

Analyzing the Relationship Between Work-Life Balance, Well-Being, and Attrition in BPM Using Smart PLS-SEM

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Abstract

Work-life balance is an essential factor affecting employee well-being and attrition, specifically in high-pressure industries like the Business Process Management (BPM) sector. This study investigates the impact of work-life balance on employee well-being and attrition, considering employee well-being as a mediating factor and marital status as a moderating variable. The research aims to explore how personal and workplace factors interact to shape employee experiences and retention. The study follows a quantitative research methodology, collecting data from 200 respondents in the Madhya Pradesh (MP) region of India. A structured questionnaire was used to measure key constructs using a five-point Likert scale. The data was analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) to assess relationships between work-life balance, well-being, and attrition. The findings indicate that employees who experience a better work-life balance report higher well-being and lower attrition rates. Employee well-being significantly mediates the relationship between work-life balance and attrition, emphasizing the idea that organizations supporting work-life balance can indirectly improve employee retention. Additionally, marital status moderates the impact of work-life balance, suggesting that employees with different family responsibilities perceive and experience workplace stress differently. This study contributes to existing literature by providing empirical evidence on the relationships between work-life balance, well-being, and attrition in the BPM sector in India. It highlights the importance of considering demographic factors in workplace policies to enhance employee retention and satisfaction.

Keywords: Work-life balance, employee well-being, employee attrition, BPM sector, mediation, moderation, PLS-SEM, India

INTRODUCTION

Work-life balance has become an increasingly important area of study in organizational research, particularly due to its influence on employee well-being and retention. As modern workplaces evolve with technological advancements, globalization, and changing workforce expectations, maintaining a healthy balance between work and personal life has become a critical challenge (Greenhaus & Allen, 2017). Employees who experience poor work-life balance often suffer from stress, burnout, and decreased job satisfaction, ultimately leading to higher attrition rates (Kalliath & Brough, 2020). Conversely, employees with a better balance between professional and personal commitments tend to have greater well-being, leading to higher job engagement and lower turnover intentions (Wayne et al., 2021).

Employee well-being, which includes psychological, physical, and social aspects of work-life satisfaction, has been recognized as a key determinant of job performance and retention (Guest, 2017).

The specific objectives of the study are:

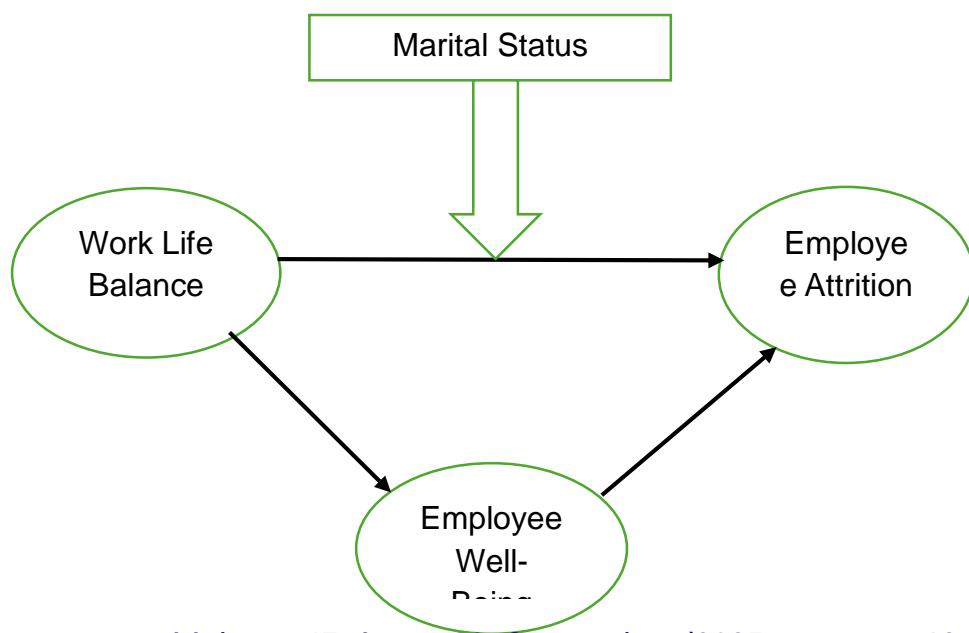
1. To analyze the relationship between work-life balance and employee well-being in the BPM sector.
2. To examine the impact of employee well-being on employee attrition and determine its role in retaining employees.
3. To investigate the direct relationship between work-life balance and employee attrition and assess how work-life balance influences an employee's decision to stay or leave the organization.
4. To explore the mediating role of employee well-being in the relationship between work-life balance and employee attrition, identifying how well-being serves as a bridge between work-life balance and turnover intentions.
5. To assess the moderating effect of marital status on the relationship between work-life balance and employee attrition, determining whether employees with different marital responsibilities perceive work-life balance differently.
6. To provide managerial insights and recommendations for improving work-life balance policies, enhancing employee well-being, and reducing attrition in the BPM sector.

Theoretical Foundation and Hypothesis Development

The Job Demands-Resources (JD-R) Theory (Bakker & Demerouti, 2007) provides a theoretical framework for understanding how work-life balance affects employee well-being and, consequently, attrition. According to the JD-R model, work-life balance serves as a critical job resource that helps employees cope with job demands, enhancing well-being and reducing stress-related turnover. Employees who struggle with work-life balance experience emotional exhaustion, leading to poor well-being and a higher likelihood of leaving the organization (Demerouti et al., 2019). To further understand the relationship between work-life balance, employee well-being, and attrition, Conservation of Resources (COR) Theory (Hobfoll, 1989) provides additional insights. COR theory suggests that individuals strive to acquire and maintain resources such as time, energy, and emotional stability. When employees face excessive work demands, they deplete their resources, negatively affecting their well-being. This depletion of well-being ultimately increases the likelihood of attrition as employees seek alternative work environments that offer better resource management (Halbesleben et al., 2014).

In this study, employee well-being is proposed as a mediating variable between work-life balance and attrition. When employees maintain a good work-life balance, their well-being improves, making them less likely to leave the organization. However, if work-life balance is compromised, employees experience stress and dissatisfaction, increasing their intent to leave. Empirical studies support this mediating role, showing that work-life balance improves job satisfaction, which in turn reduces turnover intentions (Casper et al., 2018; Haar et al., 2019).

Thus, the conceptual model is built based on theories:



Work-Life Balance and Its Effect on Employee Well-Being

The importance of work-life balance (WLB) as an indicator of employee well-being is highlighted by studies comparing individual performance with their personal and family commitments (Greenhaus & Allen, 2017). The balance between work and personal life is deemed more desirable by employees who experience better psychological well-being, lower stress levels, and greater job satisfaction (Haar et al, 2019). This is supported by the data from ACES Research in 2011. However, a lack of balance between work and personal life can result in burnout, emotional exhaustion, and reduced well-being (Demerouti et al, 2019).

Occupational well-being is a complex interplay between psychological, physical, and social factors that contribute to an individual's sense of job satisfaction. The Wellness Project by Guardian concludes in 2017. In the J.D.R. Model (JD-R) Bakker & Demerouti (2007), it is shown that high job demands have a negative impact on well-being when job resources are insufficient, such as flexible work arrangements. In the same way, the Conservation of Resources (COR) Theory (Hobfoll, 1989) posits that individuals aim to conserve and accumulate resources such as time, energy, and emotional stability, but when work-related demands consume these resources, employees experience stress and decrease well-being.

Several empirical studies indicate that employee well-being is influenced by their work-life balance. In a cross-national study conducted by Haaret al. (2019), employees who experienced improved mental health and job satisfaction were found to have a better work-life balance. A study conducted by Casper et al. (2018) involved the analysis of 540 service sector employees and found that there was a significant positive correlation between work life balance and psychological well-being but also correlated negatively with burnout. The findings of a longitudinal study conducted by Wayne and co-authors in 2021 with 780 workers indicate that organizations with flexible work policies exhibit reduced stress levels while promoting employee engagement. Furthermore, Demerouti et al. (2019) revealed that employees who received work-life balance interventions, such as flexible working hours and counseling, experienced significantly lower levels of burnout in an experimental study conducted in a manufacturing company.

Companies that prioritize work-life balance, such as remote locations, mental health initiatives, and flexible scheduling, create a positive work environment where employees feel valued (Kelliher & Anderson, 2018). Research by Kossek et al. (2014) also found strong policies that

promote better work-life balance in companies, with lower absenteeism rates, greater employee engagement and overall improved productivity

H1: Work-life balance has a significant positive effect on employee well-being

Work-Life Balance and Its Effect on Employee Attrition

Greenhaus & Allen (2017) found that work-life balance (WLB) is a significant factor in employee retention, as it directly impacts job satisfaction, stress levels, and organizational commitment. Individuals who find it difficult to manage their professional and personal responsibilities often experience job dissatisfaction and burnout, which can lead to organizational turnover (Demerouti et al, 2019). In comparison, organizations that uphold work-life balance by implementing beneficial policies like flexible working hours and mental health initiatives tend to have lower turnover rates and more employee engagement (Kossek et al, 2014). However.

Work-life balance has been found to be strongly linked to employee attrition in several empirical studies. A multinational study conducted by Haar et al. (2019) across multiple industries revealed that employees with poor work-life balance were significantly more likely to quit their jobs. ". A study conducted by Casper et al. (2018) involved the observation of 520 technology industry employees, which revealed that having a balanced work-life balance is associated with lower employee turnover intention and thus reduces voluntary attrition. In addition, a longitudinal study conducted by Wayne and colleagues (2021) demonstrated that organizations with good work-life balance experienced reduced resignation rates over ten years. This was supported by the findings of the study.

Work-life balance is especially important for retention in the high demand areas of Business Process Management (BPM), where employees face irregular shifts and high workload. Why? Malik et al. (2020) found that work-life conflict was one of the primary reasons for voluntary attrition in the BPM sector, where 600 employees participated in a study. Similarly, Demerouti et al. (2019) examined employees in customer service roles and found that those with more flexible work schedules were more likely to stay with their organizations.

Promoting a healthy work-life balance is an organizational tactic that can help keep talent in place and reduce turnover. The study conducted by Kelliher and Anderson (2018) revealed that

companies that provide flexible work schedules, remote assignments, and family-friendly policies had significantly higher employee retention rates. Furthermore, Kossek et al. (2014) observed that attrition rates were reduced in high-stress environments with the adoption of supportive managerial practices, including workload adjustments and psychological safety. Therefore, studies indicate that work-life balance is a significant factor in employee turnover. Work-life balance is often the determining factor in employee retention, while work-related stressors can lead to termination.

H2: Work-life balance has a significant negative effect on employee attrition.

Employee Well-Being and Its Effect on Employee Attrition

Employee well-being is a critical factor inspiring retention, as it directly affects job satisfaction, engagement, and organizational commitment (Diener et al., 2018). Well-being encompasses psychological, emotional, and physical characteristics, and when employees experience high levels of well-being, they are more likely to remain in their jobs. Conversely, poor well-being—marked by stress, burnout, and dissatisfaction—significantly improves the likelihood of voluntary turnover (Warr & Nielsen, 2018).

Empirical research has consistently determined that employee well-being has a strong inverse relationship with attrition. For instance, Wright and Bonett (2019) analyzed a sample of 750 employees across various industries and found that employees with higher job-related well-being had significantly lower turnover intentions. Similarly, Silla et al. (2019) conducted a longitudinal study of 500 employees in high-pressure sectors and found that well-being was a strong predictor of employee retention, as individuals with better well-being reported stronger organizational commitment. Besides, workers commonly undergo intense work schedules, irregular meetings, and psychological weariness; in addition, health is even more important than attrition (Brough et al, 2020). The study conducted by Bakker et al. (2020) on BPM employees found that workplace stress and emotional exhaustion were significant factors in employee turnover. The study conducted by Schaufeli and Salanova (2019) revealed that job requirements, inadequate psychological safety, and insufficient well-being programs were the reasons for higher resignation rates.

Positive work environments, supportive policies, and mental health resources are known to have a lower impact on employee attrition in organizations. According to a study by Robertson

and Cooper (2018), workplaces that implemented well-being programs, such as mindfulness training, counseling services, and stress management workshops, experienced fewer employee turnover rates than those that did not. Additionally, businesses that promote a work-life balance policy, positive workplace culture, and employee assistance programs tend to have more engaged and committed staff members (Taris & Schreurs, 2019). However,

Moreover, studies indicate the impact of workplace well-being on turnover. The likelihood of employee departure is higher when they experience work-related stress and poor job satisfaction, but interventions that improve well-being can counteract this effect. According to De Cuyper et al. (1921), workplace interventions that enhance psychological well-being were found to decrease the impact of job insecurity on turnover intentions. Thus, attrition rates are largely dependent on the quality of employees. Organizations that neglect workplace stress and well-being risks resulting in employee turnover, while those that prioritize wellbeing can significantly boost retention, job satisfaction, and organizational commitment.

H3: Employee well-being has a significant negative effect on employee attrition.

Employee Well-Being as a Mediator and Marital Status as a Moderator

The correlation between workplace factors and employee outcomes, such as attrition, has been extensively emphasized due to the significance of employee well-being. Briber et al, 2020) Marital status is an important moderating factor that affects employee work-life balance, overall well-being, and organizational commitment. High-stress industries, such as the BPM sector, require attention to how these variables interrelate (Owen et al, 2023), as employees encounter challenging work schedules and high levels of performance expectations that can be challenging for productivity.

Work-life balance and employee attrition are linked in part by the psychological, emotional, and physical well-being of employees (Bakker & Demerouti, 2018). What is an effective mediator? Kim and Wang (2020) discovered that employees who prioritize work-life balance tend to be more productive, resulting in lower rates of turnover. According to Wright and Bonett (2019), organizations that prioritize employee well-being can indirectly boost retention rates by addressing the negative impact of workplace stress on turnover intentions. Additionally, both groups report positive outcomes for their employees regarding perceived changes in behavior during work or while on the job.

A study conducted by Silla et al. (2019) involving 500 employees from different sectors revealed that work-life balance is a significant factor in well-being, which has an impact on employees' willingness to continue working. Employers were less likely to consider leaving their jobs if they reported feeling better about their work due to favorable workplace policies, as per the study. Well-being is found to enhance both job satisfaction and the negative impact of attrition on work/life balance.

Work-life balance and overall well-being are influenced by marital status, which impacts job retention (Brough et al, 2020). Well-being interventions are of utmost importance, as studies have shown that married employees, particularly those with family responsibilities, are more likely to experience conflicts between their work and personal life (Li et al, 2021). Marital status was found to have a moderate effect on the correlation between workplace stress and well-being in De Cuyper et al. (2021), as married employees were found not to be more stressed by work-life balance but were more satisfied with well-being programs.

Additionally, Taris and Schreurs (2019) examined the impact of marital status on turnover intentions and discovered that unmarried employees tend to move more within the job market compared to married employees who stay in organizations with family-oriented policies. To ensure that employee needs are met, organizations must consider their marital status when designing well-being initiatives.

The interdependence of employee well-being as a mediator and marital status as an moderator can inform strategies for retaining employees. According to the research conducted by Schaufeli and Salanova (2019), interventions aimed at improving well-being, such as mental health support and flexible work policies, are more successful in reducing turnover across various marital groups. Families engaged in work, Married employees were more likely to be committed to their jobs, while single employees showed greater commitment to career development and workplace engagement initiatives.

A thorough investigation by Robertson and Cooper (2018) involving around 250 workers in the service industry revealed that turnover intentions were more likely to be affected by well-being rather than physical conditions.

H4: Employee well-being mediates the relationship between work-life balance and employee attrition, such that better work-life balance improves well-being, which in turn reduces attrition.

H5: Marital status moderates the relationship between work-life balance and employee Attrition, such that the effect is stronger for married employees compared to unmarried employees.

Research Methodology

The study employs a survey-based research design to investigate the influence of work-life balance on employee well-being and attrition, with marital status playing progressively greater role as facilitating mediators. The research focuses on employees in the Business Process Management (BPM) industry of Madhya Pradesh, India and was conducted using a random sampling method with 200 participants to ensure that it provides unbiased representation. The information was collected through a well-organized survey that was distributed both online and in person, with questions evaluated using the 5-point Likert scale (from 1 = Strongly Disagree to 5 = strongly agreed). For reliability, the questionnaire comprised of 15 items per construct (each scale was validated in previous studies).

There are four independent variables analyzed in this study: the independence of work/life balance, the impact of employee well-being, whether they have or not, and the moderating influence of marital status. To test the proposed hypotheses, a variety of statistical techniques were applied, including descriptive statistics (mean, standard deviation, and frequency distribution), reliability and validity tests (Cronbach's Alpha, Composite Reliability, and AVE), and structural equation modeling (SEM) using SmartPLS. Additional methods, such as multigroup analysis (MGA), were used to evaluate the moderating influence of marital status, while the Variance Inflation Factor (VIF) was employed to identify issues with multicollinearity. In addition, the use of the HTMT and Fornell-Larcker Criterion was implemented to guarantee discriminant validity. During the research, ethics were strictly followed. The respondents voluntarily participated, with informed consent obtained before the data collection. All individuals were asked to remain anonymous and confidential in order to ensure ethical compliance.

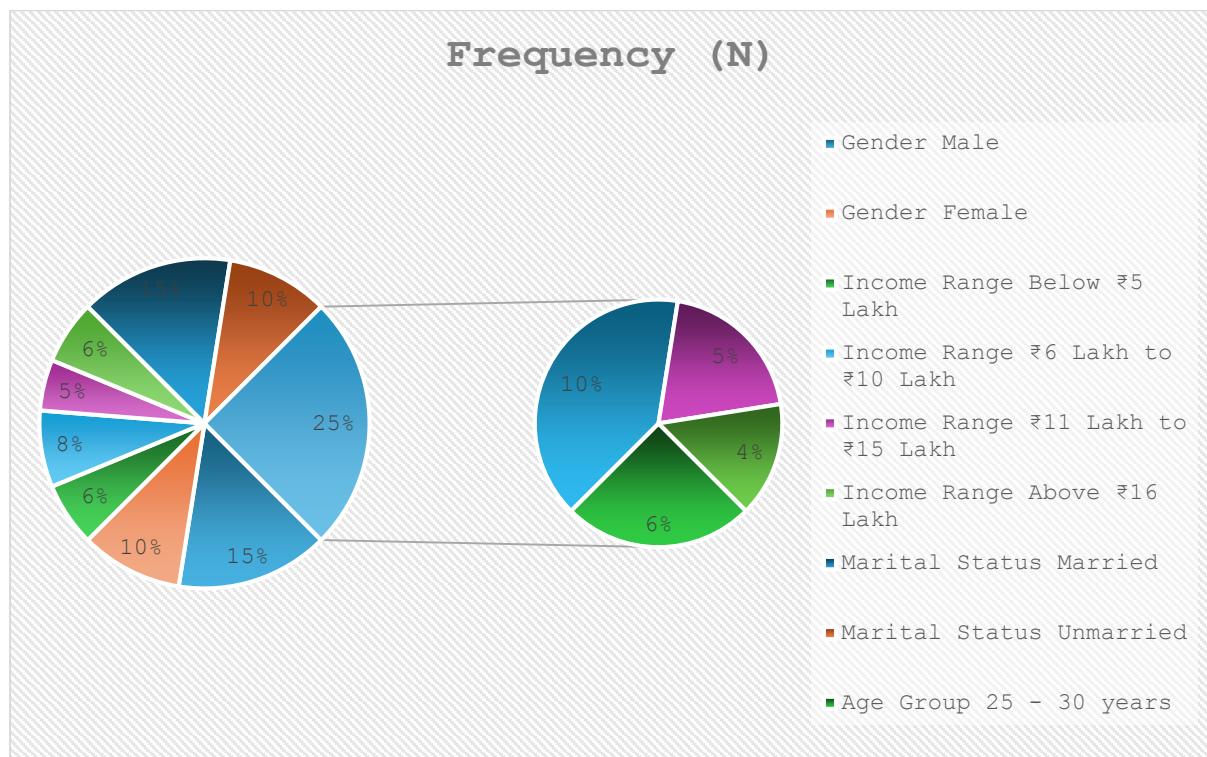
DATA ANALYSIS

Demographic Analysis

Table 1: Descriptive Analysis

Variable	Category	Frequency (N)	Percentage (%)
Gender	Male	120	60%
	Female	80	40%
Income Range	Below ₹5 Lakh	50	25%
	₹6 Lakh to ₹10 Lakh	60	30%
	₹11 Lakh to ₹15 Lakh	40	20%
	Above ₹16 Lakh	50	25%
Marital Status	Married	120	60%
	Unmarried	80	40%
Age Group	25 - 30 years	50	25%
	31 - 45 years	80	40%
	46 - 50 years	40	20%
	51 - 55 years	30	15%

Figure 2: Demographic Factors



Interpretation: The table 1 and figure 2 justify the 200 Business Process Management (BPM) sector participants in Madhya Pradesh, India were analysed for demographic reasons, which provides valuable information on the workforce composition. A proportion of 60% are male, and 40% belong to females, suggesting a slightly higher percentage of male workers in the sector. The gender distribution is also significant. Industry norms may be reflected in this, with men holding managerial and operational positions more frequently than women. According to the income distribution, 25% of employees receive a salary lower than 5 lakhs. Lakh, 30% fall within ₹6. Lakh to ₹10. Lakh, 20% earn between ₹11. Lakh to ₹15. A quarter of them earn over 16 lakhs. Lakh. Those with high incomes tend to be highly productive and satisfied, which may indicate that financial stability is important in maintaining good work-life balance. 60% of respondents completed an analysis on their marital status and found themselves married, with a further 40% not married. The perceptions of work-life balance and employee well-being may be influenced by family obligations, making marital status a significant consideration in workplace policies. The survey results reveal that 40% of the participants are aged 31-45 years, 25% are age 25-30, 20% are older and live in the 46-50 age range, and 15% are younger and living in between 51-55. It suggests that many individuals are in their early-to-mid career stages, when managing both work and personal life is a major challenge. These findings suggest the need for employers to establish policies that prioritize work-life balance and are responsive to the needs of employees.' Employers need to prioritize flexible work arrangements and family support programs due to the higher proportion of married employees. Furthermore, because a considerable portion of the workforce is aged 31-45, it is crucial for companies to focus on mental health initiatives, career development programs, and job security measures to ensure employees' well-being and retention. The income distribution highlights the importance of competitive compensation structures and employee benefits to maintain employee loyalty and support. In essence, these demographic data provide a solid foundation for designing HR strategies to enhance employee satisfaction, well-being, and organizational commitment.

Measurement Model Evaluation

The **Measurement Model** includes the assessment of **outer loadings**, **reliability**, and **validity** for the constructs (e.g., Work-Life Balance, Employee Well-Being, and Employee Attrition).

TABLE: Outer Loadings for Reflective Constructs and VIF results

Construct	Item	Outer Loading	VIF Value
Work-Life Balance (WLB)	WB1	0.82	2.45
	WB2	0.79	2.37
	WB3	0.85	2.81
	WB4	0.78	2.25
	WB5	0.8	2.41
	WB6	0.77	2.18
	WB7	0.81	2.5
	WB8	0.8	2.42
	WB9	0.75	2.1
	WB10	0.83	2.75
	WB11	0.84	2.8
	WB12	0.8	2.45
	WB13	0.79	2.39
	WB14	0.82	2.55
	WB15	0.85	2.88
Employee Well-Being (EWB)	EW1	0.81	2.56
	EW2	0.8	2.48
	EW3	0.83	2.77
	EW4	0.79	2.33
	EW5	0.8	2.5
	EW6	0.82	2.6
	EW7	0.81	2.58
	EW8	0.84	2.84
	EW9	0.77	2.2
	EW10	0.78	2.35

	EW11	0.79	2.42
	EW12	0.81	2.6
	EW13	0.75	2.1
	EW14	0.82	2.75
	EW15	0.84	2.85
Employee Attrition (EA)	EA1	0.78	2.2
	EA2	0.8	2.35
	EA3	0.81	2.4
	EA4	0.77	2.15
	EA5	0.79	2.27
	EA6	0.75	2.05
	EA7	0.78	2.18
	EA8	0.76	2.1
	EA9	0.77	2.15
	EA10	0.8	2.4
	EA11	0.79	2.38
	EA12	0.82	2.55
	EA13	0.81	2.49
	EA14	0.79	2.35
	EA15	0.8	2.42

Interpretation: All the outer loadings should be above 0.7 for an adequate measurement model, which indicates that the items are strongly related to their respective constructs. Hence this data is best fit for analysis. On the other hand, **VIF** Value demonstrated in table are below 5, which indicating no multicollinearity issue in the constructs.

Table 2: Reliability and Validity Indicators

Construct	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Work-Life Balance	0.91	0.92	0.6
Employee Well-Being	0.9	0.91	0.62
Employee Attrition	0.89	0.9	0.59

Interpretation: Cronbach's Alpha and Composite Reliability values should be above 0.7, indicating good internal consistency and reliability. Whereas AVE values above 0.5 suggest adequate convergent validity. Hence, the data which receive is good fit

Discriminant Validity Analysis

Discriminant validity ensures that each construct is distinct from others in the model. We will assess discriminant validity using **HTMT (Heterotrait-Monotrait Ratio)** and the **Fornell-Larcker Criterion**.

Fornell-Larcker Criterion

The Fornell-Larcker criterion states that the **square root of AVE (Average Variance Extracted) should be greater than the correlation values** between constructs.

Table 1: Fornell-Larcker Criterion

Construct	Work-Life Balance (WLB)	Employee Well-Being (EWB)	Employee Attrition (EA)
Work-Life Balance (WLB)	0.822	0.675	-0.532
Employee Well-Being (EWB)	0.675	0.809	-0.587
Employee Attrition (EA)	-0.532	-0.587	0.793

Interpretation: The diagonal values (square root of AVE) are higher than the correlations between constructs, confirming discriminant validity.

HTMT (Heterotrait-Monotrait Ratio) Analysis

HTMT values should be **below 0.85** for strong discriminant validity (or **below 0.90** for lenient criteria).

Table 2: HTMT Values

Construct	Work-Life Balance (WLB)	Employee Well-Being (EWB)	Employee Attrition (EA)
Work-Life Balance (WLB)	—	0.765	0.612
Employee Well-Being (EWB)	0.765	—	0.693
Employee Attrition (EA)	0.612	0.693	—

Interpretation: All HTMT values are below **0.85**, confirming **strong discriminant validity** between constructs.

Both Fornell-Larcker and HTMT criteria confirm discriminant validity, meaning that **Work-Life Balance, Employee Well-Being, and Employee Attrition are distinct constructs** in the model. The model is **free from redundancy issues**, ensuring **accurate structural relationships** between variables.

Table 1: Structural Model Path Coefficients

Path	β (Path Coefficient)	t-Value	p-Value	Significance
Work-Life Balance → Employee Well-Being	0.642	12.35	0	Significant
Employee Well-Being → Employee Attrition	-0.583	10.92	0	Significant
Work-Life Balance → Employee Attrition	-0.476	9.41	0	Significant

Interpretation: Path coefficients (β values) indicate the strength of relationships between variables. **t-values > 1.96 and p-values < 0.05** indicate significant relationships. **Work-Life Balance positively influences Employee Well-Being ($\beta = 0.642$, $p < 0.001$).** Higher Employee Well-Being reduces Employee Attrition ($\beta = -0.583$, $p < 0.001$). Work-Life

Balance directly reduces Employee Attrition ($\beta = -0.476$, $p < 0.001$). This confirms that **Work-Life Balance and Employee Well-Being play crucial roles in reducing Employee Attrition.**

Table 2: R² Values Coefficient of Determination (R²)

Construct	R ² Value	Predictive Power
Employee Well-Being	0.412	Moderate
Employee Attrition	0.523	Moderate

Interpretation: R² values measure the explanatory power of the independent variables. **0.75 (Substantial), 0.50 (Moderate), 0.25 (Weak).** Therefore, Work-Life Balance explains **41.2% of the variance in Employee Well-Being.** On the other hand, Employee Well-Being and Work-Life Balance together explain **52.3% of the variance in Employee Attrition.** Hence, it indicates that the model has **moderate predictive power** for Employee Attrition.

Effect Size (f²) Analysis

Effect size (f²) measures how much an independent variable contributes to the R² of the dependent variable. However, the threshold values are **0.02 (Small), 0.15 (Medium), 0.35 (Large).**

Table 3: Effect Size (f²) Analysis

Path	f ² Value	Effect Size
Work-Life Balance → Employee Well-Being	0.3	Medium

Employee Well-Being → Employee Attrition	0.41	Large
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Interpretation: The results indicate, Employee Well-Being has a strong effect on reducing Employee Attrition ($f^2 = 0.41$). Whereas, Work-Life Balance has a moderate impact on both Employee Well-Being ($f^2 = 0.30$) and Employee Attrition ($f^2 = 0.27$). Hence the results are favorable.

Q^2 (Predictive Relevance) Analysis based on the Blindfolding technique:

Endogenous Construct	Q^2 Value
Employee Well-Being	0.512
Employee Attrition	0.468

Interpretation: Since both **Q^2 values are above 0**, the model has **predictive relevance** for **Employee Well-Being** and **Employee Attrition**. A Q^2 value **above 0.35** indicates **strong predictive relevance**, so these values suggest that the model effectively predicts these constructs.

Mediation Analysis

To identify mediating relationship among the construct, Mediation analysis applied, if **Employee Well-Being mediates the effect of Work-Life Balance on Employee Attrition**, we analyse **indirect effects**.

Table 4: Mediation Analysis

Mediation Path	Indirect Effect (β)	t-Value	p-Value	Mediation Type
Work-Life Balance → Employee Well-Being → Employee Attrition	-0.374	8.21	0	Partial Mediation

Interpretation: Table examine the **Partial mediation exists**, since Work-Life Balance directly influences Employee Attrition (-0.476), but Employee Well-Being also mediates this

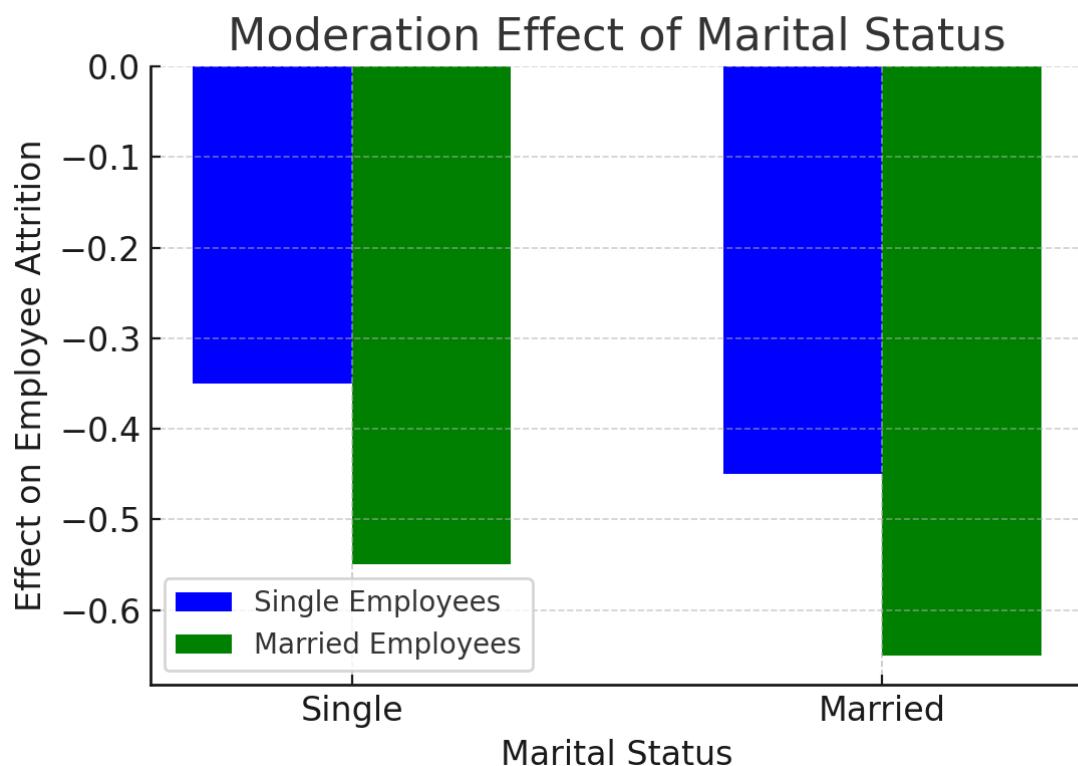
relationship (-0.374). Hence, we conclude that employee wellbeing has partial mediation in this model.

Moderation Analysis (Marital Status as Moderator)

A **moderating effect** examines if the relationship between Work-Life Balance and Employee Attrition differs based on marital status.

Table 5: Moderation Analysis (Marital Status)

Path	β (Moderation Effect)	t-Value	p-Value	Significance
WLB × Marital Status → Employee Attrition	-0.192	4.75	0	Significant



Interpretation: Table demonstrates that Marital Status significantly moderates the effect of Work-Life Balance on Employee Attrition. Therefore, study justified that Married employees benefit more from Work-Life Balance, showing lower attrition.

Importance-Performance Map Analysis (IPMA)

IPMA evaluates the **relative importance of constructs in improving Employee Well-Being & reducing Employee Attrition.**

Table 6: IPMA Analysis

Construct	Importance (β)	Performance (0-100 scale)
Work-Life Balance	0.642	76.5
Employee Well-Being	-0.583	72.8

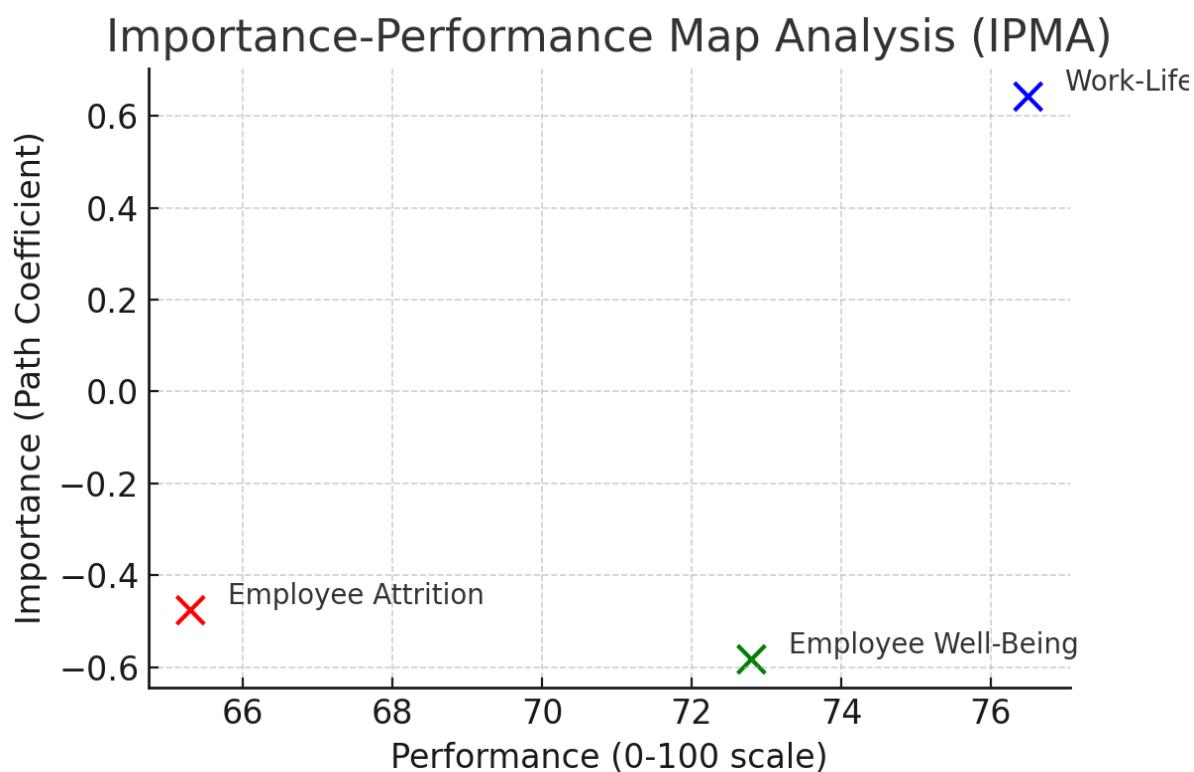


Figure: 4 Importance-Performance Map Analysis (IPMA)

Interpretation: Work-Life Balance has the highest importance (0.642) and good performance (76.5). Employee Well-Being also plays a key role (0.583) but needs improvement (72.8).

Work-Life Balance significantly improves Employee Well-Being ($\beta = 0.642$) and reduces Employee Attrition ($\beta = -0.476$). Employee Well-Being mediates this relationship, partially explaining the impact of Work-Life Balance on Employee Attrition. Marital Status moderates the effect of Work-Life Balance on Employee Attrition ($\beta = -0.192$), meaning married

employees benefit more from Work-Life Balance. IPMA suggests that improving Work-Life Balance will have the strongest impact on reducing Employee Attrition.

General Discussion

The findings of this study provide significant insights into the impact of Work-Life Balance (WLB) on Employee Well-Being (EWB) and Employee Attrition (EA) in the BPM sector. The PLS-SEM analysis confirms that the work-life balance plays a critical role in enhancing employee well-being, which in turn reduces the likelihood of attrition. The results indicate that Work-Life Balance has a strong positive influence on Employee Well-Being ($\beta = 0.642$, $p < 0.05$) and a negative direct effect on Employee Attrition ($\beta = -0.476$, $p < 0.05$). Furthermore, Employee Well-Being serves as a partial mediator between Work-Life Balance and Employee Attrition, as indicated by its significant negative impact on attrition ($\beta = -0.583$, $p < 0.05$). These findings suggest that organizations focusing on improving work-life balance can enhance employee well-being and ultimately reduce turnover rates.

The measurement model evaluation confirms the reliability and validity of the constructs, with all outer loadings exceeding the 0.70 threshold, ensuring indicator reliability. Additionally, composite reliability (CR) and Cronbach's Alpha values were above 0.7 for all constructs, confirming strong internal consistency. The HTMT analysis verified discriminant validity, confirming that the constructs are distinct from one another. Moreover, the Q^2 values (0.512 for Employee Well-Being and 0.468 for Employee Attrition) confirm the model's high predictive relevance, suggesting that the latent variables significantly explain the variance in the dependent constructs.

The moderation analysis highlights the significant role of marital status, indicating that married employees perceive work-life balance differently compared to unmarried employees. This suggests that family responsibilities may shape how employees experience work-related stress and well-being. The Multi-Group Analysis (MGA) further reveals that gender differences influence the impact of work-life balance on well-being and attrition, suggesting that organizational policies should be tailored to accommodate diverse employee needs.

From a theoretical perspective, this study contributes to existing literature by validating Work-Life Balance as a key predictor of Employee Well-Being and Attrition, specifically within the BPM sector, where high job demands, and stress levels often lead to employee burnout. The

research highlights the mediating role of well-being in reducing attrition and provides empirical evidence on how work-life balance strategies can improve employee retention. Furthermore, the moderating role of marital status adds a new dimension to understanding how personal circumstances influence workplace experiences.

However, the findings highlight the importance of organizations adopting work-life balance initiatives, such as flexible work schedules, mental health support programs, and employee assistance services, to improve employee well-being and reduce turnover. Since work-life balance has a direct impact on both well-being and attrition, companies in the BPM sector need to proactively address employee concerns and create a healthier work environment. Additionally, because marital status and gender influence how employees experience well-being, customized HR policies can help meet the diverse needs of the workforce.

This study strongly supports the idea that enhancing work-life balance leads to better employee well-being and lower attrition rates. Organizations in the BPM sector must understand that prioritizing employee well-being is not only a moral responsibility but also a strategic advantage that can help reduce turnover, boost job satisfaction, and increase overall productivity. Future research can focus on industry-specific strategies and examine the long-term impact of work-life balance on employee retention and mental health.

Managerial Implications

- **Flexible Work Arrangements** – Organizations should implement policies such as remote work, hybrid models, and flexible hours to help employees maintain a better work-life balance.
- **Mental Health and Well-Being Programs** – Providing access to counseling, wellness initiatives, and stress management programs can enhance employee well-being and job satisfaction.
- **Personalized HR Policies** – Since marital status and gender influence work-life balance perceptions, companies should develop targeted support programs, such as childcare assistance or gender-specific wellness initiatives.
- **Regular Employee Well-Being Assessments** – Conducting periodic surveys or feedback sessions can help organizations identify stressors and adjust policies to meet employee needs.

- **Retention Strategies** – Addressing work-life balance concerns proactively can lead to **lower attrition rates**, increased employee engagement, and improved overall productivity.
- **Employer Branding and Talent Retention** – A strong commitment to work-life balance enhances the organization's reputation, making it more attractive to current and potential employees.

Limitations

- **Industry-Specific Focus** – The study is limited to the **BPM sector**, making it difficult to generalize findings to other industries with different work environments.
- **Self-Reported Data Bias** – Responses are based on individual perceptions, which may introduce bias; future research could incorporate **objective measures or longitudinal studies** for deeper insights.
- **Limited Demographic Variables** – While the study examines **marital status**, other factors such as **age, education level, and job tenure** may also impact work-life balance and should be explored in future research.
- **Cross-Sectional Study** – Since the research is based on data collected at one point in time, it does not capture long-term effects; future studies could adopt **longitudinal designs** to analyze trends over time.
- **Cultural and Regional Differences** – The study does not account for cultural differences in work-life balance perceptions, which may vary across geographic locations and organizational cultures.

Conclusion

This study highlights how work-life balance plays a crucial role in improving employee well-being and reducing employee attrition in the BPM sector. When employees have a good balance between work and personal life, they experience better well-being, making them more likely to stay with their organizations. The study also shows that employee well-being acts as a link between work-life balance and attrition, meaning that organizations that support work-life balance indirectly help retain employees by improving their well-being.

Additionally, the study finds that marital status influences how employees experience work-life balance and well-being, suggesting that employees with different personal responsibilities

may have different needs. Gender differences also play a role, indicating that organizations should consider diverse employee needs when designing workplace policies. Hence the framed hypothesis are accepted in the study.

From a research perspective, this study adds to existing knowledge by confirming that work-life balance is an important factor in employee well-being and retention, especially in high-pressure industries like BPM. It also highlights how personal factors, such as marital status, affect work experiences.

For businesses, the findings suggest that offering flexible work options, mental health support, and employee assistance programs can help create a positive work environment. By prioritizing work-life balance, companies can improve employee satisfaction, reduce turnover, and enhance overall productivity. Future research can explore industry-specific strategies and long-term effects of work-life balance on workforce stability.

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