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RESEARCH ARTICLE

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Linking work-life balance to job satisfaction: Mediating and moderating effects in hotel employees

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ABSTRACT

This study investigates the relationship between work–life balance (WLB) and job satisfaction (JS) among hotel employees, examining the mediating role of employee productivity (EP) and the moderating role of financial threat (FT). Data collected from 488 employees in Manavgat reveal that WLB positively influences both EP and JS, with EP partially mediating the WLB–JS link. FT weakens this relationship by reducing the positive effect of WLB on JS under high financial threat. Limited regional focus restricts generalizability. Future research should employ diverse and longitudinal samples. Managerial implications emphasize strengthening WLB practices and mitigating financial concerns to enhance workforce well-being.

KEYWORDS

Work-life balance; job satisfaction; employee productivity; financial threat; hotel employee

Introduction

Factors such as the demanding nature of the hospitality industry, seasonal fluctuations, long and irregular working hours, intense emotional labor and labor exploitation make it difficult for employees to balance work and family life (Liu et al., 2025). Moreover, the industry is rapidly affected by crises triggered by adverse changes (Xie et al., 2023), which makes employees face challenges such as uncertainty, unemployment and financial stress. This situation may negatively affect employees' organizational attitudes and behaviors and reduce their productivity (Chen, 2021). One of the most important examples of this is the recent COVID-19 pandemic. The pandemic has led employees to reevaluate their work-life balance (Liu-Lastres et al., 2023). Post-pandemic, as the industry continues to grow, hotel workers face traditional human resource challenges such as

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long working hours and shift arrangements. This can lead to work-life balance (WLB) deficiencies, with negative impacts on employee productivity (EP) and job satisfaction (JS) (Shu & Edward, 2023). In the tourism sector, which has a high risk of facing a crisis at any time and has a fragile structure (de Sausmarez, 2004), the fear of losing a job and the possibility of losing existing economic opportunities are higher. As a result of this situation, the perceived financial threat (FT) in tourism sector employees is likely to be higher than normal. This may include an increased likelihood of facing financial difficulties due to a worsening economic environment (Marjanovic et al., 2013).

This study proposes a conceptual model where EP mediates the relationship between WLB and JS, and FT moderates this relationship. By examining the roles of EP and FT, the study aims to clarify how these factors influence job satisfaction and productivity, providing valuable insights for human resources strategies in the hospitality sector. Furthermore, the industry is highly susceptible to external crises (Xie et al., 2023), as exemplified by the COVID-19 pandemic, which forced many employees to reassess their priorities regarding work and personal life (Liu-Lastres et al., 2023). In the post-pandemic era, hotel employees continue to face persistent human resource challenges such as shift work and high workloads, exacerbating WLB-related issues and diminishing JS and EP (Shu & Edward, 2023).

The tourism industry is inherently fragile and crisis-prone, increasing the perceived FT among employees due to greater exposure to economic volatility (Marjanovic et al., 2013). Grounded in Social Exchange Theory (SET), this study posits that organizations that provide supportive environments respecting employees' work-life needs elicit greater productivity and job satisfaction in return (Krishnan et al., 2018). This perception includes heightened anxiety about future financial security, leading to stress and reduced workplace performance (Fiksenbaum et al., 2017). Given the lack of extensive social protection in the private sector (Singh et al., 2021), the fear of financial hardship may further exacerbate this threat, contributing to negative organizational outcomes (Adamus & Grežo, 2021; Penela & Serrasqueiro, 2019).

WLB has been widely studied in organizational behavior and human resource management due to its links to employee well-being and organizational efficiency (Abdirahman et al., 2018). Although WLB has been studied extensively in organizational behavior, few studies have explored the mediating role of EP and the moderating role of FT within this context (Abdirahman et al., 2018; Singh et al., 2021). By integrating these constructs into a single empirical model, this research fills a significant gap in literature. While WLB is generally associated with higher JS and EP,

the mechanisms underlying these relationships, especially within crisis-sensitive contexts like hospitality, remain underexplored (Katsamba, 2023; Sutanto et al., 2024). Moreover, there is a noticeable lack of studies that conceptualize a holistic model integrating these constructs with FT as a moderator.

JS and EP are critical determinants of organizational success (Naing, 2024). This study advances the understanding of organizational behavior by extending SET to incorporate financial threat as a moderator, broadening the scope of the theory beyond individual and organizational exchanges to include external environmental factors. Through this extension, the study contributes to the development of a more complex organizational behavior model that accounts for external stressors and crisis-sensitive factors.JS has both intrinsic and extrinsic sources, including job conditions and personal life factors (Ratna & Kaur, 2016). Particularly in hospitality, where employee engagement is central to service delivery, JS directly impacts service quality and firm performance (Aksu & Aktaş, 2005). EP, meanwhile, reflects how effectively employees perform their roles, shaped by morale, motivation, and institutional support (Ravi & Anulakshmi, 2021).

While past research supports the positive role of WLB in enhancing EP and JS (Arif & Farooqi, 2014), the role of contextual stressors such as FT remains understudied. Empirical evidence indicates that employees with high WLB experience less stress and demonstrate higher levels of JS and EP (Abdirahman et al., 2018), whereas FT leads to psychological strain and deteriorated organizational behavior (Singh et al., 2021). However, no existing study has modeled these variables within a single empirical framework. This study aims to fill this gap by proposing and empirically testing a conceptual model where EP mediates the relationship between WLB and JS, and FT moderates it. Conversely, financial stress may diminish this reciprocal effect. The model is tested in the context of hotel employees in Manavgat, Türkiye. By clarifying these mechanisms, the study provides both theoretical advancement and practical insights for human resources strategies in hospitality organizations. Specifically, the study aims to accomplish the following objectives:

1. To empirically assess the direct association between work-life balance (WLB) and job satisfaction (JS) among hotel employees.
2. To determine the impact of work-life balance (WLB) on employee performance (EP), a critical determinant of service quality in hospitality contexts.
3. To examine the mediating role of employee performance (EP) in the relationship between work-life balance (WLB) and job satisfaction

(JS), thereby clarifying the underlying mechanism through which WLB enhances employee attitudes.
4. To investigate whether perceived financial threat (FT) moderates the effect of work-life balance (WLB) on job satisfaction (JS), particularly in environments characterized by crisis sensitivity and economic volatility.
5. To elucidate the extent to which external financial stressors shape employee behavioral and attitudinal responses, offering a nuanced extension of Social Exchange Theory (SET) by incorporating contextual strain.
6. To propose and validate a comprehensive empirical model integrating WLB, EP, JS, and FT, thereby addressing a notable gap in hospitality research and offering evidence-based guidance for human resource management practices.

Theoretical background

Work-life balance

Although the term WLB was formally introduced in 1986, its origins can be traced back to the 1930s, when organizations began implementing work-life initiatives aimed at enhancing employee productivity while accommodating familial and personal responsibilities. Despite the growing demands placed on dual-income households, WLB remains attainable when role conflict is kept to a minimum (Meenakshi et al., 2013). Individuals experiencing lower levels of work-family conflict are generally perceived to enjoy a higher degree of WLB (Wong et al., 2017). In Western contexts, WLB is additionally acknowledged as an important component of strategic human resource practices aimed at enhancing employee well-being. (Wong & Ko, 2009).

WLB is typically conceptualized through three processes: the individual's evaluation of their resources; the subjective yet externally observable nature of balance; and the influence of the work environment on resource gains or losses (Brough et al., 2014). At its core, WLB reflects an individual's perceived harmony between work and personal life. Its increasing presence in academic discourse, media, and managerial practices highlights its complexity-particularly when considering finite personal resources such as time, energy, and finances (Koubova & Buchko, 2013).

WLB encapsulates workplace policies that support employees in managing both professional and personal demands. When the right to a fulfilling life both within and beyond work is recognized as standard practice, it benefits individuals, organizations, and society at large (Jyothi Sree & Jyothi, 2012). Within the tourism industry, WLB has received significant

scholarly attention. Deery and Jago (2009) highlighted critical challenges facing tourism employees regarding balance, while Wong and Ko (2009) explored hotel employees' perceptions of these WLB issues.

Job satisfaction

JS is seen as part of life satisfaction that can develop when employees maintain stability between work and family (Pandey, 2016). JS is related to the enjoyment that individuals get from their jobs and consists of three components: Intrinsic JS assesses the value of individuals through creativity, development and opportunities they get from their jobs. Extrinsic JS covers workplace factors such as salary, promotion and management. General JS describes the connection between employees and their workplace (Yang et al., 2014). JS can be considered as a general feeling about work, an associated set of attitudes about various aspects or aspects of work. JS is defined as a person's emotional commitment to the job as a whole or in relation to certain aspects (Tett & Meyer, 1993). In industrial psychology, JS is a positive emotional state resulting from evaluating one's job. Since it reflects both objective and subjective factors, it presents greater complexity compared to standard economic variables and necessitates thorough examination. Variables such as education or collective bargaining may have very different effects on JS than objective economic conditions (Freeman, 1977).

JS is one of the factors that are frequently addressed due to its high impact on positive organizational behavior in the tourism and hospitality sector. Emotional commitment and normative commitment among tourism employees (Kuruüzüm et al., 2009) are linked to an overall increase in their organizational commitment. Additionally, organizational commitment positively influences on JS (Çelik et al., 2015). Akıncı (2002) stated that JS levels increase as the opportunities provided to tourism employees increase, and Yang (2010) stated that job satisfaction is influenced by role-related stress, burnout, social integration, and job autonomy.

Employee productivity

Understanding employee characteristics is crucial for fostering a productive and harmonious work environment. As Aydin (2016) notes, mutual understanding between employees and management has become increasingly important amid evolving organizational structures and working conditions. Productivity, often equated with output, refers to the relationship between inputs and outputs-essentially, the efficiency with which resources are converted into results. EP is typically measured as net sales per employee and serves as an economic indicator of output per unit

(Singh & Mohanty, 2010). At the individual level, EP is evaluated based on the degree to which employees complete tasks and achieve goals within a set timeframe, encompassing both the quantity and quality of effort (Katsamba, 2023).

EP has garnered considerable attention in tourism research. Uslu et al. (2013) highlighted the negative impact of inadequate in-service training on productivity in hotels, while Sadek (2016) found that employment practices positively influence EP. Organizational citizenship behavior has also been shown to significantly affect productivity (Barsulai et al., 2019). Moreover, improvements in the work environment (Harefa & Siboro, 2024) and adherence to work discipline (Rostini et al., 2024) have been linked to higher productivity among hotel employees. In labor-intensive sectors such as hospitality, enhancing job satisfaction and EP depends largely on achieving alignment between employees and their work environment.

Financial threat

Financial worry refers to focusing mentally on potential future financial risks or past financial events that might negatively impact the future (De Bruijn & Antonides, 2020). "FT is defined as fear and anxious uncertainty about the security and stability of one's personal financial situation". Perceived FT is exacerbated by external challenges such as job loss and high debt burden, as well as personality traits such as anxiety proneness and low self-efficacy. Since individuals' capacity to support themselves and their families relies on sustaining a favorable equilibrium between earnings and expenditures, any factor that disrupts this balance constitutes a significant risk (Marjanovic et al., 2015). FT can significantly influence individuals' routine behaviors and overall daily performance. In particular, it may result in harmful behaviors and coping mechanisms such as severe anxiety, self-blame, resignation, gambling, alcohol, and drug use (Adamus & Grežo, 2021).

Hypotheses development

Work-life balance and job satisfaction

The relationship between WLB and JS is one of the issues that attract the attention of researchers and it has been proven that the relationship between the variables is positive (Attar et al., 2021). Erdem et al. (2019) revealed in their study that employees with high WLB have more JS. Kaya and Karatepe (2020) showed that WLB reduces the tendency of hotel employees to be late for work and leave work early. Dewi et al. (2021) argued that attention should be paid to WLB to increase the JS level of employees in the tourism sector. Thus, Jung et al. (2023) stated that hotel

employees with high levels of WLB have high levels of JS. As a result, the following hypothesis is formulated.

H_1: *WLB has a significant and positive impact on JS.*

Work-life balance and employee productivity

In the literature, studies revealing the positive relationship between WLB and EP have been identified (Nugraha & Rukhviyanti, 2024). Ravi and Anulakshmi (2021) revealed in their study that WLB is effective in increasing EP in hotel employees. Ngozi and Chinelo (2020) showed that workload pressure, role conflict and family-related stress negatively affect EP. Divakaran et al. (2023) stated in their study that they concluded that the WLB of organizations is important in determining EP. Hoo et al. (2024) stated in their study that WLB is one of the factors contributing to employee productivity. Therefore, the following hypothesis is formulated.

H_2: *WLB has a significant and positive impact on EP.*

Employee productivity and job satisfaction

When stress is reduced in the workplace, individuals are more likely to experience positive emotions and report greater job satisfaction, as their role is no longer perceived as a source of pressure. Once job satisfaction is attained, favorable attitudes and emotional responses toward work tend to emerge (Attar et al., 2021). Although it is widely accepted that JS is shaped by individual and occupational dynamics, research focusing on how temporal variations in these dimensions affect the mechanisms underlying JS may offer deeper insights into these processes (Keller & Semmer, 2013).

In previous studies, the relationship between EP and JS was analyzed and a positive relationship was found (Maida et al., 2017). Hoboubi et al. (2017) revealed the positive relationship between JS and productivity indices. Atmaja and Puspitawati (2018) stated that physical working environment and JS positively affect EP, and Ibrahim et al. (2022) stated that JS and EP positively affect organizational performance. Therefore, the following hypothesis is formulated.

***H_3*:** *EP has a significant and positive impact on JS.*

Mediating effect of employee productivity on work-life balance and job satisfaction

Productivity can be evaluated through various approaches depending on the context. In service-oriented sectors, for instance, it may be assessed

by comparing generated revenue to employee compensation. Metrics used to assess productivity may rely on a single input or incorporate multiple factors. Choosing the most suitable method generally depends on the purpose of the evaluation and, in many cases, on the availability of data. Conventionally, productivity is defined as the numerical relationship between outputs and inputs, often expressed in physical units (Ailabouni et al., 2010).

Liu et al. (2021) revealed in their study that labor productivity serves as a partial mediator in the relationship between absorptive capacity and firm performance. Adeinat and Kassim (2019) stated in their study that EP partially mediates the relationship between employee satisfaction and employee loyalty. Tunio et al. (2021) utilized EP as a mediating variable in their study. The model concluded that environmental social management has an impact on EP and financial performance. Kassa and Worku (2025) showed in their study that EP acts as a partial mediator between artificial intelligence and corporate performance. Therefore, the following hypothesis is formulated.

H_4*: *EP mediates the relationship between WLB and JS.

Moderating effect of financial threat on the relationship between work-life balance and job satisfaction

In the literature review, no study examining the mediating or moderating role of FT in the effect of WLB on JS was found. Fiksenbaum et al. (2017) used FT as a mediating variable in their studies. Danish et al. (2019) showed that economic hardship and prospective anxiety have a positive effect on FT in their study. FT, which is used as a mediating variable, is negatively related to life satisfaction. FT was found to have a positive relationship with perceived stress and inefficient performance (Tan et al., 2024). FT has a positive relationship with job search and psychological distress (Fiksenbaum et al., 2017). Penela and Serrasqueiro (2019) state that financial stress sources should be examined in every field in the tourism sector. Therefore, the following hypothesis is formulated.

H_5*: *FT has a significant moderating effect on the relationship between WLB and JS.

Methodology

This study was conducted with the approval of the relevant institutional ethics review board and in full compliance with the ethical guidelines and regulations governing research involving human participants. Informed consent was obtained prior to participation. Participants were informed of the study's purpose, their right to withdraw at any time, and the

confidentiality of their responses. Participation in the study was entirely voluntary, and no personally identifiable information was collected from the participants. All data were stored in secure, password-protected digital environments and were used solely for academic research purposes. In accordance with institutional ethical guidelines, participants were informed that the risks associated with this study did not exceed those encountered in daily life.

Research model

The research model showing that WLB has a positive effect on EP and JS, EP has a mediating role and FT has a moderating role in the relationship between WLB and JS is presented in Figure 1.

Sample and survey design

The sample of this study comprises employees working in five-star hotels located in the Manavgat district of Antalya. Relevant permissions were obtained from the human resources departments of the selected hotels, and the data collection process was carried out accordingly. A convenience sampling method was employed for the distribution of the questionnaires. Given the intensive work schedules of hotel staff and limited accessibility, convenience sampling was deemed an appropriate and practical approach for this research. Manavgat, with a surface area of 2,283 km^2, is a prominent tourism destination, distinguished by its high number of visitors and substantial tourism revenue (Manavgat Tourism Hoteliers and Business Owners Association, 2024). As for employment in the tourism sector, the number of people working in this field in Manavgat was reported as 67900 in 2015 (MATSO, 2016). Based on this information, it is suggested that there should be at least 210 participants in a study using multivariate models to adequately represent the population (Tabachnick & Fidell, 2007).

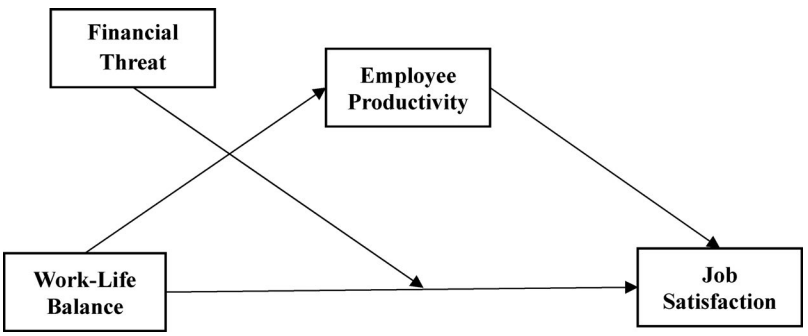


Figure 1. Research model.
Source: Authors own work

Therefore, the sample size of 488 in this study is sufficient and appropriate for data analysis. Data were collected between January of 2025, by one researcher following a convenience sampling scheme. The researcher distributed 525 questionnaires; however, only 488 were usable due to incomplete and unclear responses.

Measurement scales

The scale developed by Brough et al. (2014) was used to determine the WLB level of hotel employees. The scale includes statements such as "I have a good balance between the time I spend at work and the time I can allocate to my activities outside of work. My work and non-work activities are balanced." The scale adapted by Chen and Tjosvold (2008) was used to measure the employee productivity level of hotel employees. In the scale; "I complete my tasks on time. I reach my work goals more than enough." statements are included. "Financial Threat Scale" developed by Marjanovic et al. (2015) was used to measure employees' perception of financial threat. In the scale; "I feel uncertain about my financial situation.", "I feel my financial situation is at risk." There are statements such as. "Job satisfaction scale" developed by Schwepker (2001) was used to determine the level of job satisfaction of employees. The scale includes statements such as "My job gives me a sense of accomplishment. My job is satisfying." All scales used in the research were in 5-point Likert (1= Strongly Disagree, 5= Strongly Agree) type scale format, which is a widely accepted method in empirical studies.

Data analysis

The data obtained within the scope of the research were analyzed using AMOS 22, SPSS 24 and SPSS MACRO plug-in. Firstly, frequency analyses were used to determine the demographic characteristics of the participants. Afterwards, confirmatory factor analysis (CFA) was performed with AMOS 24 software to prove the validity of the measurement tools. In this process, criteria such as HTMT, CR, AVE, MSV and MaxR(H), which are important in evaluating the robustness and validity of the model, were also taken into consideration. After the validity analyses, the reliability of the measurement tool was confirmed by examining the Cronbach Alpha value in SPSS 24 software. Following the validity and reliability analyses of the measurement tools, correlation coefficients between the scales were calculated in order to test the hypotheses designed. Subsequently, the mediating role of EP was analyzed by applying Model 4 in the SPSS MACRO plug-in developed by Hayes (2013). In the last stage, in order to reveal

the moderating effect of FT in the relationship between WLB and JS, additional analyses were conducted using Model 5 of the same plug-in.

Results

Sample profile

When the demographic characteristics of the 488 hotel employees participating in this study are analyzed, 80.7% of the employees are between the ages of 18-28, the majority of them are single (86.5%), and their education levels are generally university (67.8%) and high school level. While 78.5% of the employees have 1-5 years of experience, their income levels are mostly concentrated between minimum wage and 18.000-35.000 . These data show that hotel sector employees have a young and educated demographic, but exhibit a low-income profile.

Measurement models

CFA was conducted to test the structural validity of the theoretically grounded variables used in the research model. The main goal of CFA is to verify whether the proposed factor structure fits the observed data. CFA was applied to test the construct validity of the measurement model constructed with the WLB, EP, JS and FT scales used in the study. To detect Common Method Bias (CMB), Harman single factor was applied. As a result of the exploratory factor analysis, it was found that the variance explained by the first factor of the scales in the study was 38% (<50%). Therefore, there is no problem with CMB in the data set (Podsakoff et al., 2003). Table 1 presents the fit indices for the four-factor measurement model, which encompasses all variables in the study, along with the results of several alternative model comparisons.

Analysis	HTMT				Discriminant validity			
Variables	WLB	EP	FT	JS	CR	AVE	MSV	MaxR(H)
WLB					0.78	0.72	0.29	0.94
EP	0.60				0.79	0.69	0.42	0.80
FT	0.55	0.17			0.94	0.77	0.16	0.95
JS	0.84	0.65	0.34		0.86	0.67	0.42	0.87

N = 488; χ^2/df = Ki-Square Fit Test; RMSEA = Mean Square Root of Approximate Errors; CFI = Comparative Fit Index; TLI = Tucker-Lewis index; SRMR = Standardized Root Mean Square Error.
Source: Authors own work.

Table 1 shows the fit statistics for both the research model and alternative models. These indices were employed to assess the adequacy of model-data fit. When Table 1 is analyzed, it is found that the four-factor measurement model of the research (WLB, EP, JS, FT) has better goodness

Table 1. Comparison of measurement models.

Models	CMIN(χ^2)	DF	$\chi^{2/}$df	RMSEA	CFI	TLI	SRMR
Measurement model	192.09	96	2.00	0.04	0.98	0.98	0.04
Model 1	770.43	99	7.78	0.11	0.88	0.85	0.12
Model 2	1768.01	99	17.86	0.18	0.69	0.63	0.15
Model 3	2239.11	101	22.16	0.20	0.61	0.53	0.18
Model 4	2675.78	102	26.33	0.23	0.53	0.45	0.19

of fit values than the four different alternative models developed. The values obtained ($\chi^{2/}$df =2.00 RMSEA = 0.04; CFI = 0.98; TLI= 0.98; SRMR = 0.04) are within the accepted ranges (Gürbüz, 2019). Thus, the research model demonstrates superior fit indices relative to the alternative models.

When Table 1 is analyzed, the HTMT ratio is a widely preferred criterion for assessing discriminant validity in recent years, and a value of 0.85 or below indicates discriminant validity between latent variables (Henseler et al., 2015). According to the data, the HTMT value between WLB and EP is 0.60, between WLB and FT is 0.55, between WLB and JS is 0.84, between EP and FT is 0.17, between EP and JS is 0.65 and finally between FT and JS is 0.34. These ratios were below 0.85, indicating that adequate discriminant validity was achieved. CR measures the internal consistency of a construct and values above 0.70 are considered acceptable (Henseler et al., 2015). CR values in Table 1: WLB (0.90), EP (0.84), FT (0.86) and JS (0.88) all exceed the 0.70 limit, indicating a high level of reliability. AVE determines the proportion of variance that a construct can explain and it is considered sufficient to be above 0.50 (Henseler et al., 2015). Looking at the AVE values; WLB (0.72), EP (0.69), FT (0.77) and JS (0.67) values reveal that all constructs have sufficient validity. Discriminant validity is achieved when the MSV values of the scales in the study are smaller compared to the AVE. In all variables, the MSV values do not exceed the AVE values, indicating a significant discrimination between latent variables (Hair et al., 2010). MaxR(H) ≥ 0.70 indicates that construct validity is high. This threshold value is considered reliable in the literature (Hair et al., 2010). When the MaxR(H) values of the scales are examined, it is seen that all values are greater than 0.70 and this result shows that the latent variable of the construct has a consistent effect on the indicators and the measurement is reliable.

Correlation and reliability analyses

Table 2 contains the mean, standard deviation and correlation analysis results of the four main variables.

There is a positive and significant relationship between WLB and EP (r = 0.29). This indicates that an increase in WLB may be associated with an increase in EP. There is a negative and significant relationship between

Table 2. Intercorrelations for variables.

Variables	$\bar{x}$	S.S.	WLB	EP	FT	JS
WLB	3.01	1.11	–			
EP	1.94	0.66	0.29	–		
FT	2.44	1.10	−0.37	−0.16	–	
JS	2.28	0.90	0.48	0.54	−0.30	–

N = 488.
Source: Authors own work.

WLB and FT (r =-0.37). This result reveals that an improvement in WLB may be associated with a decrease in FT perception. There is a positive and strong relationship between WLB and JS (r = 0.48). This finding indicates that WLB may have a significant effect on employees' JS. There is a weak and negative relationship between EP and FT (r =-0.16). This indicates that an increase in the perception of FT may negatively affect EP. There is a positive and significant relationship between EP and JS (r = 0.54). This relationship shows that EP plays an important role on JS. There is a negative and significant relationship between FT and JS (r =-0.30). This finding indicates that an increase in the perception of FT may have a negative effect on JS.

Hypothesis testing

After the correlation analysis and CFA results were obtained, the stage of testing the hypotheses was started. In this process, two different models were evaluated and analyses were performed. In the first model, mediating effect analysis was conducted and the mediating role of EP in the effect of WLB on JS was analyzed. In the second stage, the moderating effect analysis was conducted and it was emphasized how the FT changes the effect of WLB on JS. The regression results related to the mediating effect are summarized in Table 3, and Model 4 in the SPSS Process Macro package developed by Hayes (2013) was used to evaluate this effect.

H_1: WLB has a significant and positive impact on JS.

H_2: WLB has a significant and positive impact on EP.

H_3: EP has a significant and positive impact on JS.

WLB has a significant and positive effect on JS both directly ($\beta = 0.291$, $p < 0.001$) and in total ($\beta = 0.394$, $p < 0.001$). The confidence intervals of the direct effect (LLCI =0.233, ULCI =0.349) and the total effect (LLCI = 0.330, ULCI = 0.457) support the reliability of this relationship. This result supports the H1 hypothesis. In the table, WLB has a positive and significant effect on EP ($\beta = 0.173$, $p < 0.001$). This result shows that the improvement of WLB can increase the productivity of employees. The significance of the effect coefficient is supported by the confidence interval

Table 3. Regression results for mediation effect.

			EP			
Variables	*β*	*SE*	*T*	*P*	LLCI	ULCI
WLB	0.173	0.026	6.648	0.000	0.122	0.224
			JS			
Variables	***β***	***SE***	***T***	***P***	**LLCI**	**ULCI**
	0.596	0.050	12.028	0.000	0.498	0.693
WLB (Direct Effect)	0.291	0.030	9.801	0.000	0.233	0.349
WLB (Total Effect)	0.394	0.032	12.180	0.000	0.330	0.457
Indirect effect			***β***	***SE***	**BootLLCI**	**BootULCI**
			0.103	0.020	0.066	0.145

N = 488; SD = Standard deviation; SE = Standard Error; Bootstrap Sample size = 5,000. LL = lower limit; CI = confidence interval; UL = upper limit.
Source: Authors own work.

values (LLCI =0.122, ULCI =0.224). This result supports hypothesis H2. EP has a strong positive effect on JS ($\beta = 0.596$, $p < 0.001$). This finding implies that an increase in employees' productivity can significantly increase their job satisfaction levels. The significance of the effect is reinforced with confidence interval values (LLCI =0.498, ULCI =0.693). According to this result, hypothesis H3 is accepted.

The results of the hypothesis tests provide strong support for the proposed model. WLB has a significant and positive effect on JS both directly and in total confirming H1. In addition, WLB positively influences employee performance EP supporting H2, while EP, in turn, has a strong positive effect on JS validating H3. The confidence intervals for all effects further reinforce the reliability of these relationships. Overall, these findings underscore the critical role of WLB in enhancing both employee performance and job satisfaction and highlight the key mechanisms through which organizational support and individual productivity shape employee outcomes in the hospitality context.

H_4: EP mediates the relationship between WLB and JS.

EP mediates the relationship between WLB and JS. The coefficient of indirect effect ($\beta = 0.103$) is significant and the confidence intervals (LLCI =0.066, ULCI =0.145) reveal the reliability of the indirect effect. The indirect effect suggests that WLB can increase JS through EP. This finding confirms that the mediation effect is statistically significant. Accordingly, hypothesis H4 is accepted. In addition, this result highlights that EP serves as a critical mechanism within the WLB–JS relationship and underscores the importance of considering performance-related dynamics in organizational contexts.

H_5: FT has a significant moderating effect on the relationship between WLB and JS.

A moderator variable influences the direction or strength of the association between independent and dependent variables. Its role becomes

evident as variations in its level lead to changes in the nature of this relationship (Gürbüz, 2019). In this phase of the research, the moderating effect of the variable FT, which is the central focus of the study, on the association between WLB and JS was examined. For this purpose, Model 5 from the suite of models provided in the SPSS Process Macro tool was utilized to conduct the analyses. Table 4 shows the moderating effect of the interaction between WLB and FT on JS. The regression results present both direct effects and moderating effects including the interaction term.

The FT variable was found to have a moderating effect on the relationship between WLB and JS. However, this effect is statistically negative and significant ($\beta = -0.054$, $p = 0.034$). In other words, an increase in FT level weakens the link between WLB and JS. The confidence intervals reported for the interaction term (-0.103 to −0.004) and the confidence intervals for the respective direct effects (LLCI and ULCI) support the validity of the findings. Moreover, the relationship between WLB and JS was analyzed by considering the effects of FT level (-1 SD and +1 SD). It is observed that the effect of WLB on JS is stronger when FT is at −1 standard deviation level ($\beta = 0.309$, $p < 0.001$); on the other hand, this effect decreases as FT increases to +1 standard deviation level ($\beta = 0.190$, $p < 0.001$). These results reveal that the relationship between WLB and JS varies according to the level of FT, thus FT plays a moderating role. The findings obtained in this direction prove that hypothesis H5 is supported.

Figure 2 visualizes the relationship between WLB and JS, considering the moderating effect of financial threat. The horizontal axis represents WLB, while the vertical axis represents job satisfaction. Two curves are plotted based on different levels of financial threat (-1.10 and 1.10). The lines in Figure 2 graphically show how the effect of WLB on JS changes at different levels of FT. The heights of the curves in the graph show that different levels of WLB have different effects on JS. In the case of low FT (-1.10), the positive relationship between WLB and JS is stronger. This is evident from the steeper blue slope line in the graph. At high FT level (1,10), the relationship between WLB and JS is still positive, but weaker. The slope of the green line is less steep compared to low threat conditions. The graph reveals that the level of FT affects the strength of the

Table 4. Regression results for moderator effect.

	JS					
	β	SE	T	P	LLCI	ULCI
FT	−0.107	0.031	−3.494	0.000	−0.167	−0.047
Interaction (WLB x FT)	−0.054	0.025	−2.131	0.034	−0.103	−0.004
−1 SS (-.92)	0.309	0.040	7.808	0.000	0.231	0.386
+1 SS (+.92)	0.190	0.044	4.290	0.000	0.103	0.277

N = 488.
Source: Authors own work.

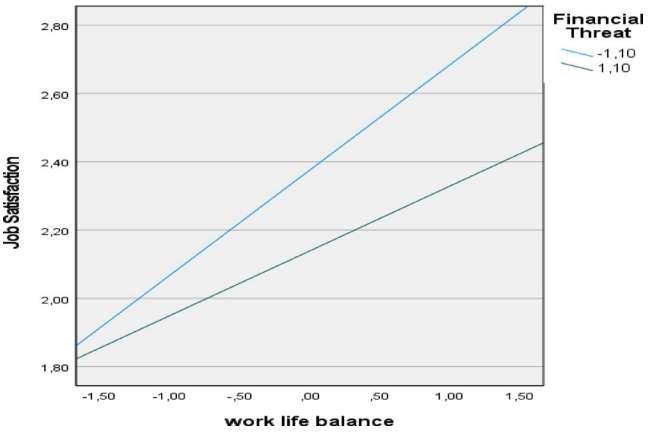


Figure 2. Moderating effect of financial threat.
Source: Authors own work

relationship between WLB and JS. In the case of low FT, WLB is more effective in increasing the JS level of employees, while this effect decreases significantly at high FT levels.

Discussion

This study aimed to address the existing knowledge gap by investigating the direct effects of WLB on JS and EP, whilst examining the mediating role of EP and the moderating effect of FT among hotel employees. The findings substantiate that WLB exerts a positive and significant influence on both JS and EP, with EP mediating the relationship between WLB and JS. Furthermore, FT was identified as a negative moderator of the WLB–JS association. These results provide robust empirical support for all the hypothesized relationships.

The observed direct positive association between WLB and JS corroborates a substantial body of prior research (Arif & Farooqi, 2014), indicating that employees who successfully manage to balance their professional and personal responsibilities report higher job satisfaction. However, this study contributes novel insights by positioning EP as a significant mediating variable, thereby enriching earlier studies that have tended to consider these variables in isolation (Ravi & Anulakshmi, 2021). The present results extend these findings by demonstrating that WLB not only enhances JS directly but also indirectly through the improvement of employee productivity.

Notably, while previous research has largely conceptualized EP and JS as parallel outcomes of WLB, the current findings reveal a sequential dynamic whereby enhanced WLB leads to increased productivity, which subsequently fosters greater job satisfaction (Hoboubi et al., 2017). This

mediational pathway offers theoretical depth to the understanding of employee outcomes within the hospitality sector, suggesting that performance enhancements may serve as a key mechanism through which WLB positively impacts job-related attitudes.

The moderating role of FT represents an important additional insight. While prior literature has documented the adverse psychological and behavioral consequences of financial strain (Fiksenbaum et al., 2017; Tan et al., 2024), its function as a contextual moderator in the WLB–JS nexus has been underexplored. This study found that elevated perceptions of financial threat weaken the positive effect of WLB on JS, signaling that external stressors may override the benefits derived from an internal work-life equilibrium. This finding holds particular relevance amidst ongoing economic uncertainties and sectoral restructuring in hospitality (Diamantis & Puhr, 2022). Contrary to perspectives that regard WLB as uniformly beneficial, our results underscore the contingent nature of its effects, dependent on contextual stability.

Moreover, whereas extant research tends to treat FT as a distal predictor of adverse outcomes (Naing, 2024), our results suggest a more nuanced, interactive role: FT not only exerts a direct negative effect but also diminishes the pathways through which positive experiences such as WLB influence employee outcomes. This reflects a more dynamic conceptualization of employee well-being, wherein external stressors moderate internal psychological processes and organizational experiences. Despite these contributions, the data reveal that the direct effect of WLB on JS remains substantially stronger than the indirect effect mediated by EP. This suggests that while productivity functions as a meaningful conduit, the immediate impact of WLB on job satisfaction is predominant. Nevertheless, the significant indirect effect highlights the importance of performance-related factors within a broader work-life interface framework.

Although the positive effects of WLB are well documented (Nugraha & Rukhviyanti, 2024), the present findings challenge the assumption of uniform benefit across all employees. Those experiencing high levels of FT may not fully capitalize on WLB initiatives due to persistent concerns regarding job security, remuneration, and personal financial obligations. This underscores the necessity of embedding WLB policies within broader support mechanisms that address financial and psychological safety.

Theoretical implications

The study offers important theoretical insights to the field of organizational behavior, with a special focus on the hospitality industry. While previous research has highlighted the individual importance of WLB, JS, EP, and FT (Dorta-Afonso et al., 2025), these constructs have not been collectively examined in a unified model. By integrating these variables, this study

advances current theoretical understanding and addresses a notable gap in the literature.

First, the study contributes to the literature by exploring the relationship between WLB and JS—two critical constructs in service sector organizations. By establishing a statistically significant link between WLB and JS, it reinforces the importance of personal well-being in shaping positive workplace attitudes. Second, the study substantiates the mediating role of EP in the WLB–JS relationship, providing empirical support for the argument that employee performance acts as a conduit through which WLB influences JS. This insight adds nuance to existing theories by demonstrating that productivity is not merely an outcome but also a mechanism that connects personal and organizational outcomes.

Third, the study reveals the moderating effect of FT on the relationship between WLB and JS. This novel contribution sheds light on how perceived economic or financial insecurity can diminish the positive impact of WLB on job attitudes, thereby deepening theoretical insights into the boundary conditions under which WLB fosters satisfaction. The identification of FT as a contextual moderator extends the discussion beyond individual and organizational factors to include broader environmental and psychological influences.

Importantly, the study is grounded in Social Exchange Theory (SET), which provides a robust framework for understanding the motivational dynamics behind employee behavior. SET posits that employees respond positively to supportive organizational practices-such as those promoting work-life balance-through reciprocal behaviors like increased productivity and satisfaction. By applying SET, the study explains how the exchange between the employee and the organization, as well as between the employee and their manager, influences both positive organizational outcomes (e.g., productivity and satisfaction) and the negative effects of external perceptions such as financial threat (Ko & Hur, 2014). This theoretical lens allows for a more comprehensive interpretation of the interplay between supportive resources and stressors in shaping workplace behavior. Since SET has not sufficiently examined the interaction between employees and external stressors or environmental factors, this study addresses this gap by exploring the effects of external factors such as WLB and FT on the reciprocal exchange processes within SET. Furthermore, by extending SET, the study highlights how FT moderates the relationship between WLB and JS and emphasizes the mediating role of EP in this process, thereby examining the theory within a broader context. The study goes beyond testing SET in limited contexts by integrating WLB, EP, JS, and FT as contextual factors. In particular, the discovery of FT's moderating role in the WLB–JS relationship contributes to the development of a more complex organizational behavior model, allowing SET to

evolve from a focus on individual and organizational interactions to a more comprehensive theoretical framework that includes broader environmental factors.

Practical implications

The findings of this study provide clear and actionable insights for hotel managers and policymakers in the hospitality industry, where JS is often hindered by long working hours, low pay and high emotional labor demands (Dorta-Afonso et al., 2025). First, the positive impact of WLB on EP and JS highlights the importance of implementing policies that promote WLB. Managers should introduce flexible working hours, wellness programs, digital tools, and supportive leave policies to help employees balance professional, and personal responsibilities. These practices can enhance employees' ability to maintain WLB, thereby supporting productivity, improving JS, increasing performance, and reducing turnover. Second, the study confirms that EP mediates the relationship between WLB and JS. To leverage this effect, managers must not only support WLB but also create work environments that facilitate high performance. Recognizing and rewarding productive employees can reinforce positive behaviors and organizational commitment. Third, the moderating role of FT underscores the need for interventions that reduce financial insecurity.

Management should consider financial literacy training, income protection schemes, and performance-based incentives to mitigate the negative effects of FT on JS. Creating open communication channels and psychological safety around financial concerns may also strengthen employee engagement. Implementing psychosocial support services, such as counseling and stress management workshops, can mitigate the adverse effects of financial threats and work-related stress. Moreover, tailoring policies to accommodate diverse employee needs based on demographic factors will promote inclusivity and satisfaction.

Overall, this study provides practical guidance for improving workforce well-being and organizational outcomes in the hotel industry. Integrating WLB policies with targeted financial support mechanisms can foster a more resilient, productive, and satisfied workforce. Continuous monitoring and evaluation of implemented policies are essential to ensure their effectiveness and facilitate ongoing improvements in workforce well-being.

Conclusion

As a result, this study sheds light on understanding how hotel employees' perceptions of WLB affect their organizational attitudes toward EP and

JS, and the mediating role of EP and moderating role of FT in the relationship between WLB and JS. Through a detailed literature review and related theories, five hypotheses were developed and empirically validated. All of these hypotheses are supported by the results of the analyses.

The results indicate that higher levels of WLB among hotel employees significantly enhance their JS, highlighting the pivotal role of harmonizing work and personal life in promoting employee satisfaction. Employees' perceptions of work-life balance were found to exert a significant and positive influence on EP, suggesting that a balanced integration of work and life domains contributes to improved productivity. Moreover, the study demonstrated a robust positive relationship between EP and JS, indicating that enhancements in performance are likely to correspond with increased levels of satisfaction. Furthermore, EP was identified as a mediator in the relationship between WLB and JS, suggesting that the positive impact of WLB on JS may be partially explained by improvements in performance. Finally, FT was found to significantly and negatively moderate the relationship between WLB and JS, indicating that higher perceptions of FT attenuate the positive association between WLB and JS. An important result here is also related to the perceived FT level. As the FT level increases, the relationship between WLB and JS weakens. Therefore, high FT perception affects employees' JS levels more negatively.

Limitations and future research

Although this research provides meaningful findings, it is important to recognize certain limitations. Firstly, the sample is restricted to hotel employees in the Manavgat district of Türkiye, potentially affecting the extent to which the findings can be generalized. To improve external validity, future studies should consider replicating this research in various regions and across different sectors. Secondly, the cross-sectional design and convenience sampling limit causal inference and may introduce sampling bias. Longitudinal or experimental designs are recommended for future studies to establish causality more robustly. Thirdly, the current model focuses exclusively on WLB, JS, EP, and FT, omitting other potentially relevant mediators and moderators, including organizational culture, leadership style, and perceived support. Future research should consider incorporating these variables to develop a more comprehensive understanding. Lastly, external factors such as economic conditions and sector-specific policies, which might influence financial threat perceptions and job satisfaction, were not examined. Including such contextual variables in subsequent studies could provide a broader perspective on employee attitudes and behaviors.

Author contributions

CRediT: **Erkan Güneş**: Conceptualization, Data curation, Methodology, Resources, Software, Visualization, Writing – original draft, Writing – review & editing; **Murat Baş**: Conceptualization, Data curation, Methodology, Resources, Software, Writing – original draft; **Salim Sercan Sarı**: Conceptualization, Data curation, Methodology, Resources, Software, Writing – original draft; **Abdullah Uslu**: Conceptualization, Data curation, Methodology, Resources, Software, Writing – original draft.

Ethical approval

Ethics committee approval was received for this study from Erzincan Binali Yıldırım University, Human Studies, Social Sciences and Humanities Ethics Committee on 25/12/2024 and 11/15 document number.

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