A Study On Work-Life Balance Among Women Employees Working In Banking Sector In Pakistan

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Abstract
In current organizational settings, where rapid change and intensive performance expectations have become the norm, achieving a stable balance between professional and personal roles remains a persistent challenge especially for women working in service industries. This study examines how organizational culture, work environment, career development prospects and role overload shape the work-life balance of women employed in Pakistan's banking sector, while also assessing the moderating role of transformational leadership. Data were collected in two phases: an initial pilot involving 50 respondents, followed by a main survey of 210 female banking professionals. Using PLS-SEM in SmartPLS 3.2.9, the analysis revealed that organizational culture and work environment significantly and positively contribute to better work–life balance. Career development and transformational leadership showed positive but insignificant influences, whereas role overload demonstrated a negative yet insignificant effect. Moderation analysis further indicated that transformational leadership strengthens the effects of organizational culture and role overload on work–life balance but weakens the relationship between work environment and work–life balance; its moderating effect on career development proved insignificant. The findings highlight the need for supportive workplace cultures, reasonable work schedules, gender-sensitive policies and transparent advancement procedures to improve the overall well-being and professional satisfaction of women employees.

Keywords: Work Life Balance, Female Employees, Transformational Leadership, Role Overload, Organizational Culture, Work Environment, Career Development, Muslim Migrant Women.

Introduction

The 1990s were a major turning point for the global workforce, as fast changes in technology and organizational practices began to affect people's daily lives and mental health (Anwar et al., 2020; Bauer et al., 2025). Because workloads increased, researchers paid more attention to work–life balance and the problems linked with it, especially for women (Casper et al., 2025). Work–life balance is commonly understood as a person's ability to manage both work and home responsibilities at the same time (Ali et al., 2017; Andrlić et al., 2025). Studies also show that women often report lower job satisfaction and lower work–life balance compared with men (Denson et al., 2018; Baba et al., 2025). Work–life balance has become even more important because more women are now part of the labour force worldwide and many work in countries where long working hours make balancing life more difficult (Ratnesh et al., 2019; Rana et al., 2024). Many governments and organizations have tried to introduce equal opportunity policies, but women still face challenges in managing work and personal life (Khalid et al., 2017a). In Pakistan, the number of working women has grown in the last two decades which has increased discussions about workload, family responsibilities and organizational support (Shaikh et al., 2019; Memon et al., 2025).

Stress levels remain high for women globally. For example, WHO reported that women experience more stress than men and recent studies continue to show similar trends in mental health and workload pressure (Arif et al., 2017). In Pakistan, women still have very low representation in top management positions only about 3%, which limits their influence in decision making and workplace policies (Farooq et al., 2020). These conditions make it harder for women to achieve work life balance and job satisfaction (Hasan & Hossain, 2018). Research has also shown that increasing responsibilities and heavier workloads reduce women's ability to manage their personal and professional lives effectively (Khan, 2018).

Gender roles and cultural expectations also affect women at work. Many studies explain that women face lower ranked positions and lower wages due to long standing social and cultural norms (Anwar et al., 2020). Women also face challenges related to religion, ethnicity and limited access to training or career development opportunities (Ali et al., 2017). A lack of supportive work environments, growth opportunities and necessary resources also makes it hard for women to maintain a healthy work–life balance (Khalid et al., 2017a).

There is still a strong need for more research on the social and personal challenges faced by working women, including entrepreneurs (Pareek & Bagrecha, 2017a). Researchers also suggest exploring additional factors such as emotional intelligence, well-being, workplace technology and leadership support to understand women's work–life balance more deeply (Shaikh et al., 2019; Jamunarani & Syed, 2025). There is also limited research on how organizational culture and leadership especially transformational leadership impact women's career growth and their ability to manage work and home life in Pakistan's service sector (Arif et al., 2017).

When work and home responsibilities clash, women often experience burnout, stress and reduced productivity (Dadrie Baptiste et al., 2017). These challenges affect not only their personal lives but also their ability to contribute fully to organizations and the economy

(Arif et al., 2017). Because of this, it is important to study the factors that influence women's work life balance in Pakistan's service industry.

Based on this need, the current study focuses on the following research questions:

RQ1. What is the effect of organizational culture, work environment, career development and role overload on the work–life balance of female employees?

RQ2. Does transformational leadership moderate the relationship between these workplace factors and work–life balance among female employees?

Literature Reviews
Theoretical Background
Social exchange theory

The theory of social exchange was proposed by (Kelley & Thibaut, 1978). The theory of social exchange is a sociological and psychological hypothesis that examines social behavior in the relationship of two groups who carry out a cost-benefit study to determine costs and benefits. The principle also includes mutual interactions, it occurs when each party has resources that the other parties consider (Gould-Williams & Davies, 2005). The principle of social exchange argues that if the partnership costs are greater than the gains, such as a great deal of work or resources invested into a partnership and not reciprocated, this may lead to problems. The philosophy of social exchange has typically been explored by contrasting individual experiences with the marketplace (Cropanzano et al., 2017).

Role theory

The Role theory was introduced by (Kahn et al., 1964), proposing that a person has various roles to play in relation to their lives. It is important in this respect that inter- role conflict arises where there is a challenge in satisfying overlapping and contradictory demands from various positions (Allen, 2001). Role theory deals with social behavior management at both the human and group stages. Person activity is structured and acquires meaning in terms of position in social contexts. The definition of role starts at the personal level, by comparison with the point, with two observations:

(1) that a given individual may act and even feel very differently in different contexts or positions; and (2) that separate individuals that behave very similarly in similar relationships (Thompson & Greene, 2017).

Transformational leadership theory

Burns (1978) originally developed the idea of transforming leadership in his concise political leadership work, but this definition is now widely found in organizational psychology. Transforming leadership is a method, according to Burns (1978), in which "leaders and followers support each other progress to a higher level of confidence and inspiration". Transformational leadership is described as an approach to leadership that is creating change in individuals and social structures. It induces meaningful and constructive improvement in the followers in its ideal form, with the ultimate goal of turning followers into leaders (Bass, 1985; Bass et al., 1987).

Organizational culture and work-life balance

Organizational culture is a concept that has been described as the "cloak that unites organizations"(Burke, 2006). Lazar et al. (2010) proposed that a positive corporate culture may often allow the most desirable place to function within an organization. Besides that, the commitment and motivation of workers to proceed with the company can also be affected by optimistically. Brough and O'Driscoll (2010 also observed that a positive workplace atmosphere was correlated with improved productivity of workers, a higher degree of commitment, and a decreased rate of tension between work and life. Also, Good Organizational culture is reflected in the sense of offering a stable work climate and leaves needed for families and other programs that will often be useful for the employee to maintain a healthier work-life balance (Brown et al., 2019). Many companies are not conscious of the value of work-life integration, and may urgently handle their workers, compromising the skills and efficiency of the employee. On the other side, the organization has a culture that is more worried about its workers always creates strategies and services to strengthen the relationship between work and life of its employees(Groner, 2018). Stefanovska-Petkovska et al. (2019)said organizational culture has a significant effect on female employees work-life balance. Hence we proposed:

H1: Organizational culture has a significant effect on the work-life balance among female employees.

Work Environment And Work-Life Balance

According to Pandu and Sankar (2018) Company designing a workforce that emphasizes the work- life balance aspect always gains the attention of female employees. More and more businesses are seeking to find ways to make the workforce more fun and to promote an atmosphere where not just concentrating on work is okay (Melo et al., 2018). This opportunity to log out mentally when you're at work acts as a tool to encourage imagination and avoid burnout. Not just that, but a good workplace atmosphere combats isolation and facilitates contact (Feeney & Stritch, 2017). Those are both things that help lowers tension that may arise from the workplace. This means workers will not sleep the same position they operate so they will be in a community- driven atmosphere that will keep them happy about going into their new job with the perks of both home and office balance(Singh & Shukla, 2017). Therefore, we hypothesize:

H2: Work environment has a significant effect on a work-life balance among female employees.

Career Development And Work-Life Balance

According to Eyigör et al. (2020) Employees can maintain a work-life balance by establishing realistic targets they are excited about, in terms of their employment, wellbeing, and relationships. Also, Think regarding, and prioritize, what activities are most important in maintaining a balance between work-life. Making the working day as efficient as possible by incorporating time- management techniques, reviewing their to-do list, and leaving out activities that have little to no interest, by this way employees can grow their career as well (Umamaheswari & Krishnan, 2016). Moreover, when you

are most productive at the office, and then pay attention and reserve the time off for the most critical job-related tasks. Avoid updating your emails and phone every few minutes, because these are vital time-wasting activities that distract your concentration and profitability from them(Amar, 2019). Structuring the day this way will improve the efficiency of female workers at work and can contribute to more leisure time to rest in the workplace and also helps them in their career development (Taşdelen-Karçkay & Bakalım, 2017). Thus we hypothesize:

H3: Career development has a significant effect on a work-life balance among female employees.

Role Overload And Work-Life Balance

Role overload occurs when a person is concurrently performing several tasks and cannot execute them. It may arise both from excessive time demands and excessive psychological demands (Starmer et al., 2016). Role overload occurs when the overall time and energy requirements involved with multiple-role tasks become too large to fulfill certain positions effectively or comfortably. Defined clearly, it has so much to do, just not enough energy to do it (Kavitha, 2017). Several articles are investigating the features of the sphere of research as antecedents of dispute within the work-family. Role Overload is one of the features. When total time and energy demand are too large for a person to perform the roles properly or comfortably, role overload occurs (Lu et al., 2019). Individuals who take on job positions and find their workload is more than they can bear will face greater tension between family and employment. Based on previous study results, it is anticipated that a greater degree of work-family tension and the following theory would be evaluated by female employees who would have to do more rigorous work (Au & Ahmed, 2016). Therefore, we proposed:

H4: Role overload has a significant effect on the work-life balance among female employees. Transformational leadership, organizational culture, and work-life balance Transformational leaders are especially effective at developing culture, delivering mental feedback and guidance to people, modeling healthy attitudes, creating strategy, and maintaining strong success standards for workers (Dhir, 2019). In other terms, a disruptive leader gives the workforce greater productivity while engaged in organizational learning, which is a simple benefit for every company. Additionally, a dynamic leader is inspiring, respects diversity positions the person at the core, and improves employee morale, trust, and happiness by bringing people together and changing their mindset (Banks, 2018). Transformational leadership is well adapted to the control of different communities. They unite all the employees across the dream and inspire them to bear greater accountability for the goal (Aldrin & Yunanto, 2019). These members encourage employees and educate them. Rather than one that preserves the status quo, they foster a culture of radical change and development (Kibozi & Michael, 2018). Transformational leadership has been used as the independent variable numerous times but its moderating role has not been studied as of yet. Thus we proposed:

H5: Transformational leadership moderates the relationship between organizational culture and work-life balance among female workers such that and increase in transformational leadership will strengthen this relationship.

Transformational leadership, work environment, and work-life balance
Transformational leadership is related to organizational work environment dimensions such as work pressure, control, and physical comfort which help in work-life balance (Kossek et al., 2018). Such leaders set targets and insist that assignments be performed in return for compensation, thus ensuring the employee has the tools available to produce the expected outcomes (Zakaria & Omar, 2016). Transformational leadership inspires followers to be motivated and grow positively. It exemplifies social values within the organization, which inspires those to do the same. Martanto et al. (2019) concluded that transformational leaders foster an atmosphere of fair practice with specific principles, goals, and expectations. Such leaders offer help to consider issues without placing judgments on distinct inputs. The adherents will, therefore, achieve autonomy. Furthermore, the individualized concern is another hallmark of transformational leadership, allowing supporters to feel sufficiently supported. In this way female employees share their problems with them without any hesitation and can easily maintain their work-life balance (Ahmad et al., 2019). Therefore, we hypothesize:
H6: Transformational leadership moderates the relationship between work environment and work- life balance among female workers such that and increase in transformational leadership will strengthen this relationship.

Transformational leadership, career development, and work-life balance
Transformational leadership is an innovative leadership style that relies on a constant drive to success for workers and a denial of complacency (Joo & Nam, 2019). What it implies simply is that everybody can change. So that's what a transformational leader is exploiting; they are pushing themselves so their colleagues up to greater success standards. The philosophy of transformational leadership encourages the development of workers, however ensuring they can dive until they push them into the water (Caniëls et al., 2018). Furthermore, they always look at the workflows to see if there is scope for greater versatility for employees to maintain a balance between their work life and personal life (Lan & Chen, 2020). Often try constructive feedback from the workers. Discuss the current roles with the staff, so that they can grasp the conditions (Baethge et al., 2017). Transformational leaders adapt the learning experiences to fit the desires and expectations of everyone. Afterwards the leaders assign assignments and track their success. By providing maximum growth opportunities within a flexible working hour can also help the female employees in maintaining a balance between work and life (Ahmad et al., 2017). Hence we proposed:
H7: Transformational leadership moderates the relationship between career development and work-life balance among female workers such that and increase in transformational leadership will strengthen this relationship

Transformational leadership, role overload, and work-life balance
Role overload is a condition that results from the burden of new occupational tasks and obligations. It occurs when several duties or numerous roles/tasks are turned off to an individual at the same time with a limited period (Kiani & Khodabakhsh, 2016). That

results in stress and tiredness. Besides, Role insecurity (Qualitative role overload) can grow when the person has no sure knowledge of the success of a task assigned. Transformational leaders decrease the effect of role overload on employees by providing proper mentoring and coaching regarding tasks assigned. According to Vullinghs et al. (2018) Transformational leaders provide workers with a better sense of autonomy over their working hours and schedule. .Transformational leaders often provide workers with a set amount of regular hours off work to help with personal issues (Zhang & Xie, 2017). Furthermore, they often implement innovative accountability metrics that concentrate on targets, outcomes, and performances, which step away from the emphasis on hours and able employees to manage their work and personal life well (Miao & Cao, 2019). Therefore, we proposed:

H8: Transformational leadership moderates the relationship betweenrole overload and work-life balance among female workers such that and increase in transformational leadership will weaken this relationship.

Model Framework:
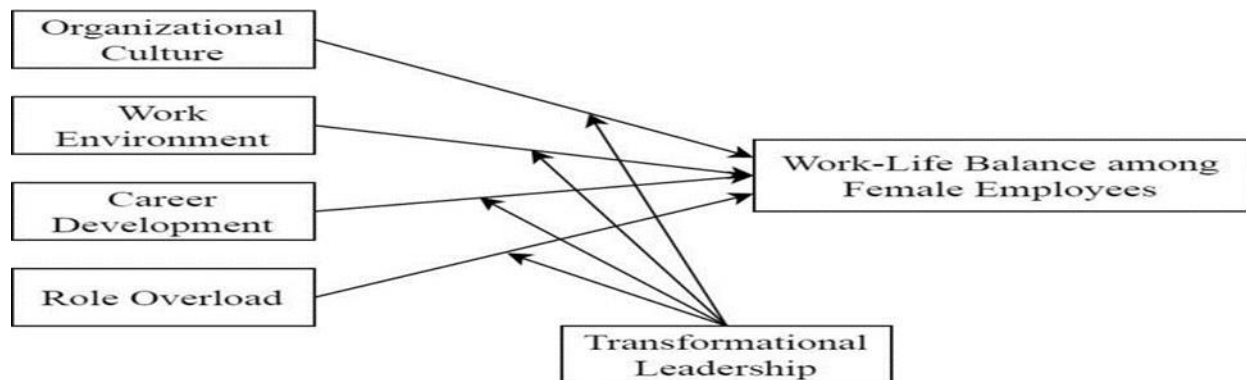
According to Ali et al. (2017), they had concerns regarding the life of Muslim migrant women's life balance like home or work in the West region. The following paper had the literature based on work-life balance (WLB), in which businesswomen including all Muslim migrant women (MMW) that had full employment jobs and contributing towards the nation of the country. Followed with the above explanation, furthermore it's had been explained in this paper by the ground of WLB

issues in the West MMW working. Future research has contributed to this topic by providing an understanding of the ground named WLB of MMW. Further it has been also explained regarding the implications which must be done by the managers that faced the issue in the task while managed WLB issues for the ground MMW in the west region. It had been also discussed that the survey had done among 634unemployed people of the UK, MMW. The results concluded by that survey was that " women were not getting employment because there was lack of training along with the confidence rather than kept in mind that they had the thought of any religious and cultural values onto which they had not come forward for the employment."

Furthermore, Pareek and Bagrecha (2017b) explained the challenges of WLB of those

women who are in the field of entrepreneurship but working on the small scale industries (SSL). The personal interviews had been taken from those women who were meeting the criteria of SSL or being an entrepreneur. Through those interviews the main motive was to explore the ground of those difficulties which had to be seen by every woman to get success. The discussion also had been done concerning those challenges and difficulties which they faced from society. The following report type is an exploratory report. The result had been concluded through pilot testing and used analysis of thematic to get the solution. Around 15 women had been selected for pilot testing where the many challenges had to be identified in regards to WWLB issues which they had faced or faced as well. The interviews were getting in written form.

Moreover, Denson et al. (2017) discussed the issues in the ground of work-life balance in the area of different ethnic backgrounds. The data had been utilized from the university named Harvard University's onto which 2953 faculty members had been taken from 69 different institutions. The findings had been highlighted in which it had been stated that "there is a link match between two grounds named academic career with the importance of institutional support for making a family or personal responsibilities." The relationship between these both grounds had been a remarkable match for the faculty members that gave them the strongest positive predictor of the ground of perceived WLB. Furthermore, for all the faculty members it had been easier to research with WLB. Along with this they have the authority to highlight how faculty members having ethnic background could be spending time on their specific research.

Likewise, the determinants had been identified by Ratnesh et al. (2019) in the ground of work-life balance and analyze all the determinants of WLB in all over the world's culture or regions. While those determinants which had been identified suggested in Asian countries ground that they must have improved the determinant of WLB. Besides, the followed study had identified the ongoing work-life balance theory along with its logic and methodology. Here the data was analyzed by the secondary data that must be meant to check out the determinants of WLB in some countries like China, Singapore, Pakistan, Malaysia, and India. Whereas in Singapore the survey had done among 102 married women who were entrepreneurs as well while in China the survey ah done among 189 those people who were dual-career couples like those people had to be in a ground of WLB. Likewise, in Pakistan, the survey had been done among 17 different banks of Rawalpindi and Islamabad in the WLB ground that how they used to adjust the work hours along with personal life as it had been considered as so much tough for bankers to balance. However, the survey had done in India also where the schoolteacher was selected around 75 and 750 business processing outsourcing women who had to balance the work-life.

However, the arguments had been present by Khalid et al. (2017) grounded into the working women and the balance of their life while being in the global context. The realization had been done that women n a workplace must get the space of managing there working hours, the policymakers had to work on those points where the women can get the favorable condition, give them pieces of training long with more facilities in which they can get all the success and enhancement in their career life.

Furthermore, Shaikh et al. (2019)studied the work-life balance of women in the NGOs

of Pakistan in the province of Sindh. Here the data had been taken from 125 females who were working in NGOs and handling all home chores. The software which had run in the data which was collected by the NGO women was SmartPLS. In the followed study, three hypotheses were generated and related to the support of the organization, engagement of employees, and development of personality. Many other tests had also done after which reliability and validity along with the model's measurement and structure were observed. Around 73% were concluded according to the SmartPLS software that explained the organizational support, employee engagement, and personality. However, after all the conclusion, it had been observed that the highest support in the ground of variance had been collected from the organization's support ground.

Moreover, Arif et al. (2017) discovered the critical factors that occur the ground of stress in Pakistan working women. The critical factor had been identified by the literature which had been provided on this topic that was, sexual harassment, and lack of opportunities for getting promotions, peer behavior and gender bisazenes had been considered as a stressor for working women. These stressors were led towards the creating of problems regarding physiological, behavior, or even psychological. The focus of this study was grounded towards those women who are currently working in the firms of Pakistan as an administrative and secretarial. These are two of those occupations in Pakistan that had faced a lot of issues. After the research, the result had been concluded that among all the followed stressed were considered as a dominant stressor: sexual harassment, peers' behavior, and lack of opportunity to get a promotion. The data had extracted from the banking sector, telecommunication sector, and the media sector. The data was collected from those women who were aged between 21 to 30 years and having a graduate level of education. The survey had also done by focusing on the marital status of women into which 109 women were single and the rest of the women were married. However, around 300 questionnaires had been distributed towards the organization into which 243 questionnaires were received among which 211 were used further for the statistical analysis.

The evaluation had been done regarding the gender professional differences and survey between WLB and satisfaction at a ground of large academic centers stated by D. Baptiste et al. (2017). In this followed survey, around 127 faculty members were included around 116 trainees. In this survey, there were a lot of women as compared to men who were married have a lesser amount of occupation track. As women had been considered always a baby care planning, planning of meals, groceries of home, or even planning of vacations. The responsibilities had been divided among bothgenders like financial planning along with the utility payment. Moreover, the surgeon's criteria it had been difficult to equalize the gender.

Furthermore, Atif and Zubairi (2018) explained the WLB in consideration of marital status in the ground of the banking industry of the region named as Pakistan. Hence, it has been observed that those women who are married have entirely different criteria with unmarried women. The survey had been done around 300 respondents out of which 204 were males and 96 were females and age was between 25 and 55. The banking sector was observed in the ground of the Islamic and conventional baking system. The data was

extracted from a random sampling technique. The results have been concluded and gave the interpretation that there had no relationship or significance found between married and unmarried banker job satisfaction or even organizational commitment.

Moreover, (Murtaza & Khan, 2017) done the studies between the work-life balance and female teaching faculty fi business schools of the Karachi region. To identify the satisfaction of job by women following elements were considered flexible working hours, daily bases workload, and facilities provided to women faculty. The effects of work-life balance on job satisfaction have been seen by working on the deductive approach along with explanatory research. Around 103 women were taken for the survey. Statistical techniques had been applied to identify the regression analysis. The results showed that WLB has a significant effect on job satisfaction in the ground of female faculty members. It has the reason for being positive because of having flexible working hours and facilities provided by the organization.

Research Methodology

The study has aimed to collect data from the female employees of private banks of Karachi, Pakistan. The study has collected 210 responses from the sample population. This study has used survey methodology for data collection using questionnaire and used PLS-SEM with the help of Smart PLS 3.2.8.

The data was collected from 210 respondents where 77.1% single respondents, and 94.3 % from the age group of (25-35 years), which reflects a young and predominating workforce. 45.7 % respondents were postgraduates, and 34.3% respondents were graduates, which highlight that sample was well qualified. Most of the respondents were from private sector with 93.4% and working in the capacity of managers and executives. The earning of the majority respondents ranges from PKR 20,000 – 60,000, reportedly having 2 dependents, which suggest that the financial stability is around early to mid' career professionals.

Data Analysis: The following table 3 has showed the results of outer loadings in measurement model.

Outer Loadings

CD		OC	RO	TL	WE	WLB
CD2	0.695					
CD3	0.835					
CD4	0.899					
CD5	0.932					
OC1	0.840					
OC4	0.742					
OC5	0.788					
RO2	0.665					

RO3	0.811
RO4	0.935
RO5	0.899
TL1	0.770
TL2	0.779
TL3	0.741
TL4	0.836
TL5	0.650
TL6	0.888
WE3	0.756
WE4	0.884
WE5	0.744
WE6	0.690
WLB1	0.893
WLB5	0.800

CD = Career Development; OC = Organizational Culture; RO = Role Overload; TL = ransformational Leadership; WE = Work Environment; WLB = Work-Life Balance

The above table has a recommended threshold that all the values should be higher than 0.70 for complete acceptance and values that are lower than 0.40 cannot be accepted (Hair et al., 2014). However, Hair et al. (2016) has recommended that values that are between 0.40 and 0.70 can also be accepted based on convergent validity. The highest value is 0.932 of (career development) and the lowest value is 0.650 of (transformational leadership). Therefore, all the values had been accepted based on the above mentioned recommended thresholds and measurement model had been achieved.

Construct Reliability and Validity

Construct	nbach's Alpha	omposite eliability	verage Variance xtracted (AVE)
Career Development	0.887	0.908	0.715
Organizational Culture	0.705	0.833	0.625
Role Overload	0.866	0.900	0.696
Transformational Leadership	0.875	0.903	0.610
Work Environment	0.779	0.854	0.596
Work-Life Balance	0.615	0.836	0.718

The above table has a recommended threshold that all the values of CR and AVE should

be higher than their recommended threshold (Hair et al., 2011a). The threshold for CR and AVE is 0.70 and
0.50 respectively. The highest value of CR is 0.908 of (career development) and lowest value is 0.833 of (organizational culture). The highest value of AVE is 0.718 of (work-life balance) and lowest value is 0.596 of (work environment). Hence, all values have been according to the threshold and construct reliability had been achieved.

Fornell-Larcker Criterion

	CD	OC	RO	TL	WE	WLB
CD	**0.845**					
OC	0.174	**0.791**				
RO	0.091	0.234	**0.834**			
TL	0.218	0.250	-0.024	**0.781**		
WE	0.292	0.374	0.171	0.566	**0.772**	
WLB	0.231	0.519	0.219	0.355	0.549	**0.848**

The above table has a recommendation that all the bold and diagonal values should be higher than the values in other constructs. The table has included all such values and therefore, discriminant validity had been achieved using Fornell and Larcker (1981) criterion.

Crossloadings

	CD	OC	RO	TL	WE	WLB
CD2	**0.695**	0.096	0.204	0.209	0.097	-0.026
CD3	**0.835**	0.169	0.151	0.109	0.305	0.178
CD4	**0.899**	0.115	0.076	0.132	0.246	0.178
CD5	**0.932**	0.173	0.047	0.316	0.226	0.229
OC1	0.131	**0.840**	0.235	0.231	0.431	0.473
OC4	0.188	**0.742**	0.300	0.140	0.400	0.312
OC5	0.109	**0.788**	0.047	0.207	0.072	0.421
RO2	0.034	0.008	**0.665**	-0.079	0.279	0.112
RO3	0.101	0.152	**0.811**	-0.131	0.087	0.038
RO4	0.049	0.251	**0.935**	-0.017	0.124	0.257
RO5	0.149	0.266	**0.899**	0.039	0.111	0.170

TL1	-0.065	0.193	-0.136	**0.770**	0.306	0.236
TL2	-0.007	-0.097	-0.220	**0.779**	0.316	0.193
TL3	0.135	0.214	-0.043	**0.741**	0.327	0.250
TL4	0.469	0.167	0.008	**0.836**	0.633	0.355
TL5	-0.096	0.206	0.216	**0.650**	0.395	0.132
TL6	0.263	0.379	0.068	**0.888**	0.549	0.369
WE3	0.136	0.278	0.271	0.430	**0.756**	0.279
WE4	0.292	0.292	0.199	0.482	**0.884**	0.599
WE5	0.249	0.291	0.057	0.397	**0.744**	0.337
WE6	0.180	0.314	-0.004	0.442	**0.690**	0.362
WLB1	0.278	0.499	0.072	0.398	0.533	**0.893**
WLB5	0.088	0.367	0.340	0.175	0.382	**0.800**

The above table has a recommendation that all the bold values should contain highest values in their own constructs when compared with other values (Hair et al.,2014). Hence, all the values have showed higher values than the recommendation and therefore, discriminant validity had been achieved using crossloadings.

	CD	**OC**	**RO**	**TL**	**WE**	**WLB**
CD						
OC	0.212					
RO	0.174	0.323				
TL	0.276	0.335	0.213			
WE	0.311	0.523	0.267	0.658		
WLB	0.277	0.756	0.345	0.422	0.718	

The above table has showed a recommendation that all the values must be less than 0.90 (Henseler et al., 2015). Hence, all values are accepted and discriminant validity had been achieved using HTMT ratio.

Path Analysis using PLS-SEM

Estimate		S.D.	T-Stats	Prob.
Career Development (CD) -> WLB	0.091	0.076	1.205	0.114
Organizational Culture (OC) -> WLB	0.403	0.081	4.949	0.000
Role Overload (RO) -> WLB	-0.035	0.072	0.486	0.314

Transformational Leadership (TL) -> WLB	0.076	0.067	1.131	0.129
Work Environment (WE) -> WLB	0.285	0.100	2.839	0.002

The above table has showed the results of path analysis. The results has showed that career development ($\beta = 0.091$, $p > 0.10$) has a positive and insignificant effect on work-life balance. The organizational culture ($\beta = 0.403$, $p < 0.10$) has a positive and significant effect on work-life balance. The role overload ($\beta = -0.035$, $p > 0.10$) has a negative and insignificant effect on work- life balance. The transformational leadership ($\beta = 0.076$, $p > 0.10$) has a positive and insignificant effect on work-life balance. The work environment ($\beta = 0.285$, $p < 0.10$) has a positive and significant effect on work-life balance.

Moderating Effect Analysis

	Estimate	Std. Dev.	T-Stats	Prob.
TL x CD -> WLB	-0.079	0.069	1.148	0.125
TL x OC -> WLB	0.336	0.153	2.198	0.014
TL x RO -> WLB	0.331	0.128	2.583	0.005
TL x WE -> WLB	-0.316	0.120	2.645	0.004

The above table has showed that transformational leadership ($\beta = -0.079$, $p > 0.10$) has a negative and insignificant moderation effect between career development and work-life balance. The transformational leadership ($\beta = 0.336$, $p < 0.10$) has a positive and significant moderation effect between organizational culture and work-life balance. The transformational leadership ($\beta = 0.331$, $p < 0.10$) has a positive and significant moderation effect between role overload and work-life balance. The transformational leadership ($\beta = -0.316$, $p < 0.10$) has a negative and significant moderating effect between work environment and work-life balance.

Predictive Relevance

	R Square	R Square Adjusted	Q Square
Work-Life Balance	0.488	0.465	0.332

The above table has showed that work-life balance had been predicted by (0.488) 48.8 percent. The Q square has showed the value higher than absolute zero.

Discussions
The present study found a significant positive association between organizational culture and work- life balance which is also supported by (Stefanovska-Petkovska et al., 2019).

The outcome indicates that the culture of the workplace that support workers to reconcile their work and non-work lives leads to a stronger devotion to their company. As per Pal et al. (2020), culture and environment have a huge influence on workers' professionalism, inclusion, and well-being, and workplace satisfaction in every company.

Also, the study found a significant positive affiliation between work environment and work-life balance. The outcome indicates that one of the variables that may motivate workers to fulfill their tasks and work efficiently in the office and at home is the working environment. To produce a healthy working spirit for its workers, the organization must also create a pleasant and productive work atmosphere. The finding is also supported by (Thamrin & Riyanto, 2020).

Furthermore, they found an insignificant negative association between role load and work-life balance. The outcome indicates that individuals who take on jobs and feel that their workload is more than they can handle will face greater conflicts between family and employment. Thus, the study concluded that role load doesn't have any effect on work-life balance. This consequence is also supported by (Choudhary & Rao; Novianti & Roz, 2020).

Additionally, the study identified an insignificant positive link between career development and work-life balance which is also consistent with (Mabaso & Dlamini, 2018). The result shows that career development doesn't have any impact on the work-life balance of employees as per the findings of this study although career development had been studied in the context of work-life balance and therefore, found a significant relationship between CD and WLB.

Similarly, the study concluded a significant positive relationship between organizational culture and work-life balance with the moderating impact of transformational leadership. The outcome indicates that managers can help create a strong organizational culture by transformative leadership and thereby contribute to a productive atmosphere for organizational creativity and thereby strengthen the work-life balance of workers. This result is also consistent with (Linda & Fitria, 2016).

Likewise, the study identified a significant positive link between role overload and work-life balance with the moderating role of transformational leadership. This outcome is consistent with (Miao & Cao, 2019). The outcome indicates that through offering proper mentoring and coaching on roles assigned, transformational leaders reduce the effects of job overload on workers and helps in improving their work-life balance. According to Banks (2018) transformational leaders often provide a fixed number of daily hours off work for staff to assist with personal issues this helps them in balancing their work-life.

Besides, the study also found a significant negative affiliation between work environment and work-life balance with the moderating role of transformational leadership. The consequence indicates that transformational leaders with clear values, priorities, and goals promote an environment of equal practice. These leaders provide support to consider problems without putting decisions on different inputs. This result is also supported by (Ree, 2020).

Lastly, the study also found an insignificant negative relationship between career

development and work-life balance with the moderating effect of transformational leadership. As per the literature, career development enhances WLB with the moderating role of transformational leadership but this study shows the contrary findings. This result is also supported by (Purwanto et al., 2020).

Conclusion

This current study examined the influence of organizational culture, work environment, career development, and role overload on the work-life balance with the moderating effect of transformational leadership among female employees in the service organizations of Karachi, Pakistan. Data has been collected through a five-point Likert scale questionnaire. PLS-SEM has been used for the data analysis process. The study used quantitative data for interpretation and was compiled using purposive sampling.

The findings of this study concluded a significant positive association of organizational culture and work environment with the work-life balance. Also, the study identified that there is an insignificant negative relationship between role overload and work-life balance whereas WLB has an insignificant but positive relationship with career development. Furthermore, when it comes to moderating effect the study found that organizational culture and role overload have a significant positive connection with work-life balance with the moderating effect of TL whereas work environment has a significant negative link with work-life balance with the moderation of transformational leadership. Lastly, career development has an insignificant negative relationship with work-life balance with the moderating effect of transformational leadership.

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