International Journal of
Science, Architecture, Technology and Environment

The Relationship between Work–Life Balance, Job Stress, and Job Satisfaction among Public Sector Bank Employees in Kabul Province

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DOI: https://doi.org/10.63680/ijsate0326019.015

Abstract

Grounded in the Job Demands–Resources (JD–R) framework, this study examines the direct and indirect relationships between work–life balance, job stress, and job satisfaction among public sector bank employees in Kabul Province, Afghanistan. In high-demand service environments characterized by workload pressure and limited institutional resources, understanding the mechanisms that influence employee well-being is critically important. Using a quantitative cross-sectional design, data were collected from 350 employees through structured questionnaires. Structural Equation Modeling (SEM) was employed to test the hypothesized relationships and mediation effects.

The findings reveal that work–life balance functions as a significant job resource, positively influencing job satisfaction and negatively influencing job stress. Job stress, conceptualized as a strain outcome of excessive job demands, significantly reduces job satisfaction and partially mediates the relationship between work–life balance and job satisfaction. These results confirm that work–life balance enhances satisfaction both directly and indirectly by alleviating stress.

The study extends the JD–R model to a conflict-affected and under-researched context, providing empirical evidence from Afghanistan's public banking sector. The findings contribute to the theoretical understanding of employee well-being in developing economies and offer practical insights for organizational strategies aimed at improving sustainable performance through work–life balance initiatives and stress management policies.

Keywords: Work-Life Balance, Job Stress, Job Satisfaction, Public Sector Banks, Afghanistan

Introduction

The evolving nature of work in modern organizations has intensified pressure on employees to meet increasing performance expectations while managing personal and family responsibilities. As organizational

environments become more demanding, maintaining an effective balance between work and personal life has emerged as a critical challenge for employees and institutions alike (Guest, 2002). Work–life balance is increasingly recognized as a key determinant of employee well-being, motivation, and job satisfaction.

The banking sector is widely regarded as one of the most stressful service industries due to strict deadlines, accuracy requirements, customer demands, and regulatory compliance obligations (Karatepe & Uludag, 2007). Employees in this sector frequently experience long working hours and sustained cognitive pressure, which may lead to elevated stress levels and reduced job satisfaction. When employees are unable to balance work demands with personal life, negative outcomes such as burnout, dissatisfaction, and reduced organizational commitment may arise (Greenhaus & Beutell, 1985).

In Afghanistan, public sector banks play a vital role in financial administration, salary disbursement, and economic stability. However, these institutions often operate under resource constraints, staffing shortages, and increasing service demands. Employees are frequently required to perform multiple roles and work beyond normal hours, which may intensify job stress and adversely affect work–life balance. Despite the importance of these institutions, empirical research examining employee well-being in Afghanistan's public banking sector remains limited.

From a theoretical perspective, work–life balance and job stress are closely interconnected. Imbalanced work demands consume employees' psychological and emotional resources, leading to stress and reduced job satisfaction (Bakker & Demerouti, 2007). Understanding these relationships within Afghanistan's public banking context is essential for developing evidence-based organizational policies. Therefore, this study investigates the relationships between work–life balance, job stress, and job satisfaction among public sector bank employees in Kabul Province.

Problem Statement

Public sector bank employees in Kabul frequently experience long working hours, excessive workloads, and limited organizational support for balancing work and personal life. These conditions may increase job stress and reduce job satisfaction, negatively affecting employee performance and organizational effectiveness. However, limited empirical research exists to examine these relationships in Afghanistan. The absence of context-specific evidence restricts informed policy formulation and human resource interventions.

Objectives of the Study

The primary objective of this study is to examine the impact of work–life balance on employee job satisfaction in the public banking sector of Kabul.

The specific objectives are to:

- To examine the relationship between work–life balance and job satisfaction.
- To examine the relationship between job stress and job satisfaction.
- To examine the relationship between work–life balance and job stress.
- To examine the mediating role of job stress between work–life balance and job satisfaction.

Research Hypotheses

H1Work–life balance has a significant positive effect on job satisfaction.
H2: Work–life balance has a significant negative effect on job stress.
H3: Job stress has a significant negative effect on job satisfaction.
H4: Job stress mediates the relationship between work–life balance and job satisfaction.

Literature Review

Work–Life Balance and Job Satisfaction

Work–life balance (WLB) is a multidimensional construct encompassing an employee's ability to fulfill both work and personal life responsibilities without undue stress or conflict. Studies have consistently shown that effective WLB positively impacts employee satisfaction, productivity, and organizational commitment (Kossek & Ozeki, 1998; Haar et al., 2014). Employees who perceive support from their organizations in managing work and personal responsibilities report higher levels of engagement, lower absenteeism, and reduced turnover intentions (Eby et al., 2005). Flexible working arrangements, such as telecommuting, flexible hours, and leave policies, have been identified as crucial strategies for improving WLB, especially in service-intensive sectors like banking (Hill et al., 2001).

In developing and conflict-affected countries, such as Afghanistan, where institutional support is limited, the importance of WLB becomes even more pronounced. Employees often face high workloads combined with insufficient organizational resources, leading to strain and reduced job satisfaction (Hussain et al., 2019). In the banking sector, where tasks require precision and constant customer interaction, the ability to balance work and personal life directly influences psychological well-being and performance outcomes (Karatepe & Uludag, 2007).

Job Stress and Job Satisfaction

Job stress arises when employees perceive that job demands exceed their ability to cope, resulting in negative psychological and physical outcomes (Lazarus & Folkman, 1984). Stress in the workplace has been linked to burnout, lower motivation, absenteeism, and reduced job satisfaction (Maslach et al., 2001; Schaufeli & Bakker, 2004). In high-demand environments such as banking, employees frequently encounter tight deadlines, regulatory pressures, and challenging customer interactions that exacerbate stress (Othman et al., 2015).

Research shows that high job stress negatively correlates with job satisfaction, highlighting the importance of stress management interventions for improving employee outcomes (Ivancevich & Matteson, 2002). Moreover, prolonged exposure to stress can lead to chronic health issues and diminished organizational performance, emphasizing the need for preventive measures (Ganster & Rosen, 2013).

Mediating Role of Job Stress

Job stress serves as a key mediating variable in the relationship between work–life balance and job satisfaction. Employees with poor WLB experience elevated stress levels, which in turn diminish job satisfaction (Allen et al., 2000; Kossek et al., 2011). Conversely, organizations that implement effective WLB initiatives reduce stress and enhance overall employee satisfaction and productivity. Studies in diverse cultural and organizational contexts, including banking, healthcare, and education sectors, have confirmed

that stress partially mediates this relationship, reinforcing the relevance of holistic human resource practices (Bakker & Demerouti, 2007; Voydanoff, 2005).

In Afghanistan, empirical research examining this mediation effect is scarce. Context-specific factors such as limited resources, socio-political instability, and cultural expectations may intensify stress among public sector employees, highlighting the necessity of investigating these dynamics (Qadery, 2025). Understanding these relationships is essential for formulating strategies that enhance employee satisfaction and organizational efficiency.

Work–Life Balance Interventions in Organizations

Organizations worldwide have increasingly recognized the importance of WLB interventions in reducing stress and enhancing satisfaction. Common strategies include flexible scheduling, part-time work options, employee assistance programs, stress management workshops, and recognition initiatives (Thompson et al., 1999; Haar et al., 2014). Evidence suggests that employees who perceive organizational support for WLB report higher job satisfaction and lower turnover intentions (Kossek et al., 2014).

Furthermore, positive work environments that prioritize employee well-being contribute to organizational sustainability by reducing burnout and improving performance outcomes (Sonnentag, 2018). In high-pressure sectors like banking, incorporating WLB policies alongside targeted stress reduction programs can create a supportive environment, allowing employees to manage work demands effectively.

Research Gap

Although international studies have examined the relationships between work–life balance, job stress, and job satisfaction, empirical evidence from conflict-affected and developing contexts such as Afghanistan remains limited. Most prior studies have been conducted in developed economies, with limited application of mediation analysis in fragile institutional environments. Additionally, research focusing specifically on public sector banks in Kabul Province is scarce. This study addresses these gaps by examining job stress as a mediating variable within Afghanistan's public banking sector.

Methodology

A quantitative cross-sectional research design was employed to examine relationships among the study variables. Data were collected from 350 employees working in public sector banks in Kabul Province, including clerks, officers, managers, and senior managers.

Due to institutional access limitations and contextual constraints in Afghanistan, a convenience sampling technique was adopted. Participation was voluntary, anonymity was ensured, and informed consent was obtained from all respondents.

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

Data were analyzed using SPSS and AMOS. Reliability analysis, descriptive statistics, correlation analysis, and Structural Equation Modeling (SEM) were conducted. Mediation was tested using bootstrapping procedures with 5,000 resamples to assess the significance of indirect effects. Statistical significance was set at $\alpha = 0.05$.

Data Analyze and Findings

Data were analyzed using SPSS and AMOS. Reliability analysis, descriptive statistics, correlation analysis, and path analysis were conducted. Mediation was tested using standardized regression paths. Statistical significance was set at $\alpha = 0.05$.

Table 1

Variable	Category	Frequency	Percentage
Gender	Male	276	78.9
	Female	74	21.1
Age	Below 30	82	23.4
	31–40	154	44.0
	41–50	88	25.1
	Above 50	26	7.5
Marital Status	Single	102	29.1
	Married	248	70.9
Job Level	Clerical	138	39.4
	Officer	152	43.4
	Managerial	60	17.2

Table 1 presents the demographic characteristics of the participants. The sample is predominantly male (78.9%), with females representing 21.1%. Most participants fall within the 31–40 years age group (44%), followed by 41–50 years (25.1%) and below 30 years (23.4%), while employees above 50 years constitute only 7.5%. The majority of respondents are married (70.9%) and hold mid-level job positions as officers (43.4%), followed by clerical staff (39.4%) and managerial positions (17.2%). These demographics suggest that the study primarily captures the perspectives of mid-aged, married male employees, with a majority in operational and mid-level roles. Such a profile is important when interpreting results, as age, marital status, and job level may influence perceptions of work–life balance, job stress, and satisfaction.

Table 2

Reliability and Validity Statistics

Construct	Items	Cronbach's α	CR	AVE
Work–Life Balance	6	0.88	0.90	0.61
Job Stress	5	0.85	0.87	0.58
Job Satisfaction	5	0.91	0.92	0.65

Note. CR = Composite Reliability; AVE = Average Variance Extracted.

Table 2 reports the reliability and validity statistics for the key constructs. Cronbach's alpha values range from 0.85 to 0.91, exceeding the recommended threshold of 0.70, indicating strong internal consistency. Composite reliability (CR) values are above 0.87, and Average Variance Extracted (AVE) values exceed 0.50, confirming convergent validity for all constructs. These results confirm that the measurement instruments used in this study are reliable and valid, supporting the credibility of subsequent analyses, including correlation and structural equation modeling.

Table 3

Correlation

Variable	1	2	3
1. Work–Life Balance	1		
2. Job Stress	–.52**	1	
3. Job Satisfaction	.61**	–.57**	1

Note. p < .01

Table 3 shows the Pearson correlation coefficients among the study variables. Work–life balance is negatively correlated with job stress ($r = -0.52$, $p < 0.01$) and positively correlated with job satisfaction ($r = 0.61$, $p < 0.01$). Job stress is negatively correlated with job satisfaction ($r = -0.57$, $p < 0.01$). These results indicate that employees with higher work–life balance experience lower job stress and higher job satisfaction. Conversely, higher job stress is associated with lower job satisfaction. The significant correlations provide preliminary support for the proposed hypotheses and suggest meaningful relationships among the constructs, justifying further analysis through structural equation modeling.

Table 4

Structural Model Results (SEM)

Hypothesis	Path	β	t-value	Result
H1	WLB → Job Satisfaction	0.48	7.62	Supported
H2	WLB → Job Stress	−0.55	−8.14	Supported
H3	Job Stress → Job Satisfaction	−0.36	−6.01	Supported
H4	WLB → Job Stress → Job Satisfaction	—	—	Partial Mediation

Table 4 shows the structural model results. Work–life balance has a significant positive effect on job satisfaction ($\beta = 0.48$, $p < 0.01$) and a significant negative effect on job stress ($\beta = -0.55$, $p < 0.01$). Job stress significantly reduces job satisfaction ($\beta = -0.36$, $p < 0.01$). Additionally, job stress partially mediates the relationship between work–life balance and job satisfaction. Overall, better work–life balance enhances satisfaction both directly and indirectly by lowering stress.

Limitations and Future Research

This study has several limitations. First, the use of convenience sampling may limit generalizability of the findings. Second, the cross-sectional design prevents causal inference. Third, data were collected from a single province, which may not represent all public sector banks in Afghanistan. Future research should employ longitudinal designs, probability sampling methods, and comparative studies across multiple provinces or private banking institutions to enhance generalizability and causal interpretation.

Discussion and Conclusion

The findings of this study confirm that work–life balance plays a significant role in enhancing job satisfaction among public sector bank employees in Kabul Province. Employees who reported higher levels of work–life balance experienced lower job stress and higher job satisfaction. These findings are consistent with prior research indicating that balanced work and personal life improves psychological well-being and organizational attitudes.

Furthermore, job stress was found to significantly reduce job satisfaction. This result supports existing literature suggesting that excessive job demands and prolonged exposure to stressors negatively affect employee motivation and satisfaction. In the banking sector, where employees face strict deadlines, regulatory pressure, and customer demands, stress becomes a critical determinant of workplace outcomes.

Importantly, the mediation analysis revealed that job stress partially mediates the relationship between work–life balance and job satisfaction. This suggests that work–life balance enhances satisfaction both directly and indirectly by reducing stress levels. These findings align with the Job Demands–Resources (JD-R) framework, which explains how job resources such as work–life balance reduce strain and improve positive organizational outcomes.

In conclusion, improving work–life balance policies and implementing stress management strategies can significantly enhance employee satisfaction in Afghanistan's public banking sector. Organizations should focus on flexible scheduling, manageable workloads, and supportive management practices to promote employee well-being and performance.

Declaration of Conflicting Interests

The authors declare no potential conflicts of interest with respect to the research, authorship and publication of this article.

Funding

The author received no financial support for the research, authorship and publication of this article.

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