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# Sustainable Work Practices and Work–Life Balance in Malaysia's Financial Sector: A Conceptual Model with Organizational Support as a Moderator

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## Abstract

The COVID-19 pandemic has accelerated the adoption of flexible and sustainable work practices, raising important questions about their impact on employees' work–life balance (WLB). This conceptual paper develops a theoretical model linking sustainable work practices namely flexible work arrangements, remote work, job sharing, and supportive leave policies to improved employee WLB and proposes organizational support as a key moderating influence. Drawing on Conservation of Resources Theory, these work practices function as valuable resources that help employees reduce work–family conflicts and stress. Social Exchange Theory provides a lens for understanding how strong organizational support can amplify these benefits as employees reciprocate supportive cultures with greater engagement and well-being. Work–family Border Theory is used to contextualize WLB emphasizing the management of boundaries between work and personal life. We present propositions for each proposed relationship and discuss how organizational support can strengthen the positive effects of sustainable work initiatives on WLB. The article concludes with implications for human resource management practice and future research directions, particularly in the post-pandemic context of Malaysia's financial sector. By integrating multiple theoretical perspectives, this paper offers a robust framework for understanding how sustainable work practices can foster a healthier WLB in modern-day organizations.

**Keywords:** *Remote Work, Work Life Balance, Flexible Work Arrangements, Quality Jobs, Work Boundaries, Supportive Leave Policies, Sustainable Growth, Well-Being.*

## Introduction

Work–life balance (WLB) refers to how individuals allocate their time between work responsibilities and non-work roles such as family, leisure and personal development (Prasad et al., 2025; Mohammad et al., 2025s). With increasing demands in the workplace, employees often find themselves struggling to maintain equilibrium between their professional obligations and personal lives. Globally, this has become a pressing issue, leading many organizations to reevaluate traditional work structures in favour of more flexible and employee-centric practices. Surveys of Warsaw middle-class professionals in 2003 and 2013 showed that lower WLB correlates with poorer mental health consistently, and with poorer physical health in 2013; moreover, the strength of the WLB-health association increased from 2003 to 2013 (Borowiec & Drygas, 2022; Mohammad et al., 2025b; Elmobayed et al., 2024). Stress and poor time management were cited as major drivers of these health issues. Conversely, in Abdul Jalil et al. (2023), employees with higher WLB report better psychological well-being; WLB also mediates the negative effect of job insecurity on well-being. Organizational factors such as managerial or supervisor support, job autonomy, and reasonable workloads are found to enhance employees' well-being and job

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satisfaction (Dumitriu et al., 2025; George & Sreedharan, 2023; Herawati et al., 2023; Mohammad et al., 2025c). Simply put, long hours with little support erode WLB.

Remote working, flexible work arrangements, job sharing and supportive leave policies enable WLB. Kerksieck et al. (2024) conducted a three-wave longitudinal study of 1,060 employees in Austria, Germany, and Switzerland, and found that work and home resources act as key antecedents of work-nonwork balance crafting. Their crafting behaviour, in turn, is positively associated over time with mental well-being, work engagement, and lower burnout. Remote and hybrid working can enhance WLB when employees feel supported. Buonomo et al. (2024) found in a survey of 635 Italian remote workers, that colleague support is positively associated with job satisfaction, and that job satisfaction mediates the association between colleague support and WLB. A six-month randomized trial at a Chinese technology firm found that a hybrid schedule (two days remote per week) increased job satisfaction and reduced quit rates by one third without harming performance (Bloom et al., 2024; Mohammad et al., 2025d; Al-Adwan et al., 2025).

Globally, WLB has surged to the top of workers' priorities. This is evident in recent survey by Randstad (2025) of 26,000 workers across 35 countries, found that 83% of employees rank WLB as the most important factor when choosing or staying in a job (Randstad, 2025; Mohammad et al., 2025e) and ranked WLB above pay for the first time in 22-year history and percentage of employee are willing to quit a toxic workplace has risen from 33% to 44% from last year (Randstad, 2025). Global workforce data reveal mixed arrangements: in mid-2023, 12 % of full-time employees worked fully remote, 29% hybrid and 59% on-site (Barrero et al., 2023; Mohammad et al., 2025f). According to a 2024 Hubstaff report by Austin Connolly, only about 23% of companies believe they promote good WLB. The same report says companies that offer healthy WLB see about 25% lower turnover and report higher productivity.

Surveys show that 60.3 % of Malaysian professionals consider WLB the leading factor in job satisfaction; more than half prefer a hybrid arrangement, while only 1.8 % want fully remote work (Standard Insights, 2024; Mohammad et al., 2025g). Flexible hours and locations were important to 45.4 % of respondents, although concerns remain about work-life imbalance and isolation (Standard Insights, 2024). In another survey by Remote in March 2023 ranked Malaysia as the second worst among 60 nations in the Global Life-Work Balance Index, with a score of 27.51/100, citing long working hours and weak statutory provisions (HR Asia, 2024). Malaysians work an average of 40.8 hours per week and have a low minimum wage, placing them alongside Mexico and Nigeria in terms of overwork (HR Asia, 2024; Mohammad et al., 2025h).

Another study conducted in Malaysia of 1,015 participants recorded that fully remote employees more often reported above-average WLB (58%) than either hybrid workers (44%) or in-office workers (42%), suggesting remote work is associated with better balance (Employment Hero, 2024). Local commentaries highlight persistent challenges due to constant connectivity through smartphones blurs boundaries; high job demands and an overtime culture push employees to sacrifice personal time; and many employers lack supportive policies (Human Resources Online, 2025). Reports from the Department of Statistics Malaysia suggest that better WLB is associated with lower risk of mental health problems, underscoring the need for supportive organisational interventions (Human Resources Online, 2025). Nevertheless, many Malaysians believe flexible work improves quality of life, reduces commuting time and supports diversity and inclusion (Standard Insights, 2024). Post-pandemic surveys also confirm that Malaysians especially younger professionals value flexibility. Randstad's 2024 Workmonitor survey found that two in five Malaysians are willing to resign if required to work in the office more often (Randstad, 2025). Employers' expectations have tightened, 52 % of respondents said their employers now require more office attendance, yet 86 % would prefer to work in the office only three days a week based on the same survey. Randstad (2024) notes that flexible policies not only enhance work–life balance and autonomy, but also help employers broaden their talent pool and foster diversity

With regards to the WLB among employees in financial sector, very limited research has been carried out in Malaysia. The survey by Randstad's 2023 Workmonitor noted that 64% of Malaysians would not accept a job if it affected WLB. A 2019 study on bank employees in Klang Valley found that the turnover rate in Malaysia's financial services industry rose to 13.3 % in 2013 and attributed this in part to work–life balance issues. Even though, no in-depth explanation provided to causes of WLB issues in the financial section in Malaysia, a similar pattern is also noted in Banda Aceh, Indonesia where bank employees noted often work more than the specified hours because banks set strict performance targets, leading to long working hours, high demands and intense pressure (Aflah and

Mirza, 2019) causing WLB issues. These practices make it difficult for bank staff especially married employees with family responsibilities to balance professional and personal roles (Aflah and Mirza, 2019). A latest study carried out with bank employees in Malaysia found that both supervisor support and workplace conditions play a key role in shaping job satisfaction among bank employees in Cyberjaya (Sidharthan and Zahrah, 2024). It was implied in the study that healthy organisational support and WLB is crucial for employee satisfaction.

### Problem Statement

Despite growing awareness of WLB's importance, employees are still facing challenges such as limited access to flexible working hours, fixed or inflexible schedules, and work demands that extend beyond normal hours, all of which contribute to stress and weakened WLB (Abu Bakar, 2024; Alsulami et al., 2023). Managerial scepticism, lack of supervisor support, and entrenched overtime norms reduce the uptake and impact flexible work arrangements due to cultural and organisational barriers (Kim et al., 2023 as cited in Hasim et al., 2024). Employees in banks and other financial institutions face heavy workloads, extended working hours, and tight performance targets, which often spill into personal time and erode overall well-being. Recent studies in the Klang Valley banking sector reveal that long hours, role ambiguity, and high time pressure significantly contribute to job stress, undermining employees' ability to balance professional and personal responsibilities (Majid et al., 2023). Research among financial institution staff in Klang Valley (Mohamad & Azmee, 2024) found that work overload including long hours and high workload demands is significantly associated with lower job performance. While the study did not indicate WLB directly, it was implied how insufficient organizational support and limited flexibility worsen pressures on job satisfaction and employee well-being (Mohamad & Azmee, 2024).

This study wants to find out if certain sustainable work life practices, like remote work, flexible work arrangement, job sharing, supportive leave policies can help with the high stress and burnout issues for Financial Sector Employees in Malaysia. By investigating the relationship between sustainable work practices and WLB, this study aims to provide actionable insights for Malaysian Financial industry. The goal is to uncover sustainable work practices that can foster a more positive work environment, resulting in greater employee performance, organisational success and achieving employees WLB.

## Objective

The purpose of this study is to determine the relationship between sustainable work practices and WLB among financial sector employees in Malaysia. The specific research objectives are outlined below:

RO1: To investigate the impact of flexible working hours on WLB among financial sector employees in Malaysia.

RO2: To examine the effect of remote work arrangements on WLB among financial sector employees in Malaysia.

RO3: To evaluate the influence of job-sharing practices on WLB among financial sector employees in Malaysia.

RO4: To assess the impact of supportive leave policies on WLB among financial sector employees in Malaysia.

RO5: To examine the moderating role of organizational support in the relationship between sustainable work practices and WLB among financial sector employees in Malaysia.

## Literature Review

### Theoretical Justification

The theoretical foundation for WLB is exemplified by Border Theory, which highlights the importance of establishing and maintaining clear boundaries between work and home domains (Siddique & Saraf, 2025). According to Kurdy et al. (2023), this theory supports the connection between WLB and productivity by suggesting that maintaining clear boundaries between professional and personal roles reduces conflict and enhances focus on tasks, thereby improving work outcomes. When these boundaries between work and home become indistinct due to rigid work demands and family situations, employees often experience heightened stress, reduced well-being and impact organization performance (Hasan et al., 2024; Moreira et al.,2023). This is especially prominent in married woman and working mothers pool since they shoulder more responsibility at home and family obligations due

to culture and social conditioning (Sahni et al.,2025) causing significant stress when they're unable to maintain a healthy boundary between work and life.

The second theory proposed is Social Exchange Theory (SET) which explains workplace interactions as reciprocal exchanges in which employees evaluate rewards and costs in their relationships with employers. Rather than focusing solely on immediate exchanges, SET emphasizes fairness, trust, and reciprocity as foundations for long-term, stable relationships in organizational contexts (Cook & Rice, 2006). When employees perceive organizational support such as flexible work arrangements, wellness initiatives, or fair recognition, they are more likely to reciprocate through loyalty, stronger engagement, and higher productivity (Sulistiyani et al., 2022). Conversely, when employees experience a lack of reciprocity such as overwork without recognition, negative outcomes including dissatisfaction and turnover intentions may arise. Studies confirm that organizational support significantly strengthens employee commitment and satisfaction, particularly in changing work contexts such as remote working during the COVID-19 pandemic (Kurdy at al., 2023). Similarly, empirical evidence shows that perceived organizational support enhances employee engagement and WLB, reinforcing the cycle of mutual benefit between employees and organizations (Sulistiyani et al., 2022).

The Conservation of Resources (COR) Theory explains that individuals are motivated to acquire, retain, and protect valued resources such as time, energy, autonomy, emotional stability, and social support (Li et al., 2020; Egozi Farkash et al., 2022). Stress arises when these resources are threatened or lost, while their preservation or replenishment promotes resilience and psychological well-being. Evidence shows that even small resource losses can trigger downward spirals of stress and reduced functioning, whereas effective recovery strategies can initiate gain spirals that enhance resilience and engagement (Heath et al., 2012). Applied to WLB, COR Theory provides a useful lens for understanding how sustainable work practices act as resource conservation mechanisms. Flexible work arrangements (FWAs), such as flexible hours or compressed workweeks, enable employees to conserve time and energy by better aligning work with personal commitments (Ang et al., 2024). Remote work, a form of FWA, reduces commuting demands and grants greater autonomy, protecting employees' psychological and physical resources while sustaining productivity (Kurdy et al., 2023; Wheatley et al., 2024). Job sharing also reflects COR principles by redistributing workload, helping employees avoid burnout and sustain balance, particularly among groups such as working mothers or older employees who might otherwise exit the workforce (Eurofound, 2024; Zainal et al., 2022). Meanwhile, supportive leave policies allow individuals to recover depleted resources without penalty, creating conditions for resource gain cycles where restored energy and wellbeing translate into renewed engagement and improved performance (Heath et al., 2012).

**Work-Life Balance (WLB)**

The concept of WLB has existed for several decades; however, academic and professional attention addressing this issue began to emerge only in the 1970s (Sahni et al., 2025). Since then, numerous leading corporations have introduced WLB initiatives aimed at enhancing employee well-being. Concurrently, globalization has intensified competition, extended working hours across time zones, and, coupled with technological advancements, fostered digital workplaces and remote communication, thereby blurring the traditional boundaries of the 9-to-5 workday (Chopra & Sharma, 2020).

While there is no clear definition of WLB, there were numerous studies refers to it as the ability to maintain equilibrium between professional responsibilities and personal life, enabling individuals to function effectively without compromising mental, emotional, or social health (Hariri et al., 2024; Bello et al., 2024; Siddique & Saraf, 2025). Hence, WLB can promote employee well-being and strengthen affective organizational commitment by maintaining a harmony balance between work and personal life (Hariri et al., 2024; Hasan et al., 2021). WLB is also defined by Abdul Jalil et al. (2023) as the capacity to respond effectively to both work and family roles.

Maintaining a healthy WLB in the current fast-paced and demanding work environments has become challenging not only for the employee but also for the organization's sustainability. Hasan et al. (2024) noted that organizations must adopt a favourable work environment, especially in an era of high employee mobility and gratification-seeking attitudes. Recent research also shows that WLB practices foster job satisfaction and increase employee productivity (Siddique & Saraf, 2025; Hariri et al., 2024). Conversely, the absence of structured WLB policies is associated with negative organizational outcomes, including increased attrition, reduced employee engagement, and diminished productivity (Hasan et al., 2021). Moreover, poor WLB contributes to adverse personal outcomes,

including psychological distress and emotional exhaustion, while simultaneously increasing organizational costs due to higher turnover and retraining needs (Siddique & Saraf, 2025).

Malaysian society is largely collectivist, placing strong emphasis on family obligations, community cohesion, and respect for authority, which influences employees' expectations around both work and home life (Hariri et al., 2024). According to Ang (2024), the working culture in Malaysia is not apt for WLB as it still is a developing country. Hence, the cultural values, labor market dynamics, and traditional gender roles significantly shape the experience and challenges of WLB implementation in Malaysia. However, younger employees like Generation Z and millennial workers have emphasized the need for sustainable WLB practices (Waworuntu et al., 2022). Hence, implementing these WLB practices can likely enhance performance, reduce turnover, and improve well-being amidst demands for long hours and high productivity.

The WLB conflicts stems in urban areas, where long commutes and demanding work schedules add further strain, and among government and private sector employees, where rigid working hours and high workloads create significant WLB conflicts. Similarly, Siddiqui and Saraf (2025) highlighted how Malaysian private sector workers often face high stress and poor WLB due to job insecurity and workload pressures.

**Flexible Work Arrangements (FWA)**

Flexible work arrangements permit employees to adjust their work hours and locations in line with personal and family responsibilities, affording them greater control over how they manage professional and non-work demands. Evidence from Gallup (2024) indicates that employees increasingly view FWA effective means of sustaining a healthy WLB. Empirical studies reinforce this: Eshun and Segbenya (2024) found that flexible work arrangements enhance employees' WLB which in turn improves performance outcomes, while Çivilidağ and Durmaz (2024) highlighted that flexibility reduces stress and supports higher levels of job and life satisfaction. Together, these findings underscore the positive role of flexibility in reducing conflicts between roles and promoting well-being. Accordingly, the following hypothesis is proposed:

H1: Flexible work arrangements have a significant positive influence on employees' work–life balance.

**Remote Work**

Remote work enables employees to operate outside traditional office settings, reducing commuting stress and allowing better time allocation for personal responsibilities (International Labour Organization, 2022). It reduces commuting and increases scheduling autonomy, which many employees associate with better WLB. Gallup's 2024 survey of more than 21 000 U.S. workers found that most on-site employees in remote-capable jobs would prefer a hybrid (61 %) or fully remote (28 %) arrangement, and fully remote workers were most likely to strongly agree that they maintained a healthy balance between work and personal commitments. At the same time, remote work can blur boundaries and lead to social isolation and stress. With the correct organisational support through resources, clear communication and management support, remote workers can navigate these challenges and improves WLB (Wöhrmann et al., 2020 as cited in Ah Tong, 2024). Based on these insights, following hypotheses is formulated:

H2: Remote work has significant positive influence on employees' work–life balance.

**Job Sharing**

Job sharing enables two or more employees to divide the responsibilities of a single position, allowing each to work fewer hours while still retaining their professional role. This arrangement provides flexibility that helps employees manage personal obligations alongside career responsibilities. Empirical evidence supports these benefits: Ah Tong et al. (2024) reported that employees engaged in job sharing experienced higher job satisfaction, greater productivity, enhanced opportunities to acquire new skills for career advancement, and improved WLB compared to those who did not participate. Nevertheless, successful job sharing also depends on organisational support and effective coordination between colleagues to avoid workload fragmentation or communication challenges. Taken together, these insights lead to the following hypothesis:

H3: Job sharing has significant positive influence on employees' work–life balance.

**Supportive Leave Policies**

Supportive leave policies facilitate psychological recovery, reduce strain, and help prevent burnout (Waworuntu et al., 2022). However, the effectiveness of such policies depends not only on their existence but also on how easily employees can use them without fear of stigma or negative repercussions. Yu et al (2022) demonstrated that a strong organizational culture supporting WLB and the ease of using WLB programs positively influences employees' perceived balance and reduces turnover intentions. Based on this, the following hypothesis is proposed:

H4: Supportive leave policies have a significant positive influence on employees' work–life balance.

**Organisational Support as Moderator**

While sustainable work practices such as remote work, job sharing, flexible work arrangement and supportive leave policies have been shown to enhance employees' WLB, the effectiveness of these practices is not guaranteed. Their success often depends on the organisational environment in which they are embedded. Organisational support manifested through clear communication, constructive feedback, managerial encouragement, and a culture of understanding can strengthen the positive impact of these practices by reducing role conflict and promoting cooperation (Moreira et al, 2023). Without such support, even well-intentioned policies risk becoming ineffective or counterproductive. The following hypotheses therefore focus on the moderating effect of organisational support on the relationship between work practices and employees' WLB.

Flexible work arrangements provide autonomy by allowing employees to adapt schedules and work locations to personal needs. However, their effectiveness depends on leadership commitment and policy frameworks that legitimise flexible practices. When supported by management, flexible work fosters a culture that respects boundaries, enabling employees to fully realise the benefits of such arrangements for their WLB (Sahni et al., 2025). As such, following hypothesis is proposed:

H5: Organisational support moderates the relationship between flexible work arrangements and employees' work–life balance.

Organisational support is particularly important in remote work contexts, where blurred boundaries and potential isolation may undermine well-being. Supportive management and collegial cooperation can mitigate these risks, helping employees navigate challenges and maintain balance. In this way, organisational support strengthens the positive influence of remote work on WLB (Ang et al., 2024). Following this rationale, the hypothesis stated below is proposed:

H6: Organisational support moderates the relationship between remote work and employees' work–life balance.

Job sharing also relies heavily on organisational commitment. Constructive guidance, feedback, and cooperation among colleagues enable employees to divide tasks efficiently and sustain productivity. Without such structures, job sharing may result in fragmentation and conflict rather than improved balance. Thus, organisational support plays a critical role in determining whether job sharing enhances or undermines WLB (Ang et al., 2024). Hence, following hypothesis is formulated:

H7: Organisational support moderates the relationship between job sharing and employees' work–life balance.

Finally, supportive leave policies, such as paid leave and wellness programmes, are only effective when employees feel encouraged to use them. Supervisors who provide feedback and reinforce a culture that values time off ensure these policies reduce stress and prevent burnout. Organisational support therefore amplifies the positive effects of leave policies on employees' ability to balance professional and personal roles (Waworuntu et al., 2024). Taken together, these insights lead to the following hypothesis:

H8: Organisational support moderates the relationship between supportive leave policies and employees' work–life balance.

These hypotheses will allow us to test how different sustainable work practices contribute to employees' WLB and whether supportive organisational moderates the relationship between the sustainable work practices and WLB.

## Methodology

This study employed a quantitative, cross-sectional research design to examine the influence of sustainable work practices such as flexible work arrangements, remote work, job sharing, and supportive leave policies on employee WLB in Malaysia's financial sector. A structured questionnaire using five-point Likert scales was distributed electronically via Google Forms to employees across banking, insurance, and broking institutions. Based on the latest available data from the Employment Wages Statistics Report, Malaysia, Q4 2024, by the Department of Statistics Malaysia, the total labor force in the financial industry is 310,500 (DOSM, 2025). Referring to the Krejcie and Morgan table for a population size of 310,500, the recommended minimum sample size for statistical reliability and generalizability of findings is 384 respondents (Krejcie and Morgan, 1970). The study adopted a cross-sectional survey design using self-administered questionnaires, offering cost efficiency, reduced bias, and reliable results with a large sample size (Ah Tong et al., 2023). The structured questionnaire consisted of four sections: demographic profile, sustainable work practices (IVs), organizational support (moderator), and employee WLB (DV). Demographic variables were measured using nominal scales, while independent, dependent, and moderating variables were assessed using five-point Likert scales ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). Measurement items for each construct were adopted from previously validated scales in the literature.

## Data Analysis and Results

### Response Rate and Demographic Analysis

A total of 400 questionnaires were distributed through digital platforms. Of these, 131 responses were received, yielding a response rate of 32.8%, which satisfies the minimum requirement for multiple regression and moderation analysis. Among the respondents (n = 131), 60.3% were female and 39.7% male. Age distribution showed that 40.5% were aged 35–44, followed by 38.2% in the 25–34 age group. Most were married (58.0%). Executive-level employees (Senior Assistant Managers) made up the largest position category at 41.2%.

**Table 4.1** Respondents' Demographic Profile

| Variable | Category | Frequency | Percent |
|---|---|---|---|
| Gender | Male | 52 | 39.7 |
| | Female | 79 | 60.3 |
| Age | < 25 | 3 | 2.3 |
| | 25–34 | 50 | 38.2 |
| | 35–44 | 53 | 40.5 |
| | 45–54 | 18 | 13.7 |
| | ≥ 55 | 7 | 5.3 |
| Marital Status | Single | 53 | 40.5 |
| | Married | 76 | 58.0 |
| | Divorced/Separated | 2 | 1.5 |
| Position Level | Clerical/Support Staff | 14 | 10.7 |
| | Executive (Junior Level) | 30 | 22.9 |
| | Executive (Senior Level)/Assistant Manager | 54 | 41.2 |
| | Manager | 17 | 13.0 |
| | Senior Manager/Director/Top Management | 16 | 12.2 |

### Factor Analysis

The Kaiser–Meyer–Olkin (KMO) value was 0.902 and Bartlett's Test of Sphericity was significant ($\chi^2$ = 4337.701, df = 465, p < .001) indicating excellent sampling adequacy and sufficient item correlations for factor analysis.

### Reliability Test

Cronbach's Alpha values ranged between 0.820 and 0.965, confirming high internal consistency for all constructs as shown in Table 4.2.

**Table 4.2** Reliability Test

| Variables | Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | N of Items |
|---|---|---|---|
| Flexible Working Arrangements (IV) | .837 | .832 | 5 |
| Remote Work (IV) | .872 | .873 | 5 |
| Job Sharing (IV) | .820 | .833 | 5 |
| Supportive Leave (IV) | .939 | .940 | 5 |
| Organizational Support (modV) | .937 | .937 | 5 |
| Work-Life Balance (DV) | .965 | .965 | 6 |

## Multi Regression Analysis

**Table 4.3** Model Summary Result

| Model Summary[b] | | | | |
|---|---|---|---|---|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .709[a] | .503 | .487 | .77252 |

The multiple regression analysis was statistically significant with $R^2 = 0.503$ and Adjusted $R^2 = 0.487$. This suggests that 50.3% of the variance in WLB is explained by the four independent variables and the percentage indicates a moderate-to-strong model fit. The ANOVA results, $F_{(4, 126)} = 31.863$, $p < .001$ showed that the multiple regression model was statistically significant indicating that the four components of independent variables (Flexible Work Arrangements, Remote Work, Job Sharing, and Supportive Leave) collectively contribute to explaining variations in employees' WLB. Because the F-test is significant, it can be concluded that the regression model provides a good fit to the data and that at least one of the sustainable work practices meaningfully contributes to explaining variance in employees' WLB.

## Multicollinearity Check

**Table 4.4** Coefficients and Collinearity Statistics

| Coefficients[a] | | | | | | | |
|---|---|---|---|---|---|---|---|
| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. | Correlations | |
| | B | Std. Error | Beta | | | Tolerance | VIF |
| 1 (Constant) | .004 | .379 | | .011 | .991 | | |
| Flexible Work | .362 | .100 | .361 | 3.604 | <.001 | .394 | 2.538 |
| Remote Work | .270 | .084 | .257 | 3.204 | .002 | .613 | 1.632 |
| Job Sharing | .081 | .109 | .067 | .743 | .459 | .479 | 2.086 |
| Supportive Leave | .251 | .084 | .214 | 2.983 | .003 | .770 | 1.299 |

a. Dependent Variable: Work-life balance

Variance Inflation Factor (VIF) values were examined to assess multicollinearity among the independent variables. The VIF values ranged from 1.299 to 2.538, indicating no multicollinearity issues. Regression results revealed that flexible work arrangements had the strongest positive effect on WLB ($\beta = 0.361$, $p < .001$), followed by remote work ($\beta = 0.257$, $p = .002$) and supportive leave policies ($\beta = 0.214$, $p = .003$). Conversely, job sharing did not significantly influence WLB ($\beta = 0.067$, $p = .459$).

## Moderation Analysis

Organizational support significantly moderated the relationship between flexible work arrangements and WLB ($B = -0.1336$, $p = .0009$), as well as the relationship between remote work and WLB ($B = -0.1007$, $p = .0035$). In both cases, the negative interaction coefficients indicate that the

positive effects of flexible work and remote work on WLB are strongest when perceived organizational support is low. As organizational support increases, the incremental benefit of these practices on WLB diminishes. These findings support hypotheses H5 and H6. For job sharing, the interaction effect with organizational support was not significant (B = –0.0945, *p* = .0526), and for supportive leave policies, the interaction was also not significant (B = 0.0415, *p* = .3712). These results suggest that organizational support does not moderate the effects of job sharing or supportive leave policies on WLB, thereby failing to support hypotheses H7 and H8. In these cases, the influence of the respective practices on WLB remains consistent regardless of organizational support levels. Organizational support significantly moderated the relationships between remote work and flexible work arrangements with WLB but had no moderating effect on job sharing or supportive leave.

## Discussion of the Findings

**Table 4.5** Hypothesis Result

| Hypothesis | Beta / Interaction Coefficient | Significance Value (p < 0.05) | Results |
|---|---|---|---|
| **H1:** Flexible work arrangements have positive influence on employees' work–life balance. | β = 0.361 | p < .001 | **Accepted** |
| **H2:** Remote work has a positive significant influence on employees' work–life balance. | β = 0.257 | p = .002 | **Accepted** |
| **H3:** Job sharing has significant positive influence on employees' work–life balance. | β = 0.067 | p = .459 | **Rejected** |
| **H4:** Supportive leave policies have positive influence on employees' work–life balance. | β = 0.214 | p = .003 | **Accepted** |
| **H5:** Organizational support moderates the relationship between flexible work arrangements and work–life balance. | Interaction B = – 0.1336 | p = .0009 | **Accepted** |
| **H6:** Organizational support moderates the relationship between remote work and work–life balance. | Interaction B = – 0.1007 | p = .0035 | **Accepted** |
| **H7:** Organizational support moderates the relationship between job sharing and work–life balance. | Interaction B = – 0.0945 | p = .0526 | **Rejected** |
| **H8:** Organizational support moderates the relationship between supportive leave and work–life balance. | Interaction B = 0.0415 | p = .3712 | **Rejected** |

Table 4.5 illustrated the summary of the hypothesis testing results for this study. The findings indicate that most hypotheses related to sustainable work practices and WLB are statistically supported. Specifically, remote work, supportive leave policies, and flexible work arrangements demonstrate significant positive effects on employees' WLB, whereas job sharing does not show a meaningful influence. Regarding moderation analysis using the Hayes method, organizational support significantly moderates the effect of remote work and flexible work arrangements on WLB. However, the moderation effects for job sharing and supportive leave policies are not statistically significant.

RO1: Effect of Flexible Work Arrangements on Work–Life Balance (H1)

The strongest predictor was flexible work arrangements (β = 0.361, p < .001) suggesting that schedule flexibility plays a pivotal role in helping employees manage both professional and personal responsibilities. Among the independent variables, flexible arrangements showed the largest effect on WLB, suggesting that flexibility in scheduling is a particularly powerful driver of WLB for employees in the Malaysian financial sector. Employees who have control over when they work can more easily manage family duties (such as childcare, school schedules, or elder care) and personal activities alongside their job, resulting in less conflict between work and life domains. This result aligns closely with a 2020 study that found flexible scheduling promotes a more harmonious balance between work and life especially for those with family obligations (Ray & Pana-Cryan, 2021). Another recent study by Wahab et al (2024) also agrees that flexible arrangements reduce the strain of incompatible demands by allowing employees to adjust their working hours to fit personal schedules. Likewise, a study of Indonesian educators noted that flexibility emerged as enabler of WLB as it allowed staff to manage

their tasks efficiently while attending to personal needs (Barokah et al., 2025). These studies support the idea that flexibility acts as a buffer against work–family conflict which matches our findings in the banking/finance context as well. The strong influence of flexible work arrangements on balance can be interpreted through the lens of COR theory as scheduling flexibility is a resource that grants employees greater control over their time and enables them to allocate energy where most needed. This enhances employees' ability to cope with work–family demands by preventing resource loss (for example, avoiding penalties or stress from rigid schedules when family emergencies occur. It is also noteworthy that flexible work arrangements likely need an inclusive culture to reach their full potential being a form of formal policy. Organizations in the financial sector can thus foster employees' balance by institutionalizing flexibility in how, when, or where work gets done.

RO2: Effect of Remote Work on Work–Life Balance

The hypothesis test findings posited a positive relationship between remote work and WLB which was supported by the regression results (β = 0.257, *p* = .002). This indicates that greater availability or usage of remote work is significantly associated with higher WLB among financial sector employees. In practical terms, employees with remote work arrangements experienced better balance between work and personal life supporting the idea that telecommuting can reduce work–family conflict and improve overall well-being. This finding aligns with the notion that working from home affords employees more flexibility and autonomy over their schedules thereby helping them fulfil both work and family obligations more effectively (Dai et al., 2025). For example, employees who shifted from office to remote work reported improved WLB due to the elimination of commuting time (Pensar & Rousi, 2023). Remote work gave them greater control over their time and the ability to coordinate work and family duties which facilitated meeting responsibilities in both domains (Dai et al., 2025; Leonardi et al., 2023). The results also support the COR theory where individuals strive to obtain and protect valuable resources such as time and energy which likely reduces stress and work–family conflict, thereby enhancing WLB. A 2023 qualitative study based on COR theory identified flexible work arrangements, autonomy, and time savings as critical resources that help remote employees maintain WLB (Pensar & Rousi, 2023). This is in line with another recent studies by Dai et al. (2025) where researchers noted that teleworking not only increases schedule flexibility but also allow employees to integrate work and home roles more harmoniously if they set appropriate boundaries. Thus, this study reinforces that remote work as a sustainable practice serves as a resource for employees to achieve better work–life equilibrium.

RO3: Effect of Job Sharing on Work–Life Balance

The hypothesis testing revealed the relationship between job sharing and WLB was not supported by the findings in this study (β = 0.067, *p* = .459). While the relationship observed was positive, the p-value being greater than the conventional significance level but statistically nonsignificant, indicating that job sharing arrangements did not have a detectable impact on employees' WLB in the sample. In contrast to expectations, employees who engaged in job sharing did not report significantly better WLB than those who did not. One possible reason is the low prevalence and awareness of job-sharing in the financial sector context. Job sharing remains a relatively uncommon practice with very limited study been done. In our study, the lack of significant effect could mean that few employees partake in job sharing or that those who do experience mixed outcomes, yielding high variance and an insignificant net effect. Another possibility is that any potential benefits of job sharing might be offset by challenges like coordination with one's job-share partner or reduced income especially if not supported by organizational culture. Although H3 was not supported, it is worth comparing this result with the conceptual benefits of job sharing highlighted in literature. Proponents of job-sharing note that it can allow greater flexibility and downtime for each partner, theoretically improving WLB by "sharing the load" of a demanding job especially for women employees (Ah Tong et al., 2023).

RO4: Effect of Supportive Leave Policies on Work–Life Balance (H3)

Hypothesis testing shows supportive leave policies have a positive effect on WLB. The regression analysis supported H4 (β = 0.214, *p* = .003) indicating that employees who perceived or had access to more supportive leave options reported significantly higher WLB. Organizations that offer and encourage the use of leave for family or personal reasons help employees reduce work–family conflict leading to better balance. This proves that employees might experience less stress when they can take time off to handle life events such as caring for a newborn, attending to a sick family member, or simply taking a mental health break. The finding is consistent with recent views that leave policies are key to achieving WLB. For example, HR experts have argued that providing leaves accommodating employees' diverse life responsibilities will promote employee well-being and facilitate a healthier WLB

(Rani & Priya, 2022). Even if an employee does not immediately need to take leave, the mere presence of supportive leave policies can reassure them that the organization cares about their life outside work. The positive impact of supportive leave policies on balance can be further explained through COR theory. From a COR perspective, supportive leave is a vital resource as it provides a safety net of time that employees can draw upon in crises or important life moments without jeopardizing their job or income (Pensar & Rousi, 2023). This helps prevent rapid depletion of personal resources during family emergencies thereby lowering burnout and work–family strain. Study by Bartel et al. (2022) affirms that organizations offering generous leave enable employees to manage work and family more effectively which enhances work–life outcomes. Overall, hypothesis testing of positive outcome reinforces the importance of leave as part of a sustainable WLB strategy complementing prior studies that link flexible leave to higher job satisfaction and lower work–family conflict.

RO5: Moderating Role of Organizational Support on Work–Life Balance (H5–H8)

Four moderation hypotheses were tested: H5 through H8 corresponded to the moderating effect of organizational support on the relationships between flexible work arrangements, remote work, job sharing, and supportive leave policies and WLB. The results were mixed. Two moderation hypotheses were supported: H5 (interaction of flexible work arrangements and support) and H6 (interaction of remote work and support) were significant, whereas H7 (interaction of job sharing and support) and H8 (interaction of supportive leave and support) were not significant. Notably, the significant interaction effects (H5 and H6) had negative coefficients. For H5, the interaction term had B = –0.1336 (p = .0009), and for H6, B = –0.1007 (p = .0035). In contrast, H7's interaction coefficient was negative but not significant (B = –0.0945, p = .0526) and H8's was positive but not significant (B = 0.0415, p = .3712). These findings suggest that organizational support does moderate the impact of certain practices on WLB, but in an unexpected diminishing manner for the cases where it is significant. In other words, high organizational support weakens the positive relationship between flexible work arrangements and WLB (H5) and between remote work and WLB (H6). Meanwhile, influence of job sharing and supportive leave policies (H7, H8) on WLB did not depend significantly on organizational support and those relationships were consistent regardless of support levels.

Organizational support itself is a valuable resource for employees as it contributes to higher job satisfaction and better work–life outcomes. When such support is abundant, additional resources provided by specific practices like remote work or leave may yield diminishing returns. In high-support environments, employees might already enjoy a baseline of flexibility or understanding from management such as a supportive manager might informally allow some remote work or time off as needed, even without formal policies. Thus, a formal remote work arrangement or leave policy adds relatively less incremental benefit to WLB in that context. By contrast, in low-support environments (where the culture or supervisor may not normally accommodate work–life needs), those formal practices become crucial lifelines as their presence makes a big difference in an otherwise "resource-poor" situation. This pattern aligns with analysis that work–life policies and supports tend to be more valuable in contexts that are disadvantageous for balancing work and family (e.g. demanding work cultures or weak social support) (Blom et al., 2025). The findings for H5 and H7 fit this idea of a compensatory effect. When organizational support is low, remote work options and leave policies greatly improve balance (strong positive slope); under high support (advantageous context), employees are already better off in terms of balance, so those practices contribute less additional improvement, yielding a flatter slope. In short, organizational support appears to substitute for some benefits of formal work–life policies in our sample, an interpretation consistent with COR theory as well as multiple resources can overlap in their effects and the marginal utility of one resource (e.g. schedule control from telework) may drop if another resource (a supportive environment) is already helping meet the same need.

It is important to note that not all moderating effects were significant, H6 and H8 showed no significant interaction of support with job sharing and flexible work arrangements. For these relationships, organizational support did not appear to alter the effect on WLB in a meaningful way. A plausible reason is that certain practices either require a critical mass to show moderated effects or are inherently effective irrespective of general support. In the case of job sharing (H6), its impact was negligible overall; even if support might encourage its use, the practice was too scarce in our sample to register an interaction effect. For flexible work arrangements (H8), one could speculate that flexibility is so universally beneficial that it improves WLB regardless of broader organizational support even in a less supportive environment, flextime can directly empower employees to achieve balance, and in a supportive environment it remains helpful (i.e. the baseline shift due to support doesn't significantly

change its utility). One study found that perceived organizational support did not significantly moderate the link between job satisfaction and turnover intentions related to work–life issues (Ramlall, 2025). This suggesting that support does not always interact with work–life variables. On the other hand, a recent study of university teachers in China found that various forms of organizational support (e.g. supportive policies, supervisor support) did significantly moderate the effect of WLB initiatives on well-being enhancing positive outcomes (Zhang & Dousin, 2025). That contrasts with our finding of a weakening effect, and the difference may be due to context or the specific nature of support. It could be that in some contexts, formal and informal supports act more as complements (strengthening each other) whereas in others, like our study, a ceiling effect or substitution occurs. Contextual factors such as national culture, industry norms, or working conditions may influence whether organizational support amplifies or dampens the impact of specific WLB practices.

In summary, RO5's findings highlight a nuanced role of organizational support where supportive organizations are clearly beneficial for employees, the interactions here suggest that how formal WLB practices translate into outcomes can depend on the surrounding context of support. From a Work–Family BT perspective, the moderation results also imply that organizational support influences how effectively employees can manage the borders between work and family. A supportive organization might encourage a more integrated work–life border since employees feel comfortable blending or flexing roles. Whereas in a non-supportive setting, employees might keep stricter separation and therefore value formal flexibility more. Ultimately, achieving sustainable WLB requires both the resources (flexible practices, leave options, etc.) and a conducive environment. The findings here suggest that organizations should strive for balance in support: provide strong support and encourage healthy use of WLB policies. By doing so, employees can confidently leverage practices like flexible work arrangement, remote work, job sharing and supportive leave policies to negotiate their work–family boundaries effectively fulfilling the promise of sustainable work practices for improved WLB (Peng et al., 2022).

## Contribution

### Contribution to Academia

This study contributes significantly to academic discourse in the fields of organizational behavior, human resource management (HRM), and sustainability studies. Firstly, it enhances understanding of how sustainable work-life practices like flexible work arrangements, remote work, job sharing, and supportive leave policies operate within Malaysia's distinct socio-economic and cultural landscape. This contextual insight will be valuable to the existing literature on WLB which originates mostly from Western contexts and may not account to the cultural norms and work expectations in the Southeast Asia.

Secondly, the study bridges a critical gap between the concepts of sustainability and employee well-being by integrating sustainable work practices into established HRM and organizational behavior frameworks. This integration enriches the theoretical landscape by contributing empirical evidence to the application of theories such as the Conservation of Resources (COR) Theory, Social Exchange Theory (SET), and Work–Family Border Theory (BT) within the Malaysian context.

Furthermore, the research supports the alignment of human resource practices with the United Nations Sustainable Development Goals (SDGs), particularly SDG 3 (Good Health and Well-being) and SDG 8 (Decent Work and Economic Growth). By empirically linking these global objectives to day-to-day workplace policies, the study encourages scholars to examine how sustainability agendas can be embedded into organizational and academic models of WLB.

### Contribution to Industry

This research offers practical insights into how sustainable work practices can enhance employee WLB for practitioners and organizations operating in the Malaysian financial services sector. They can more effectively prioritize HR interventions and policies by identifying which practices are most impactful. For instance, the findings on moderation effects reveal that organizational support plays a nuanced role and does not always amplify the positive outcomes of sustainable practices, underscoring the need for strategic alignment rather than blanket implementation.

Moreover, the study reinforces the importance of embedding sustainability not just into external reporting or CSR initiatives but into core HR functions. It provides evidence-based support for integrating SDG 3 and SDG 8 into workplace policy frameworks, encouraging employers to consider employee well-being and equitable work practices as part of their long-term sustainability strategy.

Finally, this study helps industry stakeholders including policymakers, HR professionals, and senior management to understand that sustainable work arrangements are not just employee perks but strategic levers for enhancing employee satisfaction, reducing burnout, and improving organizational resilience.

## Limitations and Future Research

Although the study was designed with nationwide reach, it was not anchored in specific financial institutions. This limited institutional comparability and may have introduced inconsistencies in how work practices were implemented or perceived across organizations. Future research could benefit from focusing on specific firms or adopting stratified sampling to better capture contextual differences. Other potentially influential factors, such as workload, leadership behaviour, digital infrastructure, and organizational culture, were not included and may explain additional variance in WLB outcomes. Since data were self-reported, responses may be affected by recall or social desirability bias. Future research should consider longitudinal or mixed-method designs to obtain richer, triangulated insights.

Future researchers can explore additional factors such as workload, digital connectivity, job autonomy, psychological safety, and managerial trust. Integrating other theoretical models like the Job Demands–Resources (JD-R) model or Self-Determination Theory (SDT) may offer richer theoretical perspectives beyond COR, SET, and Work–Family Border Theory. They can also investigate how employees from different generational cohorts (e.g., Gen Z, Millennials, Gen X) or life stages perceive and respond to sustainable work practices. Other factors such as age, family responsibilities, career stage, and gender may all mediate or moderate the impact of flexible work policies on WLB. A stratified analysis would provide organizations with clearer guidelines for HR policies. These directions can guide researchers and practitioners in further advancing the knowledge and practice of sustainable work design and employee well-being within Malaysia's evolving work landscape

## Conclusion

This study successfully fulfilled its objectives by examining how sustainable work practices namely remote work, flexible work arrangements, job sharing, and supportive leave policies influence employees' WLB within Malaysia's financial services sector. The findings revealed that three out of four independent variables remote work, supportive leave policies, and flexible work arrangements had significant positive effects on WLB. In contrast, job sharing did not yield a significant influence. Furthermore, organizational support was found to significantly moderate the relationship between remote work, flexible work arrangement and WLB, while its moderating role was not significant for job sharing and supportive leave policies. These findings suggest that sustainable work practices can improve employees' ability to manage personal and professional demands particularly when organizational support is perceived to be strong.

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