

**AGILE LEADERSHIP AND EMPLOYEE WELL-BEING: MEDIATING  
ROLE OF WORK-FAMILY CONFLICT IN COMMERCIAL BANKS OF  
RUPANDEHI, NEPAL**

By

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## CERTIFICATION OF AUTHORSHIP

I hereby corroborate that I have researched and submitted the final draft of Collaborative research project Report entitled "Impact of Agile Leadership on Job and Life Satisfaction: The Mediating Role of Work-Family and Family-Work Conflict in Commercial Banks of Rupandehi District of Nepal". The work of Collaborative research project Report has not been submitted previously nor it has been proposed and presented as part of requirements for any other academic purposes. The assistance and cooperation that I have received during this research work has been acknowledged. In addition, I declare that all information sources and literature used are cited in the reference section of the Collaborative research project Report.

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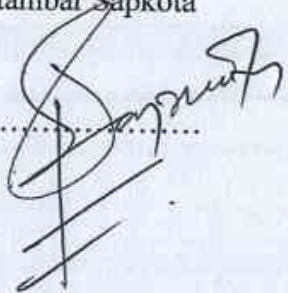
## REPORT OF RESEARCH COMMITTEE

Asst. Prof. Dr. Bhagwati Pd Chaudhary, Asst. Prof. Dr. Bijay Prasad Kushwaha and Mr. Parsiddha Aryal have effectively defended the Collaborative research project Report "Impact of Agile Leadership on Job and Life Satisfaction: The Mediating Role of Work-Family and Family-Work Conflict in Commercial Banks of Rupandehi District of Nepal". The research committee has officially approved the title for the Collaborative research project report to proceed further. It is advised to adhere to the prescribed format and guidelines for the Collaborative research and submit the Collaborative research project report for evaluation and viva voce examination.

Name of Head of Research Department

Asst. Prof. Pitambar Sapkota

Signature.....



Collaborative Research Project Defended Date:

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Collaborative Research Project Report

Submitted Date:

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## APPROVAL SHEET

We have assessed the Collaborative Research Project titled "Impact of Agile Leadership on Job and Life Satisfaction: The Mediating Role of Work-Family and Family-Work Conflict in Commercial Banks of Rupandehi District of Nepal". presented by Asst. Prof. Dr. Bhagwati Pd Chaudhary, Asst. Prof. Dr. Bijay Prasad Kushwaha and Mr. Parsiddha Aryal. We confirm that the Collaborative Research Report meets the required standards and is deemed acceptable.

Head of Research and Development Department: Asst. Prof. Pitambar Sapkota

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Collaborative Research Project  
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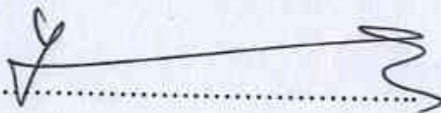
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Date: 16<sup>th</sup> April, 2025

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## ABBREVIATIONS

LBC	:	Lumbini Banijya Campus
WFC	:	Work-Family Conflict
FWC	:	Family-Work Conflict



## ABSTRACT

This research examines the effect of Agile Leadership on Job Satisfaction and Life Satisfaction, specifically through the mediating roles of Work- Family Conflict (WFC) and Family- Work Conflict (FWC) among employees in commercial banks in the Rupandehi district of Nepal. Furthermore, the research explores the moderation of Role Stress on the Agile Leadership- work- life conflict relationship and the impact of Marital Status as a moderator in the work- life conflict- Life Satisfaction relationship. This study is merely based on Transformational Leadership Theory, Servant Leadership Theory, Two Factor Theory and Social Exchange Theory. The study utilized a cross- sectional design and employed a structured questionnaire containing 42 scale items across 12 variables. Data were gathered from 387 banking professionals who were purposively sampled.

The results indicate that the four main dimensions of Agile Leadership - Adaptiveness, Empowering, Collaborative, and Innovativeness—significantly and positively correlate with the construct of Agile Leadership. Conversely, Agile Leadership negatively affects WFC and FWC while positively influencing Job and Life Satisfaction. Notably, WFC was positively associated with Job Satisfaction but inversely related to Life Satisfaction, whereas FWC negatively affected Job Satisfaction and positively influenced Life Satisfaction.

Mediation analysis establishes both WFC and FWC as significant mediators in the relationship between Agile Leadership and Job and Life Satisfaction, further supporting the role of agile leadership in countering work- life conflict as a means to enhance employee well- being. However, moderation analysis revealed no statistically significant results for either Role Stress or Marital Status concerning the respective associations, indicating that these variables do not alter the dynamics among leadership, conflict, and satisfaction in this context. This research presents empirical data from a developing economy, highlighting the importance of agile leadership in mitigating work- life conflict and enhancing job and life satisfaction. These results offer valuable insights for HR practitioners and leadership development within the Nepali banking industry.

**Keywords:** Agile Leadership, WFC, FWC, Job Satisfaction, Life Satisfaction



# Chapter I

## Introduction

### Background of the Study

In today's dynamic and fast-paced work environment, the traditional leadership models that once emphasized control and hierarchy are proving insufficient. Organizations now operate in a VUCA world-characterized by Volatility, Uncertainty, Complexity, and Ambiguity-where rapid decision-making, adaptability, and employee well-being are essential for long-term success (Aftab et al., 2024; Syamsir, et al., 2025). This is especially true for the banking sector, which is under continuous pressure due to globalization, digitalization, rising customer expectations, and regulatory reforms (Ulrich-Diener et al, 2025). Similar cases have been observed in the context of the Nepalese commercial banking sector (Chalise & Paudel, 2024). In such a context, the need for Agile Leadership-a flexible, people-centered, and adaptive leadership style - has become more relevant than ever before.

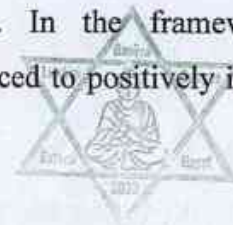
The term "Agile Leadership" emerged from the Agile movement that began in software development with the Agile Manifesto in 2001 (Beck et al., 2001). While the original intent was to streamline software delivery, the principles- such as collaboration, flexibility, continuous feedback, and responsiveness to change- soon found relevance in leadership styles. Over time, scholars and practitioners began to recognize the value of Agile principles- such as collaboration, responsiveness to change, and continuous learning- beyond the tech industry. Agile leaders focus on empowering employees, enabling quick adaptation to change, fostering trust, and maintaining a healthy work-life interface (Joiner & Josephs, 2007). As organizations strive to become more responsive and innovative, Agile Leadership has been widely adopted to enhance organizational performance and employee satisfaction.

The rapid transformation of organisational frameworks and leadership paradigms has positioned agile leadership as a pivotal determinant of employee satisfaction and retention. Agile leadership, distinguished by its inherent adaptability, transparency, and collaborative ethos, endows employees with the capability to respond expertly to evolving contexts, rendering it especially pertinent in the contemporary, fast-evolving,



and intricate commercial milieu (Syamsir et al., 2025). Within the realm of commercial banking, the significance of agile leadership has escalated due to its capacity to cultivate a nurturing work atmosphere, promote open lines of communication, and augment employee engagement, all of which can have a direct bearing on both job satisfaction and life satisfaction (Thann & Fernando, 2024). Job satisfaction constitutes a critical variable that influences employee performance and retention rates. It has been correlated with a plethora of favourable outcomes, including heightened organizational commitment, diminished turnover rates, and enhanced productivity levels (Xu et al., 2023). Conversely, life satisfaction transcends the occupational sphere, encapsulating an individual's overall sense of contentment with life, which is likewise essential for comprehending the comprehensive effects of leadership on employees (Fisher, 2010). Nonetheless, the nexus between professional responsibilities and personal life is frequently beset with challenges, particularly within sectors such as banking, where employees might encounter elevated stress levels and rigorous work schedules (Zhang et al., 2020). The existence of work-family conflict (WFC) and family-work conflict (FWC) can profoundly impact the equilibrium employees strive to achieve between their vocational and personal spheres, often mediating the implications of leadership styles on job and life satisfaction.

In Nepal's commercial banking sector, the accelerated pace of operations and the mounting expectations imposed on employees render agile leadership an indispensable element in navigating these conflicts. Comprehending the influence of agile leadership on job and life satisfaction, as mediated by WFC and FWC, can yield crucial insights for enhancing employee well-being and organisational effectiveness. This research endeavours to explore these interrelations, providing an exhaustive examination of the mechanisms by which agile leadership can mitigate work-family conflicts and foster more fulfilling work-life integration for banking personnel. Agile leadership, a paradigm that emerged from agile project management principles, is anchored in flexibility, collaboration, and a commitment to delivering value within dynamic contexts (Northouse, 2025). It underscores the significance of adaptive leadership behaviours that can swiftly adjust in response to fluctuations, fostering autonomy and empowering teams (Holbeche, 2023). In the framework of organisational behaviour, agile leadership has been evidenced to positively influence



employee satisfaction, as it resonates with the modern imperative for leaders to facilitate flexible work modalities and sustain transparent communication channels (Fadhil et al., 2023). The banking sector in Nepal, marked by stringent regulatory mandates and incessant technological innovations, offers a distinctive backdrop to scrutinise the ramifications of agile leadership. Commercial banks in Nepal frequently necessitate extended working hours, substantial customer engagement, and the management of intricate financial instruments, which can impose considerable stress on employees (Shakya & Devi, 2016). This sector has encountered heightened oversight concerning employee welfare, with job satisfaction and work-life balance emerging as critical determinants for talent retention and the assurance of superior performance (Basnet et al., 2023).

Work-family conflict and family-work conflict represent two fundamental constructs in comprehending the interplay between occupational and personal life stressors. Work-family conflict manifests when job-related obligations impede familial duties, whereas family-work conflict pertains to personal or familial concerns that obstruct work efficacy (García-Salirrosas et al., 2023). Both manifestations of conflict are prevalent in high-pressure sectors such as banking and can markedly mediate the correlation between leadership styles and job-related outcomes (Freire & Bettencourt, 2020). Empirical evidence has indicated that proficient leadership can alleviate these conflicts by cultivating supportive work environments, endorsing flexibility, and supplying resources that assist employees in balancing their dual responsibilities (Eva et al., 2019). In the context of Nepal, the linkage between agile leadership and employee satisfaction, particularly concerning job and life satisfaction, has not been thoroughly examined. This research endeavour aims to address this deficiency by exploring the mediating influence of work-family and family-work conflict within commercial banking institutions. The anticipated results are expected to furnish critical insights for banking management in enhancing employee well-being through agile leadership methodologies, ultimately contributing to improved organisational performance and sustainability within Nepal's competitive banking landscape.

Moreover, in pursuit of a significant contribution to the existing body of knowledge, this investigation has employed four distinct dimensions of agile leadership that have been deduced from prior scholarly literature. The identified dimensions of agile



leadership encompass adaptiveness (Bonini, 2024; Freire & Bettencourt, 2020), empowerment (Daurte et al., 2021; Pacheco-Cubillos et al., 2024), collaboration (Al-Khayari et al., 2024; Northouse, 2025, and innovation (Savitha & Kumar, 2025); Crick & Chew, 2020). *Adaptiveness* denotes a leader's capacity to promptly and effectively react to environmental fluctuations. *Empowerment* constitutes another pivotal facet of agile leadership, entailing the provision of autonomy and requisite resources for employees to make informed decisions and take decisive actions (Dweck & Yeager, 2019). *Collaboration* is fundamentally integral to agile leadership, emphasising teamwork and interdisciplinary cooperation (Al-Khayari et al., 2024). *Innovation* serves as a fundamental catalyst for agile leadership, as it emphasises the perpetual enhancement and formulation of novel concepts, methodologies, and products (Savitha & Kumar, 2025).

### **Problem statement**

Broadly, today's workplaces are witnessing an increasing struggle among employees to balance professional and personal responsibilities. Long working hours, high performance pressure, and rigid leadership practices have been linked to stress, turnover, and lower levels of job and life satisfaction (Iftikhar et al., 2023; Basnet et al., 2023; Djirackor et al., 2024).

Narrowing the focus to commercial banks, particularly in developing countries, the challenges become more intense. Employees often face work-family conflict (WFC), where job demands interfere with personal life, and family-work conflict (FWC), where family responsibilities hinder job performance (Fadhil et al., 2023; Lama et al., 2024). These conflicts reduce productivity and negatively impact employee well-being and organizational outcomes. This led to a critical inquiry: could Agile Leadership serve as a buffer against such conflicts and enhance overall job and life satisfaction? (Syamsir et al., 2025; Manandhar, 2016; Tang et al., 2024)

However, despite growing global interest, research on Agile Leadership remains limited in the South Asian context, particularly in Nepal's banking sector, where organizational culture is still influenced by hierarchical structures and traditional management practices (Subedi & Bhandari, 2024; Daurte et al., 2021). In Nepal, employees working in commercial banks often experience high job stress, long



working hours, and pressure to meet performance targets—factors that frequently lead to Work-Family Conflict (WFC) and Family-Work Conflict (FWC). These bi-directional conflicts adversely affect both job satisfaction and life satisfaction, which are critical indicators of employee well-being and retention (Subedi & Bhandari, 2024; Wayne et al., 2022; 2011; Jia et al., 2020).

This study aims to bridge this lacuna by exploring the ramifications of agile leadership on job and life satisfaction, with WFC and FWC serving as mediating variables within the context of commercial banking institutions in Nepal (Chalise, 2021; Aftab et al., 2022). Furthermore, the literature states that no paper so far has incorporated the dimensions of agile leadership in their study (Tengstrand et al., 2021; Wibowo, 2023). Drawing from previous literature, four dimensions of agile leadership - Adaptiveness (Appelbaum et al., 2017), Empowering (Pacheco-Cubillos et al., 2024), Collaboration (Northouse, 2025), and Innovation (Crick & Chew, 2020) - have been incorporated into the framework, highlighting the novelty of this study. An in-depth comprehension of these interrelationships will yield invaluable insights for bank management striving to enhance employee welfare and performance through efficacious leadership methodologies.

The following are the research questions of this study:

- RQ1: Does Agile Leadership impact work-family conflict, family-work conflict, job satisfaction, and life satisfaction of employees in commercial banks?
- RQ2: Do work-family and family-work conflict mediate the relationship between agile leadership, Job Satisfaction, and Life Satisfaction of employees in commercial banks?
- RQ3: Does role stress moderate the relationship between agile leadership, and work-family and family-work conflict of employees in commercial banks?
- RQ4: Do marital status moderate the relationship between work-family conflict, family-work conflict, and life satisfaction of employees in commercial banks?



## Objectives of the Study

The following are the objectives of this study:

- To analyze the impacts of Agile Leadership on the work-family conflict, family-work conflict, job satisfaction, and life satisfaction of employees in commercial banks.
- To assess the mediating impacts of work-family and family-work conflict on the relationship between agile leadership, Job Satisfaction, and Life Satisfaction of employees in commercial banks.
- To determine the moderating impacts of role stress on the relationship between agile leadership, and work-family and family-work conflict of employees in commercial banks.
- To determine the moderating impacts of marital status on the relationship between work-family conflict, family-work conflict, and life satisfaction of employees in commercial banks.

## Hypotheses

The following are the hypotheses of this study:

### *Direct Effects*

- H1a: Adaptiveness positively impact on agile leadership of commercial banks
- H1b: Empowering positively impact on agile leadership of commercial banks
- H1c: Collaborative positively impact on agile leadership of commercial banks
- H1d: Innovative positively impact on agile leadership of commercial banks
- H2: Agile leadership has a *negative* impact on work-family conflict of employees.
- H3: Agile leadership has a *negative* impact on family-work conflict of employees.
- H4: Agile leadership has a positive impact on Job Satisfaction of employees.
- H5: Agile leadership has a positive impact on life Satisfaction of employees.
- H6: Work-family conflict has a *negative* impact on Job Satisfaction of employees.
- H7: Work-family conflict has a *negative* impact on life Satisfaction of employees.




H8: Family-work conflict has *negative* impact on Job Satisfaction of employees.

H9: Family-work conflict has a *negative* impact on the life Satisfaction of employees.

#### ***Mediating Effects***

H10: Work-family conflict mediates the relationship between agile leadership and Job Satisfaction

H11: Work-family conflict mediates the relationship between agile leadership and Life Satisfaction

H12: Family-work conflict mediates the relationship between agile leadership and Job Satisfaction

H13: Family-work conflict mediates the relationship between agile leadership and Life Satisfaction

#### ***Moderating Effects***

H14: Role stress moderates the relationship between agile leadership and work-family conflict

H15: Role stress moderates the relationship between agile leadership and family-work conflict

H16: Marital status moderates the relationship between work-family conflict and life satisfaction

H17: Marital status moderates the relationship between family-work conflict and life satisfaction

#### **Rationale of the study**

The findings of this study will benefit commercial banks by helping them reformulate policies to adopt agile leadership and enhance job and life satisfaction through better management of work-family and family-work conflict. Moreover, these findings will assist future researchers in conducting similar studies in other sectors or regions for comparison. Additionally, academics can incorporate the concept of agile leadership and its effects into new curricula, preparing students to become the leaders of tomorrow.



**Limitation of the study**

The limitations of the study are as follows

- The study is limited to Rupandehi district, so findings may vary in other parts of Nepal due to cultural differences.
- The cross-sectional method captures data at one time point, limiting the ability to observe changes over time.
- The purposive sampling method employed in this study, although beneficial for particular contexts, carries a considerable risk of researcher bias due to the subjective and non-random nature of participant selection.



## Chapter II

### Literature Review and Framework

#### Theoretical Review

##### *Agile Leadership Theories*

Agile leadership focuses on adaptability, responsiveness, and empowering employees to deal with rapidly changing work environments. Agile Leadership: This is a leadership style based on flexibility, rapid decision-making, and empowering teams. Agile leadership is often considered crucial in managing work-family conflicts due to its adaptability to dynamic conditions. Several leadership theories can be applied:

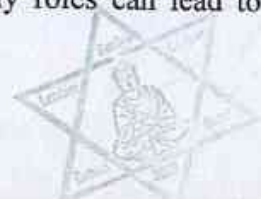
- *Transformational Leadership Theory*: This theory emphasises inspiring and motivating followers to achieve higher levels of performance and align their goals with the organisation's vision, fostering both job and life satisfaction (Kwarteng et al., 2024).
- *Servant Leadership Theory*: Servant leaders prioritise the well-being of their team members, supporting work-family balance and fostering both job and life satisfaction (Eva et al., 2019).

##### *Job and Life Satisfaction Theories*

- *Two-Factor Theory (Herzberg's Motivation-Hygiene Theory)*: Herzberg's theory posits that job satisfaction is influenced by motivators (such as achievement and recognition) and hygiene factors (like salary and work conditions). Leadership plays a role in enhancing job satisfaction by addressing these factors (Aquino & Galvez, 2024).
- *Life Satisfaction Theory*: Diener's theory of subjective well-being can help explain how leadership and work-family balance influence an individual's overall life satisfaction (Tang et al., 2024).

##### *Work-Family Conflict Theories*

- *Role Theory*: Work-family conflict is rooted in the Role Theory, which explains how competing demands from work and family roles can lead to



- conflict, potentially reducing job and life satisfaction (del Carmen et al., 2024).
- *Spillover Theory*: This theory suggests that experiences in one domain of life (e.g., work) can affect other domains (e.g., family), both positively and negatively. Leadership can mitigate or exacerbate this spillover (García-Salirrosas et al., 2024).

### ***Work-Life Balance and Well-being Theories***

- *Conservation of Resources (COR) Theory*: This theory posits that individuals strive to obtain, retain, and protect their resources (e.g., time, energy, relationships). Leadership can affect how employees allocate their resources between work and family (Tu & Chi, 2024).
- *Work-Family Enrichment Theory*: This theory explains how experiences in one domain (work or family) can enhance performance or satisfaction in the other domain. Agile leadership might promote positive cross-domain effects (Heskiau & McCarthy, 2021).
- *Social Exchange Theory*: This theory could help explain the mediation of work-family and family-work conflict, suggesting that reciprocal relationships between leadership and employees influence job and life satisfaction (Cortez & Johnston, 2020).

### **Empirical Review**

Agile leadership has garnered significant scholarly attention in recent years, particularly within dynamic industries such as banking, where swift transformations and technological innovations necessitate a leadership paradigm that is both flexible and responsive. The agile leadership framework is distinguished by fundamental elements such as adaptiveness, empowerment, collaboration, and innovation, which collectively cultivate an atmosphere conducive to continuous enhancement and responsiveness (Syamsir et al., 2025). These elements are instrumental in shaping the implementation of agile leadership, potentially resulting in heightened organisational performance and augmented employee satisfaction (Raei & Rasmussen, 2021).

***H1a: Adaptiveness has positive impacts on agile leadership of commercial banks***



Adaptiveness denotes a leader's capacity to promptly and effectively react to environmental fluctuations. Within the realm of agile leadership, adaptiveness is imperative for enabling organisations to adeptly manoeuvre through uncertainty and complexity (Bonini, 2024). Leaders who demonstrate adaptive behaviours are more inclined to promote a culture of agility among their teams, thereby facilitating flexible responses to market fluctuations, regulatory modifications, and customer expectations. Empirical research has indicated that leadership adaptiveness positively correlates with organisational agility, thereby assisting firms in maintaining competitiveness and resilience (Appelbaum et al., 2017). Particularly in the banking domain, where regulatory frameworks and financial markets can shift rapidly, adaptive leadership guarantees that financial institutions can swiftly recalibrate their strategies to align with evolving circumstances (Freire & Bettencourt, 2020).

***H1b: Empowering has positive impacts on agile Leadership of commercial banks***

Empowerment constitutes another pivotal facet of agile leadership, entailing the provision of autonomy and requisite resources for employees to make informed decisions and take decisive actions (Dweck & Yeager, 2019). Empowering leadership cultivates a sense of ownership and accountability among the workforce, which can stimulate innovation and enhance organisational agility. Employees who feel empowered are more inclined to take initiative and resolve challenges autonomously, thereby contributing to expedited decision-making processes and more efficacious responses to obstacles (Daurte et al., 2021). In the context of commercial banking, empowering leadership can facilitate more agile operations as employees across various hierarchical levels are motivated to share their insights and propose solutions to intricate financial and operational dilemmas (Pacheco-Cubillos et al., 2024).

***H1c: Collaborative has positive impacts on agile leadership of commercial banks***

Collaboration is fundamentally integral to agile leadership, emphasising teamwork and interdisciplinary cooperation. Agile leaders place a premium on fostering open communication and collaboration across diverse departments and teams, which engenders more innovative solutions and enhanced problem-solving capabilities (Al-Khayari et al., 2024). Collaboration is vital in agile leadership, especially in banking, where complex challenges require input from diverse experts. It helps break down organizational silos, enabling smooth information flow and boosting overall agility

(Northouse, 2025). Empirical studies have demonstrated that collaborative leadership is positively correlated with organisational agility, as it facilitates more rapid and informed decision-making processes (Cortez & Johnston, 2020).

***H1d: Innovative has positive impacts on agile leadership of commercial banks***

Innovation serves as a fundamental catalyst for agile leadership, as it emphasises the perpetual enhancement and formulation of novel concepts, methodologies, and products (Savitha & Kumar, 2025). Leaders who emphasise innovation empower their organisations to not only respond to alterations but also to proactively influence forthcoming trends (Fadhil et al., 2023). Empirical studies have indicated that innovation constitutes a pivotal element in the prosperity of agile organisations, particularly within sectors such as banking, where technological advancements and consumer preferences undergo rapid evolution (Crick & Chew, 2020).

**Agile Leadership Impacts Work-family and Family Conflicts**

***H2: Agile leadership has negative impacts on work-family conflict of employees of commercial banks***

Agile leadership is distinguished by its focus on flexibility, collaboration, and the capacity to adapt to the evolving needs of the organisation (Syamsir et al., 2025). Empirical evidence indicates that agile leaders possess the ability to cultivate a workplace environment conducive to achieving work-life balance, thereby alleviating the burden employees encounter in reconciling their professional and personal responsibilities (Thann & Fernando, 2024). WFC manifests when occupational demands obstruct familial obligations, and research suggests that leadership styles characterised by support and adaptability can effectively alleviate these conflicts (Freire & Bettencourt, 2020). Within the commercial banking sector, where elevated job demands are commonplace, agile leadership serves to diminish work-family conflict by affording employees the flexibility and autonomy requisite for the effective management of both work and familial responsibilities (García-Salirrosas et al., 2023).

***H3: Agile leadership has negative impacts on family-work conflict of employees of commercial banks***




Family-work conflict (FWC) arises when familial obligations hinder work performance, resulting in stress and dissatisfaction among employees. Agile leadership, with its emphasis on employee empowerment and adaptable work arrangements, has the potential to mitigate FWC by enabling employees to modify their work schedules to better align with familial requirements (Fadhil et al., 2023). The research underscores that agile leaders proactively advocate for work arrangements that facilitate the balancing of family and professional obligations, thus diminishing pressures stemming from family-induced work challenges (Eva et al., 2019). In sectors such as commercial banking, where inflexible working hours frequently pose difficulties for employees, the flexibility inherent in agile leadership is paramount in alleviating family-work conflicts (Zhang et al., 2020).

#### **Agile Leadership Impacts Job and Life Satisfaction**

***H4: Agile leadership has positive impacts on Job Satisfaction of employees of commercial banks***

Job satisfaction is intricately connected to the prevailing leadership style within an organisation. Scholarly investigations reveal that agile leadership has a favourable impact on job satisfaction through the promotion of a supportive and collaborative work atmosphere (Syamsir et al., 2025). Agile leaders prioritise transparent communication, constructive feedback, and ongoing improvement, thereby nurturing a sense of belonging and opportunities for professional advancement among employees (Pratama & Almansur, 2024). In the banking industry, where substantial job demands and performance expectations frequently jeopardise job satisfaction, agile leadership has been demonstrated to enhance job satisfaction by providing employees with autonomy, flexibility, and avenues for innovation (Thann & Fernando, 2024).

***H5: Agile leadership has positive impacts on the life Satisfaction of employees of commercial banks***

Life satisfaction encompasses an individual's comprehensive evaluation of their overall quality of life, spanning both professional and personal spheres. Agile leadership, by fostering work-life balance and affording employees the flexibility to navigate both domains, can substantially enhance life satisfaction (Fadhil et al., 2023). Research indicates that employees operating under agile leadership report elevated



levels of life satisfaction owing to diminished stress arising from work-family conflicts and enhanced opportunities for personal and professional growth (Freire & Bettencourt, 2020). This phenomenon is particularly salient in commercial banks, where protracted working hours frequently encroach upon employees' personal lives, and agile leadership offers a viable strategy for mitigating such stressors (Zhang et al., 2020).

### **Work-family Conflict Impacts Job and Life Satisfaction**

#### ***H6: Work-family conflict has negative impacts on Job Satisfaction of employees of commercial banks***

Work-family conflict (WFC) exerts a detrimental influence on job satisfaction as employees endeavour to navigate the competing obligations inherent in both work and familial responsibilities (García-Salirrosas et al., 2023). Empirical evidence suggests that employees subjected to elevated levels of WFC exhibit lower job satisfaction, attributable to heightened stress, compromised performance, and a decline in overall well-being (Eva et al., 2019). Within the banking sector, characterised by significant job demands that exacerbate WFC, a notable decrease in job satisfaction occurs as employees encounter challenges in managing the dual pressures of professional and familial commitments (Basnet et al., 2023). Consequently, the mitigation of WFC emerges as a vital strategy for enhancing job satisfaction in high-stress occupational settings such as commercial banking.

#### ***H7: Work-family conflict has negative impacts on the life Satisfaction of employees of commercial banks***

Work-family conflict significantly compromises life satisfaction, in addition to its effects on job satisfaction. When occupational demands encroach upon the familial sphere, employees endure stress and dissatisfaction in their personal lives, culminating in a reduction in overall life satisfaction (Zhang et al., 2020). Research has underscored that WFC adversely impacts well-being, engendering strain in personal relationships and depleting the time and energy available for familial and personal endeavours (Freire & Bettencourt, 2020). In the realm of commercial banking, where prolonged working hours and elevated expectations are prevalent, the negative repercussions of WFC on life satisfaction are particularly pronounced (García-Salirrosas et al., 2023).

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## **Family-work Conflict Impacts Job and Life Satisfaction**

### ***H8: Family-work conflict has negative impacts on Job Satisfaction of employees of commercial banks***

Family-work conflict (FWC) transpires when familial responsibilities obstruct an individual's capacity to fulfil work obligations, yielding a reduction in job satisfaction (Eva et al., 2019). Employees encountering FWC frequently perceive themselves as overwhelmed and incapable of reconciling their familial and professional lives, resulting in diminished job performance and engagement (García-Salirrosas et al., 2023). In commercial banks, where job performance is intrinsically linked to organisational success, employees contending with FWC are predisposed to experience decreased job satisfaction due to the demands imposed by both familial and occupational responsibilities (Thann & Fernando, 2024).

### ***H9: Family-work conflict has negative impacts on life Satisfaction of employees of commercial banks***

Family-work conflict adversely affects life satisfaction by generating stress that permeates both personal and professional domains (Zhang et al., 2020). When familial obligations disrupt work responsibilities, employees confront frustration and dissatisfaction that permeate their personal lives, thereby diminishing overall life satisfaction (Fadhil et al., 2023). In commercial banking environments characterized by high-stress conditions, these challenges are exacerbated, with employees striving to achieve a healthy work-life balance, ultimately leading to a decline in their life satisfaction (Basnet et al., 2023).

## **Mediating Effects**

### ***H10: Work-Family Conflict mediates the relationship between agile leadership and Job Satisfaction***

The inherently dynamic characteristics of agile leadership are congruent with the exigencies of contemporary organisations, particularly within sectors such as banking, where employees encounter elevated levels of stress and are compelled to adapt rapidly to evolving circumstances (Fadhil et al., 2023). Previous empirical investigations indicate that agile leadership exerts a favourable impact on employee job satisfaction by furnishing support and flexibility, thereby empowering employees



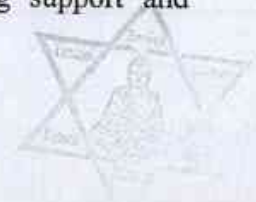
to effectively navigate work-related demands (Thann & Fernando, 2024). Work-family conflict (WFC) emerges when professional obligations encroach upon familial responsibilities, engendering stress and diminishing job satisfaction (del Carmen et al., 2024). Agile leadership, characterised by its focus on flexibility and employee support, possesses the potential to alleviate WFC by affording employees greater autonomy and work-life equilibrium. Research has demonstrated that effective leadership may diminish WFC, consequently enhancing job satisfaction (Eva et al., 2019). It is therefore posited that WFC serves as a mediating variable in the relationship between agile leadership and job satisfaction, as agile leaders facilitate a balance between work demands and familial obligations for employees.

***H11: Work-Family Conflict mediates the relationship between agile leadership and Life Satisfaction.***

This particular leadership paradigm fosters employee well-being by providing autonomy, support, and flexibility, thereby enabling employees to reconcile their work and personal life obligations more effectively (Thann & Fernando, 2024). Empirical studies suggest that leadership styles aimed at mitigating workplace stress and promoting work-life balance can substantially enhance life satisfaction (Zhang et al., 2020). Life satisfaction is susceptible to adverse effects from WFC, as employees grapple with the challenge of harmonizing work and family responsibilities, which results in stress and dissatisfaction across both spheres (Zhang et al., 2020). Agile leadership can assist in alleviating this conflict by furnishing the necessary flexibility to manage competing responsibilities. Research indicates that a reduction in WFC correlates with elevated levels of life satisfaction among employees (del Carmen et al., 2024). Consequently, it is hypothesised that WFC may mediate the relationship between agile leadership and life satisfaction, wherein the support provided by agile leaders mitigates WFC and enhances overall life satisfaction.

***H12: Family-Work Conflict mediates the relationship between agile leadership and Job Satisfaction***

Family-work conflict (FWC) transpires when familial responsibilities disrupt work performance, thereby exerting a detrimental influence on job satisfaction (Tang et al., 2024). Agile leadership, which advocates for employee well-being and the maintenance of work-life balance, can diminish FWC by offering support and



resources necessary for managing familial demands (Syamsir et al., 2025). Prior research suggests that leadership styles that endorse flexibility and autonomy can mitigate the adverse impacts of FWC on job satisfaction (Fadhil et al., 2023).

***H13: Family-Work Conflict mediates the relationship between agile leadership and Life Satisfaction***

FWC not only influences job satisfaction but also has implications for an individual's overall life satisfaction. When familial obligations interfere with professional responsibilities, stress levels escalate, leading to a decrease in life satisfaction (Tang et al., 2024). Agile leadership can alleviate the ramifications of FWC by granting employees the flexibility to manage both familial and work-related demands adeptly. Research indicates that a reduction in FWC can markedly enhance employees' overall life satisfaction (Zhang et al., 2020). Accordingly, it is hypothesised that FWC serves as a mediating variable in the relationship between agile leadership and life satisfaction.

**Moderating Effects**

***H14: Role Stress moderates the relationship between agile leadership and work-family conflict***

Role stress is defined as the psychological strain that an individual encounters when confronted with contradictory or excessive role expectations within the professional environment. Elevated levels of role stress have been correlated with heightened work-family conflict as individuals endeavour to fulfil the obligations of both their occupational and personal roles (Eva et al., 2019). Empirical research has indicated that role stress can intensify the association between agile leadership and work-family conflict. For example, in situations where employees endure significant role stress, agile leadership may encounter difficulties in completely alleviating the discord between work responsibilities and familial duties (Zhang et al., 2020).

***H15: Role Stress moderates the relationship between agile leadership and Family-Work Conflict***

Family-work conflict (FWC) is characterised by the disruption of familial obligations upon work-related responsibilities (del Carmen et al., 2024). Role stress has also been demonstrated to moderate the connection between agile leadership and family-work



conflict. Individuals experiencing elevated role stress are more susceptible to encountering family-work conflict, even amidst the presence of supportive leadership (Fadhil et al., 2023). Agile leaders who cultivate a flexible and collaborative organisational atmosphere may mitigate family-work conflict. Nonetheless, the efficacy of their leadership in this regard may be limited by the degree of role stress experienced by employees (Thann & Fernando, 2024).

***H16: Marital Status moderates the relationship between Work-Family Conflict and Life Satisfaction***

Marital status has been recognised as a significant determinant affecting work-family conflict and life satisfaction. Empirical studies indicate that married individuals frequently experience heightened levels of work-family conflict due to increased familial responsibilities (Zhang et al., 2020). However, the supportive infrastructure provided by a spouse may serve as a buffer against the adverse effects of work-family conflict on life satisfaction (BakEva et al., 2019). Married individuals may interpret work-family conflict differently from their single counterparts, and this distinction can impact their overall life satisfaction (Basnet et al., 2023). Thus, marital status is anticipated to moderate the relationship between work-family conflict and life satisfaction.

***H17: Marital Status moderates the relationship between Family-Work Conflict and Life Satisfaction***

Family-work conflict has been shown to adversely affect life satisfaction as individuals grapple with the competing demands of family and work (del Carmen et al., 2024). Nevertheless, marital status plays a pivotal role in shaping this relationship. Married individuals, who often have more clearly delineated family roles and responsibilities, may experience heightened family-work conflict, which adversely impacts their life satisfaction (Freire & Bettencourt, 2020). Conversely, spousal support may mitigate the detrimental effects of family-work conflict, suggesting that the impact of family-work conflict on life satisfaction may differ based on marital status (Thann & Fernando, 2024).



## Chapter III

### Research Methods

This section outlines the research methods used in the study. The section is organized as follows: research design, population, sample size, sampling technique, data collection sources, data collection methods, and tools for data analysis.

#### Research design

This study employs both descriptive and causal-comparative research designs. This approach is suitable for the investigation, as it allows for the presentation of the current situation without modifying any variables in the case of descriptive research and causal-comparative research to identify and analyze the cause-and-effect relationships between variables.

#### Population and Sample, and sampling design

**Table 1**

*List of employees in commercial banks situated in Rupandehi district*

S.No	Name of Commercial Bank	No of Branch	Number of employees
1	Nepal Bank Ltd.	7	80
2	Agriculture Development Bank Ltd.	14	126
3	Nabil Bank Ltd.	6	75
4	Nepal Investment Mega Bank Ltd.	7	65
5	Standard Chartered Bank Nepal Ltd.	1	12
6	Himalayan Bank Ltd.	2	18
7	Nepal SBI Bank Ltd.	5	61
8	Everest Bank Ltd.	10	80
9	Kumari Bank Ltd.	9	72
10	Laxmi Sunrise Bank Ltd.	5	60
11	Citizens Bank International Ltd.	22	154
12	Prime Commercial Bank Ltd.	8	73
13	Sanima Bank Ltd.	3	24
14	Machhapuchhre Bank Ltd.	4	32
15	NIC Asia Bank Ltd.	29	203
16	Global IME Bank Ltd.	17	136
17	NMB Bank Ltd.	6	48
18	Prabhu Bank Ltd.	9	63
19	Siddhartha Bank Ltd.	10	72
20	Rastriya Banijya Bank Ltd.	6	69
	Total	180	1523

*[Handwritten signature]*



There are a total of 20 commercial banks in Rupandehi District. According to the field survey conducted in 2024, these banks employ 1,523 individuals, as shown in Table 1. Thus, the study's population consists of 1,523 employees. The total sample size for this study has been determined using Taro Yamane's formula (Yamane, 1973). When the population size is known, the Yamane formula for calculating the sample size is as follows:

- $n = N / 1 + Ne^2$
- Where  $n$  = sample size  $N$  = population size = 37,581  $e$  = error (0.05) for confidence level-95%
- $n = 1523 / 1 + 1523 * 0.05^2$
- $n = 1523 / 4.81$
- $n = 316.63$
- Thus, the minimum calculated sample size is 317 (rounded off).

Purposive sampling technique has been used to select the sampled respondents from the total population. This approach ensures the selection of respondents who possess significant experience and can provide valuable insights on the topic.

#### **Nature and sources of data**

Quantitative data for this study has been collected through primary sources to ensure accuracy and relevance.

#### **Tools for data collection**

A questionnaire has been utilized as a research tool for data collection. Adapted scale items have been included from previous studies. A seven-point Likert scale (7 = Strongly Agree, 6 = Somewhat Agree, 5 = Agree, 4 = Neutral, 3 = Disagree, 2 = Somewhat Disagree, 1 = Strongly Disagree) is used to gather participant responses. Seventeen scale items of the four dimensions of Agile Leadership are adopted from Dike et al. (2015). Similarly, seven scale items of Agile Leadership are adopted from Bouland-van Dam et al. (2022), and Wijayanti and Susanto (2025). Further, nine scale items of WFC and FWC are adopted from Netemeyer et al. (1996). 10 items of Life and job satisfaction are adopted from Spector (1985). A total of 400 questionnaires




were distributed, out of which 387 were received completely filled. Thus, the response rate of the study is 97 percent.

### **Pilot Study and Scale Validation**

Pilot testing was performed with 56 participants to examine the reliability and clarity of the survey instrument. The reliability indices (Cronbach's alpha) for all variables were seen to be more than the required threshold of 0.70, (Bland & Altman, 1997) with one exception, i.e., life satisfaction variable. On closer observation, it was seen that respondents found it hard to respond to one item (LS6) under the life satisfaction scale. Therefore, this question was deleted from the scale. Upon deletion of LS6, the reliability measure for the life satisfaction variable became better and went beyond the threshold measure of 0.70, showing adequate internal consistency among all constructs.

### **Statistical tools for data analysis**

The research study has used Smart PLS-4.0 for data analysis. Descriptive statistics, such as the mean, standard deviation (SD), has been calculated to analyze and summarize respondents' responses. Additionally, factor loadings and VIF (Variance Inflation Factor) has been used to assess the contribution of each item to its construct and to measure multicollinearity. A reliability test has been conducted to evaluate the consistency of the research instrument. It measures internal consistency, assessing how closely related the items in a test are. Cronbach's Alpha values above the standard threshold of 0.7 (Amirrudin et al., 2021) indicate strong internal consistency, signifying that the scale is reliable for measuring each construct.

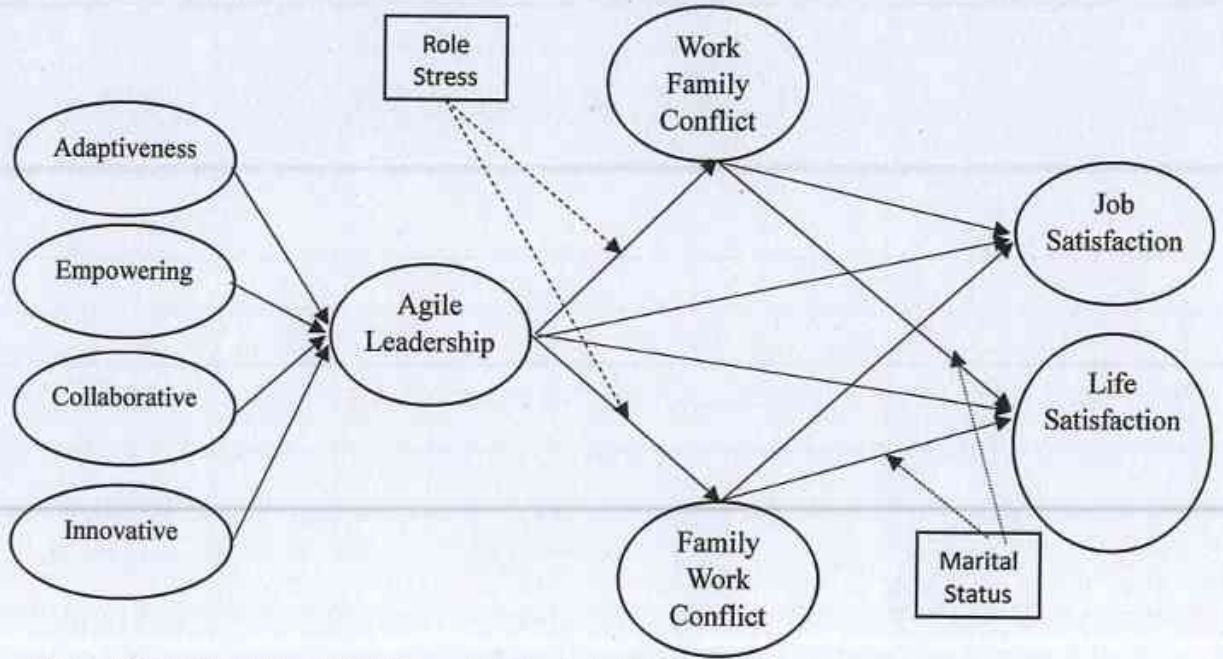
Furthermore, regression as a statistical tool has been used to analyze the effect between variables used in the study. Moreover, Mediation analysis has been conducted to explore direct and indirect effects between variables, and moderation analysis has been applied to investigate any moderating effects in the relationship between independent and dependent variables.



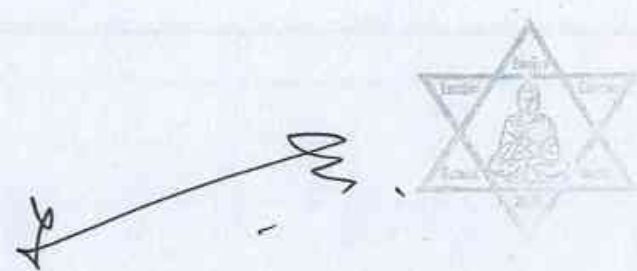
**Research framework and definition of variables**

**Figure 1**

*Research Framework*



*Note.* Adapted and modified from Aftab et al. (2022).



## Chapter V

### Data Analysis and Results

#### Participants Profile

**Table 1**

*Demographic Profile of participants*

<b>Demographic Variable</b>	<b>Category</b>	<b>Frequency</b>	<b>Percentage</b>
Gender	Male	147	38
	Female	240	62
Marital Status	Married	244	63
	Single	143	37
Educational Qualification	Intermediate (+2)	27	7
	Bachelor	217	56
	Master	143	37
Age	18-30 years	178	46
	31-40 years	120	31
	41-50 years	62	16
	51-60 years	27	7
Work Experience	>3Yrs	50	13
	3-5Yrs	136	35
	6-8Yrs	120	31
	Above 8Yrs	81	21

Table 1 presents the descriptive statistics of the participant profile across several demographic and professional characteristics. Most participants were female (62%) compared to male (38%). Regarding educational qualifications, over half held a bachelor's degree (56%), followed by master's degrees (37%), with a smaller proportion having completed Intermediate (+2) education (7%). In terms of work experience, the largest group had 3-5 years of experience (35%), followed by 6-8 years (31%), above 8 years (21%), and the least experienced group with >3 years (13%). The age distribution shows that the largest segment was in the 18-30 year range (46%), followed by 31-40 years (31%), 41-50 years (16%), and the smallest group being 51-60 years (7%). Finally, the marital status indicates that a larger proportion of participants were married (63%) compared to single (37%).

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## Measurement Items Assessment

**Table 2**

*Assessment of measurement scale items*

Variables	Items	Outer Loading	VIF	Mean	SD
Adaptiveness	AD1	0.895	3.598	3.364	1.817
	AD2	0.925	4.495	3.408	1.801
	AD3	0.88	3.433	2.889	1.763
	AD4	0.8	2.014	3.677	2.058
Collaborative	COL1	0.786	3.159	2.261	1.603
	COL2	0.764	2.351	4.832	1.841
	COL3	0.729	2.779	3.517	1.978
	COL4	0.826	3.577	4.212	1.972
Empowering	EM1	0.73	1.956	2.868	1.74
	EM2	0.906	3.759	2.904	1.594
	EM3	0.819	2.327	3.31	1.809
	EM4	0.88	2.847	2.943	1.551
	EM5	0.739	1.773	3.256	1.793
Family Work Conflict	FWC1	0.831	2.494	3.618	1.922
	FWC2	0.837	3.062	3.168	1.841
	FWC3	0.902	3.278	3.713	1.889
	FWC4	0.894	3.391	3.788	1.972
	FWC5	0.798	2.016	4.641	1.954
Innovativeness	IN1	0.895	2.906	3.359	1.954
	IN2	0.879	3.258	3.749	1.967
	IN3	0.868	2.757	3.641	2.053
	IN4	0.849	2.143	4.101	1.942
Job Satisfaction	JS1	0.878	2.616	3.744	1.87
	JS2	0.892	3.718	3.385	2.168
	JS3	0.883	3.505	3.496	2.14
	JS4	0.851	2.145	3.819	1.987
Life Satisfaction	LS1	0.776	1.776	2.99	1.781
	LS2	0.812	2.203	2.984	1.809
	LS3	0.873	2.841	2.92	1.844
	LS4	0.874	3.441	2.437	1.492
	LS5	0.779	2.474	3.256	1.725
Work Family Conflict	WLC1	0.912	3.245	5.096	1.594
	WLC2	0.849	2.324	4.69	1.809
	WLC3	0.896	2.823	5.057	1.551
	WLC4	0.747	1.617	4.744	1.793

Table 2 presents the assessment of individual survey items used to capture the constructs of this research, which focuses on item reliability through outer loadings and multicollinearity testing via the Variance Inflation Factor (VIF). Regarding item

reliability, it is recommended that outer loadings exceed 0.70 to indicate that an item effectively measures its related variable (Sarstedt et al., 2017). As shown in Table 2, all measurement items meet this criterion, with outer loading values ranging from a low of 0.729 (item COL3) to a high of 0.925 (item AD2). This confirms the reliability of each item within the measurement model. Furthermore, multicollinearity was assessed based on VIF values for each item. While a conservative threshold suggests that VIF values should be less than 3, values up to 5 are generally acceptable (Sarstedt et al., 2014). The VIF values in Table 1 range from 1.617 (item WLC4) to 4.495 (item AD2). Although a few items exceed the more stringent limit of 3, all items have VIF values well below the less rigorous threshold of 5. Thus, based on these findings, no significant multicollinearity among the scale items is identified as a concern in this research, and all items are deemed suitable for the subsequent analysis. The mean and standard deviation (SD) scores are also good and fit for the further analysis.

### Quality Criteria Assessment

**Table 3**

*Construct Reliability and Validity*

Variables	B	CR rho_A	CR rho_C	AVE
Adaptiveness	0.898	0.902	0.929	0.767
Agile Leadership	0.930	0.934	0.939	0.578
Collaborative	0.745	0.745	0.839	0.567
Empowering	0.874	0.888	0.909	0.669
Family Work Conflict	0.907	0.914	0.930	0.728
Innovativeness	0.896	0.897	0.928	0.762
Job Satisfaction	0.899	0.902	0.930	0.768
Life Satisfaction	0.881	0.883	0.913	0.679
Work Family Conflict	0.874	0.890	0.914	0.728

Table 3 outlines the evaluation of construct reliability and convergent validity for the variables analyzed in this study. Composite Reliability (CR), assessed using rho\_A (CR rho\_A) and rho\_C (CR rho\_C), along with Average Variance Extracted (AVE), were utilized as primary quality criteria. According to established guidelines, ideal CR values (for both rho\_A and rho\_C) should range from 0.70 to 0.95 to demonstrate sufficient construct reliability (Saari et al., 2021; Hair & Alamer, 2022). Reviewing the results in Table 2, all CR rho\_A values (from 0.745 for Collaborative to 0.934 for Agile Leadership) and all CR rho\_C values (from 0.839 for Collaborative to 0.939 for

Agile Leadership) satisfy this standard, thereby affirming the reliability of the constructs. Moreover, convergent validity was assessed using AVE, which must exceed 0.50, indicating that the construct accounts for more than 50% of the variance in its indicators (Hair & Alamer, 2022). The AVE values listed in Table 2 for all constructs significantly surpass this minimum, with the lowest being 0.567 (Collaborative) and the highest at 0.768 (Job Satisfaction). As a result, the findings indicate that all constructs exhibit strong convergent validity. Overall, the indicators in Table 3 verify that the measurement model fulfils the essential criteria for both construct reliability and convergent validity.

Table 4 presents the Heterotrait-Monotrait ratio of correlations (HTMT) matrix used to assess discriminant validity among the constructs in this research. Discriminant validity ensures that the constructs intended to measure different concepts are indeed distinct. The general criterion expects HTMT measures to be less than 0.85, though a more liberal threshold of up to 0.90 is accepted (Henseler et al., 2015). Examining Table 4, HTMT values between construct pairs range from 0.383 (between Work Family Conflict and Family Work Conflict) to as high as 0.896 (between Innovativeness and Family Work Conflict). While most values fall below the stricter 0.85 threshold, some exceed it yet remain below the 0.90 cutoff. Notably, the HTMT ratio for Innovativeness and Family Work Conflict (0.896) is near the upper limit of acceptability at 0.90. Even with one value close to this boundary, all reported HTMT ratios are within or at the edge of the acceptable range ( $\leq 0.90$ ). Therefore, discriminant validity is considered sufficiently established among the reflective constructs of the present study (Hair & Alamer, 2022). However, the high value between Innovativeness and family-work conflict suggests that these two constructs may share substantial variance.

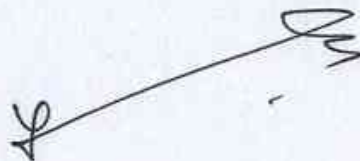
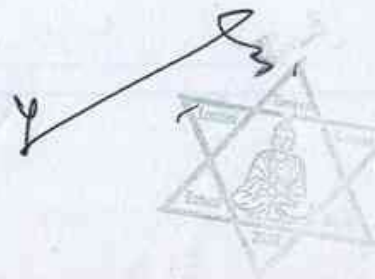


Table 4

*Discriminant Analysis*

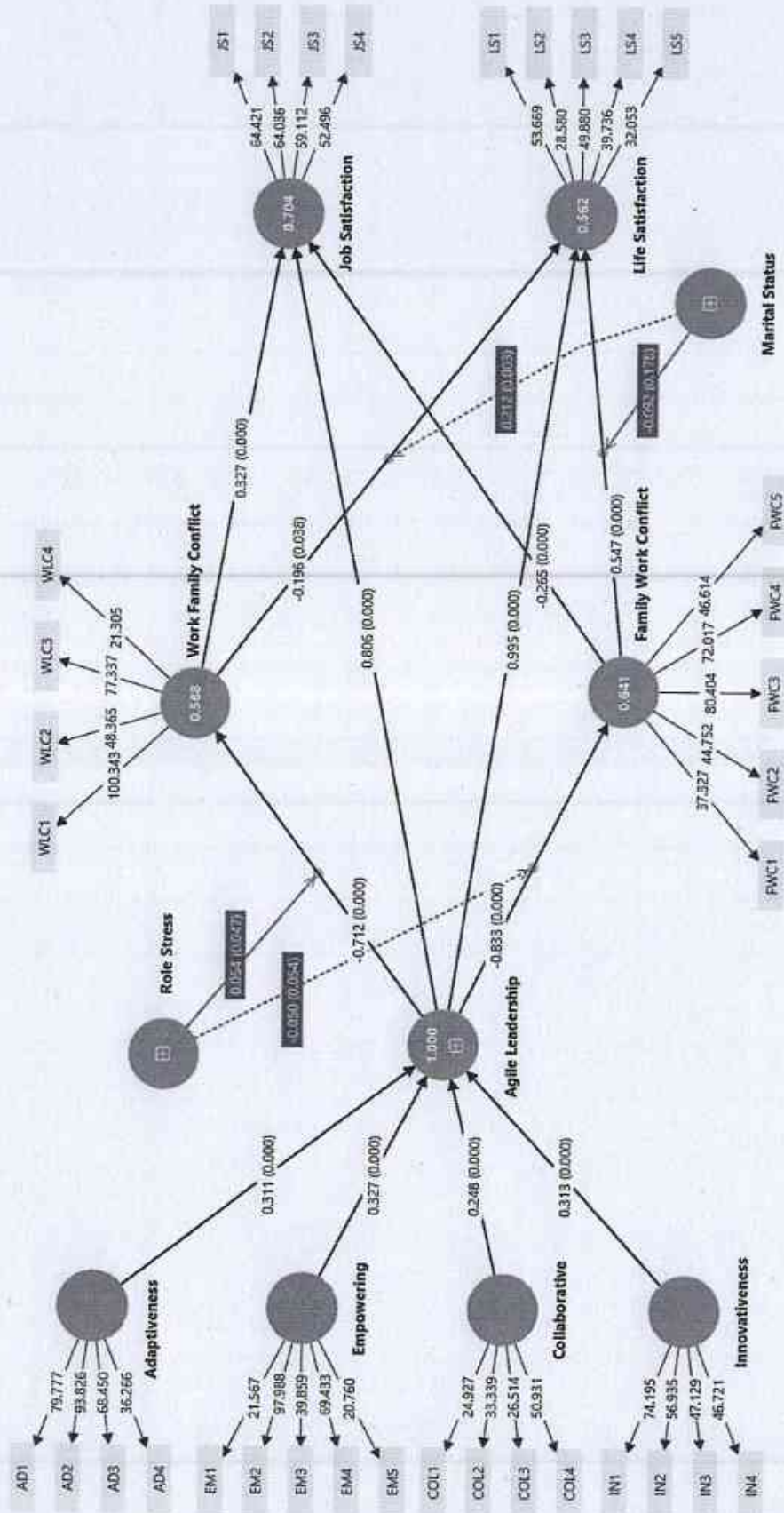
HTMT	Adaptiveness	Agile Leadership	Collaborative Empowering	Family Work Conflict	Innovativeness	Job Satisfaction	Life Satisfaction	Work Family Conflict
Adaptiveness	-	0.849	0.807	0.733	0.639	0.608	0.754	0.706
Agile Leadership		-	0.849	0.866	0.891	0.831	0.794	0.84
Collaborative			-	0.608	0.711	0.758	0.651	0.572
Empowering				-	0.421	0.428	0.859	0.652
Family Work Conflict					-	0.849	0.432	0.383
Innovativeness						-	0.449	0.415
Job Satisfaction							-	0.416
Life Satisfaction								-
Work Family Conflict								-



**Structural Equation Model**

**Figure 2**

*Path Relationship Diagram*



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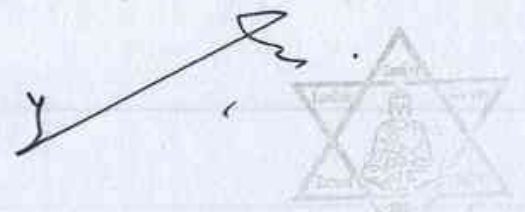
The PLS-SEM path diagram (Figure 2) illustrates the connections among various constructs and their impact on Job Satisfaction and Life Satisfaction. Agile leadership directly influences empowering, collaborative, and innovative organizational factors. Empowering and collaborative cultures positively affect adaptiveness. Surprisingly, Agile Leadership has a negative direct impact on Role Stress, which in turn has a positive indirect effect on Work-Life Conflict. Work-Life Conflict adversely affects both Job Satisfaction and Life Satisfaction, while Job Satisfaction positively influences Life Satisfaction. Additionally, Marital Status is shown to have a positive moderating effect on the Work-Family Conflict and Life Satisfaction relationship. The figures along the paths represent the path coefficients (indicating the direction and strength of relationships), and the numbers in brackets denote the p-values, reflecting the statistical significance of these relationships, obtained through bootstrapping. The R-squared measures (0.588, 0.704, 0.562, 0.641) indicate the proportion of variance explained in Work Family Conflict, Job Satisfaction, Life Satisfaction, and Family Work Conflict, respectively, by their predictor variables in the model.

**Table 5**

*Model Fit Indices*

	<b>Saturated model</b>	<b>Estimated model</b>
SRMR	0.076	0.077
d_ ULS	29.435	36.464
NFI	0.920	0.920

Table 5 represents the goodness-of-fit indices pertinent to the proposed model. Specifically, the SRMR was employed for this analysis. The SRMR value obtained was 0.076, which is below the critical threshold of 0.08. The Normed Fit Index value registered at 0.92, which is also above the acceptable cutoff of 0.90. This finding suggests that the model exhibits satisfactory explanatory power, as posited by Hu and Bentler (1998).



**Table 6***Hypotheses Testing Using Bootstrapping*

Hypotheses	$\beta$	Mean	STDEV	T Stat.	P Values	Decision
H1a: Adaptiveness -> Agile Leadership	0.311	0.310	0.009	33.183	0.000	Accepted
H1b: Empowering -> Agile Leadership	0.327	0.326	0.011	28.762	0.000	Accepted
H1c: Collaborative -> Agile Leadership	0.248	0.248	0.008	29.520	0.000	Accepted
H1d: Innovativeness -> Agile Leadership	0.313	0.314	0.011	29.002	0.000	Accepted
H2: Agile Leadership -> Work-Family Conflict	-0.712	-0.712	0.032	22.195	0.000	Accepted
H3: Agile Leadership -> Family Work Conflict	-0.833	-0.834	0.021	39.638	0.000	Accepted
H4: Agile Leadership -> Job Satisfaction	0.806	0.817	0.087	9.304	0.000	Accepted
H5: Agile Leadership -> Life Satisfaction	0.995	0.992	0.118	8.457	0.000	Accepted
H6: Work Family Conflict -> Job Satisfaction	0.327	0.332	0.056	5.795	0.000	Accepted
H7: Work Family Conflict -> Life Satisfaction	-0.196	-0.196	0.094	2.079	0.038	Accepted
H8: Family Work Conflict -> Job Satisfaction	-0.265	-0.257	0.063	4.221	0.000	Accepted
H9: Family Work Conflict -> Life Satisfaction	0.547	0.545	0.086	6.335	0.000	Accepted

Table 6 displays the bootstrapping results of testing the hypotheses, offering proof for the significance as well as direction of the relationships between the constructs under investigation. All the hypothesized direct effects (H1a-H9) are statistically significant, as evidenced by the p-values being below 0.05. Adaptiveness, Empowering, Collaborative, and Innovativeness are all positively and significantly contributing to Agile Leadership (H1a-H1d). Agile leadership has a negative and significant influence on WFC and FWC (H2 & H3), while it has a positive and significant influence on job satisfaction and life satisfaction (H4 & H5). In addition, Work-Family Conflict has a positive and significant correlation with Job Satisfaction (H6) but a negative and significant correlation with Life Satisfaction (H7). Similarly, Family-Work Conflict has a negative and significant influence on Job Satisfaction (H8) and a positive and significant influence on Life Satisfaction (H9). The beta ( $\beta$ ) coefficients reflect the direction and strength of these associations, with positive numbers reflecting positive association and negative numbers reflecting negative association.

Table 7 presents the results of mediation and moderation analyses examining the relationships between Agile Leadership, Work-Family Conflict, Job Satisfaction, and Life Satisfaction. For the mediating effects, all four hypothesized indirect effects of Agile Leadership on Job Satisfaction and Life Satisfaction through Work-Family Conflict were found to be statistically significant ( $p < 0.05$ ), leading to the acceptance of H10, H11, H12, and H13. This indicates that Work-Family Conflict acts as a significant mediator in the relationship between Agile Leadership and both job and life satisfaction.

Regarding the moderating effects, the results show mixed findings. The direct effects of Role Stress on Family-Work Conflict and Work-Family Conflict were significant ( $p < 0.05$ ), supporting their direct influence. However, Role Stress did not significantly moderate the relationship between Agile Leadership and Family-Work Conflict (H14 rejected), but it did significantly moderate the relationship between Agile Leadership and Work-Family Conflict (H15 accepted). In this regard, Role stress moderates the link between agile leadership and Work-Family Conflict (WFC) because high stress from unclear or excessive job roles can limit the benefits of agile leadership in managing work-family demands, increasing WFC (Aftab et al., 2022; Ahli et al., 2024). However, role stress does not significantly affect Family-Work Conflict (FWC), since FWC is driven more by family responsibilities than by work-related stress (Aftab et al., 2022; Tien, 2024).

Similarly, Marital Status did not significantly moderate the relationship between Work-Family Conflict and either Job Satisfaction (H16 rejected) or Life Satisfaction (H17 accepted), showing a moderating effect only on the latter relationship. In this context, Marital status moderates the relationship between WFC and life satisfaction, as having a spouse can offer emotional and practical support, reducing the negative impact of WFC (Zhang et al., 2020). This is especially true in Nepal's family-centered society (Gautam et al., 2025). In contrast, marital status does not moderate the link between FWC and life satisfaction, since family demands often affect work and well-being regardless of marital status (Luppi et al., 2024; Ipek et al., 2024).



Table 7

*Mediating and Moderating Effects*

Hypotheses	$\beta$	Mean	STDEV	T Stat.	P Values	Decision
<i>Mediating Effects</i>						
H10: Agile Leadership -> Work Family Conflict -> Job Satisfaction	-0.233	-0.236	0.044	5.35	0.000	Accepted
H11: Agile Leadership - >Work-Family Conflict -> Life Satisfaction	0.139	0.139	0.066	2.121	0.034	Accepted
H12: Agile Leadership -> Family Work Conflict -> Job Satisfaction	0.220	0.214	0.052	4.218	0.000	Accepted
H13: Agile Leadership -> Family Work Conflict -> Life Satisfaction	-0.456	-0.455	0.075	6.073	0.000	Accepted
<i>Moderating Effects</i>						
Role Stress ->Family-Work Conflict	-0.103	-0.105	0.033	3.08	0.002	Accepted
Role Stress ->Work-Family Conflict	0.105	0.103	0.037	2.808	0.005	Accepted
H14: Role Stress x Agile Leadership -> Family Work Conflict	-0.050	-0.048	0.026	1.932	0.054	Rejected
H15: Role Stress x Agile Leadership -> Work-Family Conflict	0.054	0.055	0.027	1.989	0.047	Accepted
Marital Status -> Life Satisfaction	-0.095	-0.096	0.071	1.341	0.180	Rejected
H16: Marital Status x Work- Family Conflict -> Life Satisfaction	-0.092	-0.092	0.068	1.348	0.178	Rejected
H17: Marital Status x Family Work Conflict -> Life Satisfaction	0.212	0.212	0.072	2.938	0.003	Accepted

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**Table 8**  
*Necessary Condition Analysis-Bottleneck Value*

Agile Leadership (Y)	LV scores - Adaptiveness	LV scores - Collaborative	LV scores - Empowering	LV scores - Innovativeness	Job Satisfaction (Y)	LV scores - Agile Leadership	LV scores - Family Work Conflict	Life Satisfaction (Y)	LV scores - Agile Leadership	LV scores - Family Work Conflict	LV scores - Work Family Conflict
0.00%	NN	NN	NN	NN	0.00%	NN	NN	0.00%	NN	NN	NN
10.00%	NN	NN	NN	NN	10.00%	21.30%	NN	10.00%	NN	NN	NN
20.00%	NN	17.53%	NN	NN	20.00%	23.21%	NN	20.00%	NN	NN	NN
30.00%	NN	20.94%	NN	NN	30.00%	23.21%	NN	30.00%	NN	NN	NN
40.00%	21.74%	33.01%	NN	31.73%	40.00%	25.91%	NN	40.00%	NN	NN	NN
50.00%	21.74%	38.29%	16.49%	38.56%	50.00%	28.39%	NN	50.00%	NN	NN	NN
60.00%	21.74%	54.27%	28.57%	43.74%	60.00%	33.90%	NN	60.00%	NN	NN	NN
70.00%	21.74%	66.26%	41.83%	56.76%	70.00%	33.90%	NN	70.00%	NN	NN	17.51%
80.00%	78.26%	76.36%	75.40%	71.43%	80.00%	33.90%	NN	80.00%	37.64%	16.77%	17.51%
90.00%	82.09%	81.76%	83.53%	86.11%	90.00%	43.44%	NN	90.00%	61.37%	22.63%	25.83%
100.00%	100.00%	96.76%	94.81%	100.00%	100.00%	47.21%	NN	100.00%	84.51%	32.73%	30.07%

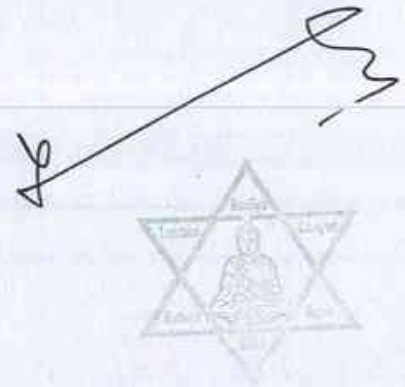
Table 8 presents the bottleneck values from a Necessary Condition Analysis (NCA). NCA aims to identify conditions (X variables) that are necessary but not sufficient for an outcome (Y variable). The bottleneck table shows the minimum level of the necessary condition required to achieve a certain level of the outcome.



For *Agile Leadership*, the required levels of the potential necessary conditions states that to achieve 50% agile leadership and above all associated latent variable (LV) score are necessary. However, up to 40% of agile leadership only three LV scores are necessary namely Adaptiveness, Collaborative, and Innovativeness.

Similarly, for *Job Satisfaction*, the required levels of the potential necessary conditions states that to achieve 100% job satisfaction, the LV scores of Agile Leadership and Work-Family Conflict should be 47.21% and 47.10%, respectively. The LV score of Family-Work Conflict is not necessary.

Similarly, for *Life Satisfaction*, the required levels of the potential necessary conditions states that to achieve 80% and above Life Satisfaction then all associated latent variable (LV) score are necessary. However, up to 70% of Life Satisfaction only two LV scores are necessary namely Agile Leadership and Work-Family Conflict.



## **Chapter V**

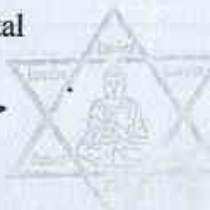
### **Summary, Discussion and Conclusion**

#### **Summary**

The research is structured into five chapters. Chapter I introduces the need for Agile Leadership in Nepalese commercial banks due to VUCA challenges and rising work-life conflicts. Chapter II reviews relevant theories including Transformational, Servant, Two-Factor, Role, Spillover, and Life Satisfaction theories. Chapter III explains the methodology: a cross-sectional study of 387 bank employees using structured questionnaires. Chapter IV presents results showing Agile Leadership—defined by Adaptiveness, Empowerment, Collaboration, and Innovation—reduces work-family conflicts and improves job and life satisfaction. However, Role Stress and Marital Status showed no moderating effects. Chapter V concludes that Empowerment is key to Agile Leadership, and managing family-work and work-family conflicts is essential to improve employee well-being.

#### **Discussion**

The results of this research validate that Adaptiveness, Empowering, Collaborative, and Innovativeness play crucial roles in Agile Leadership within commercial banks in Nepal's Rupandehi district. These dimensions align with international and regional literature emphasizing the growing need for agility in responding to organizational complexity and change, particularly in developing economies. Within Nepal's dynamic banking industry, where digitalization, regulatory innovation, and customer demands are rapidly evolving, adaptive leadership is essential for facilitating responsiveness and strategic adaptability (Mishra et al., 2024). Empowering leadership behaviors are particularly prominent in the Nepalese context, where hierarchical organizational cultures are gradually transitioning to more participative and employee-centered models (Mishra et al., 2024). Furthermore, collaborative leadership fosters inclusive decision-making and team building, both of which are crucial for enhancing service quality and internal performance in financial institutions (Angana & Ongeti, 2023). Innovativeness, as a dimension of agile leadership, promotes continuous learning and stimulates creative problem-solving, which is vital



amidst rising competition and technological disruption in Nepal's banking sector (Chalise & Paudel, 2024). These findings further underscore the necessity of cultivating agile leadership practices to enhance both individual and organizational outcomes in Nepal's evolving service sector landscape.

Additionally, the results of this research indicate that Agile Leadership significantly reduces WFC and FWC, while positively influencing Job Satisfaction and Life Satisfaction among workers in commercial banks in the Rupandehi district of Nepal. These findings highlight the potential of agile leadership to foster a healthy work-life balance and enhance overall well-being in the banking industry. Agile leaders, through their flexibility, collaboration, and responsiveness, are well-equipped to cultivate a productive work environment that alleviates the stressors causing inter-role conflicts (Rahman et al., 2019). In Nepal, where extended work hours and workplace pressures are standard in the banking sector, these leadership skills are crucial for maintaining a balance between professional and personal demands (Subedi & Bhandari, 2024). Furthermore, the positive correlation between agile leadership and job and life satisfaction aligns with previous research suggesting that leadership styles prioritizing empowerment, flexibility, and employee well-being significantly contribute to both work engagement and personal satisfaction (Lama et al., 2024). This suggests that agile leadership not only enhances organizational performance but is also vital for promoting employee happiness and reducing role-based stress in developing nations like Nepal.

The study identifies a two-way effect of WFC on employee well-being within the commercial banks of Rupandehi district, Nepal. Specifically, WFC correlates positively and significantly with job satisfaction but shows an inverse and significant relationship with life satisfaction. This somewhat puzzling result may reflect cultural and contextual factors in Nepal, where fulfilling work obligations at the cost of personal life balance can be viewed as a measure of success and social responsibility (Dhakal, 2024). In Nepal's high power-distance and collectivist setting, workers might derive a sense of purpose and accomplishment from meeting professional expectations, thereby achieving job satisfaction despite conflicts at the family level. However, this ongoing disparity tends to affect overall life satisfaction adversely, as family roles and personal well-being are compromised (Neupane, 2023). Consistent



with international findings, WFC has been associated with decreased life satisfaction due to the psychological impact and time-based spillover it entails (Wayne et al., 2022). These insights highlight the necessity for banks in Nepal to implement flexible and family-friendly HR practices to mitigate the negative impacts of WFC on employee welfare outside the workplace. Furthermore, the positive correlations between work-family conflict and job satisfaction, along with family-work conflict and life satisfaction, contrast with prevailing empirical evidence but can be interpreted within the cultural and organizational framework of Nepal. In collectivist societies, moderate conflicts between work and family roles may signify high levels of engagement and commitment, which employees perceive in a favorable light (Iqbal et al., 2024; Poulouse & Sharma, 2024). Additionally, recognizing conflict as a challenge stressor instead of a hindrance stressor is consistent with contemporary stress research, indicating that such conflicts can inspire employees and improve satisfaction (LePine et al., 2005). Social Exchange Theory also provides a perspective, where employees regard these conflicts as investments with the expectation of reciprocal benefits, thereby sustaining or enhancing satisfaction (Cropanzano & Mitchell, 2024). However, these findings necessitate further qualitative investigation to clarify the underlying mechanisms and cultural subtleties unique to Nepali commercial banks.

The research uncovers a complex relationship between FWC and employee outcomes among the commercial banks in the Rupandehi district of Nepal. FWC significantly and negatively affects job satisfaction while significantly and positively influencing life satisfaction. The negative impact on job satisfaction aligns with literature that indicates family obligations interfering with work lead to stress, lower job performance, and general dissatisfaction in the workplace (Chalise & Paudel, 2024). In Nepal, where joint family systems and care giving are prevalent, such interference may be more substantial, particularly for working professionals in high-stress fields like banking (Dhakal, 2024). Surprisingly, the positive correlation between FWC and life satisfaction may suggest that workers derive satisfaction from fulfilling family roles, as cultural significance is placed on these roles in Nepalese society. This supports the thesis that personal fulfilment can coexist with professional stress, especially when workers find meaning in their family roles (Sharma & Adhikari, 2020). These findings highlight the importance of organizational support systems and flexible working arrangements in alleviating FWC and promoting both job



satisfaction and life satisfaction in Nepalese work environments. Similarly, the present study's mediation analysis reveals that FWC and WFC greatly mediate the effect of Agile Leadership on both Job Satisfaction and Life Satisfaction among employees in commercial banks in Rupandehi district, Nepal. Agile Leadership also demonstrates a negative impact on both WFC and FWC, corroborating previous studies that suggest agile leaders, being adaptable, empowering, and supportive, can foster a workplace culture that enables employees to manage work and family demands better (Hetrick et al., 2024; Kundu & Mor, 2017). This reduction in conflict promotes higher job and personal life satisfaction. In the banking context in Nepal, characterized by high workloads and a hierarchical structure (Yadav, 2024), the adoption of agile leadership appears particularly beneficial. Responsive and compassionate agile leaders can mitigate the pressures of role conflict through flexibility, communicative openness, and a support-oriented culture. These results align with earlier South Asian studies linking leadership behavior to reduced occupational stress and improved work-life balance (Subedi & Bhandari, 2024), indicating Agile Leadership as a key driver of enhancing employee well-being and satisfaction in emerging economies such as Nepal.

The study confirms that Role Stress significantly increases both Family-Work Conflict (FWC) and Work-Family Conflict (WFC), supporting prior findings on the negative effects of role ambiguity and overload (Jia et al., 2020; Karatepe & Azar, 2013). However, Role Stress did not moderate the link between Agile Leadership and FWC, suggesting that leadership agility may not reduce personal-life stress spillovers. It did moderate the relationship between Agile Leadership and WFC, indicating that high role stress limits the effectiveness of agile practices in managing work demands (Nguyen et al., 2022).

Regarding Marital Status, it did not moderate the WFC-Job Satisfaction link but significantly moderated the WFC-Life Satisfaction link, implying married individuals may respond differently to stress due to coping resources or social roles (Arıbaş & Özşahin, 2021). The insignificant moderation on job satisfaction suggests organizational factors influence it more than personal demographics. These findings emphasize the need for context-aware leadership and HR policies to address role



stress and personal differences, enhancing satisfaction and well-being in Nepalese banks (Hildred & Pinto, 2023).

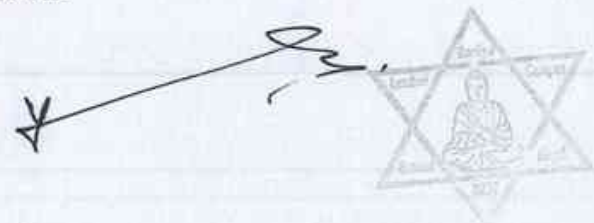
### **Conclusion**

It is evident from the findings that Empowering is the major factor for Agile leadership, followed by Innovativeness, Adaptiveness, and Collaboration. To enhance job satisfaction, Agile leadership must be supported by addressing family-work conflict, while for overall life satisfaction, addressing work-family conflict is essential. Additionally, role stress moderates the link between Agile leadership and work-family conflict. Thus, it is concluded that if commercial banks effectively implement Agile leadership practices while managing role stress and work-family dynamics, then there is a higher possibility of achieving greater employee job and life satisfaction.

### **Implications**

#### *Theoretical Implications*

This research meaningfully contributes to the theoretical framework of Agile Leadership by advancing its application in job and life satisfaction through the mediating factors of WFC and FWC within Nepal's banking industry. The results provide empirical evidence supporting the effectiveness of agile leadership behaviours-such as adaptiveness, empowerment, collaboration, and innovativeness -in enhancing employee well-being. By incorporating the work-life interface as a mediating variable, this study builds on existing leadership theories by illustrating how leadership style indirectly influences both work and non-work domains. Furthermore, the research addresses the need for contextualized leadership studies in South Asia, particularly in developing economies like Nepal, where cultural and structural dynamics uniquely affect work-life outcomes. The minimal moderating effects of role stress and marital status suggest that in collectivist cultures, organizational and social support can mitigate stressors, highlighting the need to re-evaluate Western-centric models of work-life interaction.



### *Managerial Implications*

Managers in commercial banks should prioritize empowering leadership practices to strengthen Agile leadership. They should also foster a culture of innovation, adaptability, and collaboration. To boost job and life satisfaction among employees, it is crucial to implement supportive policies that address family-work and work-family conflicts. Additionally, efforts should be made to reduce role stress through clear role definitions and workload management. These actions can enhance employee well-being, satisfaction, and overall performance.



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f) Designation:

**Role Stress**

g) How much do you feel stress at your workplace: 1. Low 2. Moderate 3. High

**Section B: Main Part**

Please read the following instruction carefully and tick ( ) on the appropriate option.

Instruction: 1. Strongly Disagree (SD) 2. Disagree (D) 3. Slightly Disagree (SSD) 4.

Neutral (N) 5. Slightly Agree (SSA) 6. Agree (A) 7. Strongly Agree (SA)

**Independent Variables**

S. No.	Statements	SD	D	SSD	N	SSA	A	SA
		1	2	3	4	5	6	7
<b>Adaptiveness: (Avolio et al., 2009)</b>								
1	My leader is flexible and open to new ideas.							
2	My leader is quick to identify and respond to emerging opportunities.							
3	My leader encourages continuous adaptation based on learning and feedback.							
4	My leader immediately adjusts their plans when faced with unexpected challenges.							
<b>Empowering</b>								
1	My leader empowers me to take ownership of my work.							
2	My leader empowers me to make decisions.							
3	My leader provides me with the autonomy to act independently.							
4	My leader encourages me to develop my skills and grow professionally.							
5	My leader provides me with the resources and support I need to succeed.							
<b>Collaborative</b>								
1.	My leader fosters a collaborative and supportive team environment.							
2.	My leader encourages open communication among team members.							
3.	My leader values and respects the contributions of all team members.							
4	My leader builds strong relationships							