Article

Working-from-Home and Job Satisfaction: The Mediating Role of Employee Engagement and Well-Being among Banking Sector Employees in Sri Lanka

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ABSTRACT

The purpose of this research is to examine the impact of Work-from-Home on Job Satisfaction, with a specific focus on the mediating roles of Employee Engagement and Employee Well-Being, with special reference to banking sector employees in Sri Lanka. Three hypotheses and a conceptual framework were developed based on a comprehensive literature survey. A quantitative research approach was adopted with a Cross-sectional correlational survey design. A standard questionnaire was used to collect data from a sample of 391 banking-sector employees in Sri Lanka. The sample was selected using a stratified sampling technique. Both descriptive and inferential statistics were utilized to analyze the data. Reliability and validity were assessed using Cronbach's Alpha, the Kaiser-Meyer-Olkin test, and Bartlett's test of sphericity. The hypotheses were tested using simple regression analysis and Baron and Kenny's mediator analysis method. The results indicate a strong positive relationship between Work-from-Home and Job Satisfaction. It was found that Employee Engagement mediates the relationship between Work-from-Home and Job Satisfaction. Contrary to expectations, the mediating effect of Employee Well-Being was not supported, likely due to the complex interplay among factors such as boundary management, social support, and individual preferences. This study contributes to the knowledge of remote work and organizational behaviour by highlighting the positive impact of flexible work arrangements on the Job Satisfaction of banking sector employees and the mediating role of employee engagement. The study offers valuable insights and practical implications for Sri Lanka's banking sector organizations to navigate remote work arrangements and support their employees effectively.

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Introduction

Over the past few years, there has been a notable shift towards work-from-home arrangements in the global workforce. This change has been driven by advancements in technology and evolving work dynamics and has been further accelerated by unprecedented events like the COVID-19 pandemic. The banking sector in Sri Lanka, similar to other industries, has rapidly embraced work-from-home (WFH) practices to ensure continuity of operations and safety of employees during this period. Work-from-Home, also known as telecommuting or remote working, is an alternative work arrangement where employees perform tasks outside of the traditional office setting, collaborating remotely with different stakeholders of the organization (Gajendran et al., 2015).

Before the pandemic, Work-from-Home was considered as an additional office perk, but after the COVID-19 outbreak, a significant percentage of employees were forced into full-time Work-from-Home (Nielson, 2020). Initially, it was a temporary crisis response. Now it has become a permanent feature of post-pandemic organisations, especially in knowledge–intensive organisations such as banks. The proportion of employees working remotely full-time increased dramatically after the pandemic, shifting perceptions of remote work from an optional benefit to a core element of modern employment (Nielson, 2020). This change has become essential to keep companies operational and has brought significant benefits to employers and employees (Mateyka et al., 2012). However, while Work-from-Home offers advantages such as increased job satisfaction, flexibility, and autonomy, it also presents challenges such as work-home conflict, difficulties in disconnecting from work, and increased feelings of social isolation and difficulty in maintaining boundaries between personal and professional life (Delanoeije et al., 2019; Felstead and Henseke, 2017; Harrington and Santiago, 2006). Given the rapid adoption of work -from- home in Sri Lanka, it is crucial to investigate how working from home influences different employee-related outcomes.

Practically, these changes are particularly relevant in the banking sector in Sri Lanka, which plays a pivotal role in the economic development, stability, and employment of the nation (Central Bank of Sri Lanka, 2023). Employees in the banking sector face unique pressures, such as strict regulatory requirements, high customer service expectations, and demanding performance standards (Fernando & Perera, 2022). As WFH continues to shape and change the post-pandemic workplaces, it is important for banking sector organisations to understand how these new work arrangements influence their employee satisfaction, engagement, and well-being—factors that are directly linked to productivity, retention, and organizational performance (De Silva & Jayawardena, 2024; Wijesinghe & Rathnayake, 2023). Previous studies in the Sri Lankan context highlighted that job satisfaction among banking employees is strongly influenced by working conditions (Abeysekara, 2019).

Globally, a growing body of research has explored the effects of WFH on employee outcomes, yet the findings remain mixed. Golden et al. (2019) revealed that Work-From-Home reduces stress and enhances well-being, leading to higher job satisfaction. On the other hand, Gajendran and Harrison (2007) reported that remote workers may experience social isolation and reduced organizational support, negatively impacting well-being. Saks (2020) found out that Work-From-Home can increase employee engagement by providing more autonomy and flexibility. Grant et al. (2021) observed that diminished interpersonal interaction in remote settings can lead to disengagement. More recent studies also reflect this complexity. A longitudinal analysis conducted across five European countries revealed that while WFH was negatively related to well-being in the early stages of the pandemic, the relationship became non-significant over time as employees adapted (BMC Public Health, 2025). Artar and Erdil (2024) demonstrated that workplace isolation as well as low organizational support are connected with a reduction in psychological well-being for teleworkers, particularly under high job insecurity. These contradictory and evolving findings highlight the complexity of the WFH experience and the importance of examining how WFH influences employee engagement and well-being, and then job satisfaction.

Despite this growing global interest, empirical research on WFH in developing nations such as Sri Lanka remains scarce, particularly within the banking sector, where remote work is still emerging. Most of the studies have been conducted in Western or technologically advanced economies, where infrastructure and organizational cultures differ considerably (Choudhury et al., 2021; Mahomed et al., 2023). Furthermore, there is a lack of empirical evidence on the mediating roles of employee engagement and well-being in explaining how WFH influences job satisfaction. This gap reduces the managerial understanding of the psychological mechanisms through which remote work affects attitudes and performance outcomes of employees. Recent research in the Sri Lankan banking industry has revealed that remote work arrangements significantly influence employee job satisfaction, but has not examined engagement as a mediator (Perera & Tilakasiri, 2023). Similarly, findings from the Sri Lankan public sector organisations highlight that the availability of digital infrastructure facilities, managerial support, and organizational readiness determine the success of WFH practices (Pathirana, 2024). These empirical research gaps confirm a need for further exploration of how WFH influences employees within developing economies such as Sri Lanka, where infrastructure facilities, technological readiness, and organizational culture may differ from those in Western contexts.

Theoretically, the Job Demands–Resources (JD–R) Model, which was introduced by Bakker and Demerouti (2007), suggests that job resources such as flexibility and autonomy can foster engagement and satisfaction, while job demands such as workload and isolation may hinder them. Similarly, the Self-Determination Theory (Deci & Ryan, 2000) posits that fulfilling psychological needs such as autonomy and competence enhances well-being, which in turn promotes job satisfaction. However, theories and relationships have not been adequately tested in the Sri Lankan context, where collectivist work values, limited technological readiness, and traditional managerial practices may alter how employees experience WFH (Denzer & Grunau, 2024). Recent local studies have partially supported these theoretical assumptions, showing that remote work influences satisfaction and well-being, but there is still limited empirical evidence testing both

engagement and well-being as mediating mechanisms

in one integrated framework (Perera & Tilakasiri, 2023; Pathirana, 2024). Thus, the main objective of this study is to examine the impact of working from home on job satisfaction among banking sector employees in Sri Lanka and to investigate the mediating roles of employee engagement and employee well-being in this relationship

Confirming and understanding these relationships in the Sri Lankan context, especially in relation to the banking sector workers, holds significant value for both scholars and practitioners. Insights from this study will enable bank managers and policymakers to design effective remote work policies that promote engagement and well-being while sustaining productivity and satisfaction. Ultimately, the findings will contribute to creating more resilient, adaptive, and employee-centered work environments in Sri Lanka's banking industry. Therefore the main research question raised by this study is

How does working from home influence job satisfaction among banking sector employees in Sri Lanka, and to what extent are these effects mediated by employee engagement and employee well-being?

Literature Review

Work-From-Home (WFH)
WFH, also known as telecommuting or remote work, involves employees performing their job duties from locations outside the traditional office setting (Jones, 2022; Williams & Patel, 2017). This arrangement is facilitated by digital communication and collaboration tools to maintain connectivity with colleagues, customers, other stakeholders, and organizational systems. In the banking sector, this arrangement grants employees the ability to access banking systems and perform tasks from their homes or remote locations (Kumar et al., 2018; Mitchell & Green, 2021). Work-from-home has emerged as an important trend in modern employment, offering both benefits and challenges for employees.

Job Satisfaction
Based on Merriam-Webster's dictionary, satisfaction can be defined as "the feeling experienced when one's wishes are met". Collins' dictionary defines it as "the pleasure that you feel when you do something or get something that you wanted or needed to do or

get". Newstorm in 2017 defined Job Satisfaction as " a set of favourable or unfavourable feelings and

emotions with which employees view their work". It is the feeling of accomplishment and success experienced by employees. It is well-accepted that it has a direct relationship with personal well-being, work performance (Mahomed, Oba, & Sony, 2023; Perera & Tilakasiri, 2023), and productivity. Doing what one enjoys, doing it well, and receiving recognition for one's efforts are all components of job satisfaction (Aziri, 2011). Additionally, job satisfaction is influenced by different aspects, including compensation, co-workers, superiors, or subordinates, the type of work they are doing, and how they do it (George & Jones, 2008). Consequently, a key component in inspiring workers and pushing them to produce greater work is job satisfaction (Raziq & Maulabakhsh, 2015).

Employee Engagement

Kahn (1990) defined employee engagement as the "harnessing of organization members' selves to their work roles; in engagement, people employ and express themselves physically, cognitively, and emotionally during role performances". According to Schaufeli et al. (2002) employee engagement is "a positive, fulfilling, work-related state of mind that is characterized by vigour, dedication, and absorption". Prior research has repeatedly demonstrated that employee engagement is positively correlated with both personal and job resources (Christian, Garza & Slaughter, 2011). According to Bakker and Demerouti (2008), job resources are those organizational, social, or physical elements of the job that may: (a) lessen job demands and the corresponding psychological and physiological costs; (b) be useful in accomplishing work objectives; or (c) promote learning, development, and personal growth. According to Hobfoll et al., (2003), personal resources are positive self-evaluations that are associated with resilience and relate to perceptions of people of their capacity to successfully influence and control their surroundings. Each organisation may have different job resources that indicate work engagement. Employees who are highly engaged exhibit higher productivity, reduced absenteeism, and increased job satisfaction (Gallup, 2024). Moreover, engagement enhances organizational performance, improves customer satisfaction, and innovation (Kossyva et al., 2023).

Employee Well-Being

The concept of "Well-Being" can be defined as a state of comfort, health, and happiness. In this context, employee well-being refers to the physical,

psychological, and emotional health of employees. Generally speaking, an employee's whole experience and performance from a physical and psychological standpoint is referred to as their well-being (Warr, 1999). This concept extends beyond traditional wellness programs offered by organisations, emphasizing comprehensive programs to create supportive work cultures (Gallup, 2024; Heartcount, 2025). The positive outcomes of employee well-being are profound. Institutions that prioritize the well-being of their employees experience higher levels of job satisfaction and retention (Gallup, 2024). Moreover, employees with high well-being are more committed, productive, and exhibit lower absenteeism (Heartcount, 2025). Investing in employee well-being benefits both individuals and the overall success, survival, and sustainability of organizations (Gallup, 2024).

Hypotheses Development

Work-from-Home and Job Satisfaction

Some Research emphasises the advantages of working from home for job satisfaction (Gimenez-Nadal et al. 2018, Paulin et al. 2017, Wheatley 2017). They propose a positive relationship between these two variables. These advantages include favourable work environments, where employees enjoy greater autonomy, private workspaces, and flexible schedules. These advantages allow them to align their tasks with personal preferences. Furthermore, it enhances job satisfaction by reducing stress levels, improving sleep quality, and fostering healthier habits. Furthermore, it offers significant time and cost savings by eliminating the need for commuting and avoiding the discomfort of crowded public transportation. They benefit from proximity to family, access to childcare options, and strengthened personal relationships, all contributing to greater job satisfaction. From an organizational perspective, employers benefit from reduced overhead costs, increased employee loyalty, and lower levels of work exhaustion among staff (Bellmann & Widuckel, 2017; Gregory, 2016; Johnson, 2015).

While Work-from-Home offers benefits, it also presents challenges that may negatively affect job satisfaction. Some researchers show a negative relationship between working from home and job satisfaction. They highlight issues such as decreased productivity levels and motivation among employees, unhealthy lifestyles, absence of ergonomic office setups, risk of distractions, engaging in personal

activities, and difficulty in separating private and professional life (Tagliaro & Migliore, 2024). Furthermore, employees may experience reduced human and social interactions, limited opportunities for collaboration and teamwork, and a reduction of informal learning from colleagues. Working from home can lead to longer working hours, unpaid overtime, and a trend toward constant accessibility, intensifying stress levels. Furthermore, it is difficult to supervise employees and manage performance effectively.

The relationship between WFH and job satisfaction can be effectively explained using the Job Demands–Resources (JD–R) Model (Bakker & Demerouti, 2007) and the Self-Determination Theory (SDT) (Deci & Ryan, 2000). Based on the JD–R model, every job consists of both demands (e.g., workload, isolation, technological challenges) and resources (e.g., autonomy, flexibility, supervisor support). WFH increases job resources such as work autonomy, control over work schedules, and reduced commuting time and it enhances satisfaction and engagement of workers (Akkermans et al., 2021; Singh & Mishra, 2023). However, negative consequences such as social isolation, unclear work-life boundaries, and digital fatigue can increase stress and reduce job satisfaction if not balanced by adequate resources (Sonnentag et al., 2022). From the Self-Determination Theory perspective, WFH can fulfil basic psychological needs of employees such as autonomy, competence, and relatedness, which are essential for intrinsic motivation and well-being (Ryan & Deci, 2020). Morgeson and Humphrey (2023) confirmed that when remote work allows employees to utilise their autonomy, when they feel competent in managing their tasks, and when they can maintain meaningful social connections with others through digital collaboration, their job satisfaction tends to rise (Morgeson & Humphrey, 2023). Conversely, when these needs are not fulfilled such as through micro management, lack of feedback, or isolation employees may experience reduced motivation and well-being (Chen & Fulmer,

2023). Therefore, both theories propose that the impact of WFH on job satisfaction of employees depends on the balance between job demands and resources, and the extent to which remote work environments satisfy fundamental psychological needs.

Based on the above-mentioned theories and empirical findings it can be concluded that the relationship between WFH and job satisfaction remains inconclusive, with evidence supporting both positive and negative outcomes. Therefore, the hypothesis is proposed as non-directional.

H1: *Working from home has a significant impact on job satisfaction.*

The mediating role of Employee Engagement in the relationship between Work-From-Home and Job Satisfaction

Research conducted in the pandemic era offers evidence that since the start of WFH, levels of employee engagement have declined. For example, in a longitudinal study conducted in a Dutch multinational organization, the levels of employee engagement decreased remarkably (Syrek et al., 2022). Furthermore, another study conducted in Finland revealed decreasing levels of employee engagement during the COVID-19 crisis (Oksa et al., 2021). Bloom et al. (2015) found that WFH arrangements negatively impact employee engagement due to reduction of opportunities for spontaneous interactions and collaborative innovation. Gajendran and Harrison (2007), revealed how WFH can both boost and hinder employee engagement depending on how it is implemented, supported, and managed. Some research has proved that high levels of employee engagement can intensify the advantages of WFH, such as increased productivity and better work-life balance, while low engagement can lead to negative outcomes like burnout and decreased morale (Hackney et al., 2022). On the other hand, employee engagement plays a very important role in increasing job satisfaction, and influencing employees' perceptions of their roles and responsibilities while working. This affects their overall well-being and performance outcomes (Gong et al, 2020). The shift to Work-from-Home presents both opportunities and challenges for employee engagement and these positive as well as negative consequences directly influence the level of job satisfaction. Several researchers have argued that employees are satisfied with their jobs when they are

highly engaged with work and when they have opportunities and support to engage with their jobs (Reynolds, 2016). Şahin and Çakır (2010) found that there was a positive relationship between these two variables.

Based on the findings, the following hypothesis is developed.

H2: *Employee Engagement mediates the relationship between Work-from-Home and Job Satisfaction.*

The mediating Role of Employee Well-being in the relationship between Work-from-Home and Job Satisfaction

Employee well-being is a critical aspect of organizational success, with a growing interest in understanding its relationship with working from home and job satisfaction. The impact of working from home on employee well-being is multifaceted. Employee well-being encompasses three key dimensions: Psychological Well-being, which relates to an individual's mental state, including life satisfaction, positive emotions, and a sense of purpose; Physical Well-being, which pertains to an individual's physical health, such as exercise, sleep quality, and overall vitality; and Social Well-being, which involves an individual's sense of belonging, connectedness, and satisfaction with their social relationships within and outside the workplace (Bhoir & Sinha, 2024).

Employee well-being is a critical aspect of organizational success, with a growing interest in understanding its relationship with working from home and job satisfaction. However, experiences varied among genders and age groups, and while many employees reported positive experiences, the decrease in in-office sociability offset some of the well-being benefits. Patterson et al. (2019) conducted research in the UK and found that working from home can positively impact both physical and mental health (Bhoir & Sinha, 2024). Moreover, the adaptability enabled by remote work can contribute to enhanced physical and mental health by granting individuals greater authority over their day-to-day schedules, encompassing sleep routines, physical activity, and meal preparation.

Conversely, working from home can also have adverse effects on employee well-being. Terhaag et al. (2020) highlight the lack of clear boundaries between work and home life, which can have a

negative impact on mental health (Dong et al., 2025). Feelings of loneliness and isolation resulting from changes in professional and personal relationships during remote work are also significant factors affecting mental well-being. The simultaneous

convergence of professional obligations and personal wellness amidst the rapid expansion of remote work suggests a heightened engagement with employees' home environments. Moreover, the fusion of work and home boundaries can result in heightened stress and curtailed well-being (Beck & Hensher, 2021; Patterson et al., 2019).

Work-from-home offers opportunities for increased autonomy and flexibility, which can enhance overall well-being and job satisfaction. The positive relationship between well-being and job satisfaction has also been widely recognized (Judge et al., 2001). The impact of Work-from-Home on well-being and job satisfaction can be influenced by various factors. For example, job characteristics, organizational culture, and individual coping mechanisms play significant roles (Patterson et al., 2019).

Based on the findings, the following hypothesis was developed.

H3: *The relationship between Work-from-Home and Job Satisfaction is mediated by Employee Well-Being*

Research Methodology

The study is rooted in the positivist philosophical framework, emphasizing objectivity and quantifiable observations. The research investigates relationships among a single independent variable (Work-from-Home), two mediators (Work Engagement and Employee Well-Being), and a dependent variable (Job Satisfaction). Given its goal of analyzing correlations, a non-experimental, cross-sectional correlational survey design was adopted. A cross-sectional survey is the best choice for this research as it provides a cost-effective, time-efficient, and practical method to understand the impact of working from home on banking employees' job satisfaction, without requiring long-term tracking. A deductive research approach was selected, starting with established theories and hypotheses, which were tested using empirical data.

The target population for this study consists of banking sector employees in Sri Lanka, divided into three categories based on their Work-from-Home

Engagement: Employees working remotely for 50% or more of their work time, Employees working remotely 25%–50% of their work time, and employees with less than 25% Work-from-Home

involvement. To ensure representation across these categories, a stratified sampling technique was used. This approach involved dividing the population into subgroups (strata) based on Work-from-Home levels and selecting participants deliberately from each group to reflect the diverse characteristics of the banking workforce.The sampling framework targeted employees from various roles and hierarchical levels within the sector. A total of 391 respondents participated, representing the broader banking population of Government Banks, Private Banks and International Banks in Sri Lanka. The primary data collection method was structured surveys administered to participants. Two modes of distribution were used online surveys via Google Forms for ease and accessibility. The paper-based survey was used for participants unable to access digital platforms. The hypotheses of this study are presented in Figure 1

Figure 1: Conceptual Framework of the Study
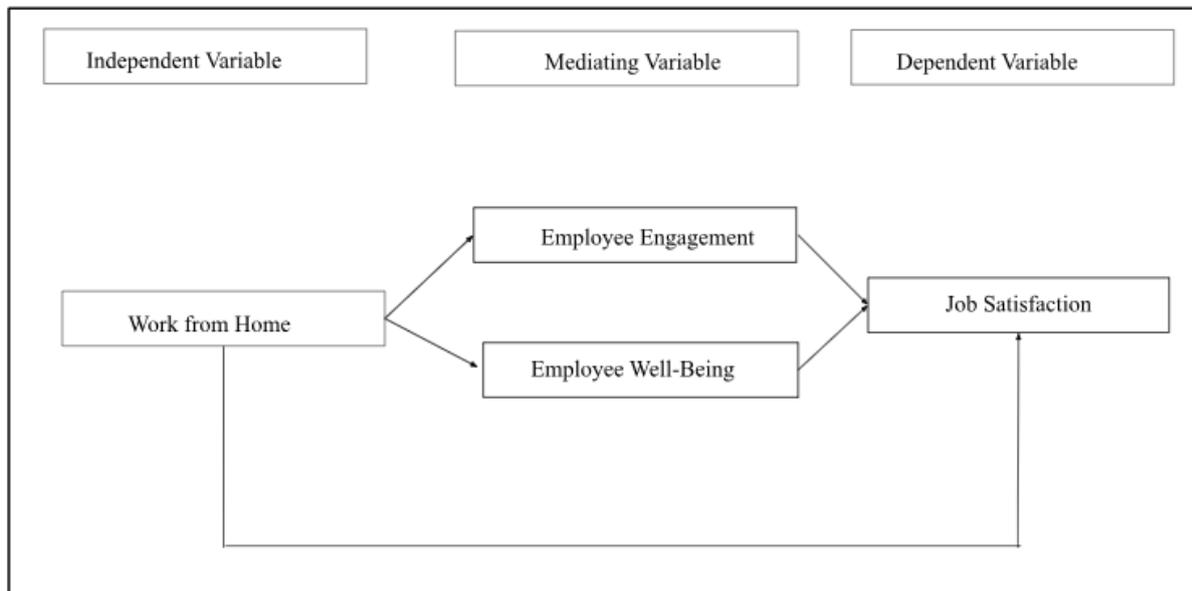
Source: Author Constructed 2025

The survey consisted of 51 five-point Likert-scale questions designed to measure Work-from-Home, Job Satisfaction, Work Engagement, and Employee Well-Being. The survey items were developed based on an extensive literature review of prior research on working from home, job satisfaction, employee engagement, and well-being. Furthermore, the study relied on established theories such as Self-Determination Theory and JD-R Model to identify relevant constructs and measurement scales. Moreover, to ensure validity, items were adopted from previously validated scales used in peer-reviewed studies. Some items were modified slightly to align with the banking sector context and the Sri Lankan work environment while maintaining their original meaning. To ensure potential bias, a pilot study was conducted with twenty (20) banking sector employees to check the clarity, relevance, and reliability of the scales (Sekaran & Bougie, 2016). Cronbach's alpha was used to assess the internal consistency of all the scales. All variables recorded alpha values above 0.70, indicating an acceptable level of reliability (Hair et al., 2019). Furthermore, validated and reliable measurement scales from previous studies were used.

The concept of Work-from-Home was evaluated across the dimensions of autonomy and flexibility, work-home boundaries, and communication and collaboration (Fernando et al., 2022). Similarly, job satisfaction was assessed through the dimensions of job interest and enjoyment, comparative Job Satisfaction, and intrinsic satisfaction (Ranasinghe & Gunawardena, 2020). Employee Engagement was evaluated through items assessing employees' enthusiasm, dedication, and involvement in their work and organization (Herath et al., 2020).

Furthermore, Employee Well-Being was captured across the dimensions of psychological well-being, physical well-being, and social well-being (Silva et

al., 2021). Collected data was analyzed using SPSS (Statistical Package for the Social Sciences). Key analytical methods included descriptive statistics to summarise the data of the dataset through means, standard deviations, and frequencies to understand the characteristics of the variables. Inferential statistics were utilized to test hypotheses. Simple regression analysis was used to test the main relationships between Work-from-Home and Job Satisfaction. Baron & Kenney's, (1985) mediating analysis was used to test the mediating relationships

separately. These methods helped determine the strength and direction of relationships while identifying the mediating roles of Work Engagement and well-being. By adopting a structured and systematic methodology, this study ensured the reliability of its findings.

Data Presentation and Analysis

Data Cleaning and Transformation

During the data collection phase, questionnaires were shared with 400 employees, and responses were received from 391 bankers (which was 98%) in Sri Lanka who work in Government, private, and international banks. Box plot analysis was used to identify outliers and understand the impact. Extreme outliers were not found concerning any variable. Missing values were checked with frequency analysis of missing values and no missing values were found (Refer to Table 1).

The study encompassed a diverse range of age groups, with the following distribution: 25% of respondents falling within the 18 to 30 age group, 25% within the 31 to 40 age group, 25% within the 41 to 50 age group, and an equal 25% representing respondents above the age of 50. This balanced representation of different age groups provides a comprehensive understanding of the impact of the studied factors across various stages of professional and personal development. The survey had a considerable participation rate, with 53% male respondents and 47% female respondents. These results indicate a relatively balanced gender distribution among the participants, enabling a

comprehensive understanding of the impact of Work-from-Home on both male and female employees in the banking sector. In terms of marital   status, the

majority of the sampled respondents are single, accounting for 53% of the sample. The data revealed the following distribution: 30% of respondents identified as Sinhalese, 30% as Tamil, 20% as Muslim, and the remaining 20% represented other nationalities or ethnic backgrounds. It allows for a comprehensive understanding of the experiences, perspectives, and needs of employees from various nationalities and ethnic groups.

In the current position, the demographic factor analysis of Work-from-Home involvement yielded important results (Table 2). Among the respondents, 32% reported working primarily remotely, dedicating 50% or more of their work time to remote work. Additionally, 40% of participants indicated that they worked remotely as needed, accounting for 25% to 50% of their work time. On the other hand, 29% of respondents stated that they were not hired for a remote position and spent less than 25% of their work time working remotely. These findings shed light on the prevalence of Work-from-Home practices within the current workforce in the banking sector. However, when considering the availability of dedicated workspaces for working from Home, only 47% of respondents have a designated place. However, the analysis highlights a concerning finding, with 54% of respondents lacking a dedicated workspace for Work from Home. This may have implications for their productivity and work environment while engaging in remote work.

Reliability and Validity Analysis

Validity

Validity refers to the extent to which a research tool measures what it intends to measure, while reliability indicates the consistency and stability of the measurements. The KMO measures were utilized to test the validity statistically. The KMO assesses shared variance among variables for complex analyses like factor analysis, while Bartlett's test evaluates inter-variable relationships. The outcomes of the test are given in Table 3.

The validity assessment of the dataset reveals encouraging indications for conducting factor

analysis. The Kaiser-Meyer-Olkin (KMO) Measure

of Sampling Adequacy, with a value of 0.683, exceeds the threshold of acceptability for factor analysis. The accompanying significance of Bartlett's test, denoted by a p-value of 0.000, affirms the presence of correlations among variables. Furthermore, the commonality values of the variables, ranging from 0.671 to 0.986, underscore the extent of variance explained by underlying factors. The substantial cumulative total variance-loading of 90.580 amplifies the dataset's capacity to elucidate a significant proportion of data variance through the identified factors. Collectively, these insights suggest that the dataset demonstrates characteristics conducive to valid data analysis.

Reliability

Reliability refers to the consistency and stability of the measurements obtained from a research tool. Internal consistency reliability is particularly relevant when assessing the reliability of a multidimensional scale, as in the study. Internal consistency measures the extent to which items within each construct in the research tool consistently measure the same underlying construct. Cronbach's Alpha is a commonly used statistical measure to assess internal consistency reliability. A standard Cronbach's Alpha value of 0.7 or higher is generally considered acceptable and shows perfect internal consistency (Kim et al., 2014). The reliability analysis for this study was performed using Cronbach's alpha, a widely used measure of internal consistency(Refer to Table 4).

Table 1: Missing Value Analysis

		Statistics			
		Work from Home	Job Satisfaction	Employee Engagement	Employee Well-Being
N	Valid	391	391	391	391
	Missing	0	0	0	0

Source: Author Constructed 2025

Descriptive Analysis – Demographic Factors

Table 2 shows the demographic characteristics of the respondents.

Table 2: Demographic Characteristics of the Respondents

Variables	Valid	Frequency	Percentage%
Age Group	18 to 30	96	25
	31 to 40	98	25
	41 to 50	99	25
	Above 51	98	25
Gender	Female	184	47
	Male	207	53

	Total	391	100
Marital Status	Married	184	47
	Single	207	53
Ethnicity	Sinhaleese	118	30
	Tamil	117	30
	Muslim	78	20
	Other	78	20
Remote work involvement	Worked primarily remotely (50% or more of your work time)	124	32
	Worked remotely as needed (25% - 50% of your work time)	154	39
	Was not hired for a remote position (Less than 25% of your work time)	113	29
Sector	Government Bank	124	32
	Private Bank	145	37
	International Bank	122	31
Workspace	Yes	182	47
	No	209	53
	Total	391	100

Source: Survey Data

Table 3: KMO and Bartlett's Test

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.683
Bartlett's Test of Sphericity	Approx. Chi-Square	10106.415
	df	10
	Sig.	.000

Source: Survey Data

Table 4: Cronbach's Alpha

Scale	No of Items	Cronbach's Alpha	Sig Value (ANOVA)
Work From Home	12	0.922	0.000
Job Satisfaction	12	0.924	0.000
Employee Engagement	9	0.916	0.000
Employee Well-Being	9	0.843	0.000

Source: Survey data

Cronbach's alpha values higher than 0.7 are considered indicative of good internal consistency, and the obtained values in this study surpass this threshold. This suggests that the items within each variable are strongly correlated and reliably measure the underlying constructs.

Testing Hypotheses

Four hypotheses were proposed with the present study and the first hypothesis was tested using the simple regression analysis technique. To test the mediating relationships (Employee Engagement and Employee Well-Being) Baron and Kenny's, (1989) mediating analysis technique was used separately.

The main relationship (Hypothesis 1) between the independent variable (Work-from-Home) and the dependent variable Job Satisfaction) was tested using the Simple Regression Analysis technique. It yields compelling results. The high F statistic of 8262.404 and a significance (Sig) value of 0.000 demonstrate that the regression model is statistically significant, meaning that the relationship between "Work-from-Home" and "Job Satisfaction" is not due to chance. The beta coefficient (β) for "Work-from-Home" is 1.012, indicating that, on average, Job Satisfaction increases by 1.012 units for every one-unit increase in Working from Home. The T statistic of 90.898 and a significance value of 0.000 further support the statistically significant relationship between "Work-from-Home" and "Job Satisfaction." Based on these findings, can confidently reject the null hypothesis and accept the alternative hypothesis, indicating a significant positive relationship between "Work-from-Home" and "Job Satisfaction". (Table 5, 6 and 7)

Next, the mediating role of Employee Engagement (Hypothesis 2) in the relationship between Work-from-Home and Job Satisfaction was tested using Baron and Kenny"s Four step Method(1989). The results indicated a strong positive relationship between Work-from-Home and Job Satisfaction (β = 1.012, t = 90.898, sig = .000), suggesting that remote work positively influenced Job Satisfaction. Similarly, a significant positive relationship was found between Work-from-Home and Employee Engagement (β = 1.024, t = 45.837, sig = .000). Moreover, when

examining the relationship among all three variables, Work-from-Home had a t value of 614.279, Employee Engagement had a t value of 679.670, and both were significant (sig = .000). Therefore, the hypotheses were supported, indicating that Employee Engagement acted as a partial mediator in the relationship between Work-from-Home and Job Satisfaction (Refer Table 8, 9 and 10. Only the coefficient Tables were given). Based on the result, it can be seen that the mediator has a significant effect on DV, and the effect of the IV on the DV has diminished. Since the IV's effect remains significant but diminishes, partial mediation is supported for Hypothesis 2.

The mediating role of Employee Well-Being is also tested using Baron and Kenny's four step method (1989) separately. The computed results showed a significant positive relationship between Work-from-Home and Job Satisfaction (β = 1.012, t = 90.898, sig = .000), indicating that remote work positively influenced Job Satisfaction. Similarly, Work-from-Home had a significant positive relationship with Employee Well-Being (β = 0.562, t = 23.457, sig = .000), However, when examining all three variables together, Work-from-Home positive relationship with Job Satisfaction remained significant (β = 1.029, t = 59.574), while the relationship between Employee Well-Being and Job Satisfaction was non-significant (β = -0.031, t = 1.330). As a result, the hypothesis(H3) was not accepted. (Refer to Table 11, 12 and 13. Only Coefficient Tables are given).

Discussion

First, the research aimed to examine the impact of Working from Home on Job Satisfaction. The results provide compelling evidence to support this hypothesis. The outcomes of the Simple Regression Analysis unequivocally validate a significant and positive correlation between Working from Home and Job Satisfaction (β = 1.012, t = 90.898, sig = .000). This finding robustly establishes a tangible connection between these two crucial facets of the employee experience. Job Satisfaction, a pivotal determinant of Employee Well-Being and organizational success, has conventionally been shaped by factors primarily within the traditional workplace environment. However, the contemporary

shift in work dynamics has expanded the scope of Job Satisfaction to encompass the realm of remote work, a transformation accentuated by the substantial rise in remote work arrangements precipitated by the global COVID-19 pandemic. These findings align with a growing body of empirical research that proposes remote and hybrid work arrangements usually increase job satisfaction of workers. Large experimental and observational studies point to meaningful gains in satisfaction and retention from flexible or partial WFH schedules, largely because remote work can increase autonomy, reduce commuting stress, and improve work–life balance (Bloom et al., 2024; Bureau of Labor Statistics, 2024). Systematic literature reviews also report that many studies find improved job satisfaction for remote workers (Wells, 2023; Laß, 2024). Researchers highlight factors such as perceived

autonomy, better work–life integration, and reduced commuting time as factors that provide an explanation for why remote work increases job satisfaction (Wood et al., 2022; Wells, 2023).

This relationship can be explained with the Job Demands-Resources (JD-R) Theory (Bakker, & Demerouti, 2007). This theory suggests that job resources such as autonomy, flexibility in the job, and reduced commute stress act as positive factors that enrich Job Satisfaction for workers who Work-from-Home. It suggests that remote workers often experience a better work environment and a sense of control over their tasks, which leads to improved Job Satisfaction. Though the findings of this study show a positive relationship, sometimes Work-from-Home creates job demands such as role overload, blurred work-life boundaries, and feelings of isolation increasing stress and strain, reducing the positive impact on Job Satisfaction.

Table 5: Model Summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.977[a]	.955	.955	.17190

Predictors: (Constant), Work from Home

Source: Survey Data

Table 6: Anova Table

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	244.146	1	244.146	8262.404	.000[b]
	Residual	11.495	389	.030		
	Total	255.640	390			

Dependent Variable: Job Satisfaction
Predictors:(Constant), Work from Home

Source: Survey Data

Table 7: Coefficients

	Coefficients[a]					
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	Work Fome Home	1.012	.011	.98	90.898	.000
a. Dependent Variable: Job Satisfaction						

Source: Survey Data

Table 8: The direct Relationship between the Independent variable and the Mediator

	Coefficients[a]					
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	-.200	.074		-2.703	.007
	Work from home	1.024	.022	.919	45.837	.000
a. Dependent Variable: Job Satisfaction						

Source : Survey Data

Table 9: The direct Relationship between the Mediating Variable and Dependent Variable

	Coefficients[a]					
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	.334	.029		11.528	.000
	Employee Engagement	.912	.009	.981	100.997	.000
a. Dependent Variable: Job Satisfaction						

Source : Survey Data

Table 10: Mediator's effect on the DV while controlling for the IV

	Coefficients[a]					
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	.000	.001		-.373	.710
	Work from home	.502	.001	.485	614.279	.000
	Employee Engagement	.498	.001	.536	679.670	.000
a. Dependent Variable: Job Satisfaction						

Source : Survey Data

Table 11: The direct relationship between IV and Mediator (Employee Well-Being)

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.738	.079		21.916	.000
	Work from home	.562	.024	.765	23.457	.000
a. Dependent Variable: Job Satisfaction						

Source: Survey Data

Table 12: The direct Relationship between the Mediating Variable and Dependent Variable

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.539	.173		-3.116	.002
	Employee well-being	1.041	.048	.739	21.621	.000
a. Dependent Variable: Job Satisfaction						

Source : Survey Data

Table 13: Mediator's effect on the DV while controlling for the IV

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.046	.055		-.828	.408
	Work from home	1.029	.017	.994	59.574	.000
	Employee well-being	-.031	.024	-.022	-1.330	.184
a. Dependent Variable: Job Satisfaction						

Source: Survey Data

Moreover, the Self-Determination Theory (SDT) (Deci & Rayan,1985) describes this relationship based on three psychological needs: autonomy, competence, and relatedness. Remote work often increases autonomy, since employees have greater control over their tasks, schedules as well as work environment which contributes positively to Job Satisfaction. Due to the nature of the environment, employees may feel more productive within a distraction-free focused setting. However, the need for relatedness may be negatively affected in remote work environments, since it can lead to reduced collaboration, teamwork, and social isolation. If organizations fail to address this problem of lack of connectedness, the disadvantages can outweigh the benefits of Work-from-Home leading to reduced Job Satisfaction. The findings of this study are consistent with the previous research (Gimenez-Nadal et al., 2018, Paulin et al., 2017, Wheatley, 2017, Bellmann & Widuckel, 2017, Gregory, 2016, and Johnson,

2015) who highlighted that Work-from-Home positively impacts Job Satisfaction.

Next, the study aimed to examine the mediating effect of Employee Engagement in the relationship between Work-from-Home and Job Satisfaction. The results provide substantial support for the hypotheses, establishing that Employee Engagement serves as a partial mediator in the linkage between Working from Home and Job Satisfaction. Based on the Self-Determination Theory (Deci & Rayan, 1985) remote work satisfies the need for autonomy and it enhances as employees feel empowered to perform their jobs effectively. Highly engaged employees feel a sense of capability to perform their work leading to increased Job Satisfaction. However, the partially mediated effect suggests that WFH also has a direct effect on Job Satisfaction through other factors such as flexibility and reduced commuting stress. Moreover, in the context of remote work, effective virtual communication, as highlighted by Chang and Chuang,(2011) functions as a catalyst for engagement. This type of communication, in line with this theory, nurtures autonomy and competence, thereby fueling Job Satisfaction. According to the Social Exchange Theory (Blau, 1964), Work-from-Home can be considered as a resource given by the organization offering autonomy, flexibility, and trust. This encourages employees to engage more deeply in their tasks to provide benefits back to the organization. Therefore, higher Employee Engagement positively influences Job Satisfaction as they are intrinsically motivated, more fulfilled, and absorbed in their work. These findings are consistent with the findings of prior research (Gajendra & Harrison, 2007;Govy et al., 2023; Renoly, 2016; Sahn & Cakir, 2010). The results are inconsistent with the findings of researchers (Bloom et al., 2015; Syrek et al., 2022; Oksa et al., 2021) who strongly argued for a negative relationship between Work-from-Home and Employee Engagement.

The third research objective was to examine the mediating effect of Employee Well-Being in the relationship between Work-from-Home and Job Satisfaction. The obtained results have provided valuable insights into the dynamics at play within this relationship. Contrary to expected results, the mediating effect of Employee Well-Being was not

supported. This indicates that while Work-from-Home may influence Job Satisfaction directly and through other mechanisms, Employee Well-Being does not play a mediating role in this relationship. Employee Well-Being is a complex phenomenon and is influenced by a large number of other organizational factors such as organizational support, connectedness, isolation, etc., and therefore Employee Well-Being may not fully address this scenario. The strong relationship between Work-from-Home (IV) and Job Satisfaction (DV) reflects that WFH influences Job Satisfaction through other factors like flexibility, autonomy, and reduced commuting time, evading the need for Employee Well-Being to act as a mediator. This explains why the direct relationship remains significant while the mediation fails. Furthermore, the relationship between Work-from-Home, Employee Well-Being, and Job Satisfaction varies on contextual factors such as industry, home context, personal characteristics, organizational culture, etc. These results highlight the need for exploring other mediators and contextual factors. The results of the study are inconsistent with the findings of prior research such as Patterson (2019) and Judge et al.,(2001). Recently Kesenheimer (2025) conducted a research to examine the impact of remote work on well-being based on self-determination theory, and highlights the importance of fulfilling psychological needs for autonomy, competence, and relatedness in satisfying workers. Sundermeyer (2025) also conducted a longitudinal study to examine the short- and long-term consequences of WFH on job satisfaction. It was found that this positive effect reduces over time due to feelings of loneliness, suggesting that social connectedness plays a crucial role within this relationship. The research conducted by Peijen (2025) also confirmed that well-being may not fully mediate the relationship between WFH and job satisfaction. This, recent studies also gained mixed results.

Conclusion

Theoretical Contribution

This research study makes several theoretical contributions to the existing literature on remote work, employee Job Satisfaction, and organizational

behavior. First and foremost, the study contributes to the understanding of the relationship between Work-from-Home" and "Job Satisfaction" in the context of the banking sector in Sri Lanka. The strong positive association found between these variables adds to the growing body of evidence that supports the benefits of flexible work arrangements in promoting employee satisfaction and well-being (Brown, 2019; Jones & Williams, 2021). Secondly, the study extends the knowledge on the mediating role of Employee Engagement in the relationship between "Work-from-Home" and "Job Satisfaction." By demonstrating the significant mediating effect of these variables, the research sheds light on the underlying mechanisms through which WFH arrangements influence Job Satisfaction. This theoretical contribution highlights the importance of nurturing Employee Engagement by promoting work-life balance to enhance Job Satisfaction in the Work-from-Home setting (Adams et al., 2020; Garcia & Turner, 2022). Thirdly, the research presents novel insights into the role of Employee Well-Being in the context of remote work. Although the study did not find a significant mediating effect of Employee Well-Being on the relationship between "Work-from-Home" and "Job Satisfaction," this finding adds to the literature on the complexities of Employee Well-Being in Work-from-Home environments. This theoretical contribution highlights the need for further exploration and understanding of the factors that influence Employee Well-Being in such settings (Wright et al., 2020; Harris et al., 2021).

Overall, this research contributes valuable knowledge that can guide organizations in effectively managing Work-from-Home arrangements and promoting Employee Well-Being and satisfaction. The comprehensive findings and practical implications serve as a foundation for further research and policymaking in the field of Work-from-Home and organizational management.

Managerial Implications

The findings of this research study have important managerial implications for organizations in the banking sector in Sri Lanka. Firstly, organizations should recognize the positive impact of WFH on Job Satisfaction and embrace flexible work arrangements as a means of promoting employee contentment and

productivity. By providing employees with the option to WFH, particularly for those roles that do not require constant on-site presence, organizations can foster a positive work environment and boost employee morale. Secondly, the study highlights the significance of Employee Engagement in influencing Job Satisfaction. Managers should prioritize initiatives that enhance Work Engagement, such as fostering a culture of open communication, recognition, and professional development opportunities. Simultaneously, focusing on Training and Development initiatives is crucial. Providing tailored training equips remote workers with essential skills for effective remote collaboration and communication. Banks should actively foster engagement by creating a favourable environment with regular virtual interactions, recognition, and opportunities for professional development. By combining these flexible work arrangements with organisational human resources strategies banks can maintain high engagement and improve overall employee satisfaction, reduce turnover intentions, and enhance productivity By implementing evidence-based strategies and policies, organizations can foster a satisfied and engaged workforce, leading to improved productivity and overall organizational success.

This reduces the challenges associated with remote work, fostering higher Job Satisfaction. Secondly, although Employee Well-Being did not mediate the relationship between "Work-from-Home" and "Job Satisfaction" in this study, organizations should not overlook its importance. Providing resources and support for Employee Well-Being, such as wellness programs and mental health initiatives, can have positive effects on employee morale and productivity.

The findings of this research study are relevant and useful to multiple parties in the banking sector in Sri Lanka. Such as, HR managers and organizational leaders can benefit from the insights on the relationship between "Work-from-Home" and "Job Satisfaction." By understanding the positive impact of remote work arrangements on Job Satisfaction, they can make informed decisions about remote work policies and practices. Also, the research findings are valuable to employees themselves. Employees can gain awareness of the potential benefits of remote work arrangements on their Job Satisfaction,

well-being, and work-life balance. This understanding can empower employees to seek opportunities for flexible work arrangements and contribute to a positive work experience. The findings of this research can be relevant to policymakers and government agencies involved in shaping labour and employment policies. As remote work becomes a prominent feature of the modern workforce, policymakers can use these insights to design policies that support and promote remote work practices, benefiting both employees and organizations

Limitations

This research encountered several limitations during the research process. First, data collection relied on self-reported surveys, which could introduce response bias and social desirability bias, affecting the accuracy of the data. The cross-sectional design employed in this research captured data at a single point in time, hindering the establishment of causal relationships between variables. Additionally, while the research examined Employee Well-Being and Engagement as mediators, other potential mediator variables might have been overlooked. Furthermore, external factors and cultural context were not extensively investigated, and these factors could significantly influence employee attitudes and perceptions regarding remote work. Despite these limitations, this research contributes valuable insights into the impact of Work-from-Home on employee outcomes in the banking sector in Sri Lanka.

Areas for Future Research

First, conducting longitudinal studies to examine the long-term effects of Work-from-Home on employee Job Satisfaction and well-being can be proposed as future research. Longitudinal research can provide insights into how Job Satisfaction and well-being evolve over time as employees continue to work remotely, allowing for a deeper understanding of the sustainability of Work-from-Home arrangements.

Then, investigating the practices and strategies adopted by leaders in managing remote teams could provide valuable insights into how leadership styles and approaches impact employee Job Satisfaction,

Engagement, and well-being in a Work-from-Home context. Understanding the role of leadership in facilitating effective communication, motivation, and team cohesion within remote teams could offer practical guidance for organizations navigating the challenges of Work-from-Home arrangements.

Finally, a comprehensive research design, combining both quantitative and qualitative methodologies, would reinforce the robustness and reliability of the findings, contributing to a more comprehensive understanding of the complex dynamics between remote work, Job Satisfaction, Work Engagement, and well-being in the banking sector and beyond.

Authors' Contributions

NF: Contributed to the conceptualization of the research topic, conducted the literature review, designed the research framework and methodology, collected and analyzed the data, and drafted the initial manuscript and contributed to the final version of the article.

SK: Provided supervision and guidance throughout the research process, contributed to refining the research framework and methodology, critically reviewed and edited the manuscript, and contributed to the final version of the article.

All authors have reviewed and approved the final version of the manuscript and consent to the order of authorship as presented**.**

Declaration of Conflicting Interests

The authors declare that they have no competing interests.

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