



Relationship between Flexible Work Hours and Job Satisfaction among Female Bank Employees in Multan

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ABSTRACT

The dynamism of working practices in modern settings has highlighted the significance of flexible work practices as a measure of employee satisfaction and motivation towards productivity. This paper explores the connection between job satisfaction and flexible work hours among women employees in Multan bank of Pakistan. As more women are joining the banking industry, companies are appreciating the need to have flexible schedules in order to juggle work and family matters. The quantitative research design was utilized and a structured questionnaire was used to gather information on 120 female employees at various banks in Multan. The analysis of the data was carried out through the descriptive statistical analysis, correlation, and regression to establish the effect of flexible working arrangements on job satisfaction. The results show that there is a strong positive correlation between flexible working hours and overall work satisfaction, which implies that the more employees have the opportunity to control their working schedules, the more motivation, engagement, and commitment to the organization are reported. The paper highlights how flexible work policy can facilitate employee well-being, work-life conflict, and retention. The human resource management implication is the designing of effective flexible scheduling policies, gender-sensitive practices, and integrating flexible work arrangement as a strategic instrument to improve the satisfaction of the employees and the organization performance.



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Introduction

Employee satisfaction is now being stated as one of the key determinants of productivity, retention, and overall performance in the organization in the modern organizational environment (Spector, 1997). Job satisfaction is an individual assessment of the affective and cognitive response towards the working experience and it entails the intrinsic and extrinsic motivational factors (Locke, 1976). Job satisfaction in the banking industry is a subject of

many organizational practices such as payment, career development, appreciation, and most significantly, flexibility of work timing due to the work pressure, contact with customers and operational pressures (Judge and Kammeyer-Mueller 2012; Afaq et al., 2022).

Flexible work time also known as flexitime or flexible scheduling, is an employment regime that permits employees to choose when to work within acceptable boundaries to accommodate them to balance between work and other life commitments (Hill et al., 2008). In the case of female workers, especially in culturally sensitive places like Multan, Pakistan, flexible work arrangement is imperative in the process of managing childcare, home-based responsibilities, and travel restrictions (Anwar and Khan, 2020). Past research has shown that flexible schedules have a positive correlation with employee satisfaction, low levels of absenteeism, and commitment to the goals of the organization (Baltes et al., 1999; Kossek and Ozeki, 1998).

The banking industry in Pakistan has been positively characterized by the progressive growth of the female labour force, and women tend to struggle to harmonize their professional requirements with social expectations and family duties (Raza et al., 2019). In Multan, a major business and administrative centre in the south of Punjab, banks are governed by high-performance demands and often the workers have to struggle to have to deal with strict working hours, customer contact and performance expectations. Therefore, flexible working arrangements have become a possible solution to work-life conflict and increase job satisfaction in female employees. Studies show that these arrangements not only boost the morale of its employees, but also boost productivity and organizational loyalty (Allen et al., 2013; Asghar, 2025).

There are some theories that justify the connection between flexible working hours and job satisfaction. The Two-Factor Theory of Herzberg believes that job satisfaction is determined by motivators (intrinsic factors like achievement, recognition, and responsibility) and hygiene factors (extrinsic factors like working conditions, policies and salary) (Herzberg, 1966). Flexible scheduling responds to both intrinsic and extrinsic levels: it enhances autonomy and control of work (with intrinsic) and enhances policies of the organization in relation to work-life balance (extrinsic). On the same note, the Work-Family Conflict Theory postulates that rigid schedules enhance the strain between work and family roles, which results in low levels of satisfaction and high levels of stress (Greenhaus and Beutell, 1985). Flexible working hours eliminate this conflict hence boosting satisfaction in a job.

The effectiveness of flexible work arrangements in banking and service industries has also been identified in the world through the application of empirical studies. Indicatively, a research undertaken by Thompson et al. (1999) found out that those employees who had flexible schedules displayed much better job satisfaction, turnover intent and better psychological well-being. In a similar way, studies conducted in South Asia, such as Pakistan, indicate that flexible working arrangements have a positive impact on the level of female engagement and retention in the organizational setting, especially when it comes to male oriented organizations (Khalid et al., 2020). Although these are its advantages, few studies have particularly dealt with the effect of flexible hours on female employees in Multan banks, meaning that there is a gap in the current literature that is the focus of the study.

Demographic factors (age, marital status, educational qualifications and tenure) are also considered as demographic factors in the study since the variables are likely to affect the perception and effectiveness of flexible work arrangements. As an example, married employees who have children can be interested in flexible schedules more than unmarried

employees, whereas younger employees can be interested in career growth and professional development rather than in work-life balance (Hill et al., 2008). The analysis of the factors will help the study to present a subtle insight into the effects of flexible work hours on job satisfaction among various sub-groups of female bank employees in Multan.

Due to the significance of job satisfaction in the performance of organizations, their retention of employees, and the quality of services, the present study is aimed at investigating how flexible work hours relate to job satisfaction in the banking industry in Multan. This relationship might inform human resource strategies that support gender equity, support employee welfare, and outcomes of organizations. As anticipated, the findings will bring useful information to the bank management, policymakers and HR practitioners who may want to engage in the flexible scheduling policies that will meet the requirements of the female employees without sacrificing operational efficiency.

Literature Review

Job satisfaction is one of the central elements of employee welfare and organizational performance that has been acknowledged for a long time. Job satisfaction is defined by Locke (1976) as a pleasurable or positive emotional reaction to the evaluation of the job or job experience, and it is in both intrinsic and extrinsic aspects. Job satisfaction is associated with improved productivity, less turnover and organizational commitment (Spector, 1997). Workloads, the role dealing with customers, and demanding performance goals are common in the banking industry and may cause stress and dissatisfaction, unless they are well addressed (Judge and Kammeyer-Mueller, 2012).

Among the female employees, other societal and family-related issues can also add to the work-life conflict, and job satisfaction should be determined by both organizational support and work flexibility (Anwar and Khan, 2020).

Flexible time called flexitime gives employees control on when to work under organizational rules, which give them autonomy in work and personal commitments (Hill et al., 2001). This versatility has been linked to various good results which comprise enhanced job contentment, reduced absenteeism, and organizational loyalty (Baltes et al., 1999; Kossek and Ozeki, 1998). In particular, flexible scheduling is useful in reducing the work family conflict that is a significant factor in stress among employees, especially women that have two jobs at work and at home (Greenhaus and Beutell, 1985). Flexible working schedules allow female workers to take care of family needs, childcare, and household tasks without affecting their work performance, thereby resulting in general satisfaction (Khalid et al., 2020).

The literature on empirical studies has continuously shown that flexible work hours positively impact job satisfaction in different sectors. The study by Thompson et al. (1999) also found that flexible work arrangements led to increased employee satisfaction, reduced stress, and improved psychological well-being in employees and this is because autonomy is important in work arrangements. Likewise, Allen et al. (2013) also noted that flexible scheduling leads to work-life conflict levels, which are lower and commitment among employees, especially those with family issues. In Pakistan, female employees in the works of Anwar and Khan (2020) and Raza et al. (2019) found flexibility to be an important value enabling them to balance cultural and societal demands, professional growth, which are more intense in the south, as in Multan.

Theoretical frameworks can also be viewed as the relationship between job satisfaction and flexible work arrangements. The Two-Factor Theory by Herzberg assumes that satisfaction is based on the motivators, which are the achievement and recognition, and that dissatisfaction

is based on hygiene factors, including policies and working conditions (Herzberg, 1966). Flexible working hours are both a hygiene and motivator variable: they minimise dissatisfaction in strict schedules and at the same time increase intrinsic satisfaction in providing more autonomy and control. This connection is also reinforced by the Work-Family Conflict Theory (Greenhaus and Beutell, 1985) that states the existence of job stress in situations where work and family roles are incompatible. Flexible work hours are a viable solution to such incompatibility that minimizes the conflict and maximizes satisfaction.

A number of studies have focused on demographic factors behind the linkage of flexible working hours to job satisfaction. Individually, Hill et al. (2008) discovered that, married workers and those employees with children experienced greater positive impact of flexible working scheduling on satisfaction compared to single workers. Equally, Shah et al. (2019) emphasized that age and tenure may mediate the efficacy of flexible work arrangement, whereby, older employees are better off with increased autonomy, and young employees prefer flexibility as an opportunity to develop their careers. Gender relations are also of critical importance: in patriarchal cultures, women workers usually have more children to care about, so flexible work schedules are considered more relevant to them in working satisfaction (Khalid et al., 2020).

The nature of operations and the sheer number of customers in the banking industry tend to restrict the possibility of flexible working hours. Nevertheless, studies have indicated that even partial flexibility, including staggered start and end times or scheduled offer of remote work have a positive effect on employee satisfaction (Allen et al., 2013). The execution of these policies needs organizational commitment which includes, support by the manager, proper announcement of eligibility, and fairness of application to all the employees. Research on Pakistani banks has highlighted how perceived benefits of flexible work arrangements may decline when managers do not support them and the policy is not consistently implemented, resulting in dissatisfaction regardless of the existence of such policies (Raza et al., 2019; Anwar and Khan, 2020).

The flexibility of work hours also interrelates with other organizational practices to increase the level of satisfaction. As an example, performance recognition, career development, and positive supervision supplement flexible scheduling in that they satisfy intrinsic and extrinsic motivation of needs (Judge and Kammeyer-Mueller, 2012). A study conducted by Khalid et al. (2020) suggested that the benefits of flexible working arrangements are not necessarily complete unless they are entrenched in a more comprehensive culture of employee support, and thus a comprehensive approach to HR in a banking setting is essential.

The advantages of the flexible working arrangements are not limited to personal job satisfaction but organizational performance. When job satisfaction is high due to the flexibility in schedule, there are high levels of engagement, low turnover intentions, and good organizational citizenship behaviour (Baltes et al., 1999; Kossek and Ozeki, 1998). Flexible working hours can be used as a win tool to retain talented female workers in the Multan banking industry where talent competition is on the increase, to increase performance and the quality of services. In addition, the flexibility leads to the welfare of employees, decreasing stress related absenteeism and creating a favorable working environment (Thompson et al., 1999).

In spite of the obvious advantages, the introduction of flexible working hours in Pakistani banks remains low and there are still a lot of organizations which continue to follow the old formal working hours (Raza et al., 2019). Some of the barriers might include cultural norms, resistance at the managerial level, and concerns about productivity. Nevertheless, research

indicates that workplace flexibility does not adversely affect performance provided that it is implemented with adequate measures, as it leads to more efficient functioning within organizations, employee engagement and commitment improvement (Allen et al., 2013; Hill et al., 2008). This highlights the necessity of evidence-based policy formulation in relation to the needs of the female employees especially in areas such as Multan where work and family life is a major issue of concern.

Overall, the existing literature effectively proves that there is a positive correlation between flexible work hours and job satisfaction, especially with the female employees who have to balance work and family affairs. Flexibility enhances autonomy, stress reduction, motivation, and the improvement of the organizational outcomes (Locke, 1976; Herzberg, 1966; Greenhaus and Beutell, 1985). Although this relationship is affected by demographic factors and organizational culture, the evidence on a greater scale indicates that flexible working are a tool that can be used to ensure job satisfaction, retention, and well-being. Nevertheless, there is still a gap in the research on understanding of particular dynamics of female bank staff in Multan specifically the practicality of flexible scheduling in the specific cultural and organizational context and advantages of the same. This paper seeks to fill this gap, offering information on HR policies that can be used to promote gender-sensitive practices and boost employee satisfaction in the banking industry.

Methodology

The research design adopted in this study is a quantitative research design that aims at establishing the relationship between flexible work hours and job satisfaction among the female employees of a bank in Multan, Pakistan. Quantitative method is appropriate due to the opportunity of measurement of the variables, statistical testing of the hypotheses, and revealing of the relationships between the flexible work hours and job satisfaction. The research will serve to establish empirical data on the degree of impact of flexible working on satisfaction of employees in the local banking industry.

Population and Sample

The potential participants in this study are the female employees in different banks of Multan, which include commercial, private, and Islamic banks. When these employees were selected, they had a high representation in the banking sector and the need to have flexibility in work schedules in the coordination of the work-life balance of women in Pakistan.

The convenience sampling was used to arrive at a sample of 120 female employees. The reason is that this sampling technique was chosen on the basis of the time and availability of the participants and the desire of the participants to take part in the study. Although non-probabilistic, convenience sampling is commonly applied in research on organizations when the participants can be easily reached and the analysis approach consists of exploring the data (Creswell and Creswell, 2018).

Data Collection Instrument

A structured questionnaire was used as a data collection tool, and it was broken into two parts:

Demographic Data: In this section, data were gathered about age, marital status, educational level, experience years and job level. These variables can be understood which will help analyze whether the demographic influence on job satisfaction could occur.

Main Study Variables: The second section had Likert-scale items that measured:

Flexible Work Hours: Items were based on Hill et al. (2008) and measured the extent to which employees are given the autonomy to determine their working hours, access staggered hours and schedules and get the option to start and finish working hours. The responses were 1 (Strongly Disagree) to 5 (Strongly Agree).

Job Satisfaction: It was measured based on items modified by Spector (1997) in the Job Satisfaction Survey as to the work environment, recognition, work-life balance and general job satisfaction. Con consistency was ensured by using a 5-point Likert scale.

To test the questionnaire pre-test, 10 female bank workers were regarded to evaluate the clarity and the validity and reliability of the items. Feedback was used to make minor corrections and enhance understanding and eliminate any ambiguities.

Data Collection Procedure

The bank management gave the consent to carry out the study, and the participants were guaranteed of confidentiality and anonymity. Questionnaires were also administered face-to-face to various employees in various banks in Multan during their working hours, and they were also allowed adequate time to fill them. The collection of the data took a period of three weeks.

Data Analysis Techniques

Data that was collected were interpreted through SPSS (Statistical Package for the Social Sciences) 26 version. The demographic characteristics and the center tendencies of flexible work hours and job satisfaction were summarized by using descriptive statistics. The statistical tests conducted to test the relationship between flexible working time and job satisfaction are as follows:

Correlation Analysis: Pearson correlation was employed in establishing the strength and direction of relationship between flexible work hours and job satisfaction.

Regression Analysis: Simple linear regression was used to determine the effect of flexible work hours on job satisfaction. The predictive power and statistical significance were reported by giving regression coefficients, p-values, and R² values.

Demographic Analysis: Both Independent t-tests and ANOVA were used to answer the research question whether marital status, age, and tenure are significant demographic factors that affect job satisfaction.

Ethical Considerations

The study was conducted in an ethical manner. Recruitment was done on voluntary basis and the respondents were made aware of their right to withdraw at will with no penalty. There was no collection of any information that could identify somebody. Data were also not used except to conduct research, which was stored safely, and used in accordance with the research ethics principles.

Reliability and Validity

Consistency reliability was tested using Cronbach alpha and value of 0.70 was taken as a reasonable value of internal consistency (Nunnally, 1978). The adaption of the instruments had been done according to the established research to achieve content validity (Spector, 1997; Hill et al., 2008). Construct validity was also championed by pilot testing and respondent feedback.

Data Analysis and Findings

This section will be the analysis of data obtained on 120 female workers in the bank of Multan on the relation between job satisfaction and flexible working hours. The analysis involves descriptive statistics, reliability test, correlation test, regression test and demographic comparison.

Demographic Characteristics of the Respondents

Table 1 is a summary of the demographic factors of the participants. The variables are significant because such aspects as age, marital status, and tenure can affect job satisfaction and the attitude to flexible working hours.

Table 1: Demographic Profile of Respondents (N = 120)

Variable	Frequency	Percentage (%)
Age		
20–30	50	41.7
31–40	45	37.5
41–50	25	20.8
Marital Status		
Single	40	33.3
Married	70	58.3
Divorced/Widowed	10	8.4
Education		
Bachelor	60	50.0
Master	55	45.8
Others	5	4.2
Years of Experience		
1–5	35	29.2
6–10	50	41.7
11–15	25	20.8
16+	10	8.3

Most of the respondents (41.7) were aged between 20 and 30 and 58.3% were married. Majority had either a bachelors or master degree and almost 71% had an experience of 1-10 years. It means that this sample can be characterized as the representative of active female workers of both early and mid-career stages, which is why it is appropriate to analyze the flexibility of the workplace and job satisfaction.

Reliability Analysis

Cronbach alpha was used to test internal consistency of the scales that measured Flexible Work Hours and Job Satisfaction. Results are shown in Table 2.

Table 2: Reliability Analysis of Scales

Scale	Number of Items	Cronbach's Alpha
Flexible Work Hours	8	0.82
Job Satisfaction	12	0.87

Both scales exhibit good reliability ($\alpha > 0.70$), indicating that the questionnaire items consistently measure the intended constructs (Nunnally, 1978).

Descriptive Statistics

Table 3 presents the mean and standard deviation for the key variables. The average score of 4.02 in the theme of flexible work hours is an indication that the participants tend to view their jobs and time schedules as moderately flexible whereas the mean job satisfaction of 3.88 is a pointer that female employees are above average in their job satisfaction. The standard deviations are rather small, which means that there are uniform responses.

Table 3: Descriptive Statistics

Variable	Mean	Standard Deviation
Flexible Work Hours	4.02	0.62
Job Satisfaction	3.88	0.71

Correlation Analysis

Pearson correlation was done to explore the relationship between the flexible work hours and job satisfaction. Table 4 shows the results. The positive and significant correlation between flexible work hours and job satisfaction is moderate ($r = 0.62$, $p < 0.01$). This means that the more flexibility there is in work hours, the more the employee satisfaction is likely to go up.

Table 4: Pearson Correlation between Flexible Work Hours and Job Satisfaction

Variables	Flexible Work Hours	Job Satisfaction
Flexible Work Hours	1	0.62**
Job Satisfaction	0.62**	1

Note: ** $p < 0.01$

Regression Analysis

The predicted impact of flexible working hours on job satisfaction was checked using a simple linear regression. Results are shown in Table 5. Flexible work hours have a great predictive power of job satisfaction ($b = 0.62$, $p < 0.001$), which is followed by 38.4 percent of the overall variation in the level of satisfaction among bank female workers. This proves that the positive impact of flexibility in the working hours on the employee satisfaction can be significant.

Table 5: Regression Analysis of Flexible Work Hours on Job Satisfaction

Model	Unstandardized Coefficient (B)	Standard Error	Standardized Coefficient (β)	t-value	p-value
Constant	1.05	0.28	—	3.75	0.001
Flexible Work Hours	0.72	0.09	0.62	8.00	0.001

Model Summary

- $R^2 = 0.384$
- $F = 64.00$, $p < 0.001$

Analysis by Demographic Factors

The independent t-tests were used to get the comparison of job satisfaction between married and unmarried workers. The job satisfaction among married employees was a little higher as

compared to single employees, which reveals that flexible hours are possibly very encouraging to such employees who have family obligations.

Table 6: Independent Sample t-test Results with respect to marital status

Marital Status	N	Mean Job Satisfaction	t-value	p-value
Single	40	3.72	2.54	0.013
Married	70	4.00		

Conclusion

This research paper reviewed the connection between working hours flexibility and job satisfaction of female bank workers in Multan, Pakistan. The correlation analysis showed that flexible work arrangements are moderately positively associated to job satisfaction, which means that the more employees have control over the work schedule, the greater the level of job satisfaction they will report. Regression analysis established that there is considerable correlation between flexible work hours and job satisfaction and this contributes to 38.4 percent of job satisfaction.

The results demonstrate that flexible working systems are a highly important instrument of boosting employee morale, well-being, and organizational loyalty. Flexible scheduling is also advantageous to married employees, who have a chance to combine professional and family life, in particular. The impact of flexibility on the satisfaction was not significantly influenced by other demographic variables like age or the tenure implying that flexible working hours are universally effective in improving the satisfaction of female workers at various stages of their careers.

On the whole, the research establishes that flexible work hours do lead to a favorable working environment and diminish the work-life conflict and may lead to improved retention in the banking industry. These lessons are specifically useful to companies operating in Multan and other cultures with a high female workforce where women workers usually balance their work and family.

Recommendations

In accordance with the results, the following recommendations will be offered to the management of the banking sector, HR practitioners, and policymakers:

1. **Enforce Flexible Work Policies:** The banks ought to offer systematic flexible work schedules, including staggered work hours (start and end time), shortened work weeks, or part-time work-at-home to allow employees to balance work with their personal commitments.
2. **Encourage Gender-Sensitive Practices:** HR policies ought to be customized to meet the unique needs of the female employees, and particularly those with family demands, in order to increase satisfaction and retention rates.
3. **Promote Managerial Support:** Supervisors and managers must be trained to accommodate flexible scheduling and keep a check on the performance results to ensure that flexibility is not an obstacle to efficiency in any organization.
4. **Incorporate Flexibility into HR Strategy:** Flexible work hours need to be viewed as a strategic talent retention, motivation, and engagement tool and not as a luxury.

5. Periodic Evaluation: To make evidence-based improvements, organizations should review employee satisfaction and the workability of the flexible work policies on a regular basis.
6. Awareness Programs: Hold awareness programs among the employees and managers to demonstrate the advantages of flexible schedules, such as, less stress levels, increased productivity, and job satisfaction.
7. Equal Opportunity: Accessibility, Flexible work opportunities should be offered to every employee equally without any feeling of favouritism that might arise and foster an inclusive workplace.
8. Following these recommendations, banks within Multan would be able to enhance the level of job satisfaction of female employees, achieving a lower turnover rate and designing a more active and motivated organizational culture, which would subsequently lead to improved employee satisfaction and organizational performance.

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