows the demographic data of the respondents it includes frequency, percentage, standard deviation, and mean of the respondents.

Table 1. Frequency distribution and descriptive statistics for “GENDER”.

Gender	Frequency	Percentage (%)
Male	217	57.3
Female	162	42.7
Total	379	100

Table 1 indicates that 57.3% of respondents were male (217/379) and 42.7% were female (162/379) respondents who have contributed to the commenced research.

Table 2. Frequency distribution and descriptive statistics for “EXPERIENCE”.

Experience	Frequency	Percentage (%)
2-5 Years	91	24.0
5-10 Years	146	38.5
10 & above	142	37.5
Total	379	100.0

Table 2 provides the information about the experience of respondents. The results show that the frequency of respondents having experience from 2-5 years is 91 respondents weighting by the percentage of 24.0%. From 5-10, years are 146 respondents by the percentage they are contributing 38.5% and respondents having experience ranging from 10 and above are 142 contributing 37.5% of the total.

3. RELIABILITY TESTS

Table 3 represents the reliability of the data. Job autonomy value for Cronbach’s alpha was 0.802. This value shows a good reliability result, which shows a greater consistency among the questions of job autonomy.

Table 3. Reliability statistics.

Variables	Cronbach's Alpha	AVE	CR
Job autonomy	0.802	0.500	0.802
Supervisor’s support	0.825	0.501	0.818
Employee WLB	0.799	0.520	0.866
Organization’s WLBP	0.722	0.507	0.814
Employee retention	0.609	0.500	0.732

Supervisor’s support value was 0.825, this value shows a good reliability result that shows a greater consistency among the questions of supervisor’s support. Employees’ work-life balance value was 0.799, this value shows an excellent reliability result that shows a greater consistency among the questions of employees’ work-life balance. Organizational work-life balance practices value was 0.722. This value shows a good reliability result, which shows a greater consistency among the questions of organizational work-life balance.

Employee Retention had a Cronbach's Alpha of 0.609, slightly lower than the accepted value of 0.70. Nevertheless, given the low number of items (three) in this construct and sustained in [52], values greater than 0.60 are also acceptable in exploratory research.

AVE for Job autonomy, supervisor's support, employee work-life balance, organizational practices, and employee retention are 0.500, 0.501, 0.520, 0.507 and 0.502 respectively which are all equal or greater than 0.5 indicating towards presence of convergent validity. According to the good rule of thumb value of CR 0.7 or greater shows good reliability for the presence of convergent validity. The values between 0.6 and 0.7 are acceptable fit by providing evidence of other variables of the construct having good construct reliability. Values of CR for Job autonomy, supervisor's support, employee work-life balance, organizational practices and employee retention are 0.802, 0.818, 0.866, 0.814 and 0.732 which is greater than 0.7 and indicates the presence of convergent validity in constructs.

Table 4. Correlation analysis.

	JA	SS	EWLB	OP	ER
Pearson Correlation	1				
Sig. (2-tailed)					
JA					
Pearson Correlation	.397**	1			
Sig. (2-tailed)					
SS	.000				
Pearson Correlation	.168**	.186**	1		
Sig. (2-tailed)	.000	.000			
EWLB	.255**	.255**	.379**	1	
Pearson Correlation	.000	.000	.000		
Sig. (2-tailed)	.285**	.327**	.383**	.770**	1
OP	.000	.000	.000		
Pearson Correlation	.000	.000	.000	.000	
Sig. (2-tailed)					
ER					

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

4. CORRELATION ANALYSIS

Table 4 of the correlation matrix shows a correlation of JA, SS, EWLB, OP and ER. The results of correlation analysis show that SS is significantly and positively correlated with JA (p-value = .000) and this correlation is moderate (Pearson correlation = .397). The findings suggests that EWLB is significantly and positively correlated with JA (p-value = .000) and this correlation weak (person correlation = .168) EWLB and SS are also positively correlated with (p value= .000) and (Pearson's correlation = .186) the findings suggests that JA is significantly and positively correlated with OP (p-value = .000) and this correlation is moderate (Pearson correlation = .255). The findings suggests that JA is significantly and positively correlated with ER (p-value = .000) and this correlation is moderate (Pearson correlation = .285). The findings suggests that ER is significantly and positively correlated with SS (p-value = .000) and this correlation is moderate (person correlation = .327). The results of correlation analysis show that ER is significantly and positively correlated with OP & EWLB (p-value = .000) and this correlation is moderate & strong (Pearson correlation = 0.383 and .770).

5. CONFIRMATORY FACTOR ANALYSIS (CFA)

The connoisseurs of Structural equation Modeling recommend that for model fit Tucker- Lewis Index, Adjusted Goodness of Fit Index, Goodness of Fit Index and Comparative Fit Index, and Adjusted Goodness of Fit Index must be equal to or greater than 0.90 and for model reasonably accepted the value should not be less than 0.80. The value of the Root Mean Square Error of Approximation must be lower than 0.05 and CMIN/DF must be between 3 to 5.

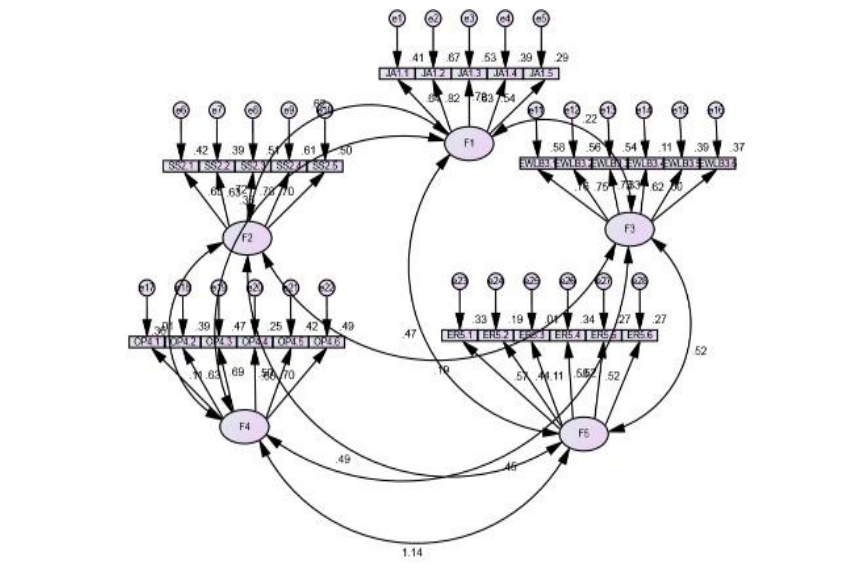


FIGURE 2. Convergent validity.

Factor loading is examined to check convergent validity. All factor loading should be significant ($p > 0.05$) and all loadings should be greater than 0.5 and some scholars suggest that it should be greater than 0.40. The standardized regression weights for job autonomy as it has five items JA 1.1, JA 1.2, JA 1.3, JA 1.4 and JA 1.5 are 0.642, 0.818, 0.727, 0.626, and 0.543. These all-factor loadings meet the criteria and all of them are > 0.5 so all of the items are included in the final survey. The standardized regression rates for five items of supervisor's support SS 2.1, SS 2.2, SS 2.3, SS 2.4, and SS 2.5 are 0.647, 0.627, 0.717, 0.779, and 0.704. Which are greater than 0.5 so all the items of supervisor's support are included in the final survey. Regression weights for EWLB3.1, EWLB 3.2, EWLB 3.3, EWLB 3.4, EWLB 3.5 and EWLB 3.6 are 0.762, 0.752, 0.732, 0.828, 0.624 and 0.604 which are greater than 0.5. Regression weights for OP4.1, OP4.2, OP4.3, OP4.4, OP4.5 and OP4.6 are 0.714, 0.627, 0.689, 0.500, 0.651 and 0.696 which are also greater than 0.5. Standardized factor loadings of ER5.1, ER5.2, ER5.3, ER5.4, ER 5.5 and ER5.6 are 0.573, 0.442, 0.712, 0.581, 0.519 and 0.518 so all the items are included in the final survey.

6. DISCRIMINANT VALIDITY

The AVE of Job autonomy and employee work-life balance is 0.500 and 0.520 while its squared inter-construct correlation is 0.047, which is less than the AVE of job autonomy and employee retention. The AVE of employee work-life balance and employee retention is 0.520 and 0.500 while SIC is 0.269, which shows the greater value of average variance extracted. The AVE of organizational Practices with employee retention is 0.507 and 0.500 and it is greater than the value of SIC 0.020. AVE of Supervisor's support with organizational Practices 0.501 and 0.507 and it is greater than the value of SIC 0.128. The AVE of Job autonomy with the supervisor's support is 0.500 & 0.501 and the value of SIC is 0.381, which shows that the AVE value is greater

than SIC.AVE of Employee work-life balance with organizational Practices 0.520 and 0.507, which is greater than the value of SIC 0.207. AVE of Supervisor's support with employee work-life balance 0.501 and 0.520 as well as the value of SIC 0.036.

The AVE of Supervisor's support with employee retention is 0.501 and 0.500 and it is greater than the value of SIC, which is 0.238. The AVE of Job autonomy with employee retention is 0.500, 0.500, and greater than the value of SIC 0.220. AVE of Job autonomy with organizational Practices 0.500 and 0.507 and the value of SIC is 0.119, which indicates that the indicators have more in common with the construct they are associated with in comparison to the other constructs associated.

Table 5. Discriminant validity.

Variables	IC	SIC	AVE
Job autonomy – Employee work-life balance	0.219	0.047	0.500
Employee work-life balance – Employee retention	0.519	0.269	0.520
Organizational Practices - Employee retention	0.142	0.020	0.500
Supervisor's support - Organizational Practices	0.358	0.128	0.507
Job autonomy - Supervisor's support	0.618	0.381	0.501
Employee work-life balance-Organizational Practices	0.455	0.207	0.520
Supervisor's support - Employee work-life balance	0.190	0.036	0.501
Supervisor's support - Employee retention	0.488	0.238	0.520
Job autonomy - Employee retention	0.470	0.220	0.501
Job Autonomy - Organizational Practices	0.346	0.119	0.500
			0.507

7. FACTOR ANALYSIS

The Normed Fit Index is (0.881), the Adjusted Goodness of Fit Index (is 0.896), the Goodness of Fit Index (is 0.918), the Comparative Fit Index (is 0.954), and the Tucker- Lewis Index are (0.946) respectively which should be close to 0.9. The value of the Root Mean Square Error of Approximation is 0.03 see Table 6.

Table 6. Confirmatory factor analysis (CFA).

Factors	Value
Chi-square/df	1.540
GFI	0.918
CFI	0.954
AGFI	0.896
NFI	0.881
TLI	0.946
RMSEA	0.03

8. REGRESSION ANALYSIS

Table 7 shows the results of moderated regression. The impact of job autonomy on employee work-life balance was tested with the moderating role of organizational practices. The regression coefficient of JA and OP is significant at $b = -0.2744$, $p\text{-value} < 0.05$ and $b = -0.0172$, $p\text{-value} < 0.05$ respectively. However, the coefficient of the interaction term is statistically significant at $b = 0.1523$, $p\text{-value} < 0.05$. The overall model is also significant at $F(3,375) = 25.25$, $p\text{-value} < 0.01$ and this model explains a 25% variation in employee work-life balance.

Table 7. Impact of Job Autonomy on employee work-life balance with the moderating role of organizational practices.

Consequent Y (EWLB)				
Antecedent				
		B	SE	P
X (JA)	b1	-0.2744	0.1233	0.000
M (OP)	b2	-0.0172	0.1423	0.000
MxX (JAxOP)	b3	0.1523	0.0516	0.000
Constant	i2	1.9819	0.3177	0.000
$R^2 = 0.1681$				
$F(3,375) = 25.25$, $p = .0000$				

Table 8. Impact of SS on EWLB with the moderating role of OP.

Consequent Y (EWLB)				
Antecedent				
		b	SE	P
X (SS)	b1	-0.925	0.1087	0.0000
M (OP)	b2	0.1706	0.1281	0.0000
MxX(SSxOP)	b3	0.770	0.0454	0.0000
Constant	i2	1.546	0.2832	0.0000
$R^2 = 0.1583$				
$F(2,870) = 23.50$, $p = .0000$				

Table 8 shows the results of moderated regression with moderation of organizational practices. The impact of a supervisor's support on employee work-life balance was tested with the moderating role of organizational practices. The regression coefficient of supervisor's support and organizational practices is significant at $b = -0.925$, $p\text{-value} < 0.05$ and $b = 0.1706$, $p\text{-value} < 0.05$ respectively. The coefficient of interaction term is statistically significant at $b = 0.770$, $p\text{-value} < 0.05$. The negative overall effect of supervisor support on retention implies that when the amount of supervisory support goes beyond certain thresholds, such high degrees may be viewed as interfering or micromanaging, and thus lower intention to stay. Nevertheless, substantial positive interaction effect is registered between supervisor support and job autonomy on the outcome variables. "In return for autonomy, supportive leaders help magnify the benefit by giving guidance and resources, including emotional support, making for a more fulfilled workplace retention. The overall model is also significant at $F(3,375) = 23.50$, $p\text{-value} < 0.000$ and this model explains a 23% variation in employee work-life balance.

Table 9. Impact of JA on ER with mediating role of EWLb.

Antecedent	Consequent								
	M (EWLB)					Y (ER)			
		b	SE	P			B	SE	p
X (JA)	a1	0.1470	.0446	0.0007	a2	c'	0.1805	0.0372	0.000
M (EWLB)		---	---	---		b1	0.3118	0.0424	0.000
Constant	iM 1	1.747	0.1068	0.000	iM 2	i2	1.116	0.1149	0.000
		R ² = 0.281					R ² = 0.1971		
		F (1,377) = 10.88, 0.000					F (2,376) = 46.16, 0.000		
		LLCI			ULCI				
DE: JA-->ER				0.1805			0.372	0.1074	0.2536
JA-->EWLB-->ER				0.0458			0.201	0.011	0.0917

Table 9 shows the results of mediated regression. Initially, the impact of JA was tested on EWLb. The regression coefficient of JA was significant at $b = 0.1470$, p -value < 0.0007 . The overall model is also significant at $F (1,377) = 10.88$, p -value < 0.000 and this model explains 28.1% variation of EWLb. In the second step, JA and EWLb were regressed on ER. The regression coefficient of both JA and EWLb were significant at $b = 0.1805$, p -value < 0.000 and $b = 0.3118$, p -value < 0.000 respectively. The overall model is also significant at $F (2,376) = 46.16$, p -value < 0.000 and this model explains 33.19% variation of EWLb. There is an increment of 4.21% after the inclusion of EWLb as a mediator in the model. Direct and indirect effects are significant at 95% confidence interval with effect value of JA@ER BY 0.1805 with bootstrap values of 0.1074 and 0.2536 and for indirect JA@EWLB @ ER effect value of 0.0458 with a bootstrap value of 0.0111 and 0.0917 respectively.

Table 10. Impact of SS on ER with mediating role of EWLb

Consequent									
Antecedent		M (EWLB)				Y (ER)			
		b	SE	p		b	SE	p	
X (SS)	a1	0.1532	0.0417	0.002	a2	c'	1.971	0.0347	0.000
M (EWLB)		-----	-----	-----		b1	0.3019	0.0421	0.000
Constant	iM	11.744	0.097	0.000	iM2	i2	1.1136	0.1085	0.000
		R ² = 0.0345					R ² = 0.2144		
		LLCI			ULCI			Effect SE (Boot)	
DE: SS->ER			0.1971	0.347			0.1289	0.2652	
SS-> EWLb->ER			0.0462	0.0192			0.0137	0.0876	

Table 10 shows the results of mediated regression with employee work-life balance. The regression coefficient of SS was significant at $b = 1.532$, p -value < 0.002 . The overall model is also significant at $F (1,377) = 13.488$, p -value < 0.000 and this model explains a 3.451 % variation in employee work-life balance. In the second step, JA and EWLb were regressed on ER. The regression coefficient of EWLb was regressed on ER was significant at $b = 1.971$, p -value < 0.000 and $b = 0.3019$, p -value < 0.000 respectively. Although the indirect effects of work-life balance are relatively small in magnitude, they remain meaningful in practice. Even modest improvements in employees' ability to balance work and personal life can accumulate over time, leading to noticeable improvements in retention rates across a large workforce. The overall model is also significant at $F (2,376) = 51.29$, p -value < 0.000 and this model explains 22.68 % variation of EWLb. There is an increment of 21

% after the inclusion of employee work-life balance as a mediator in the model. Direct and indirect effects are also significant at a 95% confidence interval with effect values of 0.1971 and 0.0462, with bootstrap values of 0.1289 and 0.2652, 0.0137 and 0.0876 respectively. All hypothesis is accepted.

V. CONCLUSION

The study was intended to check the impacts of factors determining employee work-life balance and its relationship with employee retention when it is moderated by an organization's family-friendly culture. Job autonomy and supervisor's support are the two determinants of employees' work-life balance. If there is a family-friendly environment in the organization results show that there will be increasing trends in employee retention [53]. Today's business global environment makes people prefer to work in a dynamic environment. Individuals feel free to work in an organizational culture where they feel that their remunerative and no remunerative life is balanced. Their professional life is not a wall between their family lives, which needs to be collapsed. Organizations should develop family-friendly culture so that in the race of earning bread individual's family life would not be at stake. This is the need of organizations to hold their talented employees, which is crucial as their retention, and progress of business depends on it. Some factors such as training and development are less explored than supervision, organization culture/practices, employee's work-life, and job autonomy for instance [54]. The underpinning theory of the current study, which is social exchange theory, also states the same.

1. POLICY RECOMMENDATIONS

It is crucial that organizations create family-friendly workplace policies that help achieve work-life balance in order to maintain work-life balance as an integral part of human resource management [55]. In particular, policies must institutionalize measures that improve job autonomy and supervisor support, as both of these elements are directly linked to employee retention. Focus on constructive relationships: train managers, encourage them to develop relationships that work for both work and non-work needs to reduce conflict and improve satisfaction. At the organizational level, the institutionalization of family-friendly culture in the HR policies not only strengthens well-being of employees but also job commitment and organizational commitment. In a highly competitive labor market, there is no alternative to such policies and they should hence emerge as a strategic workforce planning and organizational sustainability priority.

2. PRACTICAL IMPLICATIONS

The study suggested that supervisors must build positive relations with their employees providing them healthy environment so that the productivity of employees should be increased increasingly. Autonomy on the job and supervisors' support are the important determinants of the employee's life balance considerations thus contributing towards job satisfaction and retention. Hiring and training recruits are time-consuming procedures so huge costs are incurred on such advertisements and prolonged processes. Supervisors can promote a family-friendly organizational culture to bond strong relations between boss and employee so that their family issues can be accommodated at work thus causing satisfaction with the help of supervisor support and job autonomy techniques of human resource management.

3. LIMITATIONS OF THE STUDY

The study has few constraints due to which its scope can be limited. A first limitation relates to the cross-sectional design of our study, which limits our capability to draw strong causal inferences regarding job autonomy, supervisor support, work-life balance and retention of employees. Longitudinal research may help to determine the processes, causes and consequences over time. The data collection has been done in twin cities of Rawalpindi and Islamabad. The study was bound to some restricted parameters. Which were mainly time and finance. However, the study can be generalizable by expansion in other sectors and organizations. For expansion, a differential study can be conducted in line with the study variable. The staff or workers of an

association can be categorized into three sub-classifications: directors, managers, and employees. The existing study did not pay enough attention to the classification of employees, the subdivision of the economy and the type of business concern. These are predominantly affected by some factors, though few studies have been done.

4. FUTURE DIRECTIONS

Future studies may consider job satisfaction and employee performance as antecedents and consequences of the study. As variables that are well as more independent can be tested at the same time to check their impact on work-life balance. Employees perceived organizational culture could also be an important independent variable to test work-life balance. In future, the researchers may add multiple sectors to get more diverse results. For further studies to go to well-equipped organizations with the necessary knowledge that can improve their retention capabilities to balance the work life of employees, more detailed studies are needed that address the issues and give necessary amendments required to the business concerns.

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Authors Contributions

All authors made an equal contribution to the development and planning of the study.

Conflict of Interest

The authors have no potential conflicts of interest or such divergences linked to this research study.

Data Availability Statement

Acknowledgments

Not applicable.

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