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Psychological capital and personality traits in balancing work–life: a developing country perspective

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Achieving career aspirations while managing personal responsibilities is a global challenge for women, especially in Asian countries. Despite extensive research on work–life balance, many aspects remain unexplored. This study examines the influence of psychological capital and personality traits on work–life balance, identified as an area needing further investigation. Using a blended approach, the study integrates quantitative data from online surveys of Sri Lankan government and private bank employees and qualitative insights from online interviews. The ordered Probit regression model revealed that self-efficacy, optimism, and resilience significantly impact work–life balance, while hope does not. Among personality traits, neuroticism and conscientiousness are most influential. Thematic analysis found resilience to have the greatest impact, with personality effects varying by individual preference. Methodological triangulation was used to avoid research bias. Coping strategies for promoting work–life balance are discussed. This study is valuable for female bankers seeking work–life balance and offers insights for banking sector personnel and policymakers to develop effective strategies, contributing to the sector’s performance and economic growth.

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Introduction

In today's competitive environment, achieving an effective balance between work and personal life is crucial for both employees and organizations. Work–life balance (WB) is not only an individual concern but also a strategic factor influencing job satisfaction, productivity, and employee retention. Organizations that foster WB initiatives benefit from reduced absenteeism, turnover, and workplace conflicts, while employees experience improved well-being, health, and career sustainability. Despite extensive research on WB, psychological capital (PsyCap) and personality traits as key determinants of WB remain under-explored, particularly in developing countries like Sri Lanka.

This remains a persistent challenge globally, especially in developing countries, amidst significant shifts in the labor market, the prevalence of dual-earner and three-generation households, and rapid advancements in communication technology.

Women globally shoulder 76.2% of unpaid caregiving, highlighting significant gender imbalances. Despite working hours, women spend 4 h and 25 min daily on unpaid care, compared to men's 1 h and 23 min (ILO, 2018). This double burden syndrome hinders women's leadership opportunities, with only 29% representation in OECD government jobs, despite holding over 50% of positions (OECD, 2014). In many Asian countries, women face challenges balancing unpaid care responsibilities, reinforcing traditional gender roles. In Sri Lanka, 87.3% of women participate in unpaid domestic and caregiving duties, compared to 59.7% of men (DCS, 2017). These challenges impact women's time management and professional roles significantly.

Considering the current situation, the Sri Lankan economic crisis has driven millions of people into poverty. Women, as the primary caregivers, struggle more with care demands amidst limited resources, hindering their ability to engage in income-generating activities. Even though more than half the graduates in Sri Lanka are female graduates, the female labour force participation rate in Sri Lanka is 32.1% in 2022, the 14th highest worldwide (DCS, 2022).

A survey by Sri Lanka's Women and Media Collective revealed that housekeepers, caregivers, and women facing societal stigmas are most negatively impacted by employment losses due to the currency crisis. Over 30% of women and 25% of men cited household responsibilities as the reason for their inability to work (Rodrigo, 2023). This underscores the need to create a positive work-life culture and address each employee's specific needs to improve WB, boost productivity, and support company growth. Balancing work and life is especially challenging in developing nations like Sri Lanka, Bangladesh, and India, compared to developed countries with high WB indexes such as Italy, Denmark, Norway, Spain, and the Netherlands. A review by Rashmi and Kataria (2022) found that over half of WB studies focus on developed countries, with only 21% on developing countries.

The need for this research arises from the increasing workforce participation of women, particularly in the banking sector, where job demands are high. Women continue to shoulder a disproportionate burden of unpaid caregiving responsibilities, making it challenging to maintain WB. Sri Lanka's economic crisis has further intensified these struggles, with many female employees experiencing increased stress while balancing professional and domestic obligations. Although previous studies have explored WB in developed contexts, there is limited research on how PsyCap and personality traits influence WB in the banking industry of developing nations. This study addresses this gap by examining how hope, self-efficacy, optimism, resilience, and personality traits contribute to WB among female banking professionals in Sri Lanka.

While existing research has examined WB in developed economies, few studies have investigated how personality traits

and psychological capital affect WB in the context of under-developed countries. In particular, there is a lack of empirical evidence on these psychological constructs among women professionals employed in high-demand environments, such as the banking sector in South Asia.

After performing an exhaustive literature analysis, the researcher identified the research gap in which recent studies proposed as the future avenues for researching the effect of psychological capital (PsyCap) on WB (Haar and Brougham, 2022; Rashmi and Kataria, 2022; I. Sharma and Tiwari, 2023) and the impact of personality traits on individuals' WB (Le et al. 2020). Furthermore, the study performed by Sarwar et al. (2021) emphasised a dearth of research on PsyCap and how it links to workers' satisfaction with their work–family balance.

Consequently, this study directly addresses these gaps by examining the influence of each dimension of psychological capital and personality traits on WB among female banking employees in Sri Lanka. It contributes new insights to an under-researched population and context. This gap is particularly noteworthy given the specific challenges women face in Sri Lanka, where the demanding nature of the banking sector, structural barriers, and traditional gender norms make it more difficult to manage personal and professional obligations.

Accordingly, the study offers fresh theoretical and empirical understanding of how psychological factors and personality traits impact WB by focusing on this underrepresented group. It sheds light on the unique challenges faced in balancing high-pressure work environments with traditional gender roles. It also provides practical value by informing the development of gender-sensitive policies and interventions aimed at improving female labour force participation and supporting women's career advancement in South Asia and beyond.

In today's dynamic environment, PsyCap is regarded as the most significant factor in achieving sustainable competitive advantage in the organisation. PsyCap is key to personal and professional success, shaping perspectives and well-being. Female professionals often struggle more with balancing work and caregiving responsibilities due to societal expectations of them as primary caregivers. In family-centric economies like Sri Lanka, women play key roles in income generation and household management. As female labor force participation rises across Asia, recent studies highlight the need to understand and support working women's experiences in achieving WB (Le et al., 2020).

In Sri Lanka, banks play a critical role in the financial system, holding the largest share of total assets. As of 2021, the labor force participation rate stood at 49.9%, with the banking sector employing 2.2% of workers. Notably, 40.3% of women are engaged in financial and insurance activities, highlighting substantial female participation (DOL, 2021). Studies by Malik (2011) and Poddar and Divakaran (2020) underscore increasing occupational stress in commercial and public banks, particularly affecting women's WB. Kumar et al. (2022) further stress the significant issue of work stress among bank personnel. Therefore, investigating the influence of PsyCap and personality on the well-being of female banking employees is crucial.

The primary objective of this study is to examine the impact of PsyCap and personality traits on WB among female banking employees in Sri Lanka. Compared to previous studies, this study provides a novel perspective in three ways. The way that psychological capital and personality traits interact with the particular challenges faced by the banking industry is an undeveloped topic in the literature on work–life balance, which makes this study crucial. The paper explains this research gap in detail, which supports its focus on the banking industry and provides a

basis for creating focused curricula and policies to help staff members in this demanding setting.

Secondly, it has become essential to conduct research on work–life balance for women in Sri Lanka’s banking sector, considering the particular social, cultural, and professional obstacles they encounter. The rigorous nature of the banking sector, coupled with traditional gender norms, creates additional pressure on women to strike a balance between professional and caregiving obligations. Global theories and the creation of gender-sensitive policies to promote women’s success and well-being in the workforce are motivated by the insights this research provides into the ways that structural hurdles and cultural norms affect women’s career advancement and well-being.

Additionally, the low proportion of female labor force participation in Sri Lanka emphasizes the importance of investigating the ways in which these dynamics affect women’s well-being and career advancement. This study contributes global thoughts on work–life balance and offers organizations and policymakers useful information.

This study contributes to the existing literature in three key ways. First, it explores the interaction between PsyCap and personality traits in shaping WB, a topic that remains underdeveloped in WB research. Second, it provides empirical insights into the unique WB challenges faced by female employees in Sri Lanka’s banking sector, considering social, cultural, and occupational factors. Third, it offers practical recommendations for policymakers and HR professionals to enhance WB through targeted interventions.

Using a mixed-method approach, the study collected quantitative data from 357 female banking employees and qualitative insights from in-depth interviews with banking professionals. The findings reveal that resilience, self-efficacy, optimism and conscientiousness significantly contribute to better WB, whereas neuroticism negatively affects it. These insights provide valuable implications for organizations seeking to implement strategies that foster WB and improve employee well-being. The study’s findings not only contribute to academic discourse but also serve as a foundation for policymakers to develop gender-sensitive workplace policies that support female professionals in achieving a sustainable work–life balance.

Literature review

For selecting articles appropriate for the current study, titles and abstracts were reviewed and the literature search flow diagram is shown in Fig. 1.

Psychological capital and work–life balance. In a volatile and uncertain business environment, PsyCap serves as a vital intangible resource. Tefera and Hunsaker (2021) highlighted that PsyCap is a potential factor for achieving sustainable competitive advantage, and it is essential to the development of the organisation (Mutonyi, 2021). As per the empirical studies, PsyCap impact on positive outcomes such as improved job performance (Abbas and Raja, 2015), enhances organisational commitment (Yu et al. 2019), psychological well-being (Grover et al. 2018) and more importantly to reduce family–work conflict, work–family conflict (Karatepe and Karadas, 2014).

Luthans et al. (2004) identified PsyCap’s core components—hope, self-efficacy, resilience, and optimism—as being linked to improved performance and outcomes like increased productivity and staff retention. Hope, as described by Snyder, Irving, and Anderson (1991), entails positive expectations for desired events, comprising goal-directed energy and pathways to achieving goals. Bandura (1977) defines self-efficacy as the belief in one’s ability to

accomplish tasks necessary for performance goals. Resilience, according to Luthans et al. (2015), is the ability to recover quickly from challenges and continue working toward organizational success. Optimism involves a positive attitude toward current and future achievements. Cavus and Gokcen (2015) found that positive PsyCap, emphasizing an individual’s strengths, has greater significance than the sum of its parts, including hope, resilience, self-efficacy, and optimism.

During and after the COVID-19 pandemic, several studies explored PsyCap’s role in supporting work–life balance (WB). For instance, found that PsyCap became an invaluable tool for managing psychological stress during the pandemic, especially among female workers who faced increased difficulties balancing professional and caregiving responsibilities. However, their study was limited by a small sample size and basic analytical methods, focusing solely on public sector employees working from home (Daraba et al. 2021). Blenkinsopp and Owens (2010) underscored how spousal support within copreneurship contributes to entrepreneurial outcomes, highlighting the interaction between gender roles, psychological support, and family dynamics in shaping work experiences. Though from different organisational contexts, both studies point to the critical role of psychological and familial support in navigating professional challenges. Similarly, the study by Salamzadeh et al. (2024) examined the psychological aspects of entrepreneurship and highlighted that entrepreneurs frequently face a variety of emotional and psychological difficulties, such as depression, anger, violence, and other mental health conditions.

Rahman et al. (2024) conducted a study focusing on Generation Y managers, illustrating how work–family balance, digital leadership, and family support influence well-being, drawing upon spillover and conservation of resources (COR) theories. Further, Shahrudin et al. (2023) investigated the relationship between work engagement and quality of work life from the perspective of Generation Y employees, with particular attention to the mediating role of psychological capital. While their study focused on young, private-sector managers using a quantitative design, the current study targets female banking professionals, adopting a mixed-methods approach and focusing on PsyCap and personality traits. While both studies recognise the importance of support systems, the present study provides a deeper, gender-sensitive analysis with relevant implications for policymaking in similar socio-cultural settings.

Similarly, the study by Jalil et al. (2023) and the current research both highlight the influence of PsyCap on women’s professional outcomes but differ in scope and methodology. The Malaysian study employed a quantitative structural model to examine how PsyCap, social capital, and entrepreneurial attitudes influence female entrepreneurs’ business aspirations. In contrast, this study uses a mixed-methods approach to investigate the relationship between PsyCap, personality traits, and WB among female bankers. Despite differing contexts, both studies confirm the importance of psychological resources in promoting women’s professional success across varying cultural settings.

Alat et al. (2023), in a study conducted during COVID-19 in India with a predominantly female sample, found that PsyCap positively influenced stress reduction and WB. However, their cross-sectional design limited causal interpretation. The current study addresses this by employing a more comprehensive, context-specific, mixed-methods approach that examines both PsyCap and personality traits in shaping WB. Research by Shaikh et al. (2023) in the Pakistani banking sector post-COVID-19 also found that PsyCap improved employee WB. Parray et al. (2023) examined healthcare administrators in India and revealed a strong positive correlation between PsyCap and WB, using structural equation modelling (SEM). However, their study’s

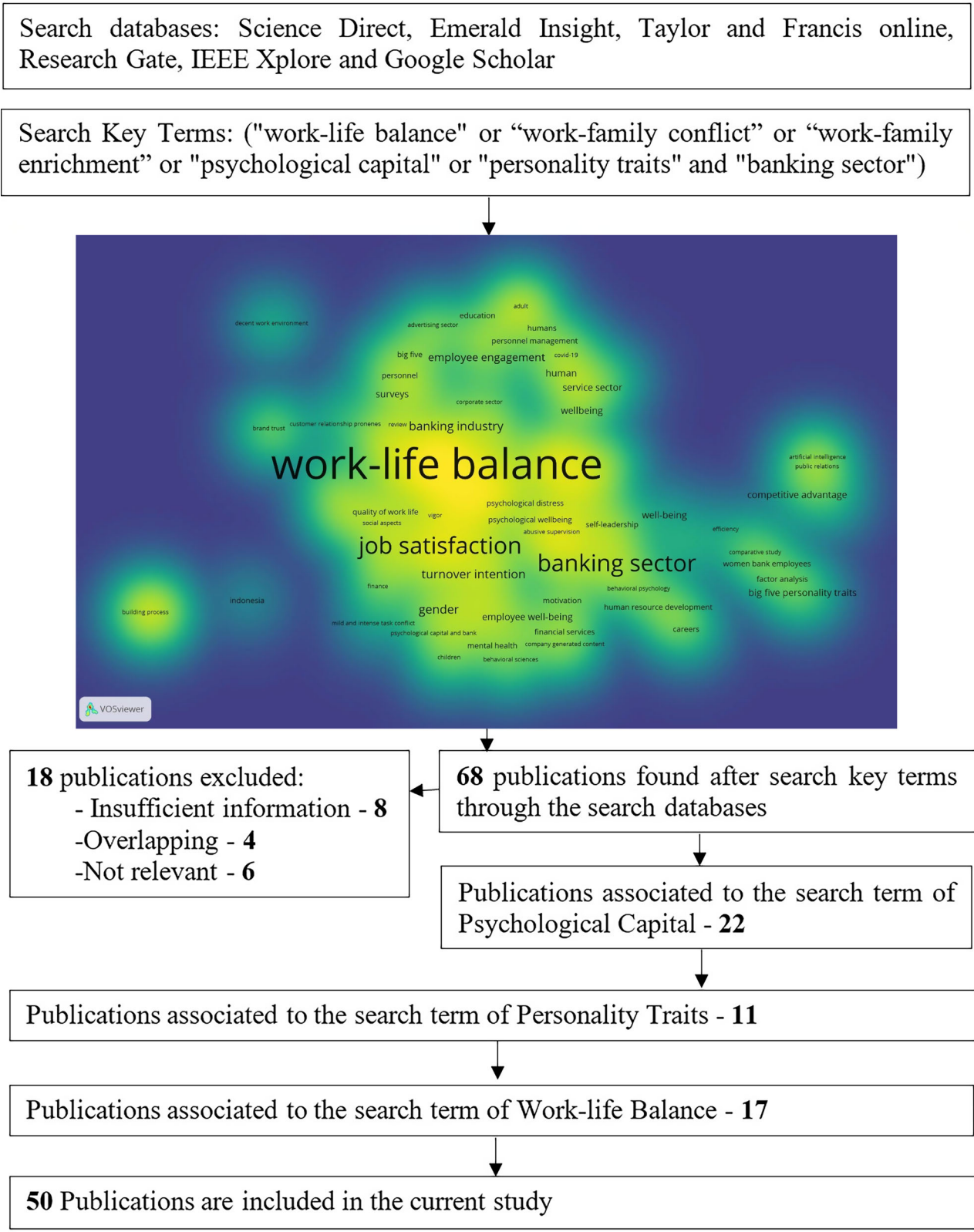


Fig. 1 Literature search flow diagram, source: based on authors' observations.

generalisability was limited by convenience sampling, low response rates, single-source data, and a relatively young sample.

Similarly, Nanjie and Hongmei (2023) demonstrated that higher PsyCap was associated with better WB, based on a study of young faculty members across ten universities in Sichuan

Province, China. Most existing research has focused on the aggregate impact of PsyCap, with limited attention to the influence of its individual dimensions on WB.

For example, research on frontline hotel employees in Romania showed that higher levels of self-efficacy, hope, optimism, and

Table 1 Dimensions of personality.

Dimension	Characteristics	Definition
Openness to experience	Intellectual ability, high imagination, curiosity, creativity	Individuals with an openness to experience personality type will be more creative, seek out unconventional solutions to problems rather than sticking with the same old methods, and be more tolerant of change.
Conscientiousness	High self-discipline, well-organised, accountable, goal-oriented	An individual with this personality type typically plans, chooses, and uses his or her time wisely.
Extraversion	Easy-going, chatty, energetic, assertive	An extrovert will be less likely to experience conflict between the responsibilities of family and job because they can adjust better to pressures and changing circumstances.
Agreeableness	Cooperative, sympathetic, forgiving, trusts	Individuals with low agreeableness frequently prioritise their own interests over those of others. Being agreeable can reduce interpersonal conflict and lower the degree of work–family conflict.
Neuroticism	Envious, emotional, anxious, secure, jealous, unenvious, moody, unemotional	Reactive group members frequently exhibit annoyance, irritation, and introversion. These traits may cause an individual to encounter more conflicts between their personal and professional lives.

Author’s compilation based on literature.

resilience were associated with reduced work–family conflict (Karatepe and Karadas, 2014). Their longitudinal design, using three waves of data, highlighted the importance of using rigorous methodologies when studying psychological constructs. The study also found that PsyCap indirectly reduced turnover and absenteeism by mitigating family–work conflict.

In Bangalore, Feleen et al. (2021) found that entrepreneurs’ PsyCap, particularly self-efficacy and mental resilience, had a significant impact on their WB.

In the Sri Lankan context, limited research has examined PsyCap’s influence on WB. Anushi et al. (2022) studied employees in the apparel industry and found positive links between WB and dimensions such as hope, self-efficacy, and resilience. However, optimism showed weak evidence. The study employed partial least-squares structural equation modelling (PLS-SEM), a methodological advancement over earlier research. Their quantitative study used a mixed-gender sample from the manufacturing sector and also examined job satisfaction as an outcome.

While most researchers acknowledge the critical role of PsyCap in managing WB, current studies often rely on descriptive statistics or basic analytical methods. Although many focus on PsyCap’s overall effect on WB across different contexts, few delve into how each dimension independently influences this balance. Therefore, the following hypotheses are proposed in the current study:

H₁. There is a significant positive impact of hope on WB among female employees in the banking sector in Sri Lanka.

H₂. There is a significant positive impact of resilience on WB among female employees in the banking sector in Sri Lanka.

H₃. There is a significant positive impact of optimism on WB among female employees in the banking sector in Sri Lanka.

H₄. There is a significant positive impact of self-efficacy on WB among female employees in the banking sector in Sri Lanka.

Personality traits and work–life balance. Personality is a long-standing psychological construct developed over time by various scholars. The Big Five personality traits—openness to experience, conscientiousness, extraversion, agreeableness, and neuroticism—were formalised by Digman (1990), and remain widely accepted in personality research (see Table 1).

Research on personality traits and work–life balance (WB) has primarily focused on Western populations. A study of employed individuals across Europe and Asia found that perceived WB is significantly influenced by personality, particularly neuroticism and conscientiousness. Other traits such as agreeableness,

openness, and extraversion showed no statistically significant relationships. Their study also expanded the understanding of work–life conflict by exploring eight non-work domains and noting regional variations in the strength of associations (Leka and De Alwis, 2016).

In India, N. Sharma (2023) found a strong correlation between WB and personality traits among IT sector employees, identifying agreeableness as the most influential. Using the fuzzy relational mapping model, the study demonstrated that openness to experience positively affects WB, while neuroticism poses significant challenges. It also emphasised the complexity of evaluating personality due to behavioural variation across different contexts. While that study presents a comprehensive overview across multiple industries, the present research focuses on the banking sector with attention to gender-specific concerns and coping strategies.

Devi and Rani (2012) conducted a study involving 300 female employees in Chennai’s business process outsourcing sector. They found a positive relationship between agreeableness and WB but no significant links with openness, conscientiousness, extraversion, or emotional stability. They also noted variations in WB across age groups and job designations. Similarly, Köse et al. (2021), in the Turkish service sector, identified a positive impact of extraversion, conscientiousness, openness, and emotional stability on life satisfaction and WB. In another study, Soni and Bakhru (2019) confirmed that all five personality traits influenced WB. Their research extended the concept to include eudaimonic well-being, positioning WB as a mediating factor. Although this study focused on the education sector, the current research integrates PsyCap for a more sector-specific and gender-sensitive analysis.

In the Sri Lankan context, Wickranaratchi and Perera (2016) found that extraversion, conscientiousness, openness, and agreeableness support the achievement of WB, while neuroticism contributes to imbalance. However, findings across studies are not always consistent, with Zahoor et al. (2021) attributing these differences to respondent characteristics and Thalgaspitiya (2016) highlighting individual preferences as possible explanatory factors. Research on personality traits and WB in Sri Lanka remains limited. Accordingly, this study proposes the following hypotheses:

H₅. There is a significant positive impact of openness to experience on WB among female employees in the banking sector in Sri Lanka.

H₆. There is a significant positive impact of agreeableness on WB among female employees in the banking sector in Sri Lanka.

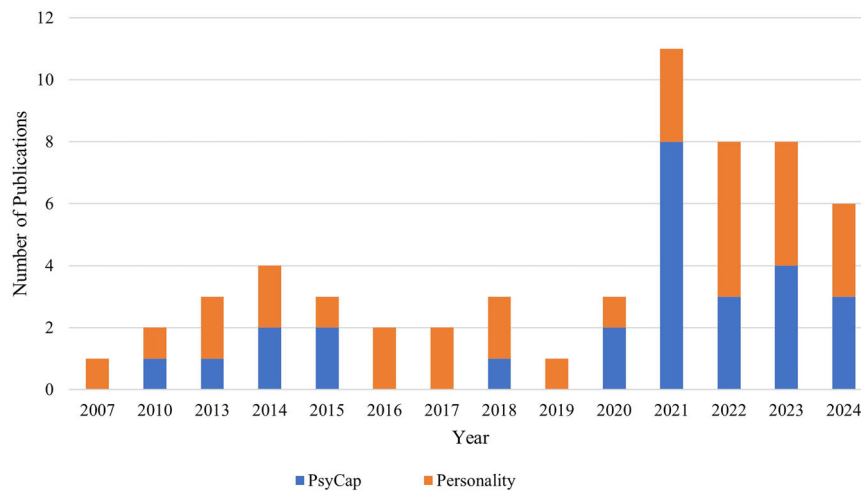


Fig. 2 Number of publications by year and discipline.

H₇. There is a significant positive impact of conscientiousness on WB among female employees in the banking sector in Sri Lanka.

H₈. There is a significant positive impact of extraversion on WB among female employees in the banking sector in Sri Lanka.

H₉. There is a significant positive impact of neuroticism on WB among female employees in the banking sector in Sri Lanka.

In summary, this study targets female employees in Sri Lanka's banking sector—a context that has received limited attention in scholarly discourse—and positions itself at the intersection of psychological capital, personality traits, and work–life balance. Going beyond traditional quantitative research, it adopts a mixed-methods approach to gain deeper, context-specific insights into how psychological and personality factors affect one's ability to manage work and personal responsibilities.

In contrast to earlier research focused predominantly on age, entrepreneurial aspirations, or job satisfaction, this study offers a psychologically rich and gender-sensitive perspective on work–life dynamics in a formal, service-oriented context. Its findings are expected to enhance theoretical understanding and inform evidence-based policymaking aimed at improving organisational performance and employee well-being in comparable socio-cultural settings.

Work–life balance. Researchers use various terms like work–family conflict, work–family balance, integration, and facilitation interchangeably to introduce the concept of WB. WB is defined as “the ability of an individual to meet work and family commitments, as well as other non-work responsibilities and activities” (Hill et al. 2001). Typically, it is seen as the absence of conflict or incompatibility between work and family responsibilities (Parasuraman and Greenhaus, 2002).

Greenhaus et al. (2003) propose that work–family balance consists of three components: time balance (equal time allocation to work and family), involvement balance (equal psychological attention to both roles), and satisfaction balance (equal contentment in work and family roles). Additionally, Nizam and Kam (2018) identify five components of WB: working schedule, workplace environment, reward and incentive system, workloads, and leave rules.

Spillover theory. Work–life studies draw on theories such as role theory, compensation theory, boundary management theory, and spillover theory. Spillover theory suggests that the relationship between work and family can result in positive or negative effects

(Hill et al. 2001). Positive spillover, or work–family enrichment, occurs when workplace autonomy and social support improve job performance and WB. Negative spillover arises from unfavorable work schedules and overload, leading to family problems and health issues, especially with a lack of spousal support.

Figure 2 illustrates the evolution of the literature on personality traits and psychological capital since 2007 and how they promote work–life balance. After remaining low (0–2) until 2020, PsyCap had an enormous increase in 2021 (PsyCap = 8), most likely as a result of other factors like the COVID-19 pandemic. From 2022 onward, it stabilized at moderate levels (3–4). Personality traits likewise increased steadily, reaching a peak of five in 2022 before significantly decreasing to three in 2024. The relationship between PsyCap and personality qualities is highlighted by their concurrent rise after 2021, and these results highlight how organizational tactics are necessary to build personality traits and psychological resources in order to promote long-term work–life balance.

The cross-national analysis depicted in Fig. 3 reveals notable differences in the contributions of personality traits and PsyCap to work–life balance. Strong integration of these elements is demonstrated by India's highest score of 14 (total = 14), which is followed by China and Indonesia (total = 5 each). Conversely, nations like Australia, Kenya, and Istanbul exhibit less attention (total = 1 each). Developed countries with a moderate emphasis, such as the United States (total = 4) and the United Kingdom (total = 2), show disparities in workplace culture. These results highlight the significance of improving personality traits and PsyCap, particularly in developing nations, for long-term work–life balance.

As described above, the conceptual model's dependent variable is WB. There are nine independent variables in the model; hope, resilience, optimism, self-efficacy, openness, agreeableness, conscientiousness, extraversion, and neuroticism as depicted in Fig. 4.

Data and methodology

Research philosophy. This study adopts a pragmatic research philosophy, which integrates both positivist and interpretivist perspectives. Pragmatism is well-suited for mixed-method research as it allows for the combination of quantitative and qualitative approaches to generate a comprehensive understanding of the research problem. The positivist approach, typically associated with quantitative analysis, enables the identification of patterns and statistical relationships within the

Table 2 Operationalisation of constructs.

Variable type	Variable	Dimensions	Items	References
Dependent variable	Work-life balance	Time balance Involvement balance Satisfaction balance	7 items	Greenhaus et al. (2003)
Independent variables	Psychological capital	Hope Resilience Optimism Self-efficacy	8 items	Luthans et al. (2006), Jalil et al. (2023), Sahoo and Sia (2015)
	Personality	Openness Agreeableness Conscientiousness Extraversion Neuroticism	12 items	John and Srivastava (1999)

Authors' compilation based on literature.

Group 2 ($y = 1$): Moderate = mean value of the responses on WB lies between 2.6 and 3.5 ($2.6 \leq \text{mean value of the responses on WB} < 3.5$)

Group 3 ($y = 2$): High = mean value of the responses on WB ≥ 5 (mean value of responses on WB ≥ 5)

Below is an illustration of the ordered probit general equation.

$$y_i^* = x_i'\beta + \varepsilon_i \tag{1}$$

where y_i is the latent variable measuring the impact of i th on WB; a vector of independent variables denoted as x_i , and β is a vector of the unknown parameters, and ε_i is a random error term that has a zero mean and is normally distributed. Researchers estimate β such that $\Pr [y_i = 1|x_i] = \phi[x_i\beta]$, where ϕ is the cumulative distribution function, by applying the maximum likelihood technique. Thus, the detailed specification of the ordered probit model is as follows. Consequently, the following is the ordered probit model's detailed specification.

$$Y(\text{SA}do = 0, 1, 2) = X_i(\beta_0 + \beta_1\text{Hope} + \beta_2\text{Resilience} + \beta_3\text{Optimism} + \beta_4\text{Self - efficacy} + \beta_5\text{Openness to experience} + \beta_6\text{Agreeableness} + \beta_7\text{Conscientiousness} + \beta_8\text{Extraversion} + \beta_9\text{Neuroticism} + \varepsilon_i) \tag{2}$$

The regression model represented by this equation, where Y stands for WB (scale: 0–2), x_i represents all independent variables associated in the model (hope, resilience, optimism, self-efficacy, openness to experience, agreeableness, conscientiousness, extraversion, neuroticism). Each trait's effect on WB is quantified by the coefficients (β), and the error term (ε) takes unexplained variability. Examining these equations provides insights into how a person's psychological composition and personality qualities affect their perceptions of WB.

Qualitative data analysis. The qualitative data were analyzed using thematic analysis, following a systematic coding approach.

Initially, tailored interviews were conducted with selected bank managers to collect their responses. These responses were diligently transcribed, with careful attention paid to the recordings. Subsequently, a systematic multi-step procedure was employed to analyse the data. Through data coding, recurrent themes and significant insights were identified from each response. Initial coding drew upon insights from prior research, followed by deeper analysis using second-level coding to explore the depth of the findings. These codes were then combined to form sub-themes, which were further redefined into main themes emerging originally from the data. This comprehensive approach facilitated a thorough understanding of how bank managers

perceive the impact of psychological capital and personality traits on formulating strategies to enhance the work–life balance of employees.

Figure 5 outlines the research methodology, including the main phases of data collection, analysis, and interpretation, in order to study the effects of personality traits, psychological capital, and work–life balance in developing countries.

Results and discussion

The findings of this study provide significant insights into the relationship between PsyCap, personality traits, and WB among female banking professionals in Sri Lanka. A critical synthesis of the results with existing literature highlights both consistencies and divergences, offering a deeper understanding of these dynamics.

Reliability is achieved in this research. As shown in Table 3, the outcome of the internal consistency analysis produced by SPSS, every item under every dimension of PsyCap and personality trait exceeds the standard value of Cronbach's alpha, indicating the reliability of each item in the study.

Content validity: A rigorous content validity process was undertaken for the questionnaire, involving an extensive literature review to identify key dimensions and relevant items for each variable. Recent studies were consulted to select the most suitable items, resulting in a final set of 27 items. Each item was carefully reviewed for representativeness, relevance, and clarity, with adjustments made to ensure comprehensive coverage of the content domain.

Construct validity: The degree to which the questionnaire assesses the theoretical constructs it is meant to evaluate accurately is known as construct validity. The observed variables are guaranteed to accurately reflect the latent constructs. Confirmatory factor analysis was performed using SPSS to assess construct validity. To ascertain how strongly each item was connected to its corresponding construct, the study assessed factor loadings. Some items did not sufficiently contribute to the construct assessment, as evidenced by the fact that their factor loadings were initially below a recommended threshold of 0.70. In order to increase the validity of the model, the low-loading components were eliminated. CFA was carried out once again, once the underperforming elements were eliminated. Strong construct validity was confirmed by the fact that all remaining items in the updated model had factor loadings >0.70 .

Discriminant validity: In order to determine whether the constructs are indeed distinct from one another, discriminant validity ensures that their correlations are low enough to suggest that each construct should be considered independent in the

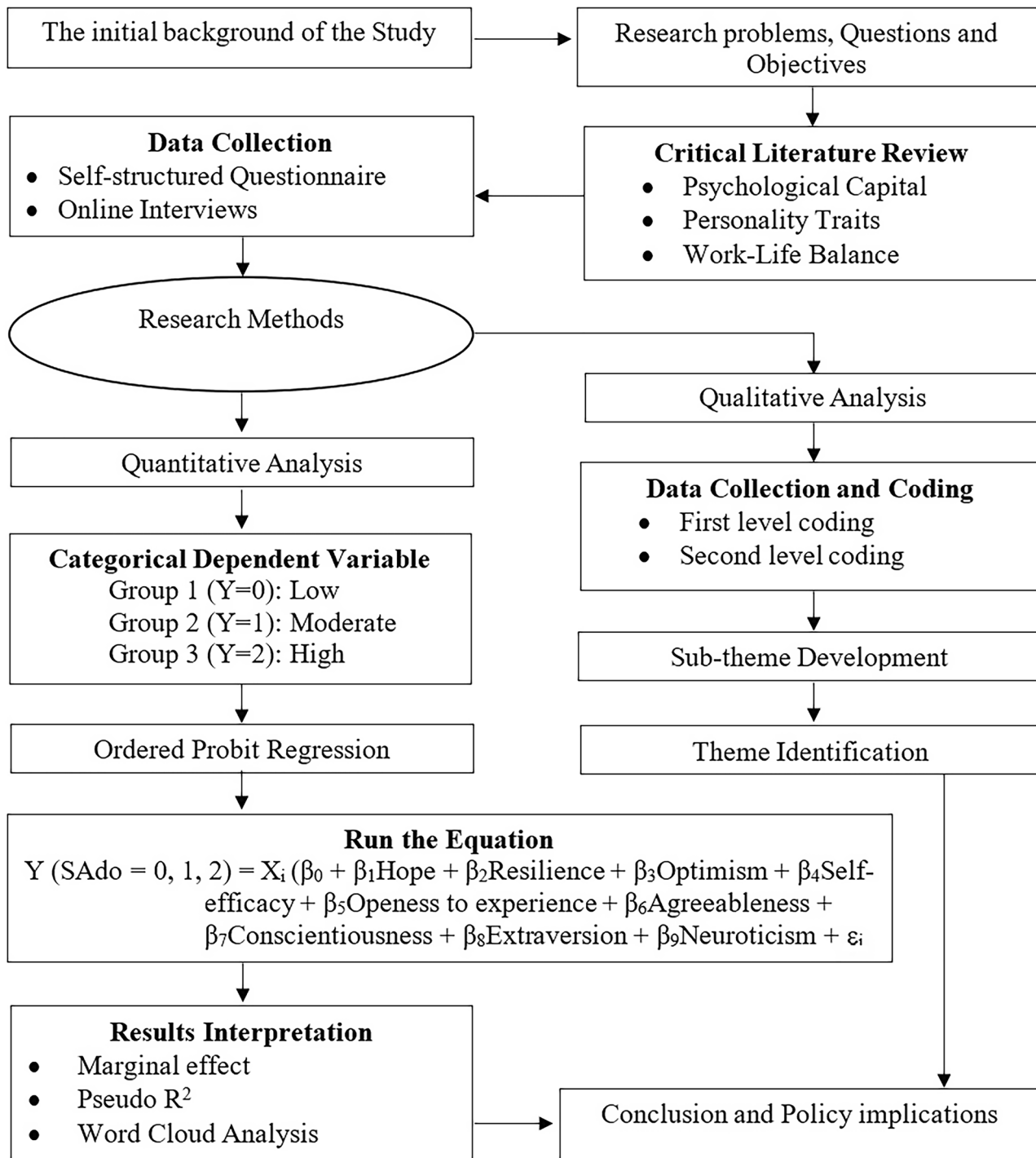


Fig. 5 Research summary.

study. The Heterotrait–Monotrait Ratio and the Fornell–Larcker Criterion were two commonly employed techniques used to evaluate discriminant validity. One of the most popular methods for assessing discriminant validity among them is the HTMT ratio, which is used in the current study. Based on the results from SPSS, all of the constructs’ HTMT values were below the 0.85 threshold, indicating that the constructs are separate and not unnecessarily associated. This outcome demonstrates the discriminant validity of the study’s constructs.

The sample demographics (as shown in Table 4) indicate that over 70% of female employees are married, primarily from the private sector (61%), in executive roles, and aged between 31 and

40 years. About 39.6% of the sample has one child, and notably, over 50% express uncertainty about spending sufficient time with their family, suggesting a potential work–life imbalance.

Findings from ordered Probit regression analysis. Initially, all nine independent variables were included in the first Probit model, detailed in S2 Appendix. Using the forward stepwise technique, variables for the final ordered Probit model were selected based on a significance threshold of $p < 0.10$. Variables like hope (PsyCap), openness to experience, extraversion, and agreeableness (personality traits) were excluded if their p -values

Table 3 Internal consistency.

Factor name	No. of items	Cronbach's alpha value
<i>Psychological capital</i>		
Hope	2	0.792
Self-self-efficacy	2	0.702
Resilience	2	0.831
Optimism	2	0.756
<i>Personality traits</i>		
Extraversion	2	0.859
Agreeableness	3	0.715
Conscientiousness	2	0.691
Neuroticism	2	0.696
Openness to experience	3	0.902
Work-life balance	7	0.774

Authors' calculation based on primary data.

Table 4 General description of the demographics of the respondents.

Demographics	Categories	N	Percentage
Sector	Government/Public	153	31.4
	Private	239	61.0
Age category	20-30 years	82	20.9
	31-40 years	262	66.8
	41-50 years	48	12.2
Job category	Non-executive	74	18.9
	Executive	266	67.9
	Manager and above	52	13.3
Civil status	Single	113	28.8
	Married	278	70.9
	Divorced	1	0.3
If married, does the spouse do a job?	Yes	236	84.9
	No	42	15.1
No. of children	No. of children	76	27.3
	Only 1 child	110	39.6
	2-3 Children	81	29.1
	More than 3 children	11	4.0
Sufficient time to spend with family	Yes	80	20.4
	No	89	22.7
	Not sure	223	56.9

Authors' calculation based on primary data.

exceeded 0.15. Table 5 displays the expected outcomes of the final ordered Probit regression model.

Marginal effects are used to interpret the significant effects of independent variables across low, moderate, and high groups. Additionally, the number of observations, adjusted log-likelihood index ratio, and a goodness-of-fit statistic are provided.

The marginal effect of self-efficacy shows that a 1% increase reduces the probability of low WB by ~0.09%. Higher self-efficacy correlates with a 14.51 percentage point decrease in the likelihood of moderate WB and a 12.66 percentage point increase in the likelihood of high WB, significant at a 5% level. Overall, the analysis indicates a positive association between self-efficacy and improved WB, with individuals more likely to achieve high WB than moderate or low categories.

Individuals with higher self-efficacy are more assured of their capacities to prioritise and balance their obligations to their families and jobs, which eventually results in greater balance. They are also more proactive in making plans and capable of facing obstacles. These findings are consistent with the study undertaken by researchers (Feleen et al. 2021), which demonstrated how an entrepreneur's self-efficacy can improve their WB. In the Sri Lankan context, the current study's findings align with those of a subsequent study, Anushi et al. (2022), which found that self-efficacy is essential for preserving a healthy WB among employees in the apparel industry. Essentially, these studies demonstrate the general importance of self-efficacy; our research adds to this knowledge by investigating its effects in demanding environments such as the banking industry. This provides fresh perspectives because it uses a quantitative approach to measure the marginal effects of self-efficacy on well-being (WB), which yields accurate statistical evidence of its influence. This study measures the degree to which self-efficacy influences various degrees of WB, in contrast to other research that mainly investigated self-efficacy and WB through qualitative or correlational analysis.

Increasing optimism reduces the likelihood of falling into the "Low" WB category by ~0.06% per unit. A 1% rise in optimism decreases the probability of moderate WB by 9.6 percentage points and slightly increases the likelihood of high WB, significant at a 10% level. Optimistic individuals tend to maintain higher WB levels, reflecting their positive attitude in managing personal and professional responsibilities effectively.

The results of this study indicate the beneficial effects of optimism for an individual's ability to handle both personal and

Table 5 Final ordered Probit regression results.

Variable	Estimate	Robust SE	Marginal effects (in percentages)		
			Low (y = 0)	Moderate (y = 1)	High (y = 2)
Self-efficacy	0.4203***	0.118	-0.0009	-0.1452***	0.1266**
Optimism	0.2804**	0.1068	-0.0006	-0.0968**	0.0845*
Resilience	0.5006***	0.111	-0.0011	-0.1729***	0.1508***
Conscientiousness	0.2857**	0.105	-0.0006	-0.0986**	0.0861**
Neuroticism	0.4470***	0.084	-0.001	-0.1543***	0.1347***
Ancillary parameters			Marginal effect after stepwise		
γ_1	2.7482	0.3083	0.0006	0.2993	0.681
γ_2	5.4426	0.4137			
γ_3	8.042	0.5138			
γ_4	10.0953	0.6613			
Pseudo-R ²	0.4155				
Log-likelihood	-267.9774				
Number of observations	392				

Authors' calculation based on primary data.
 ***Significant at the 1% level; **Significant at the 5% level; *Significant at the 10% level.

professional obligations, which is consistent with previous research on the topic of optimism's involvement in well-being (WB). In particular, our findings concur with those of Karatepe and Karadas (2014), who discovered that optimism, in conjunction with other elements, lessens work–family problems among front-line hotel staff. According to this, optimism is essential for improving work–life balance, which enhances general well-being. However, our results are in contrast to those of Anushi et al. (2022), who found inadequate evidence to support a substantial association between WB and optimism. This discrepancy could be the result of variations in sample attributes, business environments, or methodology. Our research provides a more accurate assessment of the ways in which optimism affects well-being across many categories by quantifying the effect of optimism on WB through marginal effects, in contrast to previous studies. Increasing resilience by 1% reduces the probability of poor WB by 0.11 percentage points and moderate WB by 17.29 percentage points. Individuals with lower resilience may struggle to balance personal and professional lives, while those moderately resilient face significant challenges. A 1% increase in high resilience corresponds to a 15.08 percentage point increase in the likelihood of achieving high WB, significant at a 1% level. Resilient individuals can effectively manage challenges, recover quickly, and prioritize well-being, contributing to a healthier WB.

The results of the study are consistent with the hypotheses 2–4, which hypothesize that resilience, optimism, and self-efficacy all have a positive influence on female professionals' work–life balance in the banking industry in Sri Lanka. It was discovered that optimism and self-efficacy in particular greatly enhance well-being, and that those who possess these qualities are more likely to have healthy WB. Additionally, resilience was found to be crucial for preserving a healthy WB. The findings, however, did not support Hypothesis 1, which proposed that hope would have a positive impact on WB. This suggests that although resilience, optimism, and self-efficacy all have a substantial positive influence on work–life balance, hope might not have the same effect in this environment.

As per the findings, the marginal effects of neuroticism, one's likelihood of falling into the low WB group decreases by 0.10 percentage points, and the possibility of falling into the moderate WB category decreases by 15.43 percentage points for every unit increase in neuroticism. Further, the probability of falling into the high WB group increases by 13.47 percentage points at a 1% significance level.

In summary, those who possess strong emotional stability can efficiently manage stress, which promotes contentment at work and in life. These findings, consistent with the previous study findings, revealed that WB was found to be positively impacted by emotional stability (Fatima et al. 2024). Further, according to the findings of Devi and Rani (2012), people with high emotional stability scores report feeling more satisfied with life and experiencing more happy feelings than the average person. When examining the negative aspect of neuroticism, experts found that WB was negatively impacted (Devadoss and Minnie, 2013; Wickranaiaratchi and Perera, 2016). These findings hold significant implications for workplace well-being programs, stress management interventions, and mental health policies designed to promote emotional resilience. By combining these statistical insights with observed psychological theories, this study provides a more nuanced perspective on the emotional stability–WB relationship, indicating that interventions aimed at improving emotional stability may be effective strategies for improving overall life satisfaction.

Conscientiousness shows marginal effects of -0.0006 for the low group and -0.0986 for the moderate group, suggesting that a

1% increase reduces the likelihood of being in the low group by 0.06 percentage points and the moderate group by 9.86 percentage points. Conversely, there is an 8.61 percentage point increase in the probability of being in the high WB group. Conscientiousness and neuroticism (emotional stability) are found to be the personality traits that have the greatest influence on female banking professionals' work–life balance, supporting Hypotheses 7 and 9 while rejecting other hypotheses.

Soni and Bakhru (2019) proved that WB is influenced by all five big personality traits; this finding is consistent with the study of Wickranaiaratchi and Perera (2016) based on the responses from academics of Western Province public universities, according to Köse et al. (2021). Extraversion, conscientiousness, openness to new experiences, and Neuroticism affect WB except agreeableness. It has been emphasised by Zahoor et al. (2021) that inconsistent findings in these studies may be due to the respondent's profile, individual differences (Thalgaspitiya, 2016), and geographical regions (Leka and De Alwis, 2016). These variations imply that the influence of personality on WB varies by context, depending on things like cultural circumstances, professional backgrounds, and demographics. Furthermore, these disparities reflect the claim that respondent-specific characteristics influence how personality affects WB. By concentrating on one particular professional group, this study offers empirical support for this assertion. It shows that among female banking professionals, conscientiousness and emotional stability are key factors in work-based behavior (WB), a finding that might not apply to other demographic or occupational groups.

Findings from thematic analysis. Three main themes were identified from the interview outcomes, capturing managers' perspectives on crafting strategies to foster WB while considering the impact of PsyCap and personality. These themes encompass the importance of PsyCap, the influence of personality traits, and the adoption of coping strategies to promote WB practices. Table 6 provides summaries of these themes and corresponding codes.

Theme 1—Significance and relevance of the PsyCap on WB. In examining managers' perspectives on PsyCap and personality's role in promoting WB practices in Sri Lanka's banking sector, several themes emerged. A key theme is the perceived importance of PsyCap in WB. Due to the demanding nature of banking roles, employees often face persistent stress at work. Managers highlighted factors such as fast-paced transactions, deadline pressures, and regulatory demands as frequent sources of stress in the workplace. They expressed this as

As I said before we are working in a really stressful environment. If we take an example of the officers who are working as cashiers, they are more stressful mostly at the peak hours. When there's a long queue of customers, even they don't have enough time to take their lunch break as well. (Respondent 1)

I believe we are working on challenging circumstances, is that the obligation of handling enormous sums of money adds another layer of stress for banking staff. (Respondent 2)

Managers acknowledge the stress challenges employees face in the demanding banking environment, especially with customer service and rapid technological changes. They emphasize the importance of fostering positive PsyCap to help employees manage stress effectively, build resilience, and foster a supportive work culture.

Respondents highlighted the positive impact of PsyCap on WB, noting that employees who exhibit resilience and confidence in workload management can effectively control and maintain a healthy PsyCap. Essentially, resilience emerges as the most influential factor affecting WB.

Table 6 Summary of codes and themes.

Theme	Sub-theme	Second-level coding
1. Significance and relevance of the PsyCap on WB	1.1 Necessity of positive PsyCap	1.1.1 To manage stress. 1.1.2 To face customer service challenges 1.1.3 To adapt to technological changes
	1.2 Influence of PsyCap on WB	1.2.1 Ability to bounce back from adversity (Resilience) 1.2.2 Confident workload management (Self-efficacy)
2. Influence of personality on WB	2.1 The way of managing work and home demands	2.1.1 Depends on employees' expectations. 2.1.2 Depends on individual preferences for living patterns
	2.2 Different personality abilities	2.2.1 Emotional stability to reduce stress (Neuroticism) 2.2.2 Creativity to problem solving (Openness to experience) 2.2.3 Conscientiousness aiding in planning and prioritising tasks
3. Coping strategies to promote WB practices (in relation to PsyCap and personality)	3.1 Emotional management	3.1.1 Building resilience through training and workshops 3.1.2 Implement skill development programmes 3.1.3 Promote mindful practices
	3.2 Supportive culture and peer support	3.2.1 Encouraging open dialogue about stress and workload. 3.2.2 Employee assistance programmes (Counselling, personalised coaching) 3.2.3 Encourage WB culture

Author's creation.

In my experience, I believe resilience is the most influential factor on WB among my subordinates because resilient employees are adaptable and flexible, able to adjust to changes in the banking environment, such as new technologies, regulations, or market conditions, without becoming overwhelmed. (Respondent 1)

Based on what I've observed, resilience plays a central role in determining how well my team members can maintain a healthy WB. Also, resilience employees always capable with more works at one time, they can face stress situations and never bring the burden of work to their homes. (Respondent 2)

Theme 2—Influence of personality on WB. Personality significantly influences WB among banking sector employees, as highlighted by over 50% of the participants. They noted that balancing work and home obligations vary based on individual preferences and expectations. This suggests that WB is shaped by employees' personality traits, with approaches to managing obligations differing according on their specific preferences and expectations.

Each of the five personality types, in my opinion, has a unique impact on WB, and the ideal balance will rely on personal preferences, job requirements, and life circumstances. (Respondent 3).

In my experience as a banker, individual perceptions of the perfect WB might vary widely based on their own perceptions, the demands of their jobs, and their personal circumstances. While some employees prioritise their personal time for hobbies, family, or relaxation, others may emphasise career progress and are willing to put in more time and effort at work. (Respondent 4)

Additionally, they mentioned how each personality traits, such as emotional stability to lower stress, creative problem-solving skills, and conscientiousness to help with task planning and prioritisation, helps manage work at the bank while freeing up time for obligations at home.

Theme 3—Coping strategies to promote WB (in relation to PsyCap and personality). Managers emphasized the challenging work environment in banking and the pervasive issue of work stress, causing imbalance. They stressed the importance of implementing strategies to reduce stress by developing PsyCap and enhancing personality traits, crucial for improving employee well-being and sector performance.

As a sub-theme, emotional management stresses the importance of providing employees with resources to control their emotions effectively at work. Creating an environment that values open communication, empathy, and emotional support can reduce stress and enhance psychological well-being. Prioritising emotional intelligence ultimately leads to a satisfied workforce, improved retention, productivity, and organisational success. The manager's perspective regarding emotional management strategy is further elucidated in the following thoughts.

As I said before we are working in really stressful environment.Sometimes, it feels like the pressure is overwhelming. So considering the nature of the duties at the bank, I propose we should more concentrate on building resilience among our employees to manage stress successfully like we can conduct workshops on stress management techniques such as mindfulness, relaxation exercises, meditation as well as to personality develop programmes. (Respondent 1)

As I said before more resilient employees are capable of balancing work and life demands successfully, so It would be great, in my opinion, if we could foster a culture of development mindset among staff members, where they are inspired to take on new challenges, grow from their mistakes, and always improve. This can help foster resilience and adaptability, enabling employees to navigate WB challenges more effectively. (Respondent 2)

Managers emphasised the importance of creating a supportive work environment and peer support as coping mechanisms to promote WB in the banking sector. They advocated for fostering open discussions about stress and strain among staff and management, along with implementing initiatives such as individual coaching and counselling, to enhance WB for all employees.

We spend more than eight hours a day out of a 24-hour day with our co-workers at work. Thus, I believe if we can set up buddy systems or peer support networks where workers can get in touch with co-workers going through similar struggles. This enables staff members to counsel one another, exchange experiences, and offer emotional support. (Respondent 4)

I hope we should pay more attention to developing personalised wellness programs that cater to individual personality traits and preferences. For example, introverted employees may prefer self-paced activities like meditation or journaling, while extroverted employees may benefit from group fitness classes or social events. (Respondent 5)

enhancing work–life balance (WB) among female banking employees in Sri Lanka by fostering Psychological Capital (PsyCap)—particularly optimism, resilience, and self-efficacy. Organisations should prioritise implementing targeted interventions that strengthen these psychological resources. Such initiatives not only enable employees to manage personal and professional demands more effectively but also contribute to higher job satisfaction, improved retention, and a more empowered and supported workforce.

1. *Resilience-building workshops*: Training programmes focused on resilience can include practical tools such as time management techniques, emotional regulation strategies, and mindfulness practices. These initiatives equip employees with coping mechanisms to manage work-related stress, adapt to challenges, and recover from setbacks—thus improving their capacity to balance work and personal responsibilities.
2. *Programs for stress management*: Workshops and seminars on stress-reduction techniques—including mindfulness meditation, deep relaxation, and time management—can mitigate the adverse effects of stress on employees' mental health. These programmes foster long-term emotional well-being, which supports sustainable WB.
3. *Training in leadership and empowerment*: Leadership development initiatives that enhance self-efficacy can significantly boost employee confidence. By cultivating empowerment, such programmes enable employees to feel more competent in managing both professional duties and personal life challenges.

Second, the study highlights the importance of accounting for individual differences in personality traits when designing WB-related policies. Tailoring interventions to personality profiles allows organisations to offer more personalised and effective support:

1. *Structured schedules for conscientious professionals*: Employees high in conscientiousness thrive in environments where expectations are clear and responsibilities are well defined. Providing structured job roles, prioritised task lists, and consistent schedules can help these individuals manage work–life demands efficiently and reduce stress.
2. *Personalised wellness programmes*: A one-size-fits-all approach is often insufficient for diverse workforces. For instance, employees with high emotional stability (i.e., low neuroticism) may benefit less from basic stress-management resources and more from opportunities for personal growth, such as leadership challenges or career advancement seminars. Designing wellness initiatives that reflect personality diversity improves engagement and effectiveness.

Beyond organisational initiatives, the study underscores the importance of addressing broader societal and policy-level challenges, particularly the disproportionate caregiving burden borne by women in Sri Lanka. Policymakers and institutions must tailor strategies to address these systemic issues and promote meaningful improvements in WB:

1. *Flexible work schedules*: Introducing policies that allow remote work, flexible hours, job sharing, or compressed workweeks can significantly ease the burden on women balancing professional duties with childcare and other caregiving responsibilities. Flexibility supports better time management and reduces burnout.
2. *Rules and regulations for parental leave*: Promoting shared parental responsibility through equitable maternity and

paternity leave policies can reduce the pressure on women to serve as sole caregivers. Such reforms promote gender equity in caregiving, improve women's career continuity, and enhance long-term workplace equality.

3. *Accessible and affordable childcare services*: The high cost of childcare in Sri Lanka is a significant barrier for working women. Providing on-site childcare or partnering with local providers to offer subsidised daycare services can alleviate caregiving burdens and allow women to focus more effectively on their professional responsibilities.

These managerial and policy-level interventions not only promote gender equality and employee well-being but also enhance economic empowerment and increase female labour force participation in Sri Lanka and other developing countries. By aligning workplace practices with individual psychological needs and broader socio-cultural realities, organisations and policymakers can create supportive environments that foster sustainable work–life balance and inclusive growth.

Ideas for future research. While this study provides valuable insights into the relationship between PsyCap, personality traits, and WB, several opportunities exist for future research. First, future studies could explore the role of environmental and organizational factors, such as workplace culture, leadership styles, and technological advancements, in shaping WB. Understanding how these external influences interact with individual characteristics like PsyCap and personality traits would provide a more holistic view of the factors affecting WB.

Second, the current study focuses exclusively on female employees in the banking sector, which limits the generalizability of the findings. Future research should examine the experiences of male employees and individuals in other industries, such as IT or healthcare, to identify similarities and differences in how PsyCap and personality traits influence WB across diverse populations.

Third, longitudinal studies could investigate the long-term effects of PsyCap and personality traits on WB, as well as the potential for interventions to enhance these attributes over time. Such research would provide deeper insights into the causal relationships between these variables and inform the development of more effective strategies for promoting work–life balance.

Limitations of the study. Despite offering valuable insights into the work–life balance of female banking professionals in Sri Lanka, this study is subject to several limitations resulting from time and resource constraints.

One key limitation is the restricted scope of the sample, which includes only female employees from the banking sector in Sri Lanka. As a result, the findings may not be generalisable to male employees, professionals from other industries, or women working in different organisational or cultural contexts. While the study's focus on female participants allows for a deeper understanding of gender-specific work–life balance challenges, it excludes the perspectives of other demographic groups, such as men or single individuals, who may also face unique difficulties in managing work and personal responsibilities.

Another limitation arises from the reliance on self-reported data, which increases the potential for bias. Respondents' assessments of their psychological capital and personality traits may be shaped by personal perceptions or influenced by social desirability, leading them to present themselves more favourably. Consequently, there is a risk of overestimating or underestimating certain traits, which could compromise the accuracy, objectivity, and reliability of the results.

Furthermore, the cross-sectional design of the study means that data were collected at a single point in time, thereby limiting the ability to explore causal relationships or observe how work–life balance may evolve over time. This temporal constraint prevents the analysis of long-term changes or fluctuations that may arise due to changes in life circumstances, organisational practices, or socio-economic conditions.

In addition, the study does not account for a range of external factors that could also influence employees' work–life balance. These include familial relationships, economic pressures, and workplace policies, which may play a significant role in shaping individual experiences but fall outside the scope of this research.

To address these limitations, future studies may consider employing a longitudinal approach to track changes over time, involving more diverse and representative samples across different genders, industries, and regions. Additionally, using data sources beyond self-reports and integrating wider contextual factors could improve the validity, generalisability, and theoretical richness of research on work–life balance.

Data availability

The datasets generated and analysed during the current study are available from the corresponding author on reasonable request.

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Author contributions

AP: Conceptualization, methodology, software, formal analysis, investigation, data curation, writing—original draft, writing—review & editing, and visualization. RJ: Conceptualization, methodology, validation, formal analysis, resources, writing—review & editing, supervision, project administration. MW: Resources, writing—review & editing, supervision.

Competing interests

The authors declare no competing interests.

Ethical approval

This study received formal ethical clearance from the SLIIT Ethics Review Board of the Sri Lanka Institute of Information Technology (SLIIT) and the SLIIT Business School.

The ethical permission, with reference number PVC/RI/MBA/2024/06, was granted on February 23, 2024. The permission addressed every aspect of the study, including recruiting participants, conducting interviews and surveys, and collecting, archiving, and analyzing data. Qualitative interviews and structured feedback surveys were administered as part of the authorized research procedure in order to collect participant experiences and perspectives. Prior to participating in the feedback survey, all participants received an information sheet explaining the purpose, procedure, and voluntary nature of the study. Written informed consent was obtained from each participant between April and June 2024. Participants were informed that their participation was voluntary, that they could withdraw at any point without any consequence, and that there were no incentives provided. The online interviews were carried out in a non-intrusive, confidential, and respectful manner. Secure online platforms were used for all interviews, based on participant accessibility and preference. Interviewers received instruction regarding ethical research practices, including how to preserve integrity, obtain informed consent, and ensure participant privacy. All identifying information, including names, was removed from the transcripts to ensure anonymity and confidentiality. The consent process and storage of signed forms were properly documented and securely stored. All procedures involving human participants were conducted in accordance with the ethical standards of the institution and the 1964 Helsinki Declaration, including its later amendments or comparable ethical standards. Participation was entirely voluntary, and confidentiality was rigorously maintained throughout the study.

Informed consent

Everyone who participated in the survey and semi-structured interview was thoroughly informed about the research, including the objective of the study, the steps involved in the survey, and the online interview process. participation's voluntary nature, their freedom to decline or withdraw at any time without repercussions, and the confidentiality safeguards in place. It further announced that no payments or incentives would be provided. Each individual in this study gave written consent prior to the feedback survey, and an audio-recorded verbal consent was conducted at an online interviewing platform. The consent process was documented. Consent covered participation in the study, consent to audio recording of interviews, and consent for the analysis and publication of anonymised data for scholarly research. Additionally, participants were made aware that all data would be anonymised after transcription and that no personally identifying information would be published. In addition to no participant reporting any difficulty or distress during or after their participation, there were no withdrawals from the study. Institutional ethical guidelines pertaining to the preservation of participants in research were completely adhered to by the study.

Additional information

Supplementary information The online version contains supplementary material available at <https://doi.org/10.1057/s41599-025-05900-x>.

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