



AN EMPIRICAL INVESTIGATION OF WORK-LIFE BALANCE, STRESS AND JOB ENGAGEMENT: EVIDENCE FROM BANKING SECTOR OF PAKISTAN

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ABSTRACT

This study investigated the influence of work-life balance on employees' job engagement in banking sector of Pakistan. Specifically, we investigated the mediating role of job stress in the relation between work-life balance and employees' job engagement. The current study used a sample of 179 respondents from major commercial banks offering services in Punjab, Pakistan. The results revealed that work-life balance has a significant positive effect on employees' job engagement and job stress partially mediated this relationship. The study has important implications for banking sector of Pakistan about how job engagement of employees can be increased through introducing interventions that increase work-life balance.

KEYWORDS: Work-life balance, Job Stress, Job Engagement, Pakistan, and Banking sector

1. INTRODUCTION

The swift economic growth and highly competitive environment has created immense new challenges for the organizations. Today, organizations are striving to compete globally and facing the issue of managing diversity which has intensified work demands from employees (Palumbo, 2023). Increased work pressures have created the problem of work-life conflict which negatively affects employee morale and overall job performance. Work-life balance is considered as a satisfactory condition in the life of person (Chigeda, Ndofirepi & Steyn, 2022). The work-life balance is about adjusting working patterns in such a way that employees can meet the demands of organization's expectations and family needs (Namita, 2014). Work life balance has become a big issue not only for employees but also for the organizations. It helps organization to produce positive results by increasing their safety, low stress and by declining burden of employees (Parkes & Langford, 2008). Work life balance assists for attracting and retaining work force. Serious challenge faced by organizations is to maintain work-life balance because it is considered imperative for increasing their job engagement which is necessary for improving organization's performance (Carlson et al, 2008). Psychological influences impact learning (Ikramullah et al., 2023). Employees perform their activities effectively when organizations provide work-life balance and employees use their competencies to lead the organization towards success (Parvin & Kabir, 2011).

Work-life balance is a big challenge to make employees engaged towards their work. Engaged employees have a sense of personal attachment with their organization and with their work. When employees are properly engaged, they are able to do their best for the organization and also for their personal effectiveness (Shantz et al., 2013; Morgeson et al., 2011). Social support helps in adjustment (Maqbool et al., 2021). The most successful companies know that their employees are their most important asset and work-life balance is the key driver of employee's job satisfaction and engagement.

Although, there is plethora of research on the relationship between work-life balance and employee engagement but there is dearth of literature linking work-life balance, job stress and job engagement. So, in this study, job stress is used as a mediator which will advance literature by evaluating its mediation effect in the above-mentioned relationship.

The results of this study can be beneficial for the banking sector of Pakistan because it will provide guidelines through which employee's engagement in banking sector of Pakistan can be increased. The study will provide a guide about how increasing work-life balance can decrease job stress in employees which ultimately leads to increasing their job engagement. Manager can use this guide to initiate policies and practices that enhance work-life balance and use this tool to reduce job stress and increase job engagement.

2. LITERATURE REVIEW

2.1. WORK-LIFE BALANCE AND JOB ENGAGEMENT

Work-life balance has been variously defined in the extant research. It refers to the phenomenon in which suitable level of involvement in which employees are uniformly affianced and contented with their work and families roles (Hudson, 2005). Work life balance is the degree to which an individual can simultaneously stable the expressive behavioral, personal, professional and family responsibility (Hill, et al. 2001).

The positive outcomes of work-life balance are greater motivation to work, increased commitment, high presence at work and job satisfaction (Nelson et al., 1990; Cegarra-Leiba et al., 2012; Lankau and Scandura 1997). On the other hand, the lack of work-life balance is the major cause of job stress, aggression, violence, stress related illness, higher rate of turnover, reduced production, low employee performance and engagement (Hobson, Kesic & Delunas, 2011). Work-life balance is essential for the employee's engagement and retention (Susi and Jawaharrani, 2010). Employee engagement is also a critical aspect of any organization (Raveesh et al, 2010). Engagement refers to the psychological presence of an employee needed to execute his/her organizational task. The presence of psychological discursiveness influences perception (Ramzan et al., 2023). Employee engagement involves psychological relationships between employees and their organization that can produce positive behavior of employees at their work place (Ologbo, Andrew & Saudahsofian, 2012). Emotions exert a significant influence on language proficiency (Javaid et al., 2023). Organization which provides a place of work civilization, security (sympathetic managers and associates), and accessibility (resources obtainable) are successful for engaging and retaining their employees (Namita, 2014).

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On the other hand, work-life conflict negatively effects employee engagement through creating a sense of strain or stress. Frustration, fatigue and long working hours are considered some major causes of stress at workplace. Perceived social support impact quality of life (Adeeb et al., 2017). Organizations struggle to cultivate an environment where positive emotions such as pride, involvement are encouraged, resulting in improving organizational performance and higher employee engagement, lower employee absenteeism and turnover and better results (Robinson, 2006). Work-life balance satisfies employee's psychological demands and assists to maintain a balance between work and life roles. Work-life balance contributes to enhancing employees' in-role performance, productivity and engagement (Magnini, 2009). Thus the aforesaid debate can be utilized to theoretically relate the work-life balance with job engagement and providing support for our first hypothesis:

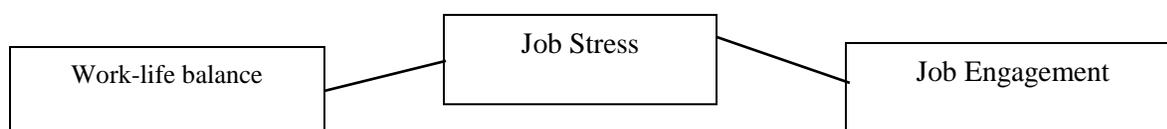
H1: There is a significant positive relation between work-life balance and job engagement.

2.2. MEDIATING ROLE OF JOB STRESS

Stress is defined as it is the physical and psychological pressure and strain resulting from the change which leads to uncertainty, illness and confusion (Stanton, et al., 2001). Job stress can be distinct and depends upon an individual's insight about work surroundings. The work situations which are frightening, challenging and anxiety invoking create job related stress (Stanton, et al., 2001). Social exchange theory (Blau, 1964) provides support to clarify the incident in much detail which proposes that associations between persons are defined through joint social interactions. Action of one party directs the response of the other party through reciprocity (Mitchell & Cropanzano, 2005). Employees demand the work life balance for proper engagement in their jobs. Bell (1973) inspected the interactions between job-related stress and work life balance. The results signified that high level of job stress to be certainly allied with amplified work life divergence. When there is lack of work-life balance then level of job stress among employees increases (Shobitha Poulouse & Sudarsan, 2005) and this situation results in negative impact on employee's engagement and on organizational performance (Abeer Imam and Muhammad Shafique, 2014). Mindfulness mediates the relation between quality of life and workplace stress of working women (Javaid et al., 2023). Employee's stress occurs when organizations having poor working conditions, ineffective work arrangements, lower income, long working hours, low motivation level, pressurized work environment (Madipelli, Sarma & Chinnappaiah, 2013). Low motivated employees who are overloaded were highly stressed and expressed dissatisfaction with life and were in poor mental/physical health (RubinaKazmi et al., 2008). Employees need break from harsh work schedule for the reduction of employee stress as they working for long hours. An organization needs to interact with their employees and recognize what can be done to keep employees happy so that they can retain them for long period of time (Nimata, 2014). The presence of resilience diminishes psychological distress (Riaz et al., 2021). Work-life balance is very critical factor which results in reduction of stress at work which ultimately results in employee engagement in their work. Thus, we argue that stress plays a mediating role among work-life balance and job engagement and provide support for our second hypothesis.

H2: Stress mediates the relation between work life balance and job engagement

3. THEORETICAL FRAMEWORK



4. METHODOLOGY

4.1. POPULATION AND SAMPLE AND SAMPLING TECHNIQUE

This study is conducted in banking sector of Pakistan so the population of this study is the employees working in various commercial banks of Pakistan. We collected the data from 179 employees of thirty commercial banks working in six major cities of Punjab, Pakistan viz. Rawalpindi, Lahore, Multan, Sialkot, Gujrat and Gujranwala. Convenient sampling technique was employed for data gathering. For collection of data from the respondents, personal visits were made in different commercial banks of Pakistan. Purpose of personal visits was to ensure the highest response rate. 300 questionnaires were distributed out of which 212 were received back. However, 33 questionnaires were incomplete. Hence 179 questionnaires were used for data analysis.

4.2. INSTRUMENTATION

We used already developed scales for the purpose of this study. We used Brough et al. (2009) four items scale to measure the Work-Life Balance. Stress was measured by employing the nine item scale of Jamal and Baba (1992). Job engagement was measured by using the 18 items scale developed by Rich et al. (2010). All the items of these scales were measured on five-point Likert-scale. The range of the response was from 1 (strongly disagree) to 5 (strongly agree) but the items of job engagement scale were ranging from 0 (never) to 5 (Always).

5. RESULTS AND DISCUSSIONS

Table 1 depicted the demographical information of respondents. It shows that 64.28 % of the respondents were male and 35.2% were female. Majority of the respondents (52%) belong to the age bracket (21-35), 19% belong to age bracket of up to 20 years and 21.2 % belong to age bracket of 36-45 years of age. According to marital status, 58.7 % of the respondents were single and 41.3% were married. 42.5% of the respondents were having work experience less than 5 years, employees having work experience between 6 to 10 years were (36.3%) and those having work experience between 11-15 years were only 18.5% and 2.8% were having greater than 15 years of working experience. To inspect the correlations between Work-life balance and job engagement, bivariate correlation analysis was conducted. Results were considered as significant at $p < .01$. According to the given results in Table 2, it can be inferred that Work life balance is significantly positively linked with job engagement ($r=.476, p<.01$). Job Stress was negatively correlated with independent variable work life balance ($r= -.650, p<.01$), highlighting that increase in work-life balance results in decreasing stress at work. Similarly, it is also significantly negatively related with dependent variable job engagement ($r=-.739, p= .000$) indicating that increase in job stress decreases job engagement.

We examined mediation by using bootstrapping method offered by Preacher and Hayes (2008). This non-parametric test is used to estimate of the indirect effect, by setting the 95% confidence interval (CI). If there is no zero at the 95% (CI), one can say that the indirect effect is significantly different from zero at $p<.05$ (two tailed). This particular technique permits the shortcomings of the former stepwise approach for checking mediation (Hayes, 2008, p. 166).

Furthermore, better results can be drawn by employing this technique. In present study 95% (CI), 5000 resamples bootstrapp were taken. The mediation analysis (using Model 4) were run separately for independent variable to examine indirect effects. Table 4 portrays that for this study the indirect effects fell between .2608 and .4592 as zero does not lie between the lower and uper limit of Bootsrap so we can be sure that the work-life balance and job engagement were mediated by job stress in the present study.

Table 1: Descriptive Statistics

	Frequency	%	Cumulative %		Frequency	Percentage	Cumulative %
Marital Status				Gender			
				Male	116	64.8	64.8
Unmarried	105	58.7	58.7	Female	63	35.2	100
Married	74	41.3	100				
Age				Experience			
Up to 20 years	34	19	19	Less than 5 years	76	42.5	42.5
21-35	93	52	70.9	6-10	65	36.3	78.8
36-45	38	21.1	92.2	11-15	33	18.4	97.2
46-55	12	6.7	98.9	More than 15	5	2.8	100
56 and above	2	1.1	100				

Table 2: Upshots of Correlation Analysis

	1	2	3
1. Work- Life balance	1		
2. Job Stress	-.650**	1	
3. Job Engagement	.476**	-.739**	1

** P < .01

Table 3: Upshots of Regression analysis

Predictors	Job Engagement				Job Stress			
	B	T	R ²	ΔR ²	B	T	R ²	ΔR ²
Step 1								
Control Variables	0.01							
Step 2								
Work life balance.	.347**	7.173	.226	.222	-.432**	-11.37	.422	.419
Job Stress	-.811**	-14.541	.546	.543				

Control variables: age, gender, tenure; n = 179. ** P < .01.

Table 3 offers the upshots for the hypothesized relations between the study variables. The overall model summary (F=12.15, p < .000) offers significant results. The results showed that work-life balance was significantly positively related with job engagement (β=.347, p < .01) thus results of this particular analysis support the first hypothesis. Work-life balance is negatively associated with job stress according to the results (β= -.432, p < .01). Similarly, job stress is also negatively linked with job engagement as (β= -.811, p=.01). These results have significant implications for the management of baking sector in Pakistan. This suggests that managers should use HR practices which promote work-life balance of staff. This can be done by decreasing working hours and work load, allowing flex time arrangements, arranging recreational tours with family and such other activities which help employees to maintain work-life balance.

Table 4: Results of mediation

IV	Impact of IV on M	Impact of M on DV	In direct effect	Bootstrap upshots for indirect effects	
				LL 95 CI	UL 95 CI
WLB → JS → JE	-.432**	-.817**	.3530**	.2608	.4592

** P < .01

6. CONCLUSION AND LIMITATIONS

This study was conducted to determine the impact of work-life balance on job engagement of employees working in banking sector of Pakistan. The findings demonstrate that work-life balance have positive impact on employee's engagement. Further, the study depicts that work-life balance helps to decrease the level of stress of employees at work. This reduction in stress ultimately leads to increasing job engagement of employees. So, this study shows us the other side of coin which is different from the existing research in this particular area.

The study concludes that the work-life balance is necessary to keep employees engaged in their work. Limitations of this investigation include small sample size and convenient sampling techniques due to shortage of time. It is suggested that in future, research should be conducted by taking larger sample size and sampling units as well as employing other suitable mediators or moderators. Additionally, by exploring other sectors like IT industry, this study can be replicated to add to credibility of the findings.

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APPENDIX I Questionnaires

1. Work-Life Balance (Brough et al. 2009)

1. I am able to balance between time at work and time at other activities.
2. I have difficulty balancing my work and other activities.
3. I feel that the job and other activities are currently balanced.
4. Overall, I believe that my work and other activities are balanced

2. Job Stress (Jamal and Baba, 1992)

1. I have a lot of work and fear that very little time to do it.
2. I feel so burdened that even a day without work seems bad

3. I feel that I never take a leave.
4. Many people at my office are tired of the company demand.
5. My job makes me nervous
6. The effect of my job on me is too high
7. Many a times, my job becomes a big burden
8. Sometimes when I think about my job I get a tight feeling in my chest
9. I feel bad when I take a leave

3. Job Engagement (Rich et al. 2010)

1. I work with intensity on my job
2. I exert my full effort to my job
3. I devote a lot of energy to my job
4. I try my hardest to perform well on my job
5. I strive as hard as I can to complete my job
6. I exert a lot of energy on my job
7. I am enthusiastic in my job
8. I feel energetic at my job
9. I am interested in my job
10. I am proud of my job
11. I feel positive about my job
12. I am excited about my job
13. At work, my mind is focused on my job
14. At work, I pay a lot of attention to my job
15. At work, I focus a great deal of attention on my job.
16. At work, I am absorbed by my job.
17. At work, I concentrate on my job.
18. At work, I devote a lot of attention to my job