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WORK-LIFE IMBALANCE DUE TO LONG WORKING HOURS AMONG EMPLOYEES (A CASE OF COMMERCIAL BANKS IN PAKISTAN)

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Abstract

This study investigates the impact of long working hours and job demands/workload on the personal life of employees in the commercial banking sector of Pakistan. The study focuses on three key dimensions of personal life, namely family life, social life, and employees' health. Due to increasing competition in the banking industry, extended working hours and high job demands have become common, raising concerns about employees' work–life balance and overall well-being.

A quantitative research design was adopted, and data were collected from 186 employees working in different commercial banks across Pakistan using a structured questionnaire. The data were analyzed using reliability analysis, factor analysis, correlation, and regression techniques to examine the relationships among variables.

The results reveal that both long working hours and job demands/workload significantly affect employees' personal life. Specifically, both variables have a strong negative impact on family life and employees' health. Long working hours also negatively affect social life, while the impact of workload on social life shows a mixed pattern. Overall, workload emerged as a stronger predictor of family life, whereas long working hours had a greater impact on employees' health.

The study concludes that excessive working hours and high job demands significantly disrupt work–life balance in the banking sector of Pakistan. The findings highlight the need for banks and regulatory authorities to implement effective workload management and working hour policies to improve employee well-being and organizational sustainability.

INTRODUCTION

Rapid economic growth and globalization have significantly affected organizations' ability to maintain a competitive advantage. This transformation has also influenced the banking sector, compelling it to meet the evolving needs of customers. In Pakistan, banks have extended their business hours to remain competitive in the market. As a result, employees in the banking sector are now more engaged in their jobs compared to previous decades. Currently, bank timings vary across institutions; some banks provide continuous services for eight hours, while others operate for eight and a half

hours or more. In contrast, at the end of the last century, business hours were approximately 4.5 hours, whereas office hours were eight hours with a one-hour break, as reported by the State Bank of Pakistan (SBP, 1998). Furthermore, according to the Factories Ordinance (1969), no adult worker shall be required or permitted to work more than 48 hours per week or 9 hours per day.

Countries with a relatively low proportion of employees working long hours include Russia (3.2%), the Republic of Moldova (4.9%), Norway (5.3%), and the Netherlands (7.0%), whereas countries with higher rates include Cambodia (43%), Pakistan (42.8%), and Thailand (39.6%) of the total labor force (International Labour Organization;, 2005).

Working hours that extend beyond the conventional eight hours are considered long working hours. Studies conducted in different countries suggest that long working hours are associated with unhealthy behaviors such as increased alcohol consumption and smoking. Moreover, various health and safety issues are directly and indirectly linked to extended working hours (Spurgeon, Harrington, & Cooper, 1997).

Personal life is significantly affected by long working hours in the banking sector, as employees are often unable to allocate sufficient time to their families, social activities, and personal responsibilities. This imbalance creates stress and pressure, which may lead to adverse health outcomes. Employees working in metropolitan areas often have postings far from their residences, requiring additional commuting time beyond office hours. Similarly, employees in rural or remote areas face challenges such as long travel distances, limited transportation facilities, and social isolation, which further contribute to stress and work–life imbalance.

Nadeem and Abbas (2009) suggest that long working hours make it difficult for employees to maintain a balance between work and personal life. Furthermore, although official banking hours may be fixed, employees often remain at work beyond scheduled hours due to job demands, indicating the absence of a strict cutoff time. Such extended working hours negatively affect employees' work performance, family relationships, and social life (Iqbal, Ijaz, & Mushtaque, 2015).

Objective of the Research

This study aims to examine the relationship between long working hours and the personal lives of employees working in commercial banks. Furthermore, non-stop banking and extended working hours may affect employees in terms of their family life, social life, and health. The study seeks to draw the attention of regulatory bodies such as the State Bank of Pakistan (SBP), commercial banks, employees, and other stakeholders to take appropriate measures for improving the well-being of banking professionals.

Research Questions

Do long working hours significantly affect employees' personal life in the banking sector of Pakistan?

Do job demands and workload significantly affect employees' personal life in the banking sector of Pakistan?

Justification of the Research

Developed countries are actively working to facilitate employees in maintaining a healthy work–life balance. In contrast, there is a significant gap in Pakistan in understanding and addressing the impact of long working hours on employees' personal lives. This study aims to fill this gap by examining how extended working hours affect employees' health, family life, and social life, thereby contributing to the development of policies and practices for the well-being of banking employees.

Literature Review

Researchers conducted a survey of 3,000 workers across Japan, of which 2,557 responded, to analyze (1) the effects of long working hours on workers' health and other aspects of life, and (2) the causes of unpaid work, determined through the gap between actual working hours

and standard working hours. The findings indicate that long working hours are directly associated with fatigue. The level of stress and fatigue among employees was reported to be very high, as more than 50% of respondents indicated that this condition applies when individuals work more than 50 hours per week. Out of the total respondents, 21.5% reported working more than 50 hours, with a major proportion consisting of younger employees in their 30s. This trend is attributed to heavy workload, strict deadlines, staff shortages, nature of work, and peak business seasons (Ogura & Fujimoto, 2004).

Weston, Gray, Qu, and Stanton (2004) analyzed secondary data from the HILDA survey to examine the relationship between fathers' working hours, their personal well-being, and family outcomes. The study found that overall well-being satisfaction is negatively associated with longer working hours, although this relationship varies among individuals. Approximately 15.8%, 32.8%, 52.1%, and 58.1% of respondents working 35–40, 41–48, 49–59, and 60+ hours, respectively, expressed a preference for reduced working hours. The findings suggest that fathers working longer hours experience lower satisfaction, which ultimately affects their overall well-being.

According to OECD reports on work–life balance, approximately 13% of employees across member countries work more than 50 hours per week. Among them, 17% are male employees, while female employees represent a smaller proportion at 7%. The evidence suggests that long working hours may negatively affect employees' personal health and safety and make it challenging to maintain a proper work–life balance. Policy interventions, such as reducing working hours or introducing flexible schedules, are recommended to improve employee well-being.

Dawson, McCulloch, and Baker (2001) argue that the relationship between working hours and productivity has evolved over time. In the past, longer working hours were associated with higher productivity; however, in modern work environments, this relationship is no longer directly proportional due to technological advancements, changing workplace demands, and evolving social roles. Additionally, long working hours reduce the time available for sleep and limit individuals' ability to perform routine activities necessary to meet family and social obligations.

In Pakistan, bank employees are often required to work extended hours to meet the growing demands of customers. They frequently remain at work beyond official hours due to organizational expectations and operational requirements. Employees are typically unable to leave until completing critical tasks such as cash balancing, ATM replenishment, cheque book processing, and final settlement and reconciliation of clearing operations, along with other responsibilities.

This situation places considerable pressure on employees and may adversely affect their personal lives, including family time, social engagement, and overall well-being. Therefore, it is important to investigate the relationship between long working hours and employees' personal lives in the banking sector of Pakistan.

Hypothesis Development

Family life, social life, and employees' health are widely recognized as important constructs of personal life in organizational and social research. Personal life is a broader concept that reflects an individual's well-being outside the workplace and is often operationalized through these dimensions. Family life refers to the quality of relationships, responsibilities, and balance an employee maintains within the family system, which is closely linked with work–family interaction studies (Greenhaus & Beutell, 1985). Social life represents the extent of interpersonal relationships, social engagement, and participation in community and friendship networks, which are essential for psychological and emotional well-being (Clark, 2000). Employees' health includes both physical and psychological well-being, such as stress, fatigue, and general health status, consistent with the World Health Organization's definition of health as a state of complete

physical, mental, and social well-being (WHO, 1948). Together, these three constructs provide a comprehensive framework for understanding personal life and evaluating how work-related demands affect employees beyond their organizational roles.

Family Life

Long working hours are widely recognized as a major source of Work–Family Conflict Theory, as they reduce the time and energy available for family responsibilities. When work demands interfere with family roles, individuals experience strain and lower levels of family satisfaction. Empirical studies by Jeffrey H. Greenhaus and Nicholas J. Beutell (1985) demonstrate that increased working hours are significantly associated with higher levels of work–family conflict. Similarly, Hochschild, (2001) in The Time Bind, argues that extended working hours shift individuals' focus away from family life, weakening interpersonal relationships.

In addition, high job demands and excessive workload often spill over into family life, creating imbalance and conflict. According to Spillover Theory, stress and pressure experienced at work transfer into the family domain, thereby reducing relationship quality. Studies by Tammy D. Allen et al. (2000) identify workload as a significant predictor of work–family conflict. When employees face excessive workload, they experience emotional exhaustion, which limits their ability to engage effectively in family roles.

H_{1a}: Long working hours negatively and significantly influence employees' family life.

H_{1b}: Job demands and workload negatively and significantly influence employees' family life.

Social Life

Long working hours restrict employees' opportunities for social interaction and participation in leisure activities. From the perspective of Role Theory, individuals perform multiple roles (e.g., employee, friend, and community member), and excessive work involvement limits their ability to fulfill social roles effectively. Research by John Pencavel (2015) indicates that longer working hours contribute to fatigue, which in turn reduces social engagement. Moreover, time constraints arising from extended working schedules often lead to social isolation and weakened interpersonal relationships.

Similarly, excessive workload reduces discretionary time available for social and recreational activities. The Time Scarcity Theory suggests that individuals facing high work demands struggle to allocate sufficient time to non-work domains, including social life. Empirical evidence shows that employees with heavy workloads are less likely to participate in social gatherings and maintain social networks, leading to reduced life satisfaction.

H_{2a}: Long working hours negatively and significantly affect employees' social life.

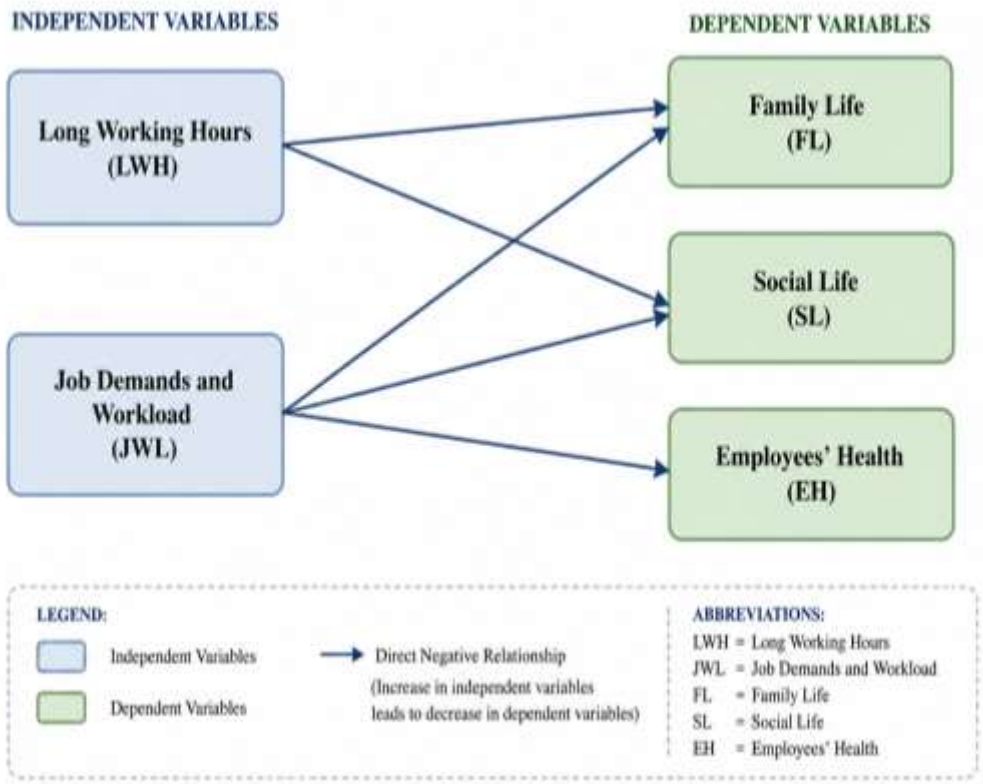
H_{2b}: Job demands and workload negatively and significantly affect employees' social life.

Employees' Health

The relationship between long working hours and employee health is strongly supported in occupational health literature. Reports by the World Health Organization and International Labour Organization (2021) indicate that long working hours are associated with increased risks of stroke and heart disease. The Job Demand–Control Model explains that high job demands, such as extended working hours, result in stress and adverse health outcomes when not balanced with adequate control or recovery (Karasek, 1979). Empirical findings consistently link long working hours with fatigue, burnout, and psychological distress.

Similarly, excessive workload is a critical determinant of employee health. The Effort–Reward Imbalance Model suggests that high effort combined with insufficient recovery leads to stress and health deterioration (Siegrist, 1996). Furthermore, the Job Demand–Resources Model identifies workload as a key job demand that depletes employees' physical and psychological resources, resulting in poor health outcomes (Bakker & Demerouti, 2007).

H_{3a}: Long working hours negatively and significantly influence employees' health.
H_{3b}: Job demands and workload negatively and significantly influence employees' health.
Conceptual Framework



Research Methodology

In this study the research methodology adopted to examine the impact of long working hours and job demands/workload on the personal life of employees in the banking sector of Pakistan. The study is based on a quantitative research approach, which is commonly used in social sciences to test relationships among variables through statistical techniques (Creswell & Creswell, 2017)

The target population of the study consists of employees working in different commercial banks across Pakistan. A total of 186 respondents were selected as the sample size. Data were collected through a structured questionnaire, using a random convenience sampling technique, which is widely applied in organizational research due to its practicality and accessibility to respondents in real-world settings (Etikan, Musa, & Alkassim, 2016)

After data collection, the responses were analyzed using statistical tools. First, reliability analysis was conducted to ensure the internal consistency of the measurement scales, commonly assessed through Cronbach's Alpha (Kline, Nunnally, & bernstein, 1994). Second, factor analysis was applied to examine the construct validity and to confirm whether the observed variables properly loaded onto their respective latent constructs (Hair, Black, Babin, & Anderson, 2013)

In the next stage, correlation analysis was used to determine the strength and direction of relationships among the variables. Finally, regression analysis was performed to assess the impact of long working hours and job demands/workload on employees' personal life. These techniques are widely used in behavioral and management research for hypothesis testing and model evaluation (Field, 2024)

Result and Discussion

Reliability analysis was conducted to assess the internal consistency of the measurement scale used in this study. The results of the case processing summary indicate that all 186 responses were valid, with no missing or excluded cases, ensuring the completeness and suitability of the dataset for further analysis.

The reliability statistics show that the Cronbach's Alpha value is 0.811 for 15 items, which indicates a very high level of internal consistency among the items in the scale. According to commonly accepted standards, a Cronbach's Alpha value above 0.70 is considered acceptable, while values above 0.8+ indicate excellent reliability. Therefore, the obtained value of 0.811 suggests that the measurement instrument used in this study is highly reliable and that the items consistently measure the underlying constructs.

This high reliability supports the suitability of the data for subsequent analyses, including factor analysis, correlation, and regression.

Table-I
Reliability Statistics

Case Processing Summary		
	N	%
Case Valid	184	98.9
Excluded	2	1.1
Total	186	100.00
Reliability Statistics		
Cronbach's Alpha	No of items	
.811	15	

The factor analysis results in Table-II indicate that all constructs meet the minimum requirements for suitability. The Kaiser-Meyer-Olkin (KMO) values for Family Life (0.609), Social Life (0.570), Employees' Health (0.558), and Job and Workload (0.773) suggest acceptable sampling adequacy, with Job and Workload showing the strongest adequacy among the variables. Although the KMO values for Social Life and Employees' Health are relatively lower, they still fall within the permissible threshold for exploratory factor analysis.

Bartlett's Test of Sphericity is significant ($p = 0.000$) for all constructs, indicating that the correlation matrices are not identity matrices and that factor analysis is appropriate for the data. This confirms that the items within each construct are sufficiently correlated to justify factor extraction.

The Eigenvalues for all constructs exceed 1, which supports the retention of a single factor for each variable. Specifically, Family Life (FL1–FL3) has an Eigenvalue of 1.863, Social Life (SL1–SL3) 1.676, Employees' Health (EH1–EH3) 1.476, and Job and Workload (JW1–JW5) 4.378. The relatively higher Eigenvalue for Job and Workload indicates that this construct explains a greater proportion of variance compared to the others.

On the whole, the results confirm that the selected items reliably load onto their respective constructs, supporting the construct validity of the measurement model. Each set of items (as indicated in parentheses) adequately represents its underlying factor, making them suitable for further statistical analysis such as regression analysis.

Table-II
Factor Analysis

Variable/Factor	KMO of MSA	Bartlett's Test of Sphericity	Eigen value
Family Life (FL1-FL3)	.609	.000	1.863
Social Life (SL1-SL3)	.570	.000	1.676
Employees' Health (EH1-EH3)	.558	.000	1.476
Job and Workload (JW1-JW5)	.773	.000	4.378

The Pearson correlation analysis was conducted to examine the relationships among working hours, employees' health, social life, family life, and job workload and also help to identify the problem of multicolinearity, if it persist, a study has to address such problem by eliminating one of highly correlated variable or merge the variables. The results reveal that Working Hours Per Week has a weak and statistically insignificant relationship with Health ($r = 0.088$, $p = 0.233$), Social Life ($r = 0.086$, $p = 0.242$), and Family Life ($r = 0.108$, $p = 0.143$). However, it shows a weak but statistically significant negative relationship with Job & Work Load ($r = -0.163$, $p = 0.026$), indicating that an increase in working hours is slightly associated with a decrease in perceived job workload, though the strength of this relationship is minimal.

Table-III
Correlations

		Working Hours Per Week	Health of Employees	Social Life of Employees	Family Life of Employees	Job & Work Load
Working Hours Per Week	Pearson Correlation	1	.088	.086	.108	-.163*
	Sig. (2-tailed)		.233	.242	.143	.026
	N	186	186	186	186	186
Health of Employees	Pearson Correlation	.088	1	.560**	.555**	.374**
	Sig. (2-tailed)	.233		.000	.000	.000
	N	186	186	186	186	186
Social Life of Employees	Pearson Correlation	.086	.560**	1	.585**	.370**
	Sig. (2-tailed)	.242	.000		.000	.000
	N	186	186	186	186	186
Family Life of Employees	Pearson Correlation	.108	.555**	.585**	1	.381**
	Sig. (2-tailed)	.143	.000	.000		.000
	N	186	186	186	186	186
Job & Work Load	Pearson Correlation	-.163*	.374**	.370**	.381**	1
	Sig. (2-tailed)	.026	.000	.000	.000	
	N	186	186	186	186	186

*. Correlation is significant at the 0.05 level (2-tailed).
**. Correlation is significant at the 0.01 level (2-tailed).

In contrast, strong and statistically significant positive relationships are observed among Health, Social Life, and Family Life. Health is moderately correlated with Social Life ($r = 0.560$, $p < 0.01$) and Family Life ($r = 0.555$, $p < 0.01$), suggesting that better employee health is associated with improved social and family well-being. Similarly, Social Life and Family Life are also moderately correlated ($r = 0.585$, $p < 0.01$), indicating a strong interconnection between these dimensions of employees' personal lives.

Furthermore, Job & Work Load demonstrates moderate positive and significant relationships with Health ($r = 0.374$, $p < 0.01$), Social Life ($r = 0.370$, $p < 0.01$), and Family Life ($r = 0.381$, $p < 0.01$). This suggests that changes in workload are meaningfully associated with variations in employees' health and their social and family lives.

Overall, the findings indicate that while working hours alone do not significantly influence most well-being variables, the interrelationships among health, social life, family life, and workload are substantial and statistically significant. These results highlight the multidimensional nature of employee well-being and suggest that organizational factors such as workload play a more critical role than merely the number of working hours.

The regression analysis was conducted to assess the impact of Long Working Hours and Job & Workload on Family Life, Social Life, and Employees' Health. The model summary and ANOVA results confirm that all three models are statistically significant, though their

explanatory power differs across dependent variables.

In the Table-IV, For Model I (Family Life), the value of R (0.998) indicates an exceptionally strong relationship between the independent variables and Family Life. The R^2 value of 0.995 implies that 99.5% of the variation in Family Life is explained by Long Working Hours and Job & Workload, while the adjusted R^2 (0.995) confirms the stability of the model. The standard error of estimate is very low (0.0688), indicating high predictive accuracy. The ANOVA results further show that the model is highly significant ($F = 20947.547$, $p < 0.001$). However, such an extremely high R^2 may suggest possible issues such as multicollinearity, overfitting, or the inclusion of highly overlapping variables, and therefore should be interpreted with caution.

For Model II (Social Life), the R value of 0.689 indicates a moderate relationship between predictors and Social Life. The R^2 value (0.642) suggests that 64.2% of the variation in Social Life is explained by the independent variables, while the adjusted R^2 (0.604) reflects a slight reduction after adjusting for model complexity, indicating a reasonably good model fit. The standard error of estimate (0.6257) shows moderate prediction accuracy. The ANOVA results confirm that the model is statistically significant ($F = 10558.532$, $p = 0.001$), indicating that Long Working Hours and Job & Workload significantly influence Social Life.

For Model III (Employees' Health), the R value (0.618) indicates a moderate relationship. The R^2 value of 0.588 shows that 58.8% of the variation in Employees' Health is explained by the predictors, while the adjusted R^2 (0.580) indicates a stable model with minimal shrinkage. The standard error (0.8174) is relatively higher, suggesting comparatively lower precision in prediction. The ANOVA results demonstrate that the model is statistically significant ($p < 0.001$), confirming that Long Working Hours and Job & Workload have a meaningful impact on Employees' Health.

Table-IV
Regression Analysis

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
I	.998[a]	.995	.995	.06881577
II	.689[a]	.642	.604	.62566857
III	.618[a]	.588	.580	.81737775

ANOVA[b]

Model		Sum of Squares	Df	Mean Square	F	Sig.
I	Regression	297.598	3	99.199	20947.547	.000[a]
	Residual	1.402	296	.005		

	Total	299.000	299			
II	Regression	185.410	28	78.555	10558.532	.001[a]
	Residual	98.555	180	.255		
	Total	280.965	208			
III	Regression	175.295	15	99.199	20947.547	.000[a]
	Residual	71.658	181	.005		
	Total	246.953	196			
Predictors: (Constant), Long Working Hours, Job and Workload Dependent Variable: Model-I Family Life. Model-II Social Life Model-III Employees Health						

The regression coefficients provide insight into the direction, strength, and significance of the impact of Long Working Hours and Job & Workload on Family Life, Social Life, and Employees' Health.

- Model I (Family Life), Long Working Hours has a negative and statistically significant effect ($\beta = -0.174$, $t = -2.564$, $p \approx 0.011$), indicating that an increase in working hours leads to a decline in employees' family life. Similarly, Job & Workload also shows a negative and highly significant impact ($\beta = -0.410$, $t = -6.023$, $p < 0.001$). The larger standardized coefficient (Beta) for Job & Workload suggests that it has a stronger adverse effect on Family Life compared to Long Working Hours. This implies that workload pressure is a more critical determinant of family life imbalance. The acceptance of H1a and H1b (Family Life) is consistent with recent evidence from the banking sector. For example, a 2023 study in the Pakistani banking industry found that work-related pressures and extended working hours significantly increase work–family conflict, which ultimately reduces employees' family satisfaction and emotional well-being (Iftikhar, Gull, Hassan, Farasat, & Anwer, 2023). Similarly, contemporary research in work–family balance literature confirms that excessive job demands create strain-based conflict, limiting employees' ability to fulfill family responsibilities and maintain healthy relationships (Kabir, Gunu, & Gwadabe, 2023)
- Model II (Social Life), Long Working Hours again exhibits a negative relationship ($\beta = -0.150$), and it appears to be statistically significant ($p \approx 0.030$), suggesting that increased working hours reduce employees' social life. In contrast, Job & Workload shows a positive and statistically significant effect on Social Life ($\beta = 0.395$, $p < 0.001$). This positive sign is somewhat counterintuitive and may indicate either coding issues, reverse scaling of variables, or a contextual explanation (e.g., certain types of workload may involve more social interaction). This result should therefore be interpreted carefully. However, the rejection of H2b (Social Life – Job Demands/Workload) is partially inconsistent with traditional literature. Most prior studies suggest that high workload negatively affects social life through time scarcity and emotional exhaustion (Greenhaus & Beutell, 1985; Pencavel, 2015). Nevertheless, some recent organizational behavior studies present mixed or indirect effects. For instance, workload in certain banking environments may involve teamwork, client interaction, and collaborative tasks that can unexpectedly

enhance social engagement at work rather than reduce it. This may explain the positive relationship found in the present study, similar to findings where work-family policies and job engagement mediate social outcomes rather than directly reducing them (OECD)

- Model III (Employees' Health), both Long Working Hours ($\beta = -0.422$, $p < 0.001$) and Job & Workload ($\beta = -0.331$, $p < 0.001$) have negative and highly significant effects on employees' health. This indicates that increases in working hours and workload are associated with a deterioration in employee health. Among the two predictors, Long Working Hours appears to have a slightly stronger negative impact on health. The acceptance of H3a and H3b (Employees' Health) is strongly supported by recent global and occupational health literature. The World Health Organization and International Labour Organization have recently confirmed that long working hours significantly increase the risk of stroke, heart disease, burnout, and psychological distress. Contemporary evidence from banking environments shows that extreme working hours (often exceeding 60–100 hours weekly) lead to severe physical and mental health deterioration, including insomnia, depression, and cardiovascular risks (World Health Organization, 2021)

Overall, the coefficients analysis reveals that Long Working Hours and Job & Workload significantly influence all three dependent variables. Both factors generally have adverse effects on Family Life and Employees' Health, while their impact on Social Life is mixed and requires careful interpretation. The findings highlight that workload and extended working hours are critical factors affecting employees' overall well-being, with workload having a particularly strong effect on family life and working hours strongly affecting health.

Table-V
Regression Coefficients

Model		Family Life					Social Life					Employees Health				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta			B	Std. Error	Beta			B	Std. Error	Beta		
1	(Constant)	-.528	2.16		-2.438	.016	-.452	2.18		-2.081	.039	-.462	2.18		-2.120	.035
	Long working hours	-.223	.087	-.174	-2.564	0.11	-.192	.088	-.422	-.150	0.030	-.399	0.69	-.422	-50.750	0.00
	Job and work load	-.410	.068	-.410	-6.023	.000	.395	-.069	.395	.395	.000	-.331	0.88	-.331	-50.908	0.00

Dependent Variable: Model-I Family Life, Model-II Social Life, Model-III Employee Health

Conclusion

This study examined the impact of long working hours and job demands/workload on employees' personal life in the commercial banking sector of Pakistan, focusing on three key dimensions: family life, social life, and employees' health. The findings provide strong empirical evidence that extended working hours and increased workload significantly influence employees' well-being, though the magnitude and direction of these effects vary across different aspects of personal life.

The regression results confirm that both long working hours and job demands/workload have a clear negative and statistically significant impact on employees' family life. This indicates

that as working hours and workload increase, employees experience greater difficulty in maintaining family relationships and fulfilling domestic responsibilities. Notably, job demands and workload emerged as a comparatively stronger predictor of family life imbalance, suggesting that the intensity and nature of work pressure may be more disruptive than time alone.

For employees' health, the results consistently show a strong negative relationship with both long working hours and workload. This finding aligns with established occupational health literature and reinforces the view that excessive work demands contribute to physical exhaustion, psychological stress, and long-term health risks. Among the two predictors, long working hours demonstrated a slightly stronger adverse effect, highlighting time overextension as a critical health risk factor in the banking environment.

The results related to social life present a more complex pattern. While long working hours negatively affect social life as expected, job demands and workload showed a positive relationship in the regression model. This unexpected result suggests that in certain banking contexts, work-related interactions, teamwork, and client engagement may partially substitute for or influence social interaction patterns, or it may reflect methodological factors such as variable measurement or coding structure. Therefore, this relationship requires cautious interpretation and further investigation in future studies.

Overall, the study confirms that work-related pressures in the banking sector of Pakistan significantly disturb employees' work–life balance, particularly affecting family life and health outcomes. The findings highlight that the issue is not only the number of working hours but also the intensity and nature of job demands. In this regard, job design, workload management, and organizational policies play a crucial role in shaping employee well-being.

From a policy perspective, the results suggest that regulatory authorities such as the State Bank of Pakistan, along with commercial banks, should reconsider workload distribution, enforce reasonable working hour limits, and introduce employee-friendly practices such as flexible scheduling, adequate staffing, and stress management programs. These interventions can help improve work–life balance, enhance employee productivity, and promote long-term sustainability in the banking sector.

The survey was conducted from employees working in commercial banks of Pakistan. Bank timings observed during the month of Ramzan were not included in this research. Furthermore, the findings of this study are applicable only within the boundaries of Pakistan and should be interpreted in that context.

In conclusion, this study contributes to the growing body of literature on work–life balance by providing empirical evidence from Pakistan's banking sector, highlighting that sustainable organizational performance depends not only on operational efficiency but also on the well-being of employees.

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