

Revisited Work-Life Balance under COVID-19 Pandemic Period: Using Discriminant Function

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AbstractThe study explored factors behind employees' work-life balance. The pandemic showed a surge in employee stress levels when organizations shifted to virtual platforms within a short period. The objective of this study was to predict a model for forecasting employees' behavior of work-life balance in the new normal environment when working from home. The sample consisted of 400 executive-level employees in a private bank in Sri Lanka. Discriminant analysis was carried out to test the relationship between the dependent variable and independent variables. The results proved that role conflicts are the best predictor of work-life balance among employees with 1.112 coefficient values. Values of all other variables indicated a positive contribution toward the discriminant functions with positive coefficients like management support (0.345), awareness programs (.252), and self-management of the employees (.238). It can be suggested that decision-makers need to implement psychological training, skills-based training for managers and employees, and family members are to be provided with incentives to handle difficulties encountered in the pandemic situation.

Keywords: Work-Life Balance, Work-Life Conflict, COVID-19, Discriminant Analysis

1. Introduction

The COVID-19 virus has already harmed people's health and threatened organizational survival (Sahoo, & Ashwini, 2020). The COVID-19 was exacerbated to a pandemic, confirmed in March 2020, only a few months after its first outbreak in January. This viral infection became the most well-known sickness (Behl & Mishra, 2020). The COVID-19 changed within a short time how people lived, worked, and acted. The social implications related to COVID-19 are expected to last longer than envisaged and surpass the disease's physical effects.

The government imposed lockdown as containments to minimize the contagious virus spreading and disrupting commercial operations. Many businesses facing collapse were under pressure to retrench staff and consolidate operations. Meanwhile, most organizations shifted to a digital work setting faster, which is rather mandatory, making remote working a feasible option to continue for many years ahead. This transformation was an intensiverevolution, a sudden shift from traditional physical work to contemporary online practices.

Virtual organizations are becoming the standard in most enterprises worldwide; online work platforms are the new normal in organizational work cultures (Fachriansyah, 2020). Because schools were closed and most communities were under lockdown to curtail the virus, people could not engage in physical interactions or congregate as they did formerly. As a result, this situation represented a significant shift from people's normal lifestyles and social interactions. Stress, worry, impatience, and terror became significant issues for employees managing work and personal lives during the pandemic.

Even if remote working is necessary during the pandemic, several employees have complained that working from home has harmed their Work-Life Balance (WLB). Working at home with family, particularly with children, is likely to produce disruptions, making it difficult for many employees to execute official activities productively. Many employees were compelled to change their working hours; some chose to hold evening meetings, thus requiring extended working hours.

The WLB stands for balancing personal and professional responsibilities. If an employee cannot reconcile personal and professional duties simultaneously, it may result in stress and role conflict (Selvakumar et al.). Only a few organizations, a few members of society, and families provide the support required for employees to overcome these issues (Raj, 2017). It is worth noting that WLB is a challenge for many women employees than men (Dajani et al., 2021).

For many businesses, maintaining staff performance and productivity has become a concern. Employee performance has a direct impact on the company's financial health. Employees' productivity and morale may suffer as a result of working from home. When the new working environment was implemented hastily due to the pandemic, an increase in employee tension and anxiety became apparent. Most employees resist the transition from routine to IT-driven (i.e., from a familiar work environment) virtual environment. As a result, employee performance and productivity have been impaired in the virtual environment (Vickovic, & Morrow, 2020; Griffin et al., 2010).

Pre-pandemic, on the other hand, job security was a top priority for employee happiness. However, infrastructure amenities such as Wi-Fi and IT equipment, both hardware and software, have become an additional burden for employees who were compelled to Work From Home (WFH) following the pandemic (Joshbersin, 2020). Due to remote working necessitated by the COVID-19, poor communication with supervisors without face-to-face interaction, communication without body language have put employees in difficult situations; for some, this may appear as if life-threatening to their job or performance. Apart from these challenges, when working from home, employees have had to handle technical tasks related to their jobs, which are generally beyond their scope of work. In addition, supervision of children for online education is an added burden for working mothers, where taking care of children is accepted as a mother's job in Sri Lankan society. Increasing demands from children who too now stay at home due to the prolonged closure of schools directly affect employees' WLB.

During the pandemic, employees' stress levels were exacerbated by the demands of day-to-day office work carried out from home. Financial pressures, workload, family commitments, uncertainty in the working environment, job security, lack of communication with superiors, and other factors can cause stress. Furthermore, many employees' comfort zones, such as enjoying excessive authority power in physical office spaces, were shattered by shifting to remote working. Senior employees were used to paper-based, while most of them lacked IT skills. Therefore depending on the support of subordinates who are confident in handling IT-related tasks, have also aroused stress levels. When children also stay at home and study online, they become more stressed, as parents cannot guide and direct them in online education.

Though working in a virtual setting allows certain benefits, older generations, such as generation X, who are less comfortable with IT literacy than millennials, may face work-life balance concerns. Furthermore, pre-pandemic female employees had social assistance at home to help with cooking, laundry, and caring for family members such as children and the elderly, among other things. However, because of the social separation enforced in the pandemic crisis, social support and the services of daily helpers were momentarily halted, fearing contagion. As a result, employees had to perform household activities in addition to their official responsibilities. This scenario demonstrated how employees were under much stress when juggling various roles (Friedman, 2021; Decosimo, 2021; Basak, 2021). As noted previously, unlike sharing responsibilities with the spouse in Western society, in the Sri Lankan society, household duties are piled upon women.

Regulatory compliance is crucial and a priority for banks. The operating environment of the banking sector is rather rule-based and resembles red tape. In this setting, the responsibility of banking staff is high compared to the employee responsibilities of other professions. Banking sector employees have to carry out routine mandatory tasks, making them more stressed (Singh, 2013). Apart from holding more responsibilities, the banking staff is also forced to WFH daily in a disturbing environment. Sometimes, background noises in the home environment are disturbing. Most employees do not have a proper place to work; hence, along with space limitations, they use kitchen tables, bedrooms, living rooms, or some time garages as their work zones. As noted previously, with changes to work timing and workplaces, employees cannot stay focused until their daily official tasks are accomplished. In addition, employees have less quality time to spend with family. Many mothers complain that working in a remote area with limited facilities while supporting children's online education has been unfavorable (Frederickson, 2020; Perelman, 2020).

Employees were tensed and conflicted as they juggled various roles. Furthermore, a management support system was swiftly installed without consulting employees, a good plan or test runs, without considering how people balance work and family duties (Rajapakshe, 2021). Due to the temporary closure of schools, mothers' family commitments were growing compared to fathers'; this circumstance exacerbated stress among female employees (Alon et al., 2020; Pandey, 2020). In a similar light, women have more significant family obligations than males because more children rely on their mothers than their fathers (Putranti, 2020; Narayana, 2017). Hence, ensuring that children are engaged with online classrooms for effective e-learning is also piled upon mothers. This situation is common in households in cultures like Sri Lanka, where the perception is that household tasks are the responsibilities of women.

This study examined how employees handled the balance between work and life during this pandemic and how it affected stress levels. As indicated above, this study focused on women employees handling child care responsibilities while working with children from home. In a comparison study, the differences between masculine and feminine behavior concerning WLB were determined under the new normal situation.

2. Literature Review

Working parents were forced to WFH in a virtual working environment due to the COVID-19 pandemic. Parents struggle to balance family life and work-life as schools close, and household supporters cannot physically visit to attend household activities due to social distancing and isolation. Furthermore, online education for children caused stress among parents because their assistance was required for children to be in a virtual classroom. This issue resulted in Work-Life-Conflict (WLC), which is related to WLB.

2.1 Role Conflict and Work-Life Balance

It is challenging for many women to manage their roles in work and family. Many families followed the breadwinner model, whereby the father earns, and the mother is responsible for taking care of the household, children, and elders before the 1950s' (Lewis, 2001). However, with the male-breadwinner model replaced by the dual-breadwinner model, women entered employment and are still forced to take responsibility for the family (Lewis, 2001). This situation has become a challenge for many female workers. If female workers feel that the situation poses a threat to them, demands more than expected, or is challenging, it will lead to stress (Putranti, 2020; Pandey, 2020). Unlike eustress that motivates people to a certain extent, excessive stress can result in poor health conditions like burnout, depression in the long run. When considering the pandemic, many studies revealed that mothers were stressed than fathers (Hjálmsdóttir, & Bjarnadóttir, 2021; Andrew et al. 2020; Collins, 2020; Ciciolla, & Luthar, 2019). Craig & Churchill (2020) revealed that dual-earner parents successfully balance work-life during Covid-19 and reduce work-life conflict (WLC).

Employees experience anxiety due to paying attention to and prioritizing work and family life (Narayana, 2017, Selvakumar et al., 2016). Those women in paid employment are liable for housework and family care (Dajani et al., 2021). Female workers are negatively affected by their social and professional lives (Narayana, 2017, Arunika, 2015). Arunika (2015) discovered no flexibility in employee leave policies in Sri Lanka's private sector banks. Family responsibilities take precedence over their careers (Dessler, 2006; Sharafizad, 2010). Many researchers found out that the mothers were less satisfied with their WLB due to their more responsibilities than the fathers (Hjálmsdóttir, & Bjarnadóttir, 2021; Andrew et al., 2020; Collins, 2020).

The WLB tightened among female workers during the pandemic period due to changes in responsibilities and lifestyle habits. As previously stated, WLB is a concept that considers the trade-off between work and family rather than a compromise of other responsibilities in the lives of female workers. During the pandemic, however, the latter and the WLB caused WLC.

2.2 Management Support and Work-Life Balance

By creating a supportive working atmosphere, management can help employees carry out their responsibilities. During the pandemic, the majority of employees encountered problems with infrastructure facilities. Organizations can create a supportive work environment for their employees by investigating their job demands and examining the resources provided by their job to determine whether or not their employees have WLB (Ranjitha, 2021; Dajani et al., 2021; Darics, 2020).

Surprisingly, aside from issues related to WLB, the literature supports virtual working environments. Virtual employees generally manage their WLB efficiently than those who work in a physical setting. A virtual working environment assists employees in eating healthily, reducing job stress as autonomy reduces stress, and balancing their work-life commitments (Chan et al., 2007). Virtual workplaces also encourage long-term employment and high retention rates (Thompson, 2009; Yordanova & Kirov, 2020). Many managers believe that working from home can help to balance professional and personal lives while also improving employee performance (Rodríguez-Sánchez et al., 2020; Kelly et al., 2020; Laurel et al., 2009; Bataineh, 2019; Wolor et al., 2020; Pancasila et al., 2020).

However, the WFH concept is a feasible alternative during a relatively new pandemic for most organizations and employees. If employees are willing to accept and use the necessary office facilities from home, a virtual office arrangement will benefit both employees and employers. During the pandemic period, however, employees were forced to transform, and thus a sudden shift to a virtual environment became a challenge. As a

result, employees felt lonely as they could not engage in normal physical interactions, lacked communication with managers and peers, and lacked main infrastructure facilities like WIFI, laptops, or computers. A systematic (rather than ad hoc) approach is required to enable employees to transition from physical to virtual environments (Zhang, 2016).

Insufficient facilities and sharing limited facilities at home (such as tech devices, internet, and laptops) among other family members create stress among them. Hence, the management support has become a WLC rather than enabling for WLB. This study focused on identifying the challenges and benefits of the virtual working environment during the COVID-19 pandemic.

2.3 Awareness Programs and Work-Life Balance

If employees were provided with adequate training, they would embrace new and advanced technology and thus benefit from awareness programs. These strategies can help employees operate confidently in an online, IT-driven work environment. Virtual training is defined as providing knowledge through the internet, and virtual learning can be designed for a short time on a specific topic to improve the audience's skills (Ramayah, Ahmad, & Hong, 2012). Work factors moderate work-life conflict and management supports, according to Raghuram and Wiesenfeld (2004). As a result, during a pandemic, training is critical for employees to successfully adapt to the virtual environment (Ranjitha, 2021; Vigersky et al., 2021; Graves & Karabayeva, 2020; Basak, 2021).

2.4 Self-management and Work-Life Balance

Employee involvement has a direct impact on their job commitments. Employees who self-manage their lives are much more accessible and effective than those who do not. Employee fulfillment improves morale, work satisfaction, and job performance. Employees' daily self-management practices positively impact WFH during pandemics (Chen, 2020; Muralidhar, 2020; Dajani et al., 2021). According to Karim et al. (2020), work engagement has a positive impact on job performance. Another study finding discovered a link between self-management and task completion behavior. This study investigated self-management of academics and generalized that self-management skills can vary but directly impact employee performance. Various researchers have supported this idea through their research findings (Muralidhar, 2020; Brooks et al., 2003; Zeijen et al., 2018; Breevaart et al., 2014).

Every employee must strive for a balance between work and personal life. To balance professional and personal life, it is critical to managing time and set priorities appropriately. Many research studies have demonstrated how employees prioritize working for themselves (Ionela & Blaga, 2015; Padmini et al., 2016). Raghuram and Wiesenfeld (2004) discovered that self-efficacy and time management moderate with WLB and management support.

2.5 Work-Life Balance (WLB) VS Work-Life Conflict (WLC)

Work-life balance (WLB) refers to "individuals' ability to pursue their work successfully and personal lives" (Leblebici, 2012; Clark, 2000). Time, stress, and behavior are the three main aspects of work that interfere with personal life. Furthermore, work-related social life intervention is based on five factors: stress-related, marital-related, time-related, family intrusion, and dependent-related (Banu & Duraipandian, 2015). The WLB alters how each employee handles it and the time and place (Ramamurthy et al., 2017). According to Singh (2014), WLB is one of the most critical issues for developing countries is WLB. Some studies show that WLB

leads to happiness and success at work (Wolor et al., 2020; Pradhan et al., 2016; Aboobaker& Edward, 2020; Rubel, Kee, &Rimi, 2017).

The WLC is the opposite condition of WLB and is the inability to balance work and family demands (Higgins et al., 2010). Work pressure, performing multiple roles, work overload, interferences, and other factors can contribute to WLC in employees. Due to role juggling and family commitments, women employees face WLC more than men (Narayanan, &Savarimuthu, 2015). Multiple roles may cause stress and negatively impact female workers' psychological well-being (Aboobaker& Edward, 2020). Most employees were forced to WFH and support their children's virtual learning during the pandemic, and this situation has caused or worsened WLC rather than WLB.

2.6 The Focus of This Study

The present study examines role conflicts, management support, virtual training, and employees' self-management, which affected the WLB of employees in the banking sector much differently than in other sectors. What makes the difference between males and females during a new normal situation? Does each type of employee have a different profile of attributes? The purpose of this study was to identify the predictors that discriminate, i.e., distinguish employees with male and female. Thus, the null hypothesis for the study was "*there is no equal variance between groups (Male and Female).*"

WLB (Leblebici, 2012; Banu&Duraipandian, 2015; Clark, 2000; Wolor, et al., 2020; Pradhan, et al. 2016; Aboobaker, & Edward, 2020; Rubel, Kee, &Rimi, 2017) was considered as the dependent variable whereas **role conflicts** (Hjálmsdóttir, &Bjarnadóttir, 2021; Andrew, et al. 2020; Collins, 2020; Ciciolla, &Luthar, 2019; Dajani, et al., 2021); **management support** (Rodríguez-Sánchez, et al. 2020; Kelly et al., 2020; Ranjitha, 2021; Laurel, et al., 2009); **awareness programs** (Vigersky, et al., 2021; Graves, &Karabayeva, 2020; Bhal, 2002); and **self-management** (Ionela& Blaga, 2015, Padmini, et al., 2016) were considered as independent variables.

3. Method

This study is a cross-sectional study based on a survey conducted between June 2020 and February 2021. Employees in the current study population were executive-level employees at private banks in Sri Lanka. The simple random sampling technique was used to select the sample items from the population. The sample consisted of 400 employees. Out of the total collected questionnaires, 4 were discarded due to incorrect responses, and then the sample size thus was reduced to 396. However, to predict a model based on the relationship between WFH and employee performance, the total collected sample was randomly segregated into two approximately equal groups of employees based on how they handled work-life. The total sample undertaken for model prediction was 224, comprised of employees who balance work-life and 172 who have WLC. Discriminant analysis was carried out to test the relationship between independent variables and the dependent variable. The study aimed to identify whether WLB is a construct from WLC among males and females.

4. Results

4.1 Respondents Profile

The results of the descriptive analysis showed the profile of the respondents. Accordingly, the majority of them were married (87%), female workers (64%), and less than 40 years old (56%). Moreover, 96% were mothers having two to three children. Sixty-five percent of these children were school age, and 23% were infants.

Twenty-three percent indicated that they live with their parents or adult of the family, and 86 percent of these women employees have a working spouse, and others have had their own business. Overall, these data highlighted that most employees married were women with school-age children and with working spouses, which positively correlates with work-life balance issues.

Table 1 shows Wilk's Lambda and F Statistics for Test of Equality. Management support, awareness program, and self-management of the employee variables make a difference between male and female employees. In other words, these variables can discriminate the work-life balance significantly in two groups, male and female.

4.2 Data Analysis and Interpretations

Table 1: Wilk's Lambda and F Statistics for Test of Equality

<i>Independent Variables</i>	<i>Wilk's Lambda</i>	<i>F</i>	<i>Sig.</i>
Role conflicts	0.953	3.811	0.0643
Management support	0.724	4.277	0.0000
Awareness programs	0.923	3.990	0.0209
Self-management of the employees	0.956	12.22	0.0012

Source: Author's findings

Box's M test was conducted to determine and equality of the variance between two groups as shown in Table 2. Even though Box's M (13.143) is not significant, the p (.643) value is higher than α (.001). These findings highlighted that males and females have equal population variance, so the discriminant analysis was conducted, and the null hypothesis was rejected.

Table 2: Box's M Test Results

Box's M		13.143
F	Approx.	1.243
	df1	32
	df2	24468.1
	Sig.	.643

Source: Author's findings

Relationship between independent variables and Dependent Variable

Table 3: Canonical Discriminant Function

<i>Function</i>	<i>Eigenvalue</i>	<i>% of variance</i>	<i>Cumulative %</i>	<i>Canonical Correlation</i>
1	1.112	100.0	100.0	.644

Source: Author's findings

Table 3 shows the results of the Canonical Discriminant Function used to measure the relationship between independent and dependent variables. The value of canonical correlation shows a positive and comparatively higher (0.644) correlation between dependent and independent variables of two groups (men and women).

Wilk's Lambda and Chi-square Test

Wilks' lambda was used to determine the discriminating nature of the groups. If all groups had had equal values of Wilks' lambda, it might have indicated a greater discriminatory ability of the function. Table 4 shows Wilk's Lambda (1-canonical correlation) value of 0.469, close to 0.5. It was almost equal to the proportion of the total variance in the discriminant scores not explained by differences among the groups. The two groups at a 5 % significance level with Chi-square value = 70.645 and p = 0.000 shows high discriminant ability.

Table 4: Wilk's Lambda and Chi-square Test

<i>Function</i>	<i>Wilk's Lambda</i>	<i>Chi-square</i>	<i>Df</i>	<i>Sig.</i>
1	.469	70.645	4	.000

Assuming 95% level of Confidence $\alpha = 0.05$

Source: Author's findings

Results of the Classification Matrix

Table 5 presents that 80% of the 400 employees were observed by discriminant function. Further, it shows that out of 176 employees predicted in the male group, 32 were found to be in the female group, and of 144 employees predicted in the female group, 48 were found to be in the male group. Thus, the total misclassified total equals 80 (i.e., the sum of 32 and 48). Thus, it was discovered that 80% of original groups were classified accurately. It means that the prediction accuracy of the model was 80% $\{(\text{total employees} - \text{misclassified number of employees})/\text{total employees} = (400-80)/400 = 80\%\}$.

Table 5: Classification Matrix

Outcome			Predicted Group Membership		Total
			Male	Female	
Original	Count	WLB	176	48	224
		WLC	32	144	176
	%	WLB	84.61	25.0	100.00
		WLC	15.39	75.0	100.00

75% of original grouped cases are correctly classified.

Source: Author's findings

Role conflicts, management support, awareness programs, and employees' self-management were the independent variables used to test these variables significantly discriminating group of WLB with the WLC group. The results of the discriminative function are shown in Table 6.

Identification of the Variables Discriminating the Groups

Table 6: Standardized Canonical Discriminant Function Coefficients

<i>Independent Variables</i>	<i>Function</i>
	1

Role Conflicts (RC)	1.112
Management Support (MS)	.345
Awareness Programs (AP)	.252
Self-Management (SM)	.238

Source: Author's findings

The results showed that role conflicts are the best predictor of work-life balance among employees with 1.112 coefficient values. All other values have a positive contribution toward the discriminant functions with positive coefficients like management support (0.345), awareness programs (.252), and self-management of the employees (.238).

Classification of New Case

Table 7: Unstandardized Canonical Discriminant Function Coefficients

<i>Personality Traits</i>	<i>Function 1</i>
Role Conflicts (RC)	.967
Management Support (MS)	.244
Awareness Programs (AP)	.178
Self-Management of the employees (SM)	.146
(Constant)	3.132

Source: Author's findings

This study aimed to examine which independent variable has the highest prediction power of discriminating between two groups. To test how new employees can be grouped into predefined groups linear discriminant function was applied. Table 7 shows the results of the linear discriminant function, which is presented below. $Y = \alpha + \beta_1 * RC + \beta_2 * MS + \beta_3 * AP + \beta_4 * SM$, Where, $Y = WLB$, $\alpha = \text{Constant}$; β_1 , β_2 , β_3 , and β_4 , are the coefficient of the variables; role conflicts, management support, awareness programs and self-management of the employees respectively.

The results of the Linear Discriminant function are as follows.

$$WLB = .967 (RC) + .244 (MS) + .178 (AP) + .146 (SM) + 3.132$$

Table 8 shows the functions at group centroids, with the discriminant function value evaluated at the group means. The mean value of the Work-Life Conflict (WLC) group was -.324, whereas, for the WLB group, the mean value was .411. The flip side of the coin of the WLB was WLC. The results showed that the discriminant score for every employee in both groups was calculated and indicated by the range of .324 to .411.

Table 8: Functions at Group Centroids

	<i>Function 1</i>
WLC	-.324
WLB	.411

5. *Source:* Author's findings

6. Discussion

Findings in past research studies on WLB focused on how employees balance family life with work-life while working in a conventional physical office environment. The Covid-19 pandemic necessitated the 'new normal,' which forced employees to WFH while paying attention to their domestic care and childcare responsibilities.

This study focused on how men and women adjusted to the new environment and distinguished tasks carried out by men and women under the new normal environment amidst challenges.

The discriminant analysis illustrated the concrete results about the relationship of role conflicts, management support, awareness programs, and employees' self-management affecting (independent variable) WLB (dependent variable). The objective of this study was to predict a model for forecasting employees' behavior of work-life balance new normal environment based on these four independent variables. Since the dependent variable was categorical, hence Discriminant analysis was applied to the data. The Discriminant score of the dependent variable less than -0.324 indicated how employees balance their work-life. In contrast, greater than 0.411 indicated how employees could not balance the work-life or WLC in a new environment under coping mechanisms in the pandemic. To evaluate the values between -0.324 to 0.411 , group membership and Discriminant scores were calculated for every respondent. The cut-off value for the two groups was computed to be -0.001 . Hence, the value of the dependent variable between -0.324 to -0.001 may have been considered an indication of the behavior of employees who balance work-life. Ranges of -0.001 to 0.411 may have been considered the behavior of employees who have encountered conflict in work-life.

All four independent variables positively impacted WLB, while role conflicts (.967) had the most substantial impact. Moreover, management support (.244), awareness programs (.178), and self-management of the employees (.146) had a positive but relatively lower level impact on WLB.

The literature indicated that management support offers the best support for employees to balance both work and social life if appropriately handled. However, during the pandemic, researchers identified many challenges, such as role conflicts, management support, awareness programs, and employees' self-management, that affected WLB or WLC, reducing employees' full potential to balance work and family obligations. These challenges led to employees' stress levels increasing in pandemic times. Based on the findings, this study concluded that role conflicts were the best predictor for WLB of the employees, which reconfirmed the findings of previous studies (McNall et al., 2010; Amstad et al., 2011; Allen et al., 2000; Ford et al., 2007; and Ernst Kossek, 1998). In addition, the management support, awareness programs, and self-management of the employees also affected WLB (Dajani et al., 2021; Putranti, 2020; Safari et al., 2020). To eliminate the conflict and stress that emerged from the virtual environment, decision-makers must identify the issues and proactively enhance employee performance and organizational well-being. (Ranjitha, 2021).

7. Future Research and Directions

The scope of this study was limited to the banking sector in Sri Lanka. Thus, future researchers can strengthen this study by triangulation data using qualitative research methods such as in-depth interviews or focus group interviews. This study can be conducted with employees in manufacturing organizations. This study focused more on WLB, further strengthening the study by focusing on WLC and WLB.

8. Implications for Business

The findings of this study revealed policy implications that can help mitigate issues of employees, especially those associated with WLB and WLC during the pandemic. Most Asian women assign much value and attention to the family and children, thus shoulder a higher burden than Western mothers. Moreover, with limited facilities compared to the western world, Asian workers face many challenges during a pandemic due to a lack of management support. Thus, the finding of this study provided insight into developing policies to overcome these issues.

Organizations must prepare and enable employees for new changes to eliminate conflict between work and life balance. Employees must learn new skills, take on new responsibilities in their new workplace while they WFH. As a result, policymakers must devise and implement training programs that allow employees to upskill by acquiring a hands-on approach to new skills and responsibilities as needed. According to the findings of this study, employees require extensive technical training to varying degrees to effectively enforce procedures in a virtual working environment. This proposal has been supported by Ranjitha (2021) and Dajani et al. (2021). Banking staff's most urgent training requirements are appropriate training programs on online meetings, online record keeping, data management, privacy and confidentiality of information, work ethics, and proper guidelines and procedures to work in a remote environment. The managers and employees need to collaborate well to ensure the success of the training. Thus, decision-makers can arrange awareness programs to eliminate employees' issues in a new normal working environment. These awareness programs can reduce costs and reduce the possibility of confusion and enhance employee productivity.

In addition, new policies and procedures conducive to the new normal working environment are required. Close supervision and monitoring are essential for some employees, or else employee confusion ambiguities might not be solved (Putranti, 2020). Thus, new policies, rules and regulations, and communication with employees are required when managing work in the new system.

Introducing a proper mechanism such as accessing office emails from home, remote access for office systems is crucial to operating from home, and an IT helpdesk to support work-related tasks for WFH. Cultivating a trust-based work culture among staff, transparency, and strong communications channels focusing on bottom-up communication providing employees with laptops, tech devices (for those who do not have these), and concessions or facilities for Wi-Fi facilities are the most important. For banking sector employees, it is essential to strengthening IT security mechanisms, such as passwords, firewalls, encryptions, processes, including delegations of duties and approvals.

Providing incentives for employees may enhance their job satisfaction and motivation working during this virtual environment. Many employees have had to spend out-of-pocket on official matters related to various internet data plans and IT equipment like laptops (laptop or desktop) and other required tools and software to work in a virtual environment (Ranjitha, 2021; Putranti, 2020). The organization should also provide incentives to employees, such as technical assistance programs, virtual consultations, monthly allowances for internet plans, and concessionary loans for those employees who prefer to purchase laptops.

The pandemic toppled -the way people work and live-, increased stress levels of those who WFH and have adversely affected WLB and thus WLC. Against this backdrop, the social fabric will be strengthened by providing emotional support to all those affected by the new normal. In other words, time is right to reweave the social fabric in the new normal and aim for a WLB in management support.

As a result, managers can organize family counseling services. Counselors can advise family members for handling WLB and WLC on sharing household responsibilities for working men and women (when social support from domestic workers or elders is not available due to social restrictions), notably employed women with children who also care for the elderly. With this kind of approach, working females can relieve their burden and reduce their risk of experiencing excessive stress levels before experiencing emotional burnout. Counseling services addressing real-life scenarios can be accessed remotely via various media channels, including television and radio. The goal is to provide emotional support to those who WFH while juggling multiple roles.

Also, coping strategies are essential for employees working remotely from home to reduce potential stress, set priorities, timing, and spreading out tasks. Elder children can support their young siblings; thereby, parents' overreliance will be minimized in online education. Moreover, elder children may know better than their parents regarding IT-related aspects to effectively engage in online classrooms; hence, they should be empowered to carry out specific tasks within their ability. These measures are likely to reduce the stress associated with remote working during the pandemic.

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