

Factors Affecting Work-Life Balance In Retail Banks In Kingdom Of Bahrain, Effect Of Workload On Work-Life Balance

Mr. Ahmed Buhassan¹, Dr. Shaju George²

^{1,2}University of Bahrain, College of Business Administration, ahmedbuhassan@yahoo.com

Abstract

Organizations are continuously looking for ways to cope with challenges in the current business world, so it is imperative that staff of an organization to be satisfied at work and personal life as well to be able to carry organization's performance to higher levels. The field of Work-life balance is an emerging field of research as many studies indicate. However, in Bahrain, it did not receive much attention. One study revealed that work-life balance within the region is very low compared to global. This study measures the association of some of workload components toward work-life balance. A purely quantitative research method is used via a survey to collect the data. Data collected is primary through distributed questionnaire. A sample of 306 respondents from retail bank employees has been collected. The results show that all workload components have significant effect on work-life balance. Work pressure showed the highest effect slightly above working hours. The level of influence has been measured using Spearman rho test as collected data does not satisfy some normal distribution assumptions.

Keywords: work-life Balance, workload, work pressure, working hours

INTRODUCTION

Background: Although the concept of "work-life balance" was used since long ago, it was coined scientifically in 1986. Prior to World War II some companies began to see its importance and acted by making four six-hour shifts in replacement to the traditional daily eight-hour three times a day shift resulting in an increase of employee's morale and efficiency. The first wave of work-life balance programs was developed mainly to help women caring for their children, but in today's world work-life programs becomes less specific to gender. (Pattu Meenakshi et al., 2013).

Work-life balance can be defined from employee point of view as "the dilemma of managing work obligations and personal/family responsibilities", in same respect, the employer views work-life balance as "the challenge of creating a supportive company culture where employees can focus on their jobs while at work" according to (Babin Dhas & Karthikeyan, 2015). (Michel et al., 2011) described work-life balance as a "satisfaction and proper functioning at work and at home with minimum role conflict".

Work: Vyas & Shrivastava (2017) stated that "the role of work has changed throughout the world due to economic conditions and social needs. Fact is work used to be a matter of survival and considered a necessity. Throughout the years, work as a role has evolved, and then there was a change in workforce composition. Although work is still a necessity, it is also a source of satisfaction. Even at a personal level. According to (Hobson, 2007) there are many benefits of being in the workforce such as meeting an essential psychological needs, work is an essential mean to acquire financial resources which is critical for person's and his family wellbeing. Additionally, the same study revealed that being unemployed for an extended period can cause mental illness among many other health issues even when ignoring the financial factor.

Work-life Balance: According to a study done by (Lokanadha Reddy & Mohan Reddy, 2013), they have found that the higher quality of balancing between work and life the higher employee factors which include education, job aspiration, and association of workers among many others. (Naithani, 2010) mentioned that a key issue in the modern workplace is sustaining and keeping a balanced work-life, those with better management in balancing their work and personal life will have better productivity, growth, and success in their organizations than those who are not.

Other benefits for employee according to (Babin Dhas & Karthikeyan, 2015) include the ability to manage multiple responsibilities at work and at home with no feeling of guilt or regret toward one, being part of a supportive workplace, and being able to do work in ways so that managing family responsibilities while having source of income become easier and more effective. In the same regard, data from Hoechst

Celanese documented that 60% have reported that their ability to have a balance between their work and their life has been of significant importance of consideration in their decision to stay in the organization. Many other studies have been dedicated to stress out the financial influence of work-life balance programs in the last ten years such as (Joiceswarnalatha.R & Krishna, 2017). For example, WFD (for merely Work/Family Directions) has researched a number of clients and one of the main companies they researched showed that employees who utilized company's work and life programs to their advantage were 45% more likely to accept to "go the extra mile" and are less likely to feel burned out or overwhelmed according to (Babin Dhas & Karthikeyan, 2015). (Wiradendi Wolor, 2020) goes beyond by acclaiming that present workforce are focusing more on work-life balance rather than income alone, where millennial generation currently occupies the workforce and are happier about work flexibility.

According to (Dunne, 2007) having work-life balance would benefit employees by increasing his/her control over work, reduces stress levels, increase motivation and passion for work and having more flexibility. As it benefits the organization, the same research mentioned that having a work-life balance toward employees would give better chances to attract higher skills staff, more efficiency, better competitiveness, greater staff loyalty, and more job satisfaction.

People who can achieve more balance between their work and their personal life tend to have higher satisfaction in work, lesser stress and lesser depression based on report issued by (Rife & Hall, 2015), the same report points out that encouraging work-life balance in organizations helps attract new workforce, reduce absenteeism and turnover, and finally encourage employee to involve himself in voluntary tasks beyond his/her job requirement. Moreover, perceived work-life balance has been found to have a significant effect on individual's health as per (Chan et al., 2020).

Workload: According to a study conducted by (Aryee et al., 2005) it has been found that individuals who perceive their workload more than what they can manage or handle are likely to be exposed to more fatigue and exhaustion, which may negatively impact motivation to respond to the demands of other life's domains. Training on ways to manage the workload and tactics to organize working schedule would help employees reduce their workload and therefore increase the level of their work-life balance as proved by (Kelly et al., 2014). (Bernhardt et al., 2003) has clarified that the field of work-life balance should take into consideration employee's need for a reasonable workload and job security. Also, heavy workload was a clear contributor to decrease in work and productivity as per (Maceda, 2012). From (Qureshi, Jamil, Iftikhar, Arif, Lodhi, Naseem et al., 2012) study it can be deduced that workload components can be divided into work pressure and working hours.

Research problem: Given the importance of this aspect and negative consequences of lack of work-life balance on staff and organization itself as it has been validated in many research papers such as (Naithani, 2010) who showed the severe financial consequences of work-life imbalance on organization as a whole. Another research done by (Al-Saidi, 2015) showed that work-life conflict that could lead to employee depression and stress. Therefore, this field of research cannot be ignored in any organization due to its vital role in their success.

According to (Maceda, 2012) a survey was conducted has showed that the balance level within the region is low in comparison to the global average. Therefore, it is imperatively important to give an attention to this field of study in Kingdom of Bahrain. This study focusses on banking sector in Bahrain due its key role in Bahrain's overall economy.

Effect of the workload over work-life balance has been studied thoroughly in many studies within the western region (Ilies et al., 2007). However, Kingdom of Bahrain has its unique working culture, environment and traditions which differs in comparison to western countries in which workload may have a different effect on work-life balance within this context.

This research lies in filling the gap of measuring the effect of workload on work-life balance within the unique working environment in Bahrain's and focusing specifically on retail banking sector only as no study has been found in this regard for this sector Kingdom of Bahrain.

Research significance: As per to (Maceda, 2012) a survey conducted showed that work-life balance within the region is lower compared to the global average. In this regards according to (Nanjiani & Dahlstrom, 2011) recommended the need to a study to be undertaken for the antecedents and the outcomes of work-life conflict.

This study focuses specifically in the retail banking sector only due to its high importance to Bahrain's economy. It measures the extent of the effect of workload on work-life balance considering Bahrain's

unique working culture. Banking sector has been chosen due to its importance to Bahrain's economy, according to (Central Bank of Bahrain, 2020) reported that banking sector is managing \$188.2 billion worth of assets till June 2018 in the Kingdom of Bahrain, therefore, this sector is playing a vital role in sustaining Kingdom of Bahrain as leading financial center within the region. Also, as per Central Bank of Bahrain "The banking sector has played a pivotal role in the emergence of Bahrain as a leading financial center in the region. As of December 2006, banking sector assets stood at over \$180 billion". According to (Bahrain Association of Banks, 2017) this sector contributes 17.2% of Bahrain's Gross Domestic Product (GDP) and therefore, maintaining its high performance is vital to Bahrain's economy. This study lies to fill the research gap of determining the influence of workload on work-life balance in the retail banking sector in the Kingdom of Bahrain.

Research objective: The objective of this research is to determine to what extent some of workload's components (work pressure, working hours) affect work-life balance. This relationship is assessed within the scope sample of this research to determine the extent of effect of each relationship if existed, given Bahrain's unique culture and tradition. In summary, this research objectives are:

- To determine the extent of the relationship between **work pressure** and **work-life balance**.
- To determine the extent of relationship between **working hours** and **work-life balance**

Hypothesis: From the studies reviewed of other researchers and surveys conducted by other researchers, the following null hypothesis can be drawn:

H01: Work Pressure has no significant negative relationship on work-life balance

H02: Work hours have no significant negative relationship on work-life balance

LITERATURE REVIEW

Introduction: Twenty first century marked organizational notice of employees as being one of the most valuable assets in an organization. Organizations are continuously looking for ways to cope with challenges in the current business world, so it is critical that employees of an organization be satisfied at work and at personal life as well, to these employees time is a serious problem as each worker is handling multiple responsibilities at home and trying to meet higher expectations at work (Peters & van der Lippe, 2007). In today marketplace, decreasing organizational costs also is a priority for any organization to compete in such a hypercompetitive market, and it is related to human resources to know and understand the vital aspects of work-life balance and place emphasis on work-life balance programs (Babin Dhas & Karthikeyan, 2015). "Modern work has become knowledge-based, fluid, and intellectual; overworked people think about work all the time. For many people, work has become cognitively intrusive." (Ezzedeen & Swiercz, 2002), according to these researchers work-life balance is not only confined into finding time to do everything needed to get done but also find what they have called "cognitive space" to process, organize and decide toward these demands, in this regard, the researchers have found cognitive interference of work into family matters will lead to less satisfaction, less happiness and less of work-life balance.

Davidson (2008) has explained a set of components of work-life balance from an individual management perspective, these components include: self-management (effectively using space in our life as we are the captain, not the steer), time management (making optimal use of your day and keeping in pace), stress management (maintaining tranquility and being able to work ourselves out of pressure-filled situations), change management (adopting new methods and adopting old methods in addition to re-adapting all methods), technology management (ensuring that technology serves us rather than abuse us), leisure management (acknowledging importance of relaxation and rest to a certain limit).

Another segregation of the components of work-life balance is provided by (Lu et al., 2009) in which they provided a valid evidence for a four taxonomy of work-life balance that comprises of direction of influence and type of effect, the influence direction is further segregated into two parts that include work to family and family to work, the type of effect is also further segregated into work-family conflict and work-family facilitation.

The importance of balancing work and personal life aspects: The work-life balance has become important research area in many different fields such as organizational studies (Kelly et al., 2008) in which researchers have argued about the need for more studies in the field of work and family initiatives and its effect on employee and organization. Sociology (Allan et al., 2007) in which authors mentioned that

increased workload, especially in the 21st century, has made it harder for labor to achieve a balancing state. In psychology (Frone, 2000; Greenhaus, 2008) examined the relation between work-life conflict and psychiatric disorders such as mood and anxiety, results of these researches revealed that relationships do exist. In gender related studies, women reported more emphasize on reducing work stress as it helps to achieve childcare and homework (Sullivan & Smithson, 2007).

In today's complex world, people must manage multiple demands in their roles. The tech that made it easy to communicate anywhere and anytime has also created constant struggle to balance work and life together, which has led to stress. Therefore it has become a contemporary topic of discussion (Wheatley, 2016). Researchers have examined that work-life conflict has grown greater during the last decades, which led to the establishments and development of many researches and organization's sponsored initiatives, the change in demographics was one catalyst of this focus diversion is the women labor, as more married women are engaging in workforce and simultaneously managing their home responsibilities (Jackson et al., 2003). Many western organizations recognized the importance of this field and adopted many work-life policies to increase satisfaction for their employees (de Sivatte et al., 2015). For the millennial generation, they are more emphasizing on work flexibility more than income alone as per (Wiradendi Wolor, 2020). Organizations can undertake some interventions toward enhancing the work-life balance of its employees such as having a flexible work schedule, telecommuting and offering part-time jobs (Singh & Amanjot, 2013).

A common dilemma for many people is the way to manage competing demands between their work and their personal life. Any negative impacts in one domain to spill into the other, one research has concluded that these employees who believe they don't have sufficient time for their personal life often feel distracted and unfocused at workplace (Pattu Meenakshi et al., 2013), this implies a spill-over from personal life to work. How people can manage their work roles and family roles has a major effect on wellbeing, performance and family functioning as many works of literature have suggested such as (Gareis et al., 2009). Measurable aspects of this balance include lack of conflict, overall harmony and satisfaction (Clarke et al., 2004).

In the same regard, (Greenhaus et al., 2003) believes that balancing between these two domains involves satisfaction balance, time balance, and involvement balance. However, they have mentioned that work interfering with the family is more than family interfering in work as their research paper suggests. In the heat of the current competition, a major portion of the person's time is spent in the workplace, any problem at work or at home will disturb the other area. Therefore, it is essential for a person to maintain both domains well (Muthukumar et al., 2014). Achieving the work-life balance is aim for many young generation people (Kinga Hoffmann-Burdzińska et al., 2015), however, it is argued by (Guest, 2002) that achieving a work-life balance is does not mean necessarily giving equal weight for both but achieving stable relationship between work and nonwork and that relationship may differ considerably between individuals as it is perceived subjectively.

Shankar & Bhatnagar (2010) has examined the work-life balance conceptual model. This model focused on the relation between work-life balance and other variables, the abovementioned researchers proposed a model that correlates between work-life balance and its relation to emotional consonance, employee engagement, and turnover intention. (Nayeem & Tripathy, 2012) has examined the relationship between work-life balance and satisfaction level relationship among teachers in technical institutions, and they pointed out that work-life balance has a significant role toward job satisfaction. (Sakthivel & Jayakrishnan, 2012) has reported that organizational commitment and work-life balance are highly correlated positively among nursing staff and this organizational commitment can function as a predictor for the work-life balance.

The field of work-life balance and its influence cannot be ignored in this era of hyper-competitiveness business environment, it has become an imperative for organizations to take into consideration employee's understanding of work-life balance and wellbeing to ensure maintenance of their high performance and efficiency (Poulose et al., 2014). In such competition, the pressure comes largely from efforts to deliver with the highest quality; therefore, the weight placed on employees and how they perform is enormous (Karatepe, 2010). Additionally, (Ashley Stahl, 2018) mentioned that many studies shows that organizations that provide healthy balancing between work and life for its employees are more preferred. The timing seems right for businesses to start focusing on strategies to achieve high-quality work-life as challenges are increasing such as the aging workforce, advancement in technology and rising

costs, these challenges can create new possibilities for organizations to achieve their performance goals and meet their worker's personal goal simultaneously (Vyas & Shrivastava, 2017). A study done by (Sinha, 2012) has concluded that the quality of work-life is directly having an impact on many organizational outcomes such as healthcare utilization, absenteeism rate, and turnover, therefore, satisfying these needs for employees is not only related to the employees themselves but to employer's concern as well to maintain competitive advantage over others as a high quality personnel.

Work-life balance initiatives can create better branding for the organization as being a better choice for employment, and it can support the organizational citizenship, improve the community's relation to the organization, and build better customer loyalty (Babin Dhas & Karthikeyan, 2015). According to (Dunne, 2007) benefits to organizations includes better effectiveness and efficiency, more attractiveness of skilled workers, improved customer satisfaction, improved competitiveness, and improved employee relations. Organization that takes into their consideration and care its employee's work-life balance will positively affect the perception of being a good employer as per (Jelušić, 2005).

Babin Dhas & Karthikeyan (2015) has listed some major benefits of work-life balance at individual level, these benefits include the ability to manage multiple responsibilities without the feeling of guilt or regret in one responsibility area, the ability to work in flexible ways which facilitate managing family and earning income simultaneously, also to bring supportive values and trusts among staff. Employees who are balanced in these aspects are more prone to be less stressed out and more motivated, which in return enhance productivity and sustain the workforce within an organization (Swathi & Mohapatra, 2017). While (Dunne, 2007) also has listed some other benefits, which has included more benefits and has segregated them between into two groups: employees and organization. Employees part include more control over their working day, more motivation toward work, the ability of workers to work while balancing their domestic and social needs, and finally empowerment of staff among many other benefits. Also, (Albalali, 2018) has mentioned that work-life balance has a direct effect on person's happiness, lower fatigue and increase motivation to reach personal/career goals.

Work and life conflict: It is impossible to avoid conflicts completely, but it is possible to manage them in a way that we recognize their symptoms, it has to be encountered by organizations on a daily basis, most of the problems occur in organizations that depend highly on collaboration and teamwork in which they are result aimed and tend more to forget caring about people or mutual relationships (Turkalj et al., 2008). Work-life conflict can be the result of long working hours and high workload pressure, among many other factors according to (Allan et al., 2007).

Grandey & Cropanzano (1999) mentioned that researchers rarely provided an explanation using theories when exploring the work-life conflict. A definition of the role conflict and were among the first to do so, which is "the simultaneous occurrence of two (or more) sets of pressures such that compliance with one would make it more difficult to comply with the other."

Different roles are assumed for people that have an influence on the expectation for different personal and organizational roles (Lajtman, 2016). (Michel et al., 2011) mentioned the term of role conflict as "the extent to which an individual experience incompatible role pressure", according to same researchers they segregated between family work conflict and work family conflict as different types of conflict and based their research on providing antecedents for each conflict type. In consistent with (Michel et al., 2011) there are two major types of conflict as per (Lajtman, 2016), the first is work-life conflict appears when the work interfere in the family domain. For example, working for additional hours to complete some papers and reports at the office would surely interfere with the time designated for family or any family events. The second type of conflict is the family work conflict, which is the opposite and is when the family interferes in the work domain. For example, a parent may need to take the child to a hospital appointment during working hours.

Netemeyer, Boles, & McMurrian (1996) stated that work-life conflict of (type 1) can be defined as "a form of inter-role conflict in which the general demands of time devoted to, and the strain created by job interfere with performing family-related responsibilities". Life work conflict (type 2) can be defined as "a form of inter-role conflict in which the general demands of time devoted to, and the strain created by family interfere with performing work-related responsibilities"

Many researchers such as (Poulose et al., 2014) has segregated conflict into three types of work-life conflict, namely, Time based conflict, Strain based conflict, Behavior conflict, and based their work on that model. Their model hypothesized that any role attribute which impacts an individual's time, strain or behavior

can generate conflict. According to (Ervin, 2022) study work family conflict is a significant contributor to job dissatisfaction, which costs up to 1.5 billion per year in United States. Also, work-life balance issues have an impact on profitability and productivity of companies.

Workload: As per (Shah et al., 2011) workload can be defined as “intensity of assignments by job and one of the causes of mental stress”. Workload happens when an employee receives multiple work demands and tasks that are beyond their capabilities as (Elloy & Smith, 2003), this could be quantitative or qualitative, the first type (quantitative) means the overload of work that occurs when there are many tasks and assignments to be completed, the second is about a situation where work is too challenging to be completed. The mix of overload and deadline make the job further stressful (Idris et al., 2010). In that study, one of the respondents described job stress as when several tasks are given together with a tight deadline.

Due to the substantial time spent at work by individuals and the dominance of dual career families, studies about the effect of workload on various variables such as well-being and work-life balance has become increasingly important as per (Mesmer-Magnus & Viswesvaran, 2005). Another study that was conducted in the United Arab Emirates concluded that it is not ideal to put person’s life at stake through working for long hours, this causes stress and other health-related problems, heavy workload is clear contributor to decrease in productivity (Maceda, 2012).

It has also been concluded by (Muthukumar et al., 2014) that the HR department must take strategies to help employees attain work-life balance, one of these strategies is giving less workload in which it will affect employee’s performance. In their research paper (Khalil Omar et al., 2015) showed that workload is the most dominant factor over work-life balance. According to (Safaria et al., 2011) job stress will give negative outcomes such as a decrease in productivity level and more absenteeism in addition to having more intention for a turnover. However contradicting all these results, (Goh et al., 2015) concluded that workload and overall satisfaction in life are not related directly.

An experiment carried out by (Kelly et al., 2014) where employees were taught how to organize their work schedule, and it proved that after 6 months work-life conflict has reduced. Those employees benefit from these kinds of interventions more than others.

As per (Holland et al., 2019) the impact of perceived workload is associated with increasing intention to leave occupation among nurses in healthcare sector, perceived workload is also considered as a mediator with nurse’s satisfaction with work-life balance. As per (Rashid et al., 2022) stress is a mediator factor between work-life balance and job performance.

Work Pressure: one definition provided for work pressure is a situation which is perceived to be demanding, threatening or challenging (Hardie et al., 2005). This definition can applied within job context as well as per (Stanton et al., 2001). As per result obtained by (Ross & Vasantha, 2014) work-life balance and work pressure goes together, it has recommended that employers needs to frame some policies to minimize work load (pressure) on their employees and simultaneously not affecting the productivity of organization. As per (Karkoulilian et al., 2016) work-life balance has been progressing in research studies but only few has been done on its relationship to work pressure. One of the studies found in this regards is that workplace stress do have a negative effect on work-life balance according to (Shaikh & Wajidi, 2021), this study confirms results found by (Zaheer et al., 2016) which author stressed out the strong relationship between occupational stress and work-life balance.

Working Hours: In their study (Holly & Mohnen, 2012) stressed out the importance of the connection between working hours and work-life balance, therefore, should be considered in human resources policies. Another aspect to be considered in this regards is the flexible working hours, according to (Shagvaliyeva & and, 2014), flexible working hours promote and facilitate work-life balance and benefit both employer and employee. (Anxo, 2015) also stressed out the fundamental importance of how working time is impacting the balance between work and private life. It has been found by (Foundation, 2012) that women in most countries other than Europe reported higher difficulties in combing work and life due to working time, however, the same study reported that 80% of European employees are satisfied with their working time and think it fits them well to do their other commitments. Additionally, it is worth mentioning that working time preferences vary along lifetime, for example, mothers with pre-school children are more inclined to reduce working hours than their male counterparts. Contradicting these findings, (MacInnes, 2005) found weak relationship family situation and demanding fewer working hours.

Research gap: Given the importance and the significant effect on individual and organization, in addition to receiving low research attention within the middle east region as per (Nanjani & Dahlstrom, 2011), there is more research needed to be taken for antecedents and outcomes of work-life balance. This study will measure overall work-life balance level of retail bank employees in Bahrain using tools provided by previous research papers within the field and the effect of workload as researchers gave some contradictory results aiming to help organizations improve their relation toward their employee's which eventually improves organization's overall performance and productivity. Given the unique circumstances and unique culture in Kingdom of Bahrain in comparison to other countries and specifically in the banking industry as being a leader within the region.

The framework adopted for this study is part of conceptual framework provided by (A P Muthu Kumarasamy et al., 2015) in which researchers studied the effect of many factors that affects employee's work-life balance. Their model included non-organizational factors such as spiritual, intelligence and emotional intelligence among many others. The model in this paper has been modified and omitted such factors as these are outside the scope of this study that focuses only on organizational factors. The relationship between the two variables (workload and work-life balance) are measured based on H01 hypothesis. Workload variables have been chosen based on the original adopted model and studies in literature review. The analysis includes the testing hypothesis which has been built based on literature.

Research Framework:

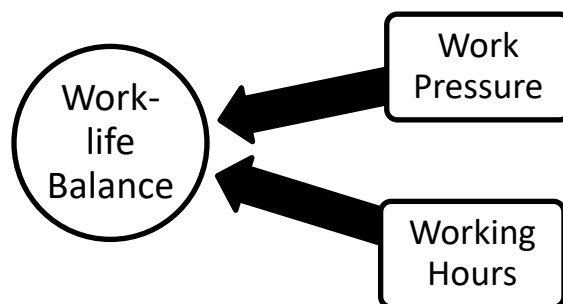


Figure 1: Research Framework

As per Figure 1 components of workload (Work Pressure, Working Hours) will be measured for their relationship toward Work-life Balance.

METHODOLOGY

Population: The participants of this study are staff who are fully employed that are selected among different retail banks in the Kingdom of Bahrain. The population includes all the bank's staff, including branch staff and head office staff at all positional levels. Most of these banks' headquarters are in the Manama city (Bahrain Capital) but branches are dispersed across all areas in Kingdom of Bahrain. According to (Central Bank of Bahrain, 2020) the total number of employees working in retail banks is 5116 employee.

Sample: The sample selected from the population described includes all genders, all marital status, with or without children, all workforce ages, all nationalities, at all educational levels. Retail banks are counted to be 23 banks as per (Central Bank of Bahrain, 2020), these banks includes Islamic and traditional banks altogether. Additionally, employees working in headquarters and in branches are included as well.

A quantitative data collection is used for the study and is conducted based on assessing the relationship between the independent variable (work-life balance) to the dependent variable components (work pressure and working hours). To allow generalization, simple probability techniques is used to represent the population being studied. Due to time and reachability limitations in addition to the nature of this study, a voluntary response sample (convenience sampling) as the sampling approach is used.

According to research done by (Lajtman, 2016) which targeted the young working professionals for the purpose of work-life balance study, this is a very large number of population and the sample size reached is 271 respondent only. Also, (Kluczyk, 2013) has conducted a survey aimed toward individuals working in the private sector and distributed 190 questionnaires, receiving back only 114 questionnaires. For this

study, the required calculated sample size based on population is 358 participants with 95% confidence interval and 5% margin of error. According to (Creswell, 2014) the response rate accepted for a study is 35%.

Research strategy: The questionnaire has included many scales of measures to measure both the dependent and independent variable, these scales have been adopted from various sources are as follows: the work-life balance has been measured using ten questions as these are most simple and easier to understand by respondents and has been adopted by many researchers such as (Kluczyk, 2013; Lajtman, 2016; Tsai, 2008). To overcome this problem being the scales focused more on work component rather than life component as some studies indicates, the chosen scale to measure work-life balance has ten questions that are divided equally between work component (5 questions) and life component (5 questions). To ensure maintaining anonymity, no questions are asked indicating respondent's name, address, or any information leading toward the specific organization. The workload elements adopted is similar to what has been adopted by (Qureshi, Jamil, Iftikhar, Arif, Lodhi, Naseem et al., 2012).

There are two types of data analysis tests, 1) parametric, 2) non-parametric. Decision upon which one to use will be based on some assumptions which will be clarified more in the next section of this study. For this study, this study will focus on correlation tests at which type of the correlation will be decided on type of data being parametric or non-parametric.

Result analysis, Discussion, Limitations, and Recommendation

Descriptive statistics:

Table 1: Descriptive Statistics

Description		Work-Life Balance	Work Pressure	Working Hours
N	Valid	306	306	306
	Missing	0	0	0
Mean		3.049	2.7081	2.8235
Median		3.000	2.6667	2.5000
Mode		3.0	2.00	2.50
Std. Deviation		.9057	.94074	1.05577
Variance		.820	.885	1.115
Skewness		-.615	.251	.047
Std. Error of Skewness		.139	.139	.139
Kurtosis		1.720	.099	-.282
Std. Error of Kurtosis		.278	.278	.278
Range		5.0	5.00	5.00
Minimum		.00	.00	.00
Maximum		5.0	5.00	5.00
Sum		932.9	828.67	864.00

The range between maximum and minimum values. It only gives an estimate of how widely data is spread out. As shown in Table 1 range is calculated to be 5. The maximum number, which is 5 in the Likert scale in work-life balance questionnaire can be used to check for error as the maximum answer as per questionnaire is 5. Therefore, any value higher than 5 should prompt further investigation. Adversely, the same procedure can be applied to minimum values. As shown from Table 1, no variable has crossed the limit of 5, this give an indication of lack of error as there are no abnormal numbers in that column, as it has been mentioned that data obtained using Likert scale of 5 points, calculation for each variable is averaging of answers of its items, and therefore no average should exceed 5.00 for any variable for any respondent.

A low standard deviation means that the data points are close to mean. It is a measure that quantifies expression of how much data differ from the mean (average). To determine if standard deviation is high or low a formula should be applied. As per (Table 1) the standard deviations and their coefficient of variation (standard deviation / mean) for all variables falls below 1 at which can be concluded that standard deviation of this dataset is low (work-life balance: 0.297, work pressure: 0.347, working hours: 0.374).

Skewness provides an indication of symmetry of the distribution. A skewness that gives indication of normality of given variable would fall between -1 to 1 as per (Pallant, 2020). Skewness higher than 1 will make the histogram graph lean toward the left side and skewness below -1 will lean toward the right, in both cases the normality is violated. According to the data obtained the skewness for work-life balance measurement is relatively good as all fall within the abovementioned range (-1 to 1) for all variables, and therefore gives an indication of normal distribution of data. However, to conclude that data normally distributed it should pass few more assumptions.

Kurtosis provides an indication of how flat the peak is. In an ideal situation with the distribution perfectly normal, Kurtosis will be 0. Kurtosis that falls between -2 to 2 is deemed to have a normal distribution (Pallant, 2020). The data obtained from respondents shows that kurtosis is nearly normal as it falls within the range and is very close to 0 except for the work-life balance variable which is still within the range of -2 to 2.

Inferential statistics (General overview): According to (Donald & Pamela, 2014) there are two broad classification of significance test, namely: Parametric and non- Parametric to test the null hypothesis. Parametric tests are more powerful as results are derived from interval and ratio type of data. However, for data to be parametric its variables must pass certain assumptions (Kafadar & Sheskin, 2006). Some of these assumptions in the current sample are violated such as Shapiro Wilk test of Normality which scores less than the accepted value 0.05. Moreover, another normality test can be done by dividing kurtosis and skewness over their errors, as per (Rose et al., 2014) and result should fall within the range of -.196 to +1.96, applying calculations from above table would result work-life balance to falls outside mentioned range, although other variables are within the range. Therefore, non-parametric tests will be used for analyzing the data.

Spearman rho Correlation is used (Pallant, 2020) since collected is not normally distributed as it did not pass all normal distribution assumptions. All the figures for work-life balance and other variables have been calculated by averaging the items for each respondent. These results will range from 0 to 5.

The correlation table is a matrix table that shows the strength of relationship between the variables, this is labeled as a correlation coefficient. It will range from -1 to 1, the closer the number to these extremes, the higher the strength between the variables. The significance table should be taken into consideration when interpreting the correlations table, a significance value below 0.05 indicates that this correlation did not happen by mere chance of probability sampling. In summary, the first significance shall be below significance level in the current study (0.05), once it passes this condition then correlation coefficient will be interpreted.

Table 2: Spearman rho correlation

Variable	Description	Work-life Balance	Work Pressure	Working Hours
WLB	Correlation Coefficient	1.000	-.510**	-.477**
	Sig. (1-tailed)	.	<.001	<.001
	N	306	306	306
Work Pressure	Correlation Coefficient	-.510**	1.000	.620**
	Sig. (1-tailed)	<.001	.	<.001
	N	306	306	306
Work Hours	Correlation Coefficient	-.477**	.620**	1.000
	Sig. (1-tailed)	<.001	<.001	.
	N	306	306	306

Results from above table shows that all variables are correlated with work-life balance, below more details for each:

Hypothesis

H01: Work pressure has no significant negative relationship on work-life balance
 H1: Work pressure has a significant negative relationship on work-life balance
 Table 2 shows that work pressure does affect work-life balance in a negative way. Since the p-values show a number below 0.05, this means the relationship is significant. Accordingly, H null will be rejected and

results:

H1 will be accepted (Work pressure has a significant negative relationship on work-life balance). Additionally, correlation coefficient is -0.510, this means that relationship between the two variables is deemed to moderate. A correlation of -0.510 means an increase in work pressure will lead to a decrease in work-life balance level, vice versa. This results confirms a study such as (Zaheer et al., 2016).

H02: Work Hours have no significant negative relationship on work-life balance

H02: Work Hours have a significant negative relationship on work-life balance

From Table 2 working hours has p-value less than 0.05, this number indicates in addition to relationship being significant that is it has not happened by mere chance. The correlation coefficient is -0.477, based on these details we can reject the H2 null and accept H2 hypothesis (Work Hours has a significant negative relationship on work-life balance). Once again, there is no difference in results with a study done by (Anxo, 2015) which shows significant relationship between working hours and work-life balance.

DISCUSSION

In their research paper using the same questionnaires distributed in their study, (Podratz, 2004) found that the mean work-life balance level is 2.34 from the sample taken from various professional disciplines working in large energy companies from Texas. Another researcher did a study in East Asia (Tsai, 2008) scored 3.475 for work-life balance in their sample. In the study done by (Kluczyk, 2013) their sample scored 1.93 which was in Ireland. In this research paper the work-life balance score is 3.10. The work-life balance level in the Kingdom of Bahrain for banking retail banking sector is above middle range, however, there is still some space for more improvements.

Hypothesis 1: Work Pressure has a significant impact on work-life balance

Work pressure as a component of workload has the most significant negative relationship toward work-life balance. Companies can take steps toward minimizing work pressure of their staff, which will improve work-life balance and eventually improve overall productivity of organization. In general, many studies showed the same negative effects of work pressure such as (Shanjabin et al., 2022).

Hypothesis 2: Work Hours have a significant impact on work-life balance

Given its importance, especially for parents as many studies have validated. Working hours have a clear effect on work-life balance. In this study it has almost moderate relationship toward work-life balance. Top management can help improve this aspect through providing training in time management. Additionally, introducing flexible working hours which has showed significant improvement as many studies validated such as (Shagvaliyeva & and, 2014).

Limitations: The study sample has been narrowed down to employees within banking sector and within retail banks only, which represent only part of a larger financial sector in Kingdom of Bahrain. Other types of financial companies have been out of the scope of this research. Additionally, other vital sectors to Bahrain's economy such as Petroleum among many others are needed to be researched. The focus on only narrow scope is due to time and budget constraints in addition to individuality of researcher.

Only very few research papers have been found about the field work-life balance in Kingdom of Bahrain although given its importance to employees and organization's performance. This made it almost impossible to compare this paper results of work-life balance in retail banking sector with other industries in Kingdom of Bahrain.

Most of the studies that have been found about this field were based in western countries. This means that predictors and variables drawn from these published studies are affected by western culture. Future research can highlight different variables that have more impact on work-life balance in Bahrain given its unique culture.

Another limitation with the analysis is the measurement of only one point of time, due to that it is possible to find some relationships might change as a community may change the lifestyle over time. Future research could be done for the same sample at a different point in time.

Recommendations: Based on the results obtained from this research paper and other papers in the field of work-life balance, given its importance, the following can be recommended:

Increasing staff awareness about the concept of work-life balance, and ways to apply it is now a necessity, which will lead to benefiting both the employee and organization. Issues about work-life balance should be clearly communicated to employees by management. Also, management should establish work-life balance programs and embrace leading by example in this regard. The organization should establish and reinforce their policies to improve work-life balance, as some factors have been proved to influence the

dependent variable. For example, providing flexible working hours and parental hours as part of organizational support among many other policies. Organizations also should clarify to their employees any policy in this regard.

Organizations should focus also on reducing the workload of their employees and therefore improving work-life balance. Some ways to do so might be conducting workshops on effectively managing the workload, defining job tasks and expectations clearly, supporting employee's effort and being open to address any employee's concerns.

Management should take any work-life balance problem seriously as its ignorance could lead to their employee's decrease in health and well-being, which in turn have negative impact on the organization overall.

Suggestion for future studies: Expanding the sample to include financial and non-financial sectors. In Kingdom of Bahrain, Petroleum sector is forming the basis for its economy, doing the study in that sector would improve the sector in general, in which would have an influence on the overall economy.

It is recommended in another study that has a narrower sample focusing only on headquarters or only branches to give more reliable results regarding this subject matter as these staff are overseeing vastly different tasks with quite different working hours. Another option is to do one study, but segregate headquarter respondents and branches respondents and compare factors and results of both.

Work-life balance score in this study can be used to benchmark with other industries in Kingdom of Bahrain, given that the same questionnaire and method for measurement is used.

Investigation of other variables and their relation to work-life balance. These variables might include spirituality and personality. Also, investigating such factors as mediators toward the effect on work-life balance.

Future research can include qualitative methods in addition to quantitative to gain in more in depth understating of the work-life balance field.

Effects of work-life imbalance should be studied further such as its relation to turnover rate, profit and absenteeism or any other effect in various sectors Kingdom of Bahrain.

CONCLUSION

It has been found by many researchers that the higher work-life balance, the higher employee's productivity, success, and growth. Also, it has been concluded in a report that work-life balance programs in organizations would give them an advantage of their employees being more likely to work beyond their job requirements. Additionally, the organizations taking care of their employee's work-life balance are viewed as more attractive to highly skilled employees.

The objective of this research is to determine the effect of some workload components, namely, work pressure and working hours on work-life balance. Work pressure and working hours are shown to have a medium significant effect on work-life balance. Therefore, the organization should take serious action to decrease and manage these workload components properly.

One of limitations of this study is its narrowed focus on retail banks only in Kingdom of Bahrain, retail banks represent only a part of larger financial sector which can be explored more thoroughly. Additionally, moving the scope of the sample to focus on other business sectors. Another limitation is the usage of quantitative approach. A quantitative approach is still valid approach for research and has its own strengths, however, it has its own limitations as well. Therefore, it is recommended to combine both qualitative and quantitative approaches for future research in this field.

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