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# A Multivariate Analysis of Work-Life Balance Predicting Employee Performance, Well-Being and Commitment on Microfinance Sector in Davao Region

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**ABSTRACT**

This study examined the predictive influence of work-life balance on employee performance, well-being, and commitment in the microfinance sector in the Davao Region, Philippines. Specifically, it determined the levels of these variables and assessed whether work-life balance predicts the three employee outcomes simultaneously and individually. A quantitative, non-experimental predictive research design was employed, involving 300 employees of five microfinance institutions selected through stratified random sampling. Data were gathered through adapted survey questionnaires and analyzed using the mean, standard deviation, and Multivariate Multiple Regression Analysis (MMRA). The findings revealed that work-life balance, employee performance, employee well-being, and employee commitment were all high and often manifested among the respondents. Work-life balance had a significant multivariate predictive influence on the combined outcomes (Pillai's Trace = 0.722, $F = 246.989$, $p < .001$) and significantly and positively predicted each outcome, with employee well-being showing the largest effect size (partial $\eta^2 = .681$), followed by performance (.639) and commitment (.519). These findings support Conservation of Resources Theory and underscore the importance of maintaining a balance between professional responsibilities and personal life in promoting positive employee outcomes. The study recommends that microfinance institutions strengthen employee support programs, promote manageable workloads, provide flexible work arrangements where feasible, and recognize employees' personal and family responsibilities to enhance their performance, well-being, and organizational commitment.

**Keywords**: *Work-Life Balance, Employee Performance, Employee Well-Being, Employee Commitment, Microfinance Sector, Multivariate Multiple Regression Analysis*

## INTRODUCTION

Work-life balance (WLB) refers to an individual's ability to manage work and personal responsibilities to achieve harmony and well-being (Allen et al., 2013). It is also defined as minimizing conflict between professional and personal roles (Haar et al., 2019). In microfinance, work-life balance is important because the sector often involves heavy workloads and high-performance demands, with employees frequently working long hours, experiencing role conflicts, and receiving limited organizational support.

Shockley et al. (2021) found that employees are having a harder time balancing work and family, as greater job demands and remote work have increased stress and lowered life satisfaction. Yang et al. (2000) pointed out that work-family conflict is shaped by demanding workplaces, cultural pressures, and long hours, which

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further undermine well-being. In the Philippines, service-sector workers, especially in microfinance, often face heavy workloads, limited flexibility, and job-related stress, while Suteu et al. (2024) noted that the effects of work-life balance on employee outcomes among microfinance employees in Kapalong, Davao del Norte, remain unclear. In the Davao Region, microfinance employees face job stress, unclear roles, and underused skills, which may lead to poor performance.

Research shows that good work-life balance improves work performance, mental health, and work commitment, while poor balance leads to burnout and lower efficiency (Allen et al., 2013; Haar et al., 2019). Wong et al. (2020) found that work-life balance programs improve organizational performance by boosting attendance, retention, and motivation, and Borgia et al. (2022) reported a positive link between work-life balance and job performance in cooperative credit banks. Amimo (2018) found that work-life balance practices raise employee commitment and job satisfaction, and Astrianti et al. (2020) reported that better work-life conditions strongly affect organizational commitment. Socially, the study is important because it supports the well-being of employees who help achieve financial inclusion and community development, consistent with the United Nations (2015) Sustainable Development Goals on good health and well-being, gender equality, and decent work and economic growth.

Despite this evidence, most studies have examined single outcomes in corporate settings, with little regard for the microfinance sector (Borgia et al., 2022), and few multivariate analyses have examined the combined effects of work-life balance on performance, well-being, and commitment, particularly in the Davao Region. It remains unclear how much work-life balance affects each of these outcomes and which one is most influenced. This study therefore examined the predictive influence of work-life balance on employee performance, well-being, and commitment among microfinance employees in the Davao Region. Specifically, it sought to answer the following questions: (a) What is the level of work-life balance, employee performance, employee well-being, and employee commitment among microfinance employees? (b) Does work-life balance have a significant multivariate predictive influence on employee performance, well-being, and commitment when these variables are considered simultaneously? and (c) How does work-life balance contribute to each outcome, and which outcome is most strongly predicted? The study tested two null hypotheses at the .05 level of significance: that work-life balance does not have a significant multivariate predictive influence on the three outcomes analyzed simultaneously ($H_{01}$), and that work-life balance does not make a statistically significant contribution to each outcome ($H_{02}$). The findings are intended for the academic community, microfinance practitioners, and policymakers concerned with employee welfare in the sector.

## Literature Review

### *Work-Life Balance in Microfinance*

Work-life balance has received significant academic attention as a vital organizational strategy for improving employee outcomes, especially within financial and service sectors (Wong et al., 2020). Caringal-Go et al. (2022) found that Filipino telecommuters achieved work-life balance by adapting work practices and personal routines to evolving workplace demands, using approaches such as effective time management, prioritizing self-care, and nurturing relationships with family and colleagues to juggle work and non-work demands. Suteu et al. (2024) found a clear positive link between work-life balance and employee retention among microfinance staff in the Philippines, suggesting that organizations supporting balance are more effective at keeping dedicated employees.

The domains of work-life balance examined in this study were the nature of work, work flexibility, workload, compensation, organizational support, and personal life (Avadhani & Menon, 2022). During the pandemic, microfinance loan officers experienced substantial changes in their working conditions, including working from home, at branch offices, and in the field, underscoring the role of organizational support in managing workloads (Czura et al., 2022). Granting loan approval authority to loan officers requires balancing

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decentralization with appropriate internal controls (Tchakoute-Tchuigoua & Soumaré, 2019), which shapes employees' autonomy in performing their roles.

Flexible scheduling and family-friendly policies are linked to increased employee satisfaction and enhanced organizational performance (Feeney & Stritch, 2019), and organizational and supervisory support are strongly associated with greater access to flexible work options (Harrop et al., 2026). Conversely, insufficient work-life balance contributes to increased stress, burnout, and reduced productivity, as work demands that exceed employees' resources deplete their capacity to function effectively (Bakker & Demerouti, 2007).

***Employee Performance***

Employee performance refers to the extent to which employees effectively fulfill their job responsibilities and contribute to organizational goals, and in this study, it covered the quality, quantity, and timeliness of results, attendance, and the ability to cooperate (Fithri et al., 2019). Implementing clear performance appraisal systems tied to employee rewards has been found to boost job satisfaction and strengthen loyalty among microfinance loan officers (Agyare et al., 2016). In Nigerian microfinance banks, strategic human resource planning, staff training, and competitive pay are key contributors to employee satisfaction (Nwachukwu & Chladková, 2017), and employee satisfaction, particularly through prompt salaries, job security, and fringe benefits, enhances performance (Adewale et al., 2024; Olaosebikan et al., 2018).

Staff stability is also tied to institutional performance. High employee turnover increases credit risk in microfinance as unstable staffing negatively affects loan oversight and portfolio management (Hossain et al., 2023), and it undermines the financial performance of microfinance institutions, making retention a strategic priority (Mia et al., 2022). Systematic training needs assessment, appropriate training methods, and training evaluation are positively associated with employee performance in microfinance institutions (Neema, 2022), and effective human resource management practices contribute to improved staff attendance and institutional performance (Mbah Mbi et al., 2020).

In terms of outputs, expanding the borrower base can improve quantitative results while maintaining sustainability (Churchill, 2020), and performance in microfinance is often evaluated by tracking both the number of clients served and the size of the loan portfolio (Wassie et al., 2019). Job-related stress lowers attendance and increases turnover intention (Lo-Ah et al., 2021), whereas intrateam trust (De Jong et al., 2016) and team spirit (Wamani et al., 2024) contribute to team and employee performance.

***Employee Well-Being***

Employee well-being refers to employees' overall health and happiness, including emotional, mental, and physical aspects, and encompasses psychological, social, workplace, and subjective well-being (Pradhan & Hati, 2022). Psychological well-being is shaped by individual and workplace factors, including psychological capital, person-job fit, emotional demands, work pressure, and organizational support (Saritha & Sunitha, 2023), while equitable performance appraisals strengthen satisfaction and organizational commitment (Agyare et al., 2016).

Social well-being depends on the quality of workplace relationships. Shared social activities among employees can improve well-being and, in several studies, work performance (Daniels et al., 2017), whereas negative workplace social interactions are associated with poorer employee well-being and health (Gerhardt et al., 2021). Social and professional support from colleagues fosters loyalty and organizational commitment in microfinance institutions (Douanla & Nohotio Kenne, 2020), and human resource practices are important considerations in promoting employee well-being (Bhoir & Sinha, 2024).

Workplace and subjective well-being are likewise supported by organizational conditions. A healthy organizational culture and effective human resource management strategies are associated with lower turnover intentions and greater workplace stability (Maryati et al., 2022), and an organizational climate that supports teamwork and career growth promotes employee engagement (Ogechukwu et al., 2021). Job satisfaction is a primary mechanism through which well-being contributes to institutional performance when reinforced by

training and appraisal systems (Ohene Afriyie et al., 2024), and employee well-being is positively associated with the financial performance of microfinance institutions (Hussain et al., 2025).

***Employee Commitment***

Employee commitment refers to the psychological attachment and loyalty employees feel toward their organization and comprises affective, continuance, and normative commitment (Vance et al., 2020). A supportive and caring organizational climate strengthens employees' affective commitment and productivity (Dinc & Plakalovic, 2016), and transformational leadership helps establish stronger emotional bonds between employees and their organizations (Shao et al., 2022).

Continuance commitment reflects the perceived costs of leaving. Employees tend to remain with a company when they perceive the rewards of staying as outweighing those of leaving (Firdaus et al., 2022), and compensation, career development, and accumulated benefits reinforce continuance commitment in financial institutions (Subedi & Bhandari, 2024). Organizational commitment, however, does not always lead employees to go beyond their basic job duties (Grego-Planer, 2019).

Normative commitment reflects a sense of obligation to remain. Managers may regard it as a critical asset for retention, as individuals with a strong sense of obligation are less likely to contemplate leaving (Güler, 2016). Ethical reciprocity and a collective sense of responsibility between employees and leadership reduce turnover risk (Sow et al., 2016), and policies supporting work-life balance, leave, and welfare can enhance employees' sense of duty toward the organization (Onu et al., 2018).

***Work-Life Balance as a Predictor of Employee Outcomes***

Work-life balance has been linked to employee performance. Chijekwu et al. (2024) demonstrated that work-life balance is positively and significantly related to employee effectiveness in microfinance banks, emphasizing practices such as flexible working hours, telecommuting, and job sharing. Borgia et al. (2022) found that employees who experienced better work-life balance tended to exhibit higher job performance, although this relationship may be influenced by knowledge risks, while Talukder et al. (2018) reported that work-life balance is associated with job performance in the Australian financial sector. Wong et al. (2020) concluded that work-life balance arrangements are positively associated with organizational performance through improvements in attendance, retention, recruitment, and motivation.

Work-life balance is also associated with well-being and commitment. Work-life balance and social support create working conditions that enhance employee engagement (Inggamara et al., 2022), and work-life balance practices directly affect employees' holistic well-being, encompassing emotional, mental, and social dimensions (Abu Bakar, 2024). Reducing conflict between work and personal life contributes to employees' quality of life and overall functioning (Sirgy & Lee, 2018). Amimo (2018) found that flexible working arrangements and leave provisions enhanced employees' commitment and job satisfaction in a microfinance bank, Astrianti et al. (2020) found that quality of work life strengthens organizational commitment among microfinance account officers, Omoankhanlen and Obomeghie (2021) linked quality of work life to employee commitment in microfinance banks, and Kim and Ryu (2017) identified a positive association between satisfaction with work-life balance policies and organizational commitment in a Philippine study.

Nevertheless, these relationships are often examined in isolation rather than through their combined influence within microfinance institutions, and few studies have examined the comprehensive impact of work-life balance on employee performance, well-being, and commitment in the Davao Region (Suteu et al., 2024), a setting with distinct cultural and geographical characteristics. This gap underscores the need to examine how work-life balance influences these outcomes simultaneously.

***Theoretical and Conceptual Framework***

This study was anchored on Conservation of Resources (COR) Theory (Hobfoll, 1989), supported by Role Theory (Kahn et al., 1964) and the Job Demands-Resources Model (Bakker & Demerouti, 2007). COR Theory posits that individuals are motivated to acquire, protect, preserve, and develop valued resources such as

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time, energy, and psychological well-being, and that stress occurs when individuals experience the threat of resource loss, actual resource loss, or insufficient resource gains following resource investment. Employees who effectively balance work and personal roles are better able to conserve these resources, thereby enhancing their well-being and sustaining higher levels of performance and commitment, whereas work-life imbalance may lead to stress and reduced productivity.

As shown in Figure 1, the conceptual framework illustrates a multivariate multiple regression model in which work-life balance is the independent variable, while employee performance, well-being, and commitment are the dependent variables. The directional arrows represent the hypothesized direct effects of work-life balance on each outcome, and the grouping of the dependent variables signifies that these outcomes were analyzed simultaneously as an integrated system, recognizing that they are interconnected organizational outcomes that collectively respond to employees' level of work-life balance.

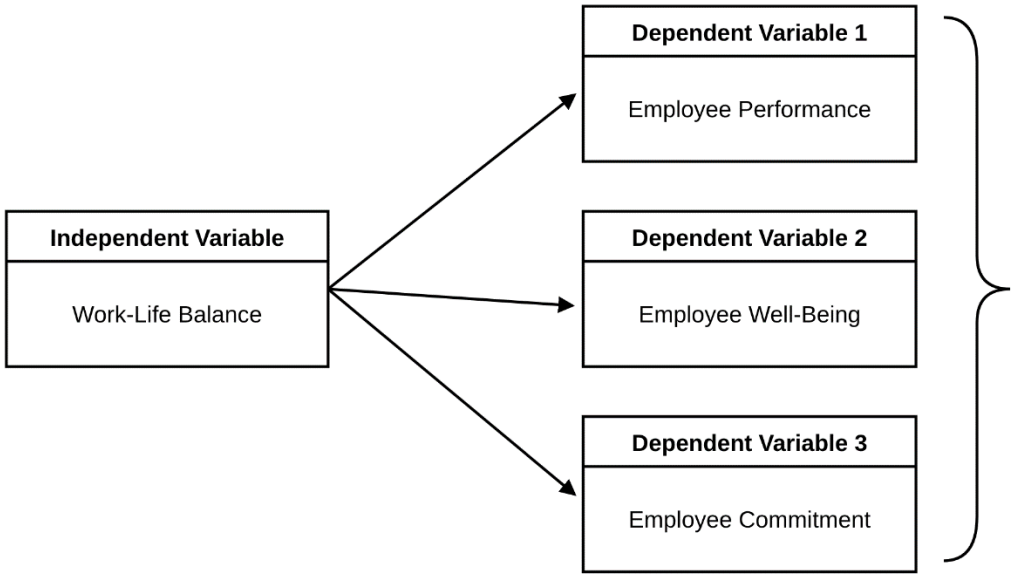



Figure 1. *Conceptual Framework of the Study*

## METHODS

### Research Design

The study adopted a quantitative, non-experimental, predictive research design employing Multivariate Multiple Regression Analysis (MMRA). A quantitative predictive approach was appropriate because the objective was to determine the extent to which work-life balance explained variation in selected outcomes without manipulating the research setting (Creswell & Creswell, 2018; Field, 2018). The non-experimental design was suitable because the variables could not be ethically or practically controlled and were examined as they naturally occur in the workplace (Kerlinger & Lee, 2000). MMRA extends multiple regression by examining one or more independent variables across two or more dependent variables concurrently while accounting for intercorrelations among them (Hair et al., 2019; Tabachnick & Fidell, 2019), which is appropriate when a study involves multiple correlated outcomes (Geroldinger et al., 2026).

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**Research Locale**

The study was conducted among employees of five selected microfinance institutions operating in the Davao Region (Region XI), Philippines, which encompasses Davao del Norte, Davao del Sur, Davao de Oro, Davao Oriental, Davao Occidental, and the highly urbanized Davao City. Microfinance operations in the region are largely field-oriented, with account officers and field personnel regularly traveling to serve clients in urban and rural areas, often requiring extended working hours, frequent mobility, and continuous monitoring of portfolio performance. Microfinance institutions play a vital role in extending financial services to underserved sectors in Mindanao (Bangko Sentral ng Pilipinas, 2022), making the region an appropriate setting for the study.

**Participants and Sampling Technique**

The respondents were 300 microfinance employees whose roles involved regular fieldwork, direct client engagement, and performance accountability. The sample size was determined from an estimated accessible population of approximately 1,200 qualified employees using a standard finite-population approach at a 95% confidence level and 5% margin of error, and was considered adequate for multivariate analysis (Riley et al., 2019). Stratified random sampling was employed, with strata based on organizational categories such as province, branch, or work classification. Respondents were (a) at least 18 years old; (b) regular employees of a microfinance institution, such as account officers, field personnel, or administrative staff; (c) had rendered at least one year of continuous service in their current organization; and (d) were actively performing their duties during data collection. Probationary, contractual, temporary, or project-based employees, personnel on extended leave, and those who did not give informed consent were excluded, as appropriate eligibility criteria help minimize selection bias (Etikan et al., 2016).

**Research Instrument**

The study used a survey questionnaire composed of adapted and modified items, with Part I covering the respondents' profile and Parts II to V measuring the study variables. Work-life balance was measured using the scale of Avadhani and Menon (2022), with 33 items across six domains (Cronbach's $\alpha = 0.897$). Employee performance was measured using an adapted version of the individual work performance instrument of Fithri et al. (2019), with 19 items across five domains ($\alpha = 0.897$). Employee well-being was measured using items adapted from Pradhan and Hati (2022), with 33 items across four domains ($\alpha = 0.902$). Employee commitment was measured using the scale of Vance et al. (2020), with 18 items across three domains ($\alpha = 0.896$). All items were rated on a five-point Likert scale, and the mean scores were interpreted using the scale in Table 1. The questionnaire underwent expert validation for content adequacy, clarity, and alignment with the constructs, and a pilot test was conducted among respondents comparable to the target population to establish internal consistency.

Table 1. *Interpretation of Mean Scores*

| Mean Range | Description | Interpretation |
|---|---|---|
| 4.20 – 5.00 | Very High | The variable is highly manifested |
| 3.40 – 4.19 | High | The variable is often manifested |
| 2.60 – 3.39 | Moderate | The variable is fairly manifested |
| 1.80 – 2.59 | Low | The variable is rarely manifested |
| 1.00 – 1.79 | Very Low | The variable is not manifested |

**Data Gathering Procedure**

Permission to conduct the study was obtained from the Graduate School Dean, and ethical clearance was secured from the University of the Immaculate Conception Research Ethics Committee (UIC-REC). The researcher then coordinated with the management of the selected microfinance institutions for administrative clearance; management was not involved in selecting or recruiting participants to prevent perceived coercion. Qualified employees were invited through sealed survey packets containing the invitation letter, informed consent form, and questionnaire. Before the survey, the researcher conducted a brief orientation on the purpose of the study, the informed consent form, and the voluntary nature of participation. The questionnaires, which took

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approximately 15 to 20 minutes to complete, were administered face-to-face from July 27 to August 28, 2026, with the assistance of two trained enumerators, and completed questionnaires were placed in sealed envelopes.

**Data Analysis**

The mean and standard deviation were used to describe the levels of work-life balance, employee performance, employee well-being, and employee commitment. To determine whether work-life balance significantly predicted the combined dependent variables, multivariate tests were conducted using Pillai's Trace, Wilks' Lambda, Hotelling's Trace, and Roy's Largest Root. Univariate tests and regression parameter estimates, including partial eta-squared values and unstandardized coefficients, were used to examine the contribution of work-life balance to each dependent variable and to determine which outcome was most strongly predicted. Hypotheses were tested at the .05 level of significance.

**Ethical Considerations**

The study was approved by the UIC Research Ethics Committee under Protocol Code GS-ER-06-26-0063. The respondents were adult employees and did not constitute a vulnerable population. Participation was voluntary, and respondents could decline, skip any question, or withdraw at any time without penalty; refusal or withdrawal did not affect their employment status, benefits, or performance evaluation, and management was not informed of who participated. Only respondents who signed the informed consent form took part. In compliance with the Data Privacy Act of 2012 (Republic Act No. 10173), all information was coded and anonymized, no personally identifiable information was included in the analysis and reporting, and access to the data was limited to the researcher and authorized academic personnel. The data will be securely stored for three years, after which electronic files will be permanently deleted and physical documents shredded.

## RESULTS AND DISCUSSION

**Levels of Work-Life Balance, Employee Performance, Well-Being, and Commitment**

Table 2 presents the levels of the four study variables by domain. Work-life balance obtained an overall mean of 4.02, interpreted as high, indicating that microfinance employees often manifest the ability to balance their work responsibilities with their personal and family commitments. This is consistent with Caringal-Go et al. (2022), who found that Filipino employees achieved work-life balance by adapting work practices and personal routines, and with Wong et al. (2020), who reported that work-life balance initiatives contribute to organizational effectiveness.

Among the work-life balance domains, nature of work obtained the highest mean (4.26, very high), suggesting that employees perceive their jobs as meaningful, skill-oriented, socially beneficial, and supportive of their professional development. The highest-rated items were having a job that requires planning and skill development and having a job that needs interpersonal skills to achieve targets (both 4.39), whereas the freedom to make one's own decisions and suggest appropriate investment plans obtained the lowest item mean (3.96). This implies that employees perceived autonomy deserves further attention, consistent with Tchakoute-Tchuigoua and Soumaré (2019), who observed that granting loan approval authority requires balancing decentralization with appropriate internal controls.

Table 2. *Levels of Work-Life Balance, Employee Performance, Employee Well-Being, and Employee Commitment*

| Variable | Domain | Mean | SD | Description |
|---|---|---|---|---|
| Work-Life Balance | Nature of Work | 4.26 | 0.73 | Very High |
| | Work Flexibility | 3.83 | 0.94 | High |
| | Workload | 4.02 | 0.86 | High |
| | Compensation | 4.12 | 0.94 | High |
| | Organizational Support | 4.02 | 0.91 | High |

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| Variable | Domain | Mean | SD | Description |
|---|---|---|---|---|
| | Personal Life | 3.84 | 1.01 | High |
| | Overall | 4.02 | — | High |
| Employee Performance | Quality of Result | 4.07 | 0.73 | High |
| | Quantity of Result | 4.05 | 1.16 | High |
| | Timeliness of Result | 4.17 | 0.76 | High |
| | Attendance | 4.26 | 0.74 | Very High |
| | Ability to Cooperate | 4.23 | 0.73 | Very High |
| | Overall | 4.16 | — | High |
| Employee Well-Being | Psychological Well-Being | 4.10 | 0.74 | High |
| | Social Well-Being | 4.10 | 0.76 | High |
| | Workplace Well-Being | 4.15 | 0.79 | High |
| | Subjective Well-Being | 4.11 | 0.81 | High |
| | Overall | 4.12 | — | High |
| Employee Commitment | Affective Commitment | 3.86 | 0.86 | High |
| | Continuance Commitment | 3.74 | 0.87 | High |
| | Normative Commitment | 3.92 | 0.86 | High |
| | Overall | 3.84 | — | High |

*Note*. N = 300.

Work flexibility obtained the lowest domain mean (3.83), with the option to work from home receiving the lowest item mean in the scale (3.25). This result corroborates Czura et al. (2022), who observed significant variation in the work locations of microfinance loan officers, and aligns with Harrop et al. (2026) and Feeney and Stritch (2019), who found that organizational and supervisory support are associated with greater access to flexible work and that employees value supervisors who accommodate personal matters. Compensation (4.12) was also high, with medical benefits for employees and their dependents rated highest (4.23) and remuneration in accordance with industry standards rated lowest (4.02) within the domain. Personal life (3.84) indicated that most employees maintain their personal lives despite work pressures, including sleep, meals, quality time with loved ones, and social activities.

Employee performance obtained an overall mean of 4.16, interpreted as high. Attendance (4.26) and ability to cooperate (4.23) were very high, indicating that employees are disciplined, reliable, and prompt and that they demonstrate strong teamwork and commitment to shared responsibilities. These findings are consistent with Mbah Mbi et al. (2020), who linked robust human resource management practices to better staff attendance, and with De Jong et al. (2016), who found that intrateam trust is associated with team performance. Quantity of result obtained the lowest mean (4.05), reflecting employees' ability to complete assigned tasks while following procedures and managing their time, in line with Churchill (2020) and Wassie et al. (2019), who emphasized outreach and portfolio size as indicators of microfinance performance. The high performance level also supports Neema (2022) and Adewale et al. (2024), who emphasized training and employee satisfaction as drivers of performance in microfinance institutions.

Employee well-being obtained an overall mean of 4.12, interpreted as high. Within psychological well-being, viewing life as a continuous process of learning (4.28) and having a purpose and direction in life (4.20) were the highest-rated items, consistent with Saritha and Sunitha (2023), who emphasized that psychological capital, person-job fit, and organizational support help employees maintain positive psychological functioning. In social well-being, having trustworthy people in the team and being close to teammates were rated highest (both 4.20), while being able to freely share problems with colleagues was lowest (3.91), indicating an opportunity to strengthen open communication and belonging. This supports Douanla and Nohotio Kenne (2020), who emphasized the role of collegial support, and Daniels et al. (2017) and Gerhardt et al. (2021), who highlighted the importance of positive workplace social relationships. Workplace well-being (4.15), in which enjoying meaningful work was rated highest (4.21), and subjective well-being (4.11) were also high, consistent with Maryati et al. (2022) and Hussain et al. (2025).

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Employee commitment obtained an overall mean of 3.84, interpreted as high and the lowest among the four variables. Normative commitment obtained the highest domain mean (3.92), with belief that the current employer deserves one's loyalty rated highest (4.06), suggesting that employees' commitment is shaped by a sense of loyalty and obligation, consistent with Güler (2016) and Sow et al. (2016). Affective commitment (3.86) reflected employees' emotional connection to their organizations, in line with Dinc and Plakalovic (2016) and Shao et al. (2022). Continuance commitment obtained the lowest mean (3.74), suggesting that employees recognize the practical advantages of remaining, consistent with Firdaus et al. (2022) and Subedi and Bhandari (2024), who linked staying decisions to perceived benefits, compensation, and career development. These results also support Astrianti et al. (2020), who reported that quality of work life positively affects organizational commitment among microfinance employees.

**Multivariate Predictive Influence of Work-Life Balance**

As shown in Table 3, work-life balance had a significant multivariate predictive influence on employee performance, well-being, and commitment considered together. Pillai's Trace was 0.722, $F = 246.989$, $p < .001$, partial $\eta^2 = .715$, and the results were consistent across Wilks' Lambda, Hotelling's Trace, and Roy's Largest Root. Hence, $H_{01}$ was rejected. The result suggests that employees who are better able to balance their professional responsibilities with their personal lives tend to demonstrate better work performance, experience greater well-being, and develop a stronger sense of commitment to their organizations.

Table 3. *Multivariate Tests of the Predictive Influence of Work-Life Balance on the Combined Dependent Variables*

| Multivariate Test | Value | F | p | Partial $\eta^2$ | Decision |
|---|---|---|---|---|---|
| Pillai's Trace | 0.722 | 246.989 | < .001 | .715 | Reject $H_{01}$ |
| Wilks' Lambda | 0.285 | 246.989 | < .001 | .715 | Reject $H_{01}$ |
| Hotelling's Trace | 2.503 | 246.989 | < .001 | .715 | Reject $H_{01}$ |
| Roy's Largest Root | 2.503 | 246.989 | < .001 | .715 | Reject $H_{01}$ |

Note. N = 300. For Wilks' Lambda, Hotelling's Trace, and Roy's Largest Root, the corresponding F, p, and partial $\eta^2$ matched the Pillai's Trace result.

These findings are consistent with previous studies emphasizing the importance of work-life balance in improving various aspects of employee functioning. Abu Bakar (2024) and Hussain et al. (2025) highlighted the role of work-life balance and employee well-being in organizational success, Amimo (2018) reported that flexible work arrangements and leave policies strengthened employee commitment and job satisfaction in a microfinance institution, and Wong et al. (2020) identified positive associations between work-life balance arrangements and organizational outcomes, including productivity and employee retention.

**Contribution of Work-Life Balance to Each Employee Outcome**

The univariate results in Table 4 show that work-life balance had a large predictive effect on all three dependent variables. Work-life balance accounted for approximately 63.9% of the variance in employee performance, 68.1% of the variance in employee well-being, and 51.9% of the variance in employee commitment. Among the three outcomes, employee well-being exhibited the largest effect size, followed by employee performance and employee commitment.

Table 4. *Univariate Tests of the Predictive Influence of Work-Life Balance on Each Dependent Variable*

| Dependent Variable | F | p | Partial $\eta^2$ | Decision |
|---|---|---|---|---|
| Employee Performance | 525.507 | < .001 | .639 | Reject $H_{02}$ |
| Employee Well-Being | 634.126 | < .001 | .681 | Reject $H_{02}$ |
| Employee Commitment | 320.565 | < .001 | .519 | Reject $H_{02}$ |

The parameter estimates in Table 5 reveal that work-life balance had a positive and statistically significant predictive influence on all three outcomes ($p < .001$). A one-unit increase in work-life balance was associated with

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an estimated 0.705-unit increase in employee performance, a 0.695-unit increase in employee well-being, and a 0.679-unit increase in employee commitment. Employee performance obtained the highest parameter estimate, followed by employee well-being and employee commitment, while well-being showed the largest proportion of explained variance. Because all three regression coefficients were positive and statistically significant, $H_{02}$ was rejected.

Table 5. *Parameter Estimates of the Predictive Influence of Work-Life Balance on the Dependent Variables*

| Dependent Variable | B | SE | t | p |
|---|---|---|---|---|
| Employee Performance | .705 | .031 | 22.924 | < .001 |
| Employee Well-Being | .695 | .028 | 25.182 | < .001 |
| Employee Commitment | .679 | .038 | 17.904 | < .001 |

Note. N = 300. B = unstandardized regression coefficient; SE = standard error.

These results are consistent with studies emphasizing the importance of work-life balance in predicting employee outcomes. Talukder et al. (2018) reported that work-life balance is associated with job performance in the Australian financial sector, and Chijekwu et al. (2024) linked work-life balance to employee effectiveness in microfinance banks. For employee well-being, Sirgy and Lee (2018) emphasized that reducing conflict between work and personal life contributes to employees' quality of life and overall functioning. In terms of commitment, Kim and Ryu (2017) identified a positive association between satisfaction with work-life balance policies and organizational commitment, and Suteu et al. (2024) provided local evidence of a significant relationship between work-life balance and employee retention in the microfinance sector in Kapalong, Davao del Norte; although retention and commitment are distinct concepts, their findings reinforce the importance of work-life balance in the local microfinance context.

The findings affirm the central proposition of COR Theory (Hobfoll, 1989) that individuals strive to acquire, protect, and preserve valued resources, including time, energy, and psychological well-being, to cope effectively with work-related demands. The results demonstrate that work-life balance is not merely a personal concern but an important organizational condition associated with highly manifested employee outcomes. Since well-being showed the strongest effect, microfinance institutions may benefit from providing reasonable workloads, flexible work arrangements, when possible, supportive supervision, and adequate time for rest and family responsibilities, practices that may help preserve valuable employee resources while fostering a healthier, more productive, and more committed workforce.

## CONCLUSION

Employees in the microfinance sector in the Davao Region exhibit high levels of work-life balance, job performance, well-being, and organizational commitment. They perceive their roles as meaningful, socially beneficial, and rich in professional growth opportunities, and they maintain strong workplace discipline, punctuality, cooperation, and a sense of duty to their institutions. Work-life balance is a statistically significant simultaneous predictor of employee performance, well-being, and commitment; when microfinance institutions foster environments that balance professional demands with personal and family responsibilities, employees experience higher productivity, wellness, and institutional loyalty.

Work-life balance also significantly predicts each of the three outcomes individually, with employee well-being demonstrating the largest effect size, followed by performance and commitment. This indicates that safeguarding employees' personal time, health, and psychological recovery is a critical pathway through which work-life balance supports organizational effectiveness and workforce stability. The findings confirm Conservation of Resources Theory in the context of microfinance employees: when employees can balance their professional responsibilities with their personal and family needs, they can better manage their time and energy, maintain their well-being, perform their duties effectively, and develop a stronger commitment to their organizations.

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**Recommendation**

Microfinance institution management is encouraged to institutionalize work-life balance as an integral component of human resource management rather than treating it merely as an employee benefit. Management should develop employee-centered policies that provide adequate organizational support, manageable workloads, flexible work arrangements where feasible, supportive leadership, wellness programs, and opportunities for professional development, and should regularly evaluate these programs to keep them responsive to employees' evolving needs.

Human resource units and supervisors should sustain positive employee experiences by recognizing employee achievements, fostering teamwork, and cultivating a workplace culture that values meaningful work, personal growth, and well-being. They should also address areas that obtained comparatively lower ratings, such as work flexibility, personal life, and continuance commitment, by enhancing employee support programs, expanding career development opportunities, promoting open communication, and actively seeking employee feedback so that employees feel valued, supported, and heard.

Future researchers may examine other potential predictors of employee performance, well-being, and commitment, such as leadership styles, organizational culture, job satisfaction, psychological safety, compensation and benefits, career development opportunities, and technological advancements. Qualitative or mixed-methods designs may provide deeper insights into employees' experiences in maintaining work-life balance, and replicating the study in other regions and industries may determine whether similar findings hold in varying organizational contexts.

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