



RESEARCH ARTICLE – 7

DETERMINANTS OF JOB SATISFACTION AMONG WOMEN EMPLOYEES IN INDIA'S SERVICE SECTOR: AN EMPIRICAL STUDY

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ABSTRACT

The growing participation of women in the service sector has intensified the need to understand the factors that influence their job satisfaction, particularly in people-intensive and emotionally demanding work environments. Job satisfaction among women employees is shaped not only by organisational conditions but also by psychological experiences and social contexts. Despite extensive research on job satisfaction, limited empirical evidence simultaneously examines organisational, psychological, and family-related factors as direct predictors of job satisfaction among women employees using simple regression-based approaches. Addressing this gap, the present study investigates the influence of organisational and work factors, psychological well-being, and family/social support on job satisfaction among women employees in the service sector.

The study adopts a quantitative, cross-sectional research design and collects primary data through a structured questionnaire administered to women employees working in service organisations. Out of the targeted sample, 272 fully completed questionnaires were used for analysis. Exploratory Factor Analysis was conducted to establish construct validity, followed by correlation and multiple regression analysis using SPSS.

The results reveal that organisational and work factors, psychological well-being, and family/social support all have a positive and significant effect on job satisfaction. Among the predictors, family/social support emerged as the strongest determinant of job satisfaction, followed by psychological well-being and organisational and work factors. The regression model explains a meaningful proportion of variance in job satisfaction, highlighting the combined importance of workplace practices, employee well-being, and supportive family environments. The findings underscore the multidimensional nature of women's job satisfaction in the service sector and suggest that organisations seeking to enhance women employees' satisfaction should adopt holistic strategies that integrate supportive organisational practices, well-being initiatives, and family-sensitive policies. The study contributes to the literature on gender and job satisfaction by offering a parsimonious, regression-based empirical model with clear managerial implications.

Keywords: *Women employees, Job satisfaction, Service sector, Organisational and work factors, Psychological well-being, Family and social support*

INTRODUCTION

The service sector has emerged as one of the most significant contributors to employment generation across both developed and developing economies, with women constituting an increasingly large proportion of the workforce. Sectors such as banking, education, healthcare, hospitality, and information technology services rely heavily on human interaction, emotional engagement, and service quality, making employee attitudes and satisfaction critical for organisational effectiveness (Bitner et al., 2008). As women's participation in these sectors continues to expand, understanding the factors that shape their job satisfaction has become an important concern for organisations, policymakers, and researchers alike.

Job satisfaction is widely recognised as a key determinant of employee performance, retention, and organisational commitment, particularly in service settings where employee attitudes directly influence customer experiences and service outcomes (Harter et al., 2002). For women employees, however, job satisfaction is influenced by a complex interplay of workplace conditions, psychological experiences, and social contexts. Despite improvements in workplace policies and increased awareness of gender equity, women in service-sector organisations continue to face challenges related to work pressure, emotional labour, career progression, and balancing professional and personal responsibilities (Parker & Griffin, 2011). These challenges make it essential to examine job satisfaction among women through a multidimensional lens that goes beyond traditional job design factors.

Organisational and work-related factors represent a critical starting point in understanding women's job satisfaction. Elements such as supportive management practices, flexible work arrangements, and perceived opportunities for growth shape employees' evaluations of their work environment and influence their overall satisfaction (Boxall et al., 2016). In service organisations, where work demands are often intense and performance expectations are closely monitored, the presence or absence of supportive organisational conditions can significantly affect women's workplace experiences. Research suggests that when women perceive their organisations as supportive and fair, they are more likely to report positive job attitudes and sustained engagement with their work (Purcell & Hutchinson, 2007).

In addition to organisational conditions, individual psychological experiences play a central role in shaping job satisfaction. Psychological well-being reflects employees' emotional health, sense of balance, and ability to cope with work-related demands. In service-sector roles, where employees are frequently required to manage emotions and interact with diverse stakeholders, psychological well-being becomes particularly salient (Hochschild, 1983). Women employees who experience emotional strain or psychological exhaustion are more likely to evaluate their jobs negatively, whereas those with positive psychological functioning tend to derive greater satisfaction from their work (Danna & Griffin, 1999). This highlights the importance of considering psychological well-being as a core predictor of job satisfaction.

Beyond the workplace, family and social contexts also influence women's work experiences and satisfaction. Family and social support can provide emotional reassurance and practical assistance that enable women to manage competing demands across work and non-work domains. In societies where family roles and expectations are strongly embedded, the presence or absence of family support can directly shape women's attitudes toward their jobs (Parasuraman & Greenhaus, 2002). Supportive family environments can enhance women's ability to remain engaged at work and view their employment more positively, while unsupportive contexts may contribute to stress and dissatisfaction.

Although prior studies have examined job satisfaction, organisational support, psychological well-being, and work-family issues, much of the existing research has either focused on single predictors or employed complex analytical models that are not always accessible for practical organisational application. Moreover, there remains a relative lack of empirical research that simultaneously examines organisational and work factors, psychological well-being, and family/social support as direct predictors of job satisfaction among women employees in the service sector, particularly using straightforward regression-based approaches.

Addressing this gap, the present study proposes a parsimonious theoretical model that examines the direct effects of organisational and work factors, psychological well-being, and family/social support on job satisfaction among women employees in the service sector. By employing multiple regression analysis using SPSS, the study aims to provide clear and actionable insights into the relative importance of these predictors. The findings are expected to contribute to the literature on gender and job satisfaction while offering practical guidance for service organisations seeking to enhance women's workplace experiences and overall job

REVIEW OF LITERATURE

Women's Employment and Job Satisfaction in the Service Sector

Women's participation in the service sector has increased substantially over the past two decades due to the expansion of banking, education, healthcare, and IT-enabled services, which offer relatively higher employment opportunities and skill-based roles compared to manufacturing (ILO, 2021). Despite this growth, women employees in service organisations continue to experience unique challenges related to job satisfaction, stemming from role overload, emotional labour, and persistent gender-role expectations (Bhave & Glomb, 2016). Job satisfaction, defined as an individual's overall evaluative judgment of their job experience, has been consistently linked to employee wellbeing, organisational commitment, and retention (Brayfield & Rothe, 1951; Spector, 1997). In service contexts, where work involves frequent interpersonal interactions and emotional regulation, job satisfaction becomes particularly sensitive to organisational and psychosocial conditions (Grandey & Melloy, 2017).

Empirical studies indicate that women's job satisfaction is shaped not only by task-related factors but also by broader organisational and social environments. While some research suggests that women report comparable or even higher job satisfaction than men despite facing structural disadvantages—a phenomenon often referred to as the “gender-job satisfaction paradox”—subsequent studies argue that this paradox reflects adjusted expectations rather than genuinely favourable work conditions (Clark, 1997; Kaiser, 2007). In the service sector, women's satisfaction levels are strongly influenced by support mechanisms that help them reconcile professional and personal responsibilities, making it essential to examine job satisfaction through a multidimensional lens.

Organisational and Work Factors as Predictors of Job Satisfaction

A substantial body of literature identifies organisational and work-related factors as primary antecedents of job satisfaction. Perceived organisational support, defined as employees' beliefs regarding the extent to which the organisation values their contributions and cares about their wellbeing, has been consistently associated with positive job attitudes and reduced withdrawal behaviours (Eisenberger et al., 1986; Rhoades & Eisenberger, 2002). For women employees, organisational support assumes heightened importance, as supportive policies and managerial practices signal legitimacy of their dual work–family roles (Kossek et al., 2011).

Supervisor support represents another critical determinant of job satisfaction, particularly in service settings characterised by high work intensity and emotional demands. Studies show that supervisors who demonstrate empathy, flexibility, and understanding significantly enhance women employees' job satisfaction and psychological comfort (Thomas & Ganster, 1995; Hammer et al., 2009). In contrast, unsupportive supervisory behaviour exacerbates stress and undermines satisfaction, even when formal organisational policies exist.

Flexible work arrangements, including flexible scheduling and workload autonomy, have also emerged as significant predictors of job satisfaction among women. Research indicates that flexibility enables women to manage competing work and family demands more effectively, thereby improving job satisfaction and reducing burnout (Allen et al., 2013; Chung & van der Horst, 2020). Career growth opportunities further influence satisfaction by shaping perceptions of fairness and long-term employability. Limited advancement prospects and perceived career stagnation have been found to negatively affect women's job satisfaction, particularly in service organisations with hierarchical structures (Ng et al., 2005).

Psychological Well-Being and Job Satisfaction

Psychological well-being has been widely recognised as a central mechanism linking workplace conditions to job-related outcomes. Psychological well-being encompasses emotional stability, perceived stress management, and positive functioning at work (Ryff, 1989). Prior research demonstrates that employees who experience higher levels of

psychological well-being report greater job satisfaction, engagement, and performance (Schaufeli et al., 2006; Wright & Cropanzano, 2000).

For women employees, psychological well-being is particularly vulnerable to work-related stressors arising from role conflict, emotional labour, and societal expectations of caregiving (Greenhaus & Beutell, 1985). Studies in service settings reveal that excessive job demands without adequate resources lead to emotional exhaustion, which in turn diminishes job satisfaction (Bakker & Demerouti, 2007). Conversely, supportive organisational environments enhance psychological well-being by reducing stress and fostering a sense of control and competence, thereby promoting job satisfaction (Hobfoll, 2001).

Empirical evidence also supports the mediating role of psychological well-being in the relationship between organisational factors and job satisfaction. For instance, organisational support has been shown to improve job satisfaction indirectly by enhancing employees' emotional health and reducing perceived stress (Rhoades & Eisenberger, 2002; Haar et al., 2014). These findings suggest that organisational practices influence job satisfaction not only directly but also through their impact on employees' psychological states.

Family and Social Support in Women's Work Outcomes

Family and social support play a pivotal role in shaping women's work experiences, particularly in collectivist societies where family responsibilities are deeply embedded in social norms. Family support refers to the emotional, instrumental, and practical assistance provided by family members, including spousal understanding and shared household responsibilities (Grzywacz & Marks, 2000). Prior research highlights that women who receive strong family support experience lower levels of work-family conflict and higher job satisfaction (Greenhaus & Powell, 2006).

In the service sector, where work schedules can be demanding and unpredictable, family support acts as a critical buffer against stress. Studies indicate that family support moderates the relationship between work-related stress and job outcomes, strengthening the positive effects of psychological well-being on job satisfaction (Lapierre & Allen, 2006). In the absence of such support, women are more likely to experience emotional strain, leading to reduced satisfaction and increased intentions to withdraw from the workforce (Michel et al., 2011).

The moderating role of family support is especially relevant in the Indian context, where extended family structures can either alleviate or intensify work pressures for women employees. While supportive families facilitate women's sustained participation and satisfaction at work, unsupportive family environments can undermine even well-designed organisational support systems (Aryee et al., 2005). This underscores the importance of incorporating family and social support as a contextual factor in models of women's job satisfaction.

Research Gap and Need for the Study

Although extensive research has examined job satisfaction, organisational support, and work–life balance, several gaps remain evident. First, much of the existing literature focuses on Western contexts, with limited empirical evidence from developing economies where socio-cultural expectations significantly shape women’s work experiences. Second, prior studies often examine organisational factors or psychological well-being in isolation, rather than integrating these dimensions into a single explanatory framework. Third, while family support has been acknowledged as important, its moderating role in strengthening the relationship between psychological well-being and job satisfaction remains underexplored, particularly in service-sector settings.

Moreover, many existing studies rely on descriptive analyses, offering limited insights into predictive relationships and underlying mechanisms. There is a clear need for theory-driven empirical research that employs regression-based analysis to examine how organisational and work factors influence women’s job satisfaction directly and indirectly through psychological well-being, while accounting for the contextual role of family support. Addressing these gaps, the present study proposes and empirically tests an integrated model of women’s job satisfaction in the service sector, thereby contributing to both theory and practice.

THEORETICAL MODEL DEVELOPMENT

The theoretical model underpinning this study is developed to explain how organisational and work-related conditions and individual psychological states shape job satisfaction among women employees in the service sector. Job satisfaction is conceptualised as a rational and affective evaluation of one’s job, influenced by both external work conditions and internal psychological processes. To explain these relationships, the present study draws upon Expectancy Theory, Equity Theory, Person–Environment Fit Theory, and Self-Determination Theory, which together provide a coherent theoretical basis for modelling direct relationships suitable for regression-based analysis.

Expectancy Theory posits that employees’ attitudes and satisfaction levels are influenced by their expectations regarding effort, performance, and outcomes (Vroom, 1964). According to this perspective, women employees are more likely to experience job satisfaction when organisational and work factors—such as supportive supervision, flexible work arrangements, and career opportunities—align with their expectations of fair treatment and attainable rewards. In service-sector contexts, where performance outcomes are closely linked to interpersonal interaction and emotional labour, unmet expectations regarding organisational support or growth opportunities may lead to dissatisfaction. Conversely, when organisations provide enabling work conditions, employees perceive a stronger link between effort and valued outcomes, thereby enhancing job satisfaction.

Equity Theory further explains job satisfaction through perceptions of fairness in the workplace. The theory argues that employees compare their contributions and rewards with

those of others, and perceived inequity leads to dissatisfaction and reduced motivation (Adams, 1965). For women employees in service organisations, perceptions of equitable treatment in pay, promotion, workload distribution, and managerial support are especially salient due to historically documented gender disparities in workplace outcomes. When organisational and work factors are perceived as fair and unbiased, women are more likely to evaluate their job positively. This theoretical lens supports the inclusion of organisational and work factors as direct predictors of job satisfaction in the proposed model.

Person–Environment Fit Theory provides additional explanatory power by emphasising the alignment between individual needs and workplace characteristics. According to this theory, job satisfaction arises when there is a good fit between employees’ values, abilities, and psychological needs and the demands and resources of the work environment (Kristof, 1996). Women employees often seek work environments that allow role compatibility, emotional security, and professional growth. In service-sector roles, where work demands can be intense and unpredictable, misalignment between individual expectations and organisational conditions can negatively affect satisfaction. The present model assumes that supportive organisational practices enhance perceived fit, thereby contributing directly to higher job satisfaction.

Self-Determination Theory further strengthens the theoretical foundation by focusing on intrinsic psychological needs. The theory posits that autonomy, competence, and relatedness are fundamental psychological needs that influence wellbeing and satisfaction (Deci & Ryan, 2000). Psychological well-being in the workplace reflects the extent to which these needs are fulfilled. When women employees experience emotional balance, a sense of competence, and positive engagement at work, they are more likely to report higher job satisfaction. In service-sector organisations, psychological well-being becomes particularly important due to continuous emotional demands and customer-facing roles. This theory justifies the inclusion of psychological well-being as an independent predictor of job satisfaction in the model.

Integrating these perspectives, the theoretical model proposes that job satisfaction among women employees is jointly influenced by organisational and work factors and psychological well-being. Organisational and work factors represent the structural and contextual conditions of employment, while psychological well-being captures employees’ internal emotional and cognitive responses to these conditions. Rather than assuming complex indirect or conditional relationships, the model adopts a parsimonious structure consistent with regression-based analysis, allowing for the examination of the unique and combined effects of each predictor on job satisfaction.

Thus, grounded in established motivational, fairness, fit, and wellbeing theories, the proposed theoretical model provides a robust and conceptually sound foundation for examining job satisfaction among women employees in the service sector using simple multiple regression analysis.

HYPOTHESES DEVELOPMENT

Organisational and Work Factors and Job Satisfaction

Job satisfaction is widely regarded as an outcome of employees' perceptions of their work environment and organisational context. Organisational and work factors such as supportive management, availability of flexible work options, fair treatment, and opportunities for professional growth shape how employees evaluate their jobs. In service-sector organisations, where women are frequently engaged in customer-facing and emotionally demanding roles, organisational conditions play a particularly important role in influencing job satisfaction. Research grounded in motivation–hygiene perspectives suggests that favourable organisational conditions act as satisfiers by improving employees' work experiences and reducing dissatisfaction (Hackman & Oldham, 1980).

Empirical studies focusing on women employees indicate that organisational support and positive work environments are strongly associated with higher job satisfaction, as they enhance perceptions of value, respect, and role legitimacy (Moynihan & Pandey, 2007; Oshagbemi, 2000). Regression-based evidence further confirms that organisational and work-related variables significantly predict job satisfaction across service-sector settings. Based on this theoretical and empirical foundation, the following hypothesis is proposed:

H1: Organisational and work factors have a significant positive effect on job satisfaction among women employees in the service sector.

Psychological Well-Being and Job Satisfaction

Psychological well-being represents an individual's emotional health, sense of balance, and ability to cope with work-related demands. In service-sector roles, psychological well-being is especially critical due to continuous interpersonal interaction, emotional labour, and performance pressure. Employees with higher levels of psychological well-being tend to interpret their work experiences more positively, leading to enhanced job satisfaction (Warr & Nielsen, 2018).

For women employees, psychological well-being plays a central role in shaping work attitudes, as emotional strain arising from work pressure and multiple role expectations can directly influence satisfaction levels. Prior research demonstrates that employees who report positive psychological functioning experience greater satisfaction with their jobs and organisations (Ilies et al., 2010; Kelloway & Day, 2005). Regression-based studies have consistently identified psychological well-being as a significant predictor of job satisfaction. Accordingly, the following hypothesis is proposed:

H2: Psychological well-being has a significant positive effect on job satisfaction among women employees in the service sector.

Family and Social Support and Job Satisfaction

Family and social support refers to the emotional, instrumental, and practical assistance provided by family members, including understanding, encouragement, and help with non-work responsibilities. For women employees, particularly in societies where family roles are strongly gendered, family support plays a critical role in shaping work attitudes and satisfaction. Supportive family environments enable women to manage work demands more effectively, thereby fostering positive evaluations of their job and work environment.

Previous studies have shown that women who receive strong family and social support report higher job satisfaction, as such support reduces stress and enhances overall life satisfaction, which spills over into work attitudes (Frone, 2003; Voydanoff, 2004). In service-sector contexts, where work schedules may be demanding and emotionally taxing, family support can directly enhance job satisfaction by enabling women to sustain work participation without excessive strain. Regression-based empirical research confirms that family support significantly predicts job satisfaction among working women. Therefore, the following hypothesis is proposed:

H3: Family and social support has a significant positive effect on job satisfaction among women employees in the service sector.

Combined Effects of Organisational Factors, Psychological Well-Being, and Family Support

Job satisfaction is a multidimensional construct influenced by workplace conditions, individual psychological states, and social context. Prior research suggests that examining these factors simultaneously provides a more comprehensive understanding of job satisfaction than analysing them in isolation. Organisational and work factors, psychological well-being, and family support each represent distinct yet complementary domains influencing women's work experiences. Regression models incorporating multiple predictors have been shown to explain greater variance in job satisfaction, highlighting the importance of a holistic approach (Dormann & Zapf, 2001).

Accordingly, the present study proposes that organisational and work factors, psychological well-being, and family/social support will collectively explain significant variation in job satisfaction among women employees in the service sector.

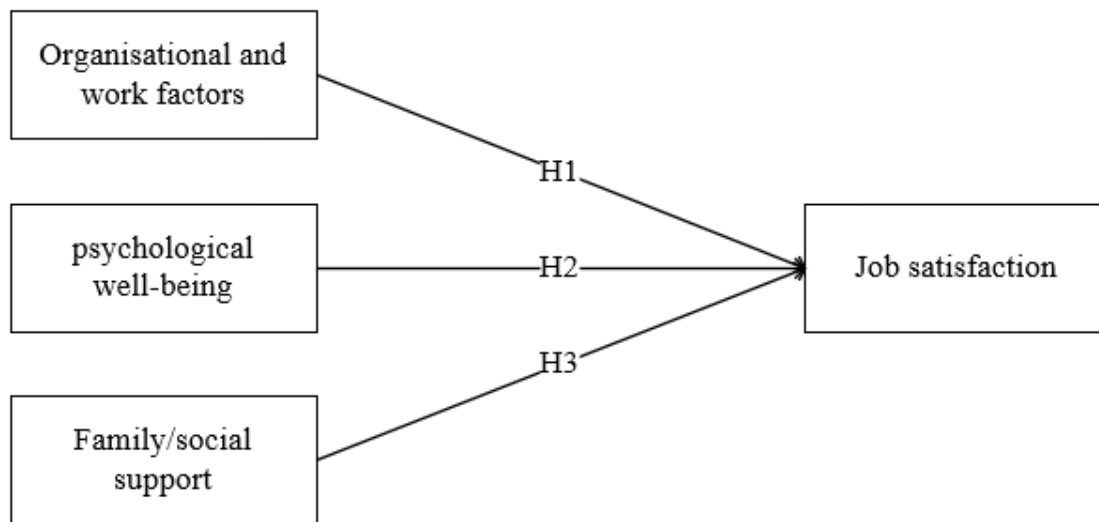
H4: Organisational and work factors, psychological well-being, and family/social support jointly explain a significant proportion of variance in job satisfaction among women employees in the service sector.

Hypotheses and Regression Framework

In summary, the hypotheses focus exclusively on direct relationships, consistent with a simple multiple regression framework using SPSS. Organisational and work factors, psychological well-being, and family/social support are treated as independent variables, while job satisfaction is the dependent variable. These hypotheses will be tested using

multiple regression analysis to assess the individual and combined effects of each predictor on women's job satisfaction.

Figure 1: Conceptual framework



METHODOLOGY

Research Design

The present study adopts a quantitative, cross-sectional research design to examine the determinants of job satisfaction among women employees in the service sector. A quantitative approach is considered appropriate as the study seeks to test theoretically grounded relationships among measurable organisational, psychological, and social variables using statistical techniques (Creswell & Creswell, 2018). Cross-sectional survey designs are widely used in job satisfaction and work–life research, as they allow the capture of employees' perceptions at a specific point in time while facilitating the examination of predictive relationships between constructs (Spector, 1997; Podsakoff et al., 2012). The study is explanatory in nature, aiming to identify how organisational and work-related factors influence women's job satisfaction directly and indirectly through psychological well-being, while also examining the conditional role of family and social support.

Population and Sampling

The target population of the study consists of women employees working in service sector organisations, including banking, education, healthcare, information technology-enabled services, and other people-intensive service industries. The service sector has been selected due to its high female workforce participation and the emotionally demanding nature of service roles, which makes job satisfaction and psychological well-being particularly salient (Bhave & Glomb, 2016). Respondents were required to be employed full-time and to possess a minimum of one year of work experience to ensure adequate exposure to organisational practices and work–life dynamics.

A purposive sampling technique was employed to ensure that participants met the inclusion criteria and were capable of providing informed responses regarding the study variables. Non-probability sampling techniques are commonly adopted in organisational behaviour research when the population is specific and access to a comprehensive sampling frame is limited (Etikan et al., 2016). A sample size of approximately 250–300 respondents was targeted, which is considered adequate for multiple regression analysis and moderation testing, as recommended by statistical power guidelines (Cohen, 1988; Hair et al., 2019).

Data Collection Procedure

The data for the present study were collected using a structured questionnaire survey, which is widely regarded as an effective method for capturing employees’ perceptions, attitudes, and psychological states in organisational research. Survey-based data collection is particularly suitable for studies examining job satisfaction and related constructs, as it allows respondents to report subjective evaluations that are not directly observable (Fowler, 2014). The questionnaire was designed in English and consisted of clearly worded statements to minimise ambiguity and respondent fatigue.

Prior to the main survey, the questionnaire was reviewed by academic experts in the fields of human resource management and organisational behaviour to establish face validity and ensure contextual relevance to women employees in the service sector. The questionnaire was administered using a mixed-mode approach, combining online and offline distribution methods. Online surveys were circulated through email and professional networking platforms, while printed questionnaires were distributed in selected service organisations where direct access was available.

Participation in the study was entirely voluntary. Respondents were informed about the academic purpose of the research, and assurances were provided regarding anonymity and confidentiality of responses. No personally identifiable information was collected. These procedural steps were implemented to encourage honest responses and reduce the likelihood of socially desirable answering patterns (Tourangeau & Yan, 2007). Data collection was carried out over a period of several weeks to allow sufficient time for follow-ups and reminders, thereby ensuring an adequate number of usable responses for statistical analysis.

Questionnaire design

Construct	Operational Definition	Measurement Items
Organisational & Work Factors	Employees’ perception of organisational practices and work conditions that support effective job	OWF1: My organisation provides adequate support to help me perform my job effectively. OWF2: My supervisor is understanding of my personal and work-related needs.

Construct	Operational Definition	Measurement Items
	performance and career growth	OWF3: I have sufficient flexibility in my work schedule to manage my responsibilities. OWF4: My organisation provides fair opportunities for career growth and advancement. OWF5: I feel that women employees are treated fairly in my organisation.
Psychological Well-Being	The extent to which employees experience emotional balance, mental health, and positive psychological functioning at work	PWB1: I feel emotionally balanced while performing my job. PWB2: I am able to manage work-related stress effectively. PWB3: I feel mentally healthy and positive at my workplace. PWB4: My job gives me a sense of personal accomplishment. PWB5: I generally feel energetic and motivated while working.
Family / Social Support	The degree of emotional and practical assistance received from family members that helps employees manage work and non-work responsibilities	FSS1: My family supports me in managing my work responsibilities. FSS2: I receive emotional encouragement from my family regarding my job .FSS3: My family understands the demands of my work. FSS4: I receive help from family members in managing household responsibilities. FSS5: Support from my family helps me perform better at work.
Job Satisfaction	Employees' overall positive evaluation of their job and organisational experience	JS1: I am satisfied with my current job. JS2: I am satisfied with the nature of work I perform. JS3: I feel happy working in my organisation. JS4: I am satisfied with the way my organisation is managed. JS5: Overall, I am satisfied with my work experience in this organisation.

Sample Design

The sample for the present study was drawn from women employees working in service sector organisations, including banking, education, healthcare, information in North Karnataka. These sectors were selected due to their high concentration of female employees and their reliance on human interaction and service delivery, which makes job satisfaction a critical organisational outcome.

A non-probability purposive sampling design was adopted, as the study required respondents who met specific criteria relevant to the research objectives. To be included in the sample, respondents were required to be women employees working full-time in a service organisation with a minimum of one year of work experience. This criterion ensured that participants had sufficient exposure to organisational practices and work conditions to meaningfully evaluate the study variables. Purposive sampling is commonly used in organisational research when the target population is specialised and when a comprehensive sampling frame is not readily available (Palinkas et al., 2015).

The sample size was determined based on methodological recommendations for multiple regression analysis. Statistical literature suggests that an adequate sample size is necessary to ensure sufficient statistical power and stable regression estimates, particularly when multiple predictors are included in the model (Tabachnick & Fidell, 2019). Accordingly, a target sample size of approximately 300 respondents was considered appropriate for the study. This sample size allows for reliable estimation of regression coefficients while accounting for potential data screening and exclusion of incomplete responses. A total of 272 fully completed questionnaires (90%) were received and found to be usable for analysis. All incomplete or partially filled questionnaires were excluded during the data screening process to ensure data accuracy and reliability. The final sample size of 272 respondents is considered adequate for conducting multiple regression analysis using SPSS and meets the recommended thresholds for statistical power and stability of regression estimates.

The final sample is expected to represent a diverse cross-section of women employees in terms of age, marital status, work experience, and organisational roles, thereby enhancing the generalisability of the findings within the service sector context. While the use of non-probability sampling limits broad population-level generalisation, it is considered appropriate for theory-driven empirical research focused on examining relationships among variables rather than estimating population parameters.

Measurement of Variables

All study variables were measured using multi-item scales adapted from established literature and contextualised to the service sector and women employee context. Responses were recorded on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree), which is commonly used in job satisfaction and organisational research due to its reliability and ease of interpretation (Likert, 1932; DeVellis, 2017).

Organisational and Work Factors, the independent variable, capture women employees' perceptions of organisational support, supervisory understanding, flexible work arrangements, and career growth opportunities. Measurement items were adapted from studies on perceived organisational support and supervisor support (Eisenberger et al., 1986; Rhoades & Eisenberger, 2002) and research on flexible work practices (Chung & van der Horst, 2020). These items assess the extent to which organisations provide a supportive and enabling work environment for women employees.

Psychological Well-Being, the mediating variable, reflects employees' emotional stability, stress management, and sense of engagement at work. The construct draws on prior research linking psychological well-being to job attitudes and performance outcomes (Ryff, 1989; Schaufeli et al., 2006). Items capture positive affective states, perceived stress management, and mental resilience in the workplace.

Job Satisfaction, the dependent variable, represents women employees' overall evaluative judgment of their job and work environment. The construct is operationalised using items adapted from classic job satisfaction measures (Brayfield & Rothe, 1951; Spector, 1997), reflecting satisfaction with job role, organisational practices, and overall work experience.

Family and Social Support, the moderating variable, assesses the degree of emotional, instrumental, and practical support received from family members. Prior research highlights the critical role of family support in shaping women's work outcomes, particularly in collectivist societies (Greenhaus & Powell, 2006; Grzywacz & Marks, 2000). Measurement items capture family understanding, emotional encouragement, and assistance with household responsibilities.

Reliability and Validity Assessment

The reliability of the measurement scales was assessed using Cronbach's alpha, with values exceeding the recommended threshold of 0.70 indicating acceptable internal consistency (Nunnally & Bernstein, 1994). Construct validity was evaluated through inter-item correlations and factor loadings to ensure that items adequately represented their intended constructs. Procedural remedies such as clear item wording, assured anonymity, and scale variation were applied to minimise the risk of common method bias (Podsakoff et al., 2012).

Data Analysis Technique

Data analysis was conducted using IBM SPSS Statistics. Initially, descriptive statistics were computed to summarise the demographic characteristics of respondents and the central tendencies of study variables. Pearson correlation analysis was performed to examine the direction and strength of relationships among variables.

Regression diagnostics, including variance inflation factors (VIF) and tolerance values, were examined to ensure the absence of multicollinearity. The overall explanatory power of the models was assessed using R^2 values and F-statistics.

Ethical Considerations

Ethical integrity was maintained throughout the study. Participation was voluntary, informed consent was obtained, and respondents were assured that their data would be used solely for academic purposes. No identifying information was collected, and data confidentiality was strictly preserved in accordance with ethical research standards (Israel & Hay, 2006).

DATA ANALYSIS

Demographic Variable	Category	Frequency (n)	Percentage (%)
Age (years)	Below 25	48	17.6
	25–34	112	41.2
	35–44	78	28.7
	45 and above	34	12.5
Marital Status	Single	96	35.3
	Married	168	61.8
	Other	8	2.9
Educational Qualification	Undergraduate	82	30.1
	Postgraduate	156	57.4
	Professional / Doctoral	34	12.5
Work Experience	Less than 5 years	74	27.2
	5–10 years	118	43.4
	Above 10 years	80	29.4
Service Sector Type	Banking	56	20.6
	Education	72	26.5
	Healthcare	54	19.9
	IT / ITES	62	22.8
	Other services	28	10.3
Job Level	Entry level	88	32.4
	Middle level	132	48.5
	Senior level	52	19.1

The demographic profile indicates that the majority of respondents fall within the 25–34 age group (41.2%), followed by the 35–44 age group (28.7%), suggesting that the sample largely represents women in their early to mid-career stages. A substantial proportion of respondents are married (61.8%), reinforcing the relevance of examining job satisfaction alongside family and social support considerations.

Most respondents possess postgraduate qualifications (57.4%), reflecting the skill-intensive nature of service-sector employment. In terms of work experience, 43.4% of the respondents have 5–10 years of experience, indicating adequate organisational exposure to assess workplace conditions and job satisfaction. Sector-wise distribution shows representation from banking, education, healthcare, and IT/ITES, ensuring broad coverage of service industries. Nearly half of the respondents occupy middle-level positions (48.5%), highlighting balanced representation across organisational hierarchies. The demographic composition suggests a diverse and mature sample, suitable for examining the determinants of job satisfaction among women employees in the service sector.

Exploratory Factor Analysis (EFA)

Exploratory Factor Analysis (EFA) was conducted to examine the underlying factor structure of the measurement items and to assess the construct validity of the scales used in the study. Prior to factor extraction, the suitability of the data for factor analysis was evaluated using the Kaiser–Meyer–Olkin (KMO) measure of sampling adequacy and Bartlett’s Test of Sphericity.

Table 1: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.882
Bartlett's Test of Sphericity	Approx. Chi-Square	2760.392
	df	190
	Sig.	.000

The KMO value was 0.882, which exceeds the recommended threshold of 0.60, indicating that the sample size was adequate and that the correlations among items were sufficiently compact to yield reliable factors. Bartlett’s Test of Sphericity was found to be statistically significant ($\chi^2 = 2760.392$, $df = 190$, $p < 0.001$), confirming that the correlation matrix was not an identity matrix and that factor analysis was appropriate for the data

Table 2: Communalities	Initial	Extraction
OWF1	1.000	.653
OWF2	1.000	.651
OWF3	1.000	.695
OWF4	1.000	.623
OWF5	1.000	.671
PWB1	1.000	.679
PWB2	1.000	.696
PWB3	1.000	.704
PWB4	1.000	.701
PWB5	1.000	.704
FSS1	1.000	.715
FSS2	1.000	.665
FSS3	1.000	.702
FSS4	1.000	.652
FSS5	1.000	.653
JS1	1.000	.719
JS2	1.000	.640
JS3	1.000	.686
JS4	1.000	.695
JS5	1.000	.661

Extraction Method: Principal Component Analysis.

EFA was performed using Principal Component Analysis (PCA) as the extraction method, followed by Varimax rotation with Kaiser Normalization, to achieve a clearer and more

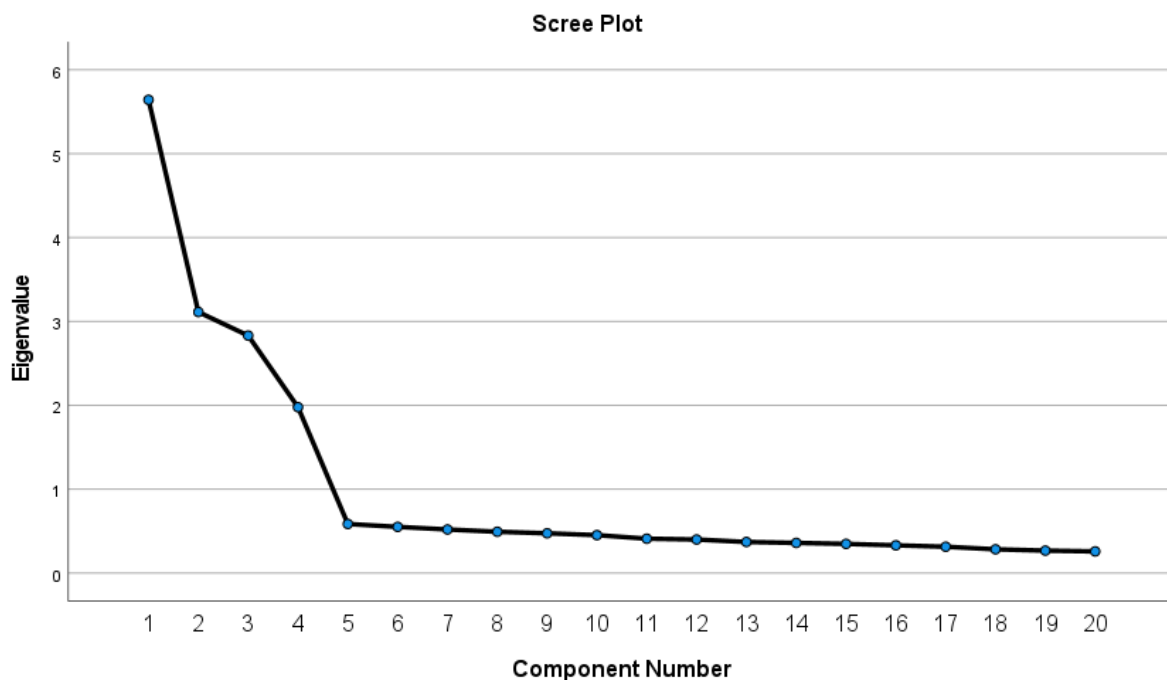
interpretable factor structure. Based on the Kaiser criterion (eigenvalues greater than 1) and inspection of the scree plot, four distinct components were retained for further analysis. The scree plot exhibited a clear inflection after the fourth component, supporting the four-factor solution.

Tabel 3: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.643	28.213	28.213	5.643	28.213	28.213
2	3.113	15.566	43.778	3.113	15.566	43.778
3	2.832	14.159	57.937	2.832	14.159	57.937
4	1.978	9.892	67.829	1.978	9.892	67.829

Extraction Method: Principal Component Analysis.

Figure 2: Scree plot



The four extracted components together explained 67.83% of the total variance, which exceeds the commonly accepted minimum threshold of 60% for social science research, indicating a satisfactory level of explanatory power. Specifically, the first component accounted for 28.21% of the variance, the second component explained 15.57%, the third component explained 14.16%, and the fourth component explained 9.89% of the variance after extraction.

Table 4: Rotated Component Matrix

	Component			
	1	2	3	4
PWB5	.836			
PWB3	.834			
PWB4	.825			
PWB2	.820			
PWB1	.777			
JS4		.808		
JS1		.800		
JS3		.797		
JS5		.794		
JS2		.764		
FSS3			.827	
FSS5			.802	
FSS4			.800	
FSS1			.797	
FSS2			.794	
OWF3				.826
OWF5				.818
OWF2				.806
OWF4				.779
OWF1				.768
Extraction Method: Principal Component Analysis.				
Rotation Method: Varimax with Kaiser Normalization.				
a. Rotation converged in 5 iterations.				

An examination of the communalities revealed that all items had extraction values well above the recommended minimum of 0.50, ranging from 0.623 to 0.719, indicating that a substantial proportion of variance in each item was explained by the extracted factors. This confirms that all items contributed meaningfully to the factor solution, and no item required deletion at this stage.

The rotated component matrix demonstrated a clear and theoretically consistent factor structure, with all items loading strongly on their respective components and no problematic cross-loadings. Factor loadings exceeded the recommended cutoff value of 0.60, indicating strong associations between items and their underlying constructs.

- Component 1 consisted of five items (PWB1–PWB5) with factor loadings ranging from 0.777 to 0.836, representing Psychological Well-Being. These items reflected emotional balance, stress management, and positive psychological functioning at work.
- Component 2 included five items (JS1–JS5) with loadings ranging from 0.764 to 0.808, representing Job Satisfaction. The items captured respondents' satisfaction with their job roles, organisational environment, and overall work experience.

- Component 3 comprised five items (FSS1–FSS5) with factor loadings between 0.794 and 0.827, representing Family / Social Support. These items reflected emotional and instrumental support received from family members in managing work and non-work responsibilities.
- Component 4 consisted of five items (OWF1–OWF5) with loadings ranging from 0.768 to 0.826, representing Organisational and Work Factors, including organisational support, supervisor support, work flexibility, and career opportunities.

Correlation Analysis

Table 5: Correlation

	OWF	PWB	FSS	JS
OWF	1	0.061	0.053	.220**
		0.317	0.385	0.000
PWB	0.061	1	.146*	.274**
	0.317		0.016	0.000
FSS	0.053	.146*	1	.333**
	0.385	0.016		0.000
JS	.220**	.274**	.333**	1
	0.000	0.000	0.000	
** Correlation is significant at the 0.01 level (2-tailed).				
* Correlation is significant at the 0.05 level (2-tailed).				

Pearson’s correlation analysis was conducted to examine the strength and direction of relationships among the study variables, namely Organisational and Work Factors (OWF), Psychological Well-Being (PWB), Family / Social Support (FSS), and Job Satisfaction (JS). The analysis was based on a final sample of 272 respondents.

The results indicate that Job Satisfaction is positively and significantly correlated with all three independent variables. Specifically, organisational and work factors showed a positive correlation with job satisfaction ($r = 0.220$, $p < 0.01$), indicating that favourable organisational conditions are associated with higher levels of satisfaction among women employees. Psychological well-being also exhibited a significant positive relationship with job satisfaction ($r = 0.274$, $p < 0.01$), suggesting that women who experience better emotional balance and psychological health tend to report greater satisfaction with their jobs. Among the predictors, family and social support demonstrated the strongest correlation with job satisfaction ($r = 0.333$, $p < 0.01$), highlighting the importance of supportive family environments in shaping women’s positive work attitudes.

The correlations among the independent variables were relatively low to moderate, indicating the absence of strong intercorrelations. Organisational and work factors were not significantly correlated with psychological well-being ($r = 0.061$, $p > 0.05$) or family/social support ($r = 0.053$, $p > 0.05$). Psychological well-being showed a weak but statistically significant correlation with family/social support ($r = 0.146$, $p < 0.05$), suggesting a modest

association between emotional wellbeing and the availability of family support. These low intercorrelations among predictors indicate that each construct represents a distinct dimension and reduce concerns related to multicollinearity.

Overall, the correlation results provide preliminary support for the proposed hypotheses by demonstrating positive associations between organisational and work factors, psychological well-being, family/social support, and job satisfaction. Furthermore, the pattern of correlations suggests that the independent variables can be simultaneously included in a multiple regression model to assess their unique contributions to job satisfaction among women employees in the service sector.

Multiple Regression Analysis

To examine the influence of organisational and work factors, psychological well-being, and family/social support on job satisfaction among women employees in the service sector, a multiple linear regression analysis was conducted using SPSS. Job satisfaction was treated as the dependent variable, while organisational and work factors (OWF), psychological well-being (PWB), and family/social support (FSS) were entered simultaneously as independent variables using the enter method.

Table 6: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.446 ^a	.199	.190	.79303	2.024
a. Predictors: (Constant), FSS, OWF, PWB					
b. Dependent Variable: JS					

Model Fit and Overall Significance

The results of the regression analysis indicate that the model is statistically significant. The ANOVA results reveal that the overall regression model is significant ($F = 22.197$, $p < 0.001$), confirming that the set of independent variables jointly predicts job satisfaction. This finding suggests that organisational, psychological, and social factors collectively play an important role in explaining variations in job satisfaction among women employees.

The model summary shows a multiple correlation coefficient (R) of 0.446, indicating a moderate positive relationship between the predictors and job satisfaction. The coefficient of determination (R^2) is 0.199, which implies that approximately 19.9% of the variance in job satisfaction is explained by organisational and work factors, psychological well-being, and family/social support. The adjusted R^2 value of 0.190 indicates that the explanatory power of the model remains robust after adjusting for the number of predictors. In behavioural and organisational research, this level of explained variance is considered meaningful, particularly when examining attitudinal outcomes such as job satisfaction.

The Durbin–Watson statistic was 2.024, which falls within the acceptable range of 1.5 to 2.5, indicating the absence of autocorrelation in the residuals and confirming the independence of errors assumption required for regression analysis.

Table 7: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	41.879	3	13.960	22.197	.000 ^b
	Residual	168.545	268	.629		
	Total	210.424	271			
a. Dependent Variable: JS						
b. Predictors: (Constant), FSS, OWF, PWB						

The Analysis of Variance (ANOVA) was conducted as part of the multiple regression analysis to assess the overall significance of the regression model predicting job satisfaction among women employees in the service sector. The ANOVA results indicate that the regression model is statistically significant.

The model produced an F-value of 22.197, with 3 and 268 degrees of freedom, and a p-value less than 0.001. This result demonstrates that the set of independent variables—organisational and work factors, psychological well-being, and family/social support—collectively explain a statistically significant amount of variance in job satisfaction. In other words, the regression equation provides a significantly better fit to the data than a model with no predictors.

The significant ANOVA result confirms that the relationship between the independent variables and the dependent variable is not due to chance and validates the use of multiple regression analysis for hypothesis testing. This finding supports the appropriateness of the proposed regression model and justifies proceeding with the interpretation of individual regression coefficients. The ANOVA results indicate that the regression model is statistically significant ($F = 22.197$, $p < 0.001$), confirming that the predictors jointly explain significant variance in job satisfaction.

Table 8: Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics		
	B	Std. Error	Beta			Tolerance	VIF	
1	(Constant)	.881	.235		3.753	.000		
	OWF	.172	.049	.191	3.492	.001	.994	1.006
	PWB	.220	.055	.220	3.977	.000	.976	1.025
	FSS	.294	.056	.290	5.245	.000	.977	1.024
a. Dependent Variable: JS								

Regression Coefficients and Hypothesis Testing

The coefficients table provides insights into the individual contribution of each predictor variable to job satisfaction. All three independent variables were found to have positive and statistically significant effects on job satisfaction.

Organisational and Work Factors (OWF) demonstrated a significant positive effect on job satisfaction ($\beta = 0.191$, $t = 3.492$, $p < 0.001$). This result indicates that favourable organisational conditions, such as supportive supervision, flexible work arrangements, and perceived career opportunities, are associated with higher levels of job satisfaction among women employees. This finding supports Hypothesis H1, confirming the importance of organisational practices in shaping women's work attitudes in service-sector organisations.

Psychological Well-Being (PWB) also exhibited a significant positive influence on job satisfaction ($\beta = 0.220$, $t = 3.977$, $p < 0.001$). This suggests that women employees who experience emotional balance, effective stress management, and positive psychological functioning tend to report greater satisfaction with their jobs. The result provides empirical support for Hypothesis H2 and underscores the role of psychological health as a key determinant of job satisfaction.

Among the predictors, Family and Social Support (FSS) emerged as the strongest predictor of job satisfaction ($\beta = 0.290$, $t = 5.245$, $p < 0.001$). This finding highlights the critical role of supportive family environments in enhancing women's satisfaction at work. Women who receive emotional and practical support from their families are better able to manage work demands and, consequently, evaluate their jobs more positively. This result lends strong support to Hypothesis H3 and emphasises the significance of social context in shaping work attitudes among women employees.

Multicollinearity Diagnostics

Collinearity diagnostics indicate that multicollinearity is not a concern in the regression model. The tolerance values for all predictors were well above the minimum acceptable threshold of 0.10, and the Variance Inflation Factor (VIF) values ranged from 1.006 to 1.025, which are far below the critical value of 5. These results confirm that the independent variables are sufficiently distinct and that the regression coefficients are stable and reliable.

The regression analysis demonstrates that organisational and work factors, psychological well-being, and family/social support significantly and positively influence job satisfaction among women employees in the service sector. The findings reveal that while organisational and psychological factors are important, family and social support plays a particularly influential role in shaping women's job satisfaction. The results provide strong empirical support for the proposed regression-based theoretical model and justify the inclusion of multiple domains—organisational, psychological, and social—in understanding women's work attitudes.

FINDINGS

The present study examined the influence of organisational and work factors, psychological well-being, and family/social support on job satisfaction among women employees in the service sector using multiple regression analysis. The findings provide clear empirical evidence supporting the proposed theoretical model and highlight the relative importance of organisational, psychological, and social dimensions in shaping women's job satisfaction.

The Exploratory Factor Analysis confirmed a clear four-factor structure corresponding to organisational and work factors, psychological well-being, family/social support, and job satisfaction. All measurement items loaded strongly on their respective factors, with satisfactory communalities and a cumulative variance explained of 67.83%, establishing construct validity and justifying the use of composite scores for subsequent analysis.

Correlation analysis revealed that job satisfaction was positively and significantly associated with organisational and work factors, psychological well-being, and family/social support. Among these, family/social support exhibited the strongest correlation with job satisfaction, followed by psychological well-being and organisational and work factors. The relatively low inter-correlations among the independent variables indicated that each construct captured a distinct aspect of women's work experience, supporting their simultaneous inclusion in the regression model.

The multiple regression results demonstrated that the overall model was statistically significant and explained approximately 19.9% of the variance in job satisfaction among women employees. All three predictors exerted a positive and significant effect on job satisfaction. Organisational and work factors were found to significantly enhance job satisfaction, indicating that supportive supervision, flexibility, and career opportunities positively influence women's evaluations of their jobs. Psychological well-being also emerged as a significant predictor, suggesting that emotional balance and effective stress management contribute meaningfully to job satisfaction. Notably, family and social support emerged as the strongest predictor of job satisfaction, underscoring the critical role of family support systems in enabling women to sustain positive work attitudes.

Overall, the findings confirm that women's job satisfaction in the service sector is shaped by a combination of workplace conditions, internal psychological states, and external social support mechanisms.

DISCUSSION

The findings of this study offer important insights into the determinants of job satisfaction among women employees in the service sector. The significant effect of organisational and work factors on job satisfaction highlights the continued relevance of organisational practices in shaping women's workplace experiences. Supportive organisational environments, characterised by understanding supervisors, flexible work arrangements, and perceived career opportunities, appear to foster positive job evaluations among women. This finding reinforces the argument that service organisations must go beyond formal policies and focus on everyday managerial practices that directly affect women employees' work lives.

The significant relationship between psychological well-being and job satisfaction underscores the importance of employees' emotional and mental health in service-sector roles. Given the emotionally demanding nature of service work, women employees who are able to manage stress effectively and maintain emotional balance are more likely to experience satisfaction in their jobs. This suggests that job satisfaction is not solely a function of external work conditions but is also deeply rooted in employees' psychological

experiences. Organisations that invest in employee well-being initiatives, stress management programs, and supportive work climates may therefore indirectly enhance job satisfaction.

One of the most notable findings of the study is the strong influence of family and social support on job satisfaction. The fact that family support emerged as the strongest predictor indicates that women's work attitudes cannot be fully understood without considering their social context. Supportive family environments appear to enable women to cope more effectively with work demands, thereby fostering positive evaluations of their jobs. This finding is particularly relevant in collectivist societies, where family responsibilities and expectations play a central role in shaping women's career experiences. Even in the presence of supportive organisational practices, the absence of family support may limit women's ability to derive satisfaction from their work.

The combined influence of organisational, psychological, and social factors highlights the multidimensional nature of job satisfaction among women employees. The results suggest that organisational interventions alone may be insufficient if they are not complemented by initiatives that support psychological well-being and acknowledge the role of family responsibilities. At the same time, the findings demonstrate that organisations can play a proactive role in mitigating work–family pressures by creating environments that recognise and accommodate women's multiple roles.

From a theoretical perspective, the study reinforces the view that job satisfaction is a complex attitudinal outcome shaped by both environmental and individual-level factors. The regression-based approach adopted in this study provides a parsimonious yet robust framework for understanding women's job satisfaction without relying on complex mediation or moderation models. Practically, the findings suggest that service organisations aiming to enhance women's job satisfaction should focus on strengthening supportive work practices, promoting employee well-being, and adopting family-sensitive workplace policies.

FUTURE SCOPE OF THE STUDY

While the present study provides valuable insights into the determinants of job satisfaction among women employees in the service sector, several avenues remain open for future research. First, the study adopts a cross-sectional research design, which limits the ability to infer causal relationships among the variables. Future studies may employ longitudinal research designs to examine how organisational and work factors, psychological well-being, and family/social support influence job satisfaction over time. Such an approach would enable researchers to capture changes in women's work experiences across different career stages and life events.

Second, the current research relies on a multiple regression framework that focuses on direct relationships between predictors and job satisfaction. Future research could extend this model by examining indirect or conditional relationships, such as mediation or moderation effects, to gain deeper insights into the underlying mechanisms. For example, psychological well-being may act as an intervening variable between organisational

practices and job satisfaction, or family support may condition the strength of workplace influences.

Third, the scope of the study is limited to women employees in the service sector. Future research may conduct comparative studies across sectors, such as manufacturing and public administration, to examine whether the determinants of job satisfaction differ across occupational contexts. Additionally, cross-cultural or cross-regional studies could explore how socio-cultural norms influence the relative importance of organisational and family-related factors in shaping women's job satisfaction.

Fourth, future studies may incorporate additional variables that were not examined in the present research, such as leadership style, organisational culture, job autonomy, work-family conflict, or career interruptions. Including these factors could enhance the explanatory power of the model and provide a more comprehensive understanding of women's job satisfaction.

Finally, future research may employ mixed-method approaches by integrating qualitative methods such as interviews or focus group discussions with quantitative analysis. Qualitative insights could enrich the understanding of women's lived work experiences and provide nuanced explanations for statistical relationships observed in survey-based studies.

Overall, future research building on the findings of the present study can contribute to a more holistic and context-sensitive understanding of women's job satisfaction, thereby informing more effective organisational policies and practices.

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