

Impact of Work–Life Balance on Employee Performance among Public banking sector of Kabul, Afghanistan

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Abstract: *This study investigates the impact of work–life balance (WLB) on employee performance among public sector banks of Kabul Province, Afghanistan. Using a quantitative research approach, data were collected from 155 employees through a structured questionnaire measuring key WLB factors—flexible working hours, workload management, and family support—and their influence on employee performance indicators such as productivity, quality of work, and efficiency. Data were analyzed using SPSS through descriptive statistics, correlation, and regression analyses. Findings indicate that higher levels of WLB are significantly associated with improved employee performance. The study highlights the importance of implementing practical WLB policies in public sector banking institutions, emphasizing flexible scheduling, workload management, and employee support programs to enhance both individual well-being and organizational outcomes.*

Keywords: Work–life balance, Employee performance, working hours; Workload; Family support, public sector banks, Kabul Province

I. INTRODUCTION

Work–life balance has become a critical concern for organizations worldwide, particularly in public sector banking where employees often face high workload pressures and rigid operational requirements. WLB refers to the equilibrium between an individual's work responsibilities and personal life demands, ensuring neither domain negatively impacts the other (Greenhaus & Allen, 2011). Poor WLB is associated with stress, burnout, absenteeism, and decreased productivity, whereas effective balance enhances job satisfaction, commitment, and overall performance (Allen et al., 2000; Kossek et al., 2011).

Employee performance is a crucial factor in achieving organizational objectives in the modern corporate sector. Work–life balance (WLB) has become a critical concern for organizations worldwide, particularly in public sector banking where employees often face high workload pressures and rigid operational requirements. WLB refers to the equilibrium between an individual's work responsibilities and personal life demands, ensuring neither domain negatively impacts the other (Greenhaus & Allen, 2011). In Afghanistan, research examining the relationship between WLB and employee performance is limited, particularly in the public banking sector. This study aims to contribute to understanding how work–life balance affects employee performance in public sector banks in Kabul.

Theoretical Framework

This study is grounded in the **Work–Family Conflict Theory** developed by Greenhaus and Beutell (1985). The theory explains that conflict occurs when work demands and family responsibilities compete for an individual's time and energy. This conflict produces stress and reduced job effectiveness. Applying this theory, the study proposes that supportive work–life balance practices minimize work–family conflict and improve employee productivity and efficiency in public banking institutions.



Conceptual Framework

The conceptual framework of the study positions **flexible working hours, workload management, and family support** as independent variables representing work–life balance dimensions. **Employee performance** (productivity, efficiency, and quality of work) is treated as the dependent variable. The framework guides the empirical examination of how each WLB factor contributes to performance outcomes in public sector banks of Kabul.

Research Gap

Although international studies confirm a positive relationship between WLB and employee performance, limited empirical evidence exists within the Afghan public banking sector. Previous research has largely focused on private-sector or foreign contexts, leaving a knowledge gap regarding public sector banks in Kabul. This study fills that gap by providing data-driven insights specific to Afghanistan's public banking environment.

Review of related Literature: Work-Life balance

The term is Work–life balance refers to the ability of employees to manage and harmonize their work responsibilities alongside personal, family, and social obligations. In the context of public banking in Kabul, maintaining a healthy work–life balance is essential for ensuring employee well-being, job satisfaction, and overall organizational performance. Work–life balance goes beyond traditional family-friendly policies; it encompasses flexible working arrangements, manageable workloads, support from the organization, and resources that allow employees to fulfill both professional and personal roles effectively (Redmond, Valiulis, & Drew, 2006).

The concept of work–life balance is particularly relevant in high-demand environments such as public banks, where employees are expected to handle large volumes of financial transactions, customer inquiries, and administrative tasks. When employees experience work–life conflict, which occurs when job demands interfere with personal responsibilities, their stress levels increase, productivity decreases, and overall performance is negatively affected (Lero & Bardoel, 2007). Factors such as excessive workload, rigid working hours, and lack of organizational or family support are primary sources of work–life conflict among bank employees.

Further studies have explored the influence of organizational culture and management support on WLB outcomes. For instance, Hammer et al. (2011) demonstrated that supportive supervisory practices enhance employees' ability to balance work and life demands, leading to improved job performance. Similarly, Hill et al. (2010) emphasized the role of flexible work options, including telecommuting and flexible start/end times, in mitigating work–family conflict. Additionally, Beauregard and Henry (2009) indicated that WLB positively impacts employee commitment, engagement, and organizational citizenship behaviors. Eby et al. (2005) highlighted that WLB interventions improve employee retention and job satisfaction across multiple sectors, including banking.

Employee performance

Employee performance is a critical aspect of organizational success, particularly in the public banking sector of Kabul, where efficiency, service quality, and customer satisfaction are essential. High employee performance allows banks to maximize the potential of their human resources, ensuring that tasks are completed effectively and organizational goals are achieved. It reflects not only the productivity of employees but also the quality of service delivered to clients, which is central to the operations of any service-oriented organization (Ferris et al., 1998).

Performance can be measured through outcomes or results produced in a specific job function over a defined period (Bernardin & Russel, 1998). For the purpose of this study, employee performance is defined as the achievement of assigned tasks and targets within a given timeframe, while maintaining quality, efficiency, and client satisfaction. This definition recognizes that performance is not solely about completing tasks but also involves judgment, decision-making, and adherence to organizational standards (Ilgen & Schneider, 1991).

According to Campbell (1993), performance encompasses all activities undertaken by employees in fulfilling their duties, which can be observed, measured, and evaluated. Public sector banks in Kabul require high levels of employee performance to ensure smooth operations across their branches, timely delivery of financial services, and effective management of customer transactions. The success of these banks depends on employees' ability to perform



consistently and efficiently, as their actions directly influence customer trust, service quality, and the bank's overall reputation (Frese, 2002).

Research Questions

- What is the current level of work–life balance among employees of public sector banks in Kabul?
- How does work–life balance influence employee performance in these banks?
- Which factors of work–life balance (flexible hours, workload, family support) most strongly affect employee performance?

Objectives of the Study

- To assess the current level of work–life balance among public sector bank employees in Kabul.
- To examine the impact of work–life balance on employee performance.
- To identify which WLB factors (flexible hours, workload, family support) most strongly affect performance.
- To provide recommendations for improving WLB practices in Afghan public sector banks.

Hypotheses

- H1: Higher work–life balance positively affects overall employee performance.
- H2: Excessive workload negatively impacts employee performance.
- H3: Flexible working arrangements positively influence employee performance.

Methodology

A quantitative research design was employed using a structured questionnaire. The study population comprised employees of public sector banks in Kabul Province. A convenience sampling technique was used to select 155 respondents. The questionnaire contained Likert-scale items (1 = Strongly Disagree to 5 = Strongly Agree) measuring work–life balance factors and employee performance. Data were analyzed using SPSS to generate descriptive statistics, correlation, and regression results.

Population and Sample

The population includes all employees of public sector banks in Kabul Province. A sample of 155 respondents was selected using convenience sampling.

The questionnaire was divided into two sections: WLB factors (flexible hours, workload, family support) and employee performance (productivity, quality of work, efficiency).

Data Analysis and findings

Data were analyzed using SPSS to produce descriptive statistics, correlation, and regression results. Tables and charts were included to illustrate findings.

Table 1. Descriptive Statistics

Variable	Mean	SD
Work–Life Balance	3.85	0.65
Flexible Working Hours	4.10	0.70
Workload	3.20	0.80
Family Support	3.75	0.68
Employee Performance	4.00	0.60

The descriptive statistics show that employees in Kabul's public sector banks generally experience a moderate to high level of work–life balance ($M = 3.85$, $SD = 0.65$). Flexible working hours ($M = 4.10$) and family support ($M = 3.75$) are perceived as the strongest contributors, while workload ($M = 3.20$) indicates moderate work pressure. Employee



performance is rated positively ($M = 4.00$), reflecting productivity and efficiency. Overall, effective work–life balance is observed, but managing workload could further enhance performance.

Table 2. Correlation Analysis

Variable	Performance
Work–Life Balance	0.68**
Flexible Working Hours	0.55**
Workload	-0.52**
Family Support	0.60**

Note: $p < 0.01$

The correlation analysis shows that work–life balance is positively related to employee performance ($r = 0.68$, $p < 0.01$). Flexible working hours ($r = 0.55$) and family support ($r = 0.60$) also enhance performance, while workload has a negative effect ($r = -0.52$). This indicates that better WLB and support improve productivity, whereas high workload reduces efficiency.

Table 3. Regression Analysis

Predictor	B	SE	β	t	Sig.
Flexible Hours	0.35	0.08	0.40	4.38	0.000
Workload	-0.30	0.09	-0.32	-3.33	0.001
Family Support	0.28	0.07	0.30	4.00	0.000

$R^2 = 0.62$, $F = 85.23$, $p < 0.001$

Table 3 shows that work–life balance factors significantly predict employee performance ($R^2 = 0.62$, $F = 85.23$, $p < 0.001$), explaining 62% of the variance in performance. Flexible working hours have a strong positive effect on employee performance ($\beta = 0.40$, $p < 0.001$), while family support also positively influences performance ($\beta = 0.30$, $p < 0.001$). In contrast, workload has a significant negative effect ($\beta = -0.32$, $p = 0.001$), indicating that excessive workload reduces employee efficiency. Overall, the results confirm that supportive work–life balance practices enhance performance in public sector banks.

Figure 1: Mean Scores of Study Variables

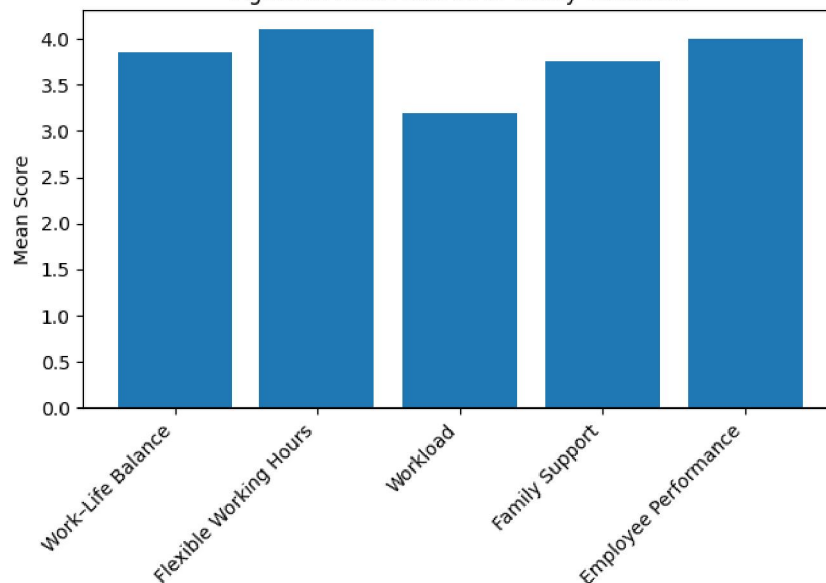


Figure 1 shows that employees in Kabul’s public sector banks report a moderate to high level of work–life balance ($M = 3.85$). Flexible working hours recorded the highest mean ($M = 4.10$), indicating strong availability of schedule



flexibility, while workload shows the lowest mean ($M = 3.20$), reflecting noticeable work pressure. Family support is relatively high ($M = 3.75$), suggesting supportive environments. Overall, employee performance has a high mean score ($M = 4.00$), indicating strong productivity and efficiency.

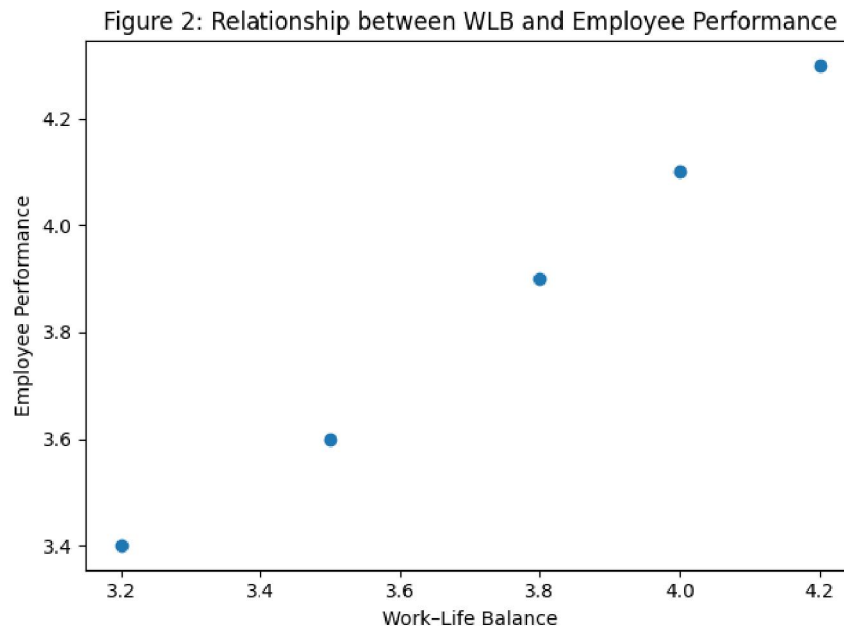


Figure 2 illustrates the relationship between work-life balance (WLB) and employee performance in public sector banks of Kabul. The upward trend of the data points indicates a positive relationship between the two variables, meaning that higher levels of work-life balance are associated with better employee performance. As WLB scores increase from 3.2 to 4.2, employee performance correspondingly rises from 3.4 to 4.3. This pattern suggests that improving work-life balance practices leads to enhanced productivity and efficiency among employees. Therefore, the figure visually supports the study's correlation and regression findings.

II. CONCLUSION

This study empirically examined the impact of work-life balance on employee performance in public sector banks of Kabul Province. The findings confirm that work-life balance is a significant predictor of employee productivity, efficiency, and quality of work. Flexible working arrangements and family support emerged as strong positive determinants of performance, while excessive workload demonstrated a negative influence on employee effectiveness. These results validate existing theoretical frameworks suggesting that reduced work-family conflict enhances organizational outcomes. The study contributes to the limited empirical literature on work-life balance within the Afghan public banking context. From a managerial perspective, strengthening work-life balance policies can improve employee well-being, service delivery, and institutional performance. Policymakers are encouraged to design human resource strategies that promote flexibility, supportive supervision, and equitable workload distribution. Although the study is limited to Kabul-based public banks, it provides a foundation for broader sectoral reforms. Future research should extend the model to private banks and incorporate longitudinal designs to capture long-term effects. Overall, promoting sustainable work-life balance practices is essential for building a resilient and high-performing banking workforce in Afghanistan.

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