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Research Paper

Impact of Workload on Work–Life Balance among Public Sector Bank Employees in Afghanistan

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Abstract
In contemporary organizations, increasing work intensity and expanding job responsibilities have raised serious concerns regarding employees' ability to balance professional obligations with personal life. Public sector bank employees in Afghanistan operate in an environment characterized by long working hours, heavy administrative duties, and limited institutional support. This study examines how workload influences work–life balance among employees of public sector banks in Afghanistan. A quantitative cross-sectional research design was adopted, and survey data were collected from 200 bank employees. Statistical analyses including descriptive statistics, reliability testing, correlation analysis, and multiple regression were performed. The results reveal that excessive job demands and extended working hours significantly reduce employees' work–life balance, whereas workplace support has a positive and compensatory effect. The study provides practical insights for policymakers and bank management aimed at improving employee well-being and organizational effectiveness.

Keywords: *Workload, Work–Life Balance, Job Demands, Workplace Support, Public Sector Banks, Afghanistan.*

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I. Introduction

Changes in organizational practices, technological advancement, and rising service expectations have substantially altered working conditions across many sectors. One of the most prominent consequences of these changes is the increasing pressure placed on employees to manage high workloads while maintaining personal and family responsibilities. As a result, work–life balance has emerged as a critical issue in organizational research and human resource management (Greenhaus & Allen, 2011; Haar et al., 2019).

The banking sector is widely recognized as one of the more demanding service industries due to strict deadlines, accuracy requirements, customer pressure, and regulatory compliance. Employees in this sector frequently experience extended working hours and continuous cognitive engagement, which can limit opportunities for rest and recovery. When such conditions persist over time, employees may experience stress, fatigue, and difficulty maintaining balance between work and non-work roles (Mordi & Ojo, 2011; Kaur, 2020).

In Afghanistan, public sector banks play a vital role in economic administration, public salary distribution, and financial services. However, these institutions may operate under staff shortages, technological limitations, and increasing public demand. Bank employees may be required to perform multiple tasks simultaneously and work beyond standard office hours, which may intensify workload pressure. Despite these realities, empirical research focusing specifically on employee well-being and work–life balance in Afghanistan's public banking sector remains limited.

From a theoretical perspective, workload is considered a job demand that consumes employees' physical and psychological resources. When these demands exceed employees' coping capacity, work–life balance may deteriorate. Conversely, organizational support in the form of supervisor assistance, flexible working arrangements, and collegial cooperation can help employees manage demanding work conditions and reduce negative work–family outcomes (Bakker & Demerouti, 2007; Greenhaus, Ziegert, & Allen, 2012).

Research based on the Job Demands–Resources framework also indicates that workload is associated with job demands, while supervisor and coworker support function as job resources that can help employees deal with demanding work conditions (Bakker & Demerouti, 2007; Di Marco et al., 2020).Therefore, this study aims to analyze the impact of workload—measured through working hours and job demands—on work–life balance among public sector bank employees in Afghanistan, while also assessing the role of workplace support in mitigating negative outcomes.

II. Literature Review

Previous research consistently indicates that workload is a major factor influencing employees' work–life balance. Long working hours have been associated with reduced personal time, increased work–family conflict, and higher stress levels. Employees who regularly work beyond standard hours often struggle to fulfill family responsibilities and experience difficulty disengaging from work during non-working time.

A substantial body of literature has established workload as a major determinant of work–life balance. Previous studies consistently report that long working hours reduce employees' available time for personal and family activities, leading to increased work–family conflict and psychological strain (Greenhaus & Beutell, 1985; Allen et al., 2000). Employees who regularly work beyond standard hours often experience difficulty disengaging from work during non-working time, which negatively affects their overall well-being (Sonnentag & Fritz, 2007).

In addition to time-based workload, perceived job demands have been identified as a critical source of employee strain. High job demands require continuous mental effort, emotional regulation, and sustained attention, which can deplete employees' energy and reduce their capacity to manage personal responsibilities (Frone, 2003). Empirical studies across various occupational settings demonstrate that employees facing high job demands report significantly lower levels of work–life balance and life satisfaction (Haar et al., 2014*)*.

Workplace support has been widely examined as an important organizational resource that mitigates the negative consequences of excessive workload. Supportive supervisors, cooperative colleagues, and caring organizational practices provide employees with emotional reassurance, flexibility, and practical assistance, enabling them to cope more effectively with job pressure (Bakker & Demerouti, 2007). Research grounded in the Job Demands–Resources model suggests that such resources play a buffering role by reducing the strain associated with high job demands (Bakker et al., 2014).

Sector-specific research indicates that banking employees are particularly vulnerable to workload-related stress due to performance pressure, customer expectations, and strict regulatory requirements (Karatepe & Uludag, 2007). These occupational characteristics often lead to extended working hours and elevated job demands, increasing the likelihood of work–life imbalance (Guest, 2002). *Cro*ss-cultural studies further confirm that work–life balance is strongly associated with employee mental health and job satisfaction, regardless of national context(Haar et al., 2014*)*.

Despite extensive international research, empirical evidence examining workload, workplace support, and work–life balance in Afghanistan's public banking sector remains scarce. Existing studies largely focus on Western or developed economies, limiting their applicability to Afghanistan's unique socio-economic and organizational environment. Therefore, there is a clear need for context-specific research that examines how workload and organizational support influence work–life balance among public sector bank employees in Afghanistan.

Research Objectives

1. To examine the relationship between workload (working hours and job demands) and work–life balance among public sector bank employees in Afghanistan.
2. To assess the effect of workplace support on employees' work–life balance.
3. To propose practical recommendations for improving work–life balance in public sector banks.

Research Hypotheses

H1: Weekly working hours have a significant negative effect on work–life balance.
H2: Job demands have a significant negative effect on work–life balance.
H3: Workplace support has a significant positive effect on work–life balance.
H4: Employees experiencing high workload report lower work–life balance than those with normal workload.

Methodology

Research Design

This study adopted a **quantitative cross-sectional survey design** to examine the relationship between workload and work–life balance among public sector bank employees in Afghanistan. This design is appropriate for identifying statistical associations among variables at a single point in time (Creswell, 2014).

Sample and Sampling Technique

The study sample consisted of 200 employees working in public sector banks in Afghanistan, including clerks, officers, managers, and senior managers. A convenience sampling technique was employed due to accessibility constraints and institutional limitations. Although non-probability sampling restricts generalizability, it is widely accepted in organizational research conducted in constrained contexts (Etikan et al., 2016).

Data were collected using a structured self-administered questionnaire distributed electronically. Participation was voluntary, anonymity was assured, and respondents provided informed consent prior to participation. No identifying information was collected, ensuring confidentiality and ethical compliance with social science research standards.

All constructs were measured using validated multi-item scales on a five-point Likert scale (1 = strongly disagree, 5 = strongly agree).

- Job Demands (5 items): measuring workload intensity, time pressure, and task overload (Bakker & Demerouti, 2007).
- Workplace Support (5 items): measuring supervisory support, organizational care, and colleague assistance (Kossek et al., 2011).
- Work–Life Balance (5 items): measuring perceived balance between work and personal life (Haar, 2013).
- Weekly Working Hours: measured as self-reported average hours worked per week.

III. Data Analysis

Data were analyzed using SPSS version 25. Statistical techniques included descriptive statistics, Cronbach's Alpha for reliability, exploratory factor analysis for validity, Pearson correlation analysis, multiple regression analysis, and independent sample t-tests. The level of statistical significance was set at $\alpha = 0.05$.

Reliability Analysis

Scale	Cronbach's Alpha
Job Demands	0.84
Workplace Support	0.81
Work–Life Balance	0.86

Interpretation:

The Cronbach's Alpha values for Job Demands (0.84), Workplace Support (0.81), and Work–Life Balance (0.86) all exceed the recommended threshold of 0.70, indicating strong internal consistency reliability. This confirms that the measurement items for each construct are highly consistent and reliable. Therefore, the research instrument is suitable for further statistical analysis.

All scales exceed the recommended threshold of 0.70, confirming strong internal consistency reliability.

Validity Analysis

Exploratory Factor Analysis extracted three distinct components corresponding to:

• Factor 1: Job Demands items
• Factor 2: Workplace Support items
• Factor 3: Work–Life Balance items

All items loaded strongly (>0.60) on their respective constructs, confirming convergent and discriminant validity.

Descriptive Statistics

Variable	Mean	Std. Deviation
Weekly Working Hours	48.2	7.9
Job Demands Score	3.62	0.68
Workplace Support Score	3.18	0.74
Work–Life Balance Score	2.94	0.71

Interpretation:

The average weekly working hours of respondents is 48.2 hours (SD = 7.9), indicating that most employees work beyond standard working time. The mean scores for Job Demands (M = 3.62) and Workplace Support (M

= 3.18) show that employees perceive moderate to high job pressure and moderate organizational support. The mean Work–Life Balance score (M = 2.94) suggests that respondents experience a relatively low level of balance between work and personal life.

Correlation Matrix

Variable	Hours	Job Demands	Support	WLB
Hours	1.00	0.52	-0.21	-0.46
Job Demands	0.52	1.00	-0.33	-0.61
Support	-0.21	-0.33	1.00	0.49
Work–Life Balance	-0.46	-0.61	0.49	1.00

Interpretation:
Weekly working hours and job demands are positively correlated (r = 0.52) and both show strong negative correlations with work–life balance (r = −0.46 and r = −0.61), indicating that higher workload reduces work–life balance. Workplace support is negatively correlated with workload variables but positively correlated with work–life balance (r = 0.49), suggesting its buffering role. Overall, the correlations confirm that excessive workload lowers work–life balance, while organizational support improves it
Job demands and long working hours show strong negative correlations with work–life balance. Workplace support shows a positive correlation.

Regression Model Summary

Model	R	R^2	F-statistic (p-value)
Work–Life Balance	0.74	0.55	F = 81.62 (p < 0.001)

The regression model explains a substantial proportion of variance in work–life balance (**$R^2 = 0.55$**), indicating strong explanatory power. The model is statistically significant (**$F = 81.62$, $p < 0.001$**), confirming that job demands, workplace support, and weekly working hours collectively provide a robust prediction of employees' work–life balance.

Multiple Regression Results
Model
Work–Life Balance = Job Demands + Workplace Support + Weekly Working Hours

Predictor	B	Std. Error	p-value
Constant	5.92	0.18	0.000
Job Demands	-0.88	0.05	0.000
Workplace Support	0.61	0.06	0.000
Weekly Working Hours	-0.02	0.01	0.003

Interpretation:

- Job demands significantly reduce work–life balance.
- Weekly working hours significantly reduce work–life balance.
- Workplace support significantly improves work–life balance.
- All hypotheses H1, H2, and H3 are supported.

T-Test for High vs Normal Workload
Employees working more than 55 hours/week reported significantly lower work–life balance than those working 55 hours or less ($p < 0.01$), supporting H4.

IV. Discussion

The findings of this study provide empirical support for the Job Demands–Resources (JD–R) model by demonstrating that excessive job demands and extended working hours significantly undermine work–life balance, while workplace support serves as a critical protective resource (Bakker & Demerouti, 2007). These results are consistent with prior research indicating that workload depletes employees' psychological and temporal resources, leading to imbalance and strain (Greenhaus & Beutell, 1985; Haar et al., 2014).

Importantly, the study extends existing literature by validating these theoretical relationships within the underexplored context of Afghanistan's public banking sector. The strong positive role of workplace support highlights the importance of organizational resources in mitigating workload-related stress, particularly in high-pressure service environments.

V. Conclusion

This study examined the impact of workload on work–life balance among public sector bank employees in Afghanistan, focusing on weekly working hours, job demands, and workplace support. The findings provide clear evidence that excessive workload remains a significant challenge within the public banking sector, adversely affecting employees' ability to balance professional and personal responsibilities.

At the same time, the study demonstrates that workplace support plays a crucial compensatory role by alleviating the negative effects of heavy workload. By empirically validating these relationships in an under-researched national context, the study makes a meaningful contribution to occupational well-being literature in developing economies. The results offer valuable insights for organizational policy design aimed at promoting sustainable work environments, improving employee well-being, and enhancing long-term institutional performance.

Limitations of the Study

This study employed a cross-sectional design, which limits causal inference. Data were collected through self-reported questionnaires, which may be subject to response bias. The sample was restricted to public sector banks, limiting generalizability to other sectors. Only selected workload and support variables were examined. Future research should adopt longitudinal designs and broader samples

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