

**Predictors of Job Burnout among Banking Employees: The Role of Work–Family Conflict and Workplace Stress**

*Maria Zaheer,*

*University of the Punjab, Lahore, Pakistan.*

*Email: [mariazaheer630@gmail.com](mailto:mariazaheer630@gmail.com)*

*Aneezza Habib,*

*[anzi.aim2010@gmail.com](mailto:anzi.aim2010@gmail.com)*

*University of Punjab, Lahore, Pakistan.*

*Amna Mujahid,*

*[Am4726@uowmail.edu.au](mailto:Am4726@uowmail.edu.au)*

*University of Wollongong, Australia.*

**Abstract**

The growing demands of current workplaces have made it challenging to regulate professional duties with personal and domestic life, especially with reference to Pakistan's banking sector. Employees working in banks must face workloads with extensive working hours, strict productivity goals, and restricted time with family, which significantly increase the burden related to workplace and exhaustion among employees. This current study explored the work-family conflict and burden related to workplace as predictor of job exhaustion in working employees within Pakistan. This research employed a cross-sectional correlational research strategy and used approach of purposive sampling. Sample of 100 bank employees (52 males and 48 females), aged 25 to 40 years, working in public and private banks across Lahore, Islamabad, and Karachi. Demographic information sheet, Work-Family Conflict Scale (Netemeyer, 1996), the ILO-WHO Workplace Stress Scale (1986), and the Maslach Burnout Inventory–HSS (Maslach & Jackson, 1981) were utilized for measuring the constructs. Findings of Pearson correlation analysis depicted a significant positive association among work-family conflict, workplace stress, and burnout among bank employees. Multiple linear regression analysis showed work-family conflict and workplace stress as positive predictors of job exhaustion. Females exhibited more work-family conflict and job burnout than males while no significant gender differences were observed in workplace stress. Current findings helped human resource sectors in developing effective interventions or strategies such as flexible scheduling and supportive family policies for reducing stress level, prevention of burnout and to increase work productivity.

**Keywords:** work–family conflict, workplace stress, burnout, bank employees, Pakistan.

## **Introduction**

When work and home obligations become incompatible and people find it challenging to fulfill the demands of both domains, work-family conflict arises (Greenhaus & Beutell, 1985; Kossek & Lee, 2022). Employees face emotional pressure that can affect both their personal and professional lives when they believe that work demands take up time and energy that should be used for family obligations. WFC may cause even more psychological strain in collectivist societies like Pakistan, where family responsibilities and roles are highly valued (Ahmad, 2010).

Another major issue in the banking industry is workplace stress. When a person's perceived resources or coping mechanisms are exceeded by the demands of their employment, stress results (Lazarus & Folkman, 1984; Rani & Narang, 2025). The Effort-Reward Imbalance Model contends that stress arises from a mismatch between the efforts employees put forth and the incentives they receive (Siegrist, 1996; Nazir & Latif, 2024), whereas the Job Demand-Control Model contends that strict work expectations combined with insufficient autonomy contribute to increased stress (Karasek, 1979; Ibrahim & Ohtsuka, 2024). Recent studies further indicate that occupational stress remains a crucial topic of discussion in the banks, negatively influencing employees' health, performance, as well as mental health.

Long-term exposure to these stressors can seriously harm one's physical and mental well-being. Professional burnout, a psychiatric illness characterized by emotional tiredness, depersonalization, and diminished personal success, is frequently caused by ongoing work-family conflict and occupational stress (Maslach & Leiter, 2024). In addition to reducing individual well-being, burnout has a detrimental impact on organizational performance through increased absenteeism, intentions to leave, and decreased job satisfaction (Maslach & Leiter, 2016).

Although awareness about these factors has increased, few studies in Pakistan have examined how these factors interrelate in the banking industry, a timely and necessary effort, given the increased stress levels and demanding work culture in Pakistani banks. The results of current study significantly contributed to occupational health issues facing bank employees and may serve to inform human resource policies to promote healthier work environments, employee well-being, and organizational productivity. In recent decades, the nature of work has changed rapidly because of globalization, technological advances, and increased competition among industries. These changes have redefined job structures and performance expectations, resulting in intensified work demands for employees across various organizational settings. Among the sectors most affected by these developments is the banking industry, which operates in a fast-

paced, customer-driven environment that requires constant multitasking, precision, and emotional regulation. Employees in this sector are frequently exposed to heavy workloads, complex customer interactions, strict compliance standards, and continuous performance monitoring. Such conditions substantially increase the pressure experienced by employees, by affecting their capability to retain a harmonious balance between professional and personal roles (Qureshi & Jamil, 2021).

Despite the rapid growth and mounting pressures on the banking sector in Pakistan, research on the interplay between WFC, workplace stress, and burnout is relatively limited, with most studies examining these variables separately, rather than in an integrated framework. While some studies have highlighted the extent of stress among bank employees, and others have emphasized cultural dynamics related to family roles, there is insufficient empirical evidence that investigates how WFC contributes to stress and how these combined pressures lead to burnout among employees in Pakistani banks.

There is a significant amount of research connecting WFC, stress, and burnout. For example, a study established that work and family interference predict emotional exhaustion among professionals (Wang et al. 2012). Shen and Zhang (2018) established that high WFC combined with few coping strategies leading to burnout. Khalid et al. (2020)

established that bank employees in Pakistan who work long hours and experience workload overload have increased burnout. Fatima and Naz (2022) found that working women exhibited significant level of emotional exhaustion than men due to dual roles.

### **Objectives**

- To examine the association between work-family conflict, workplace stress and job burnout among bank employees.
- To explore work-family conflict and workplace stress as predictor of job burnout among bank employees.
- To explore the gender differences in work-family conflict, workplace stress and burnout levels among bank employees.

### **Hypotheses**

- There will be a significant positive relationship between work-family conflict, workplace stress and burnout among bank employees.
- Work-family conflict and workplace stress are likely to positively predict job burnout among bank employees.
- Men are likely to differ from women in work-family conflict, workplace stress and job burnout.

## **Methodology**

### **Research design**

The present study employed cross-sectional correlational design.

### **Sample**

The current study used purposive sampling strategy for data collection from a sample of 100 employees (Men=52, women=48) working in both private and public banks of Lahore, Islamabad and Karachi. All employees were married belonging to both joint and nuclear family system with the age range of 25 to 40 years. Their job experience ranged from 1 year to 17 years.

## **Instruments**

### **Demographic information**

Participants were asked about their age, gender, family system, number of children and years of experience at work. (table 1).

### **The Work-family conflict Scale (Netemeyer, Boles & McMurrian, 1996)**

The scale was a widely validated 10-item instrument measuring. WIF and FIW use 5-

point Likert scale. It demonstrated high reliability of .81 and solid construct validity across diverse samples.

### **ILO-WHO Workplace Stress Scale 1986 (ILO & WHO, 1986)**

This was a 25-item scale psychological tool developed by International Labor organization and Word Health Organization. It measures job related stress level at various occupational settings. Responses were rated on 5-point Likert scale from never to very often. It demonstrated high reliability of .87 and solid construct validity across diverse samples.

### **Maslach Burnout Inventory – Human Services Survey (MBI-HSS)**

This consisted of twenty-two items inventory that assesses three components of burnout. Responses are rated on a 7-point Likert scale. It demonstrated high reliability of .84 and solid construct validity across diverse samples.

**Table 1**

*Frequency, Percentages, Mean and Standard Deviation of Demographic Characteristics (n=100).*

| <i>Variables</i> |         | <i>M(SD)</i> | <i>f(%)</i> |
|------------------|---------|--------------|-------------|
| Age              |         | 31.15 (3.84) |             |
| Gender           | Male    |              | 52 (52.0%)  |
|                  | Female  |              | 48 (48.0%)  |
| Family system    | Nuclear |              | 34 (34.0%)  |
|                  | Joint   |              | 66 (66.0%)  |
| Job experience   |         | 4.39 (4.13)  |             |
| No. of children  | 0       |              | 50 (50.0%)  |
|                  | 1       |              | 22 (22.0%)  |
|                  | 2       |              | 18 (18.0%)  |
|                  | 3       |              | 10 (10.0%)  |

*SD= Standard Deviation, M= Mean, f= frequency, %= percentage*

### **Procedure**

The data obtained from different banks of Pakistan to conduct the study. The relevant banks from whom the data were gathered were shown the permission letter and the specifics of the study. The participants received a thorough explanation of the study's objectives. The researcher made sure that every piece of information gathered was kept completely private. Every ethical guideline was rigorously

followed. The Statistical Package for the Social Sciences (SPSS) Version 21.0 (IBM SPSS Statistics, Armonk, NY, USA) was used to examine the data that was gathered.

### **Results**

SPSS was used to analyze the data and make the study's conclusions. Using Cronbach's alpha reliability analysis, the assessment measures' internal consistency was assessed. (table 2).

**Table 2***Reliability Score of Scales (n=100)*

| <i>Scales</i>        | <i>K</i> | <i>a</i> |
|----------------------|----------|----------|
| Work Family Conflict | 10       | .81      |
| Workplace Stress     | 25       | .87      |
| Job Burnout          | 22       | .84      |

The reliability analysis showed that all scales employed in present research had higher reliability with coefficient alpha of .81, .87, and .84, respectively. This shows that the tools that were employed to measure the relevant variables in this sample were reliable. The present study assumed that there would be a positive association among study variables. In this regard, Pearson Correlation analysis performed to explore the association in research constructs (table 3).

**Table 3***Product Pearson's Correlation Analysis Between WFC, Workplace Stress, Burnout (n=100)*

| <i>Variables</i>     | <i>Work family<br/>conflict</i> | <i>Workplace<br/>stress</i> | <i>Job<br/>Burnout</i> | <i>M</i> | <i>SD</i> |
|----------------------|---------------------------------|-----------------------------|------------------------|----------|-----------|
| Work family conflict | -                               | .61***                      | .5***                  | 31.77    | 6.18      |
| Workplace stress     |                                 | -                           | .62***                 | 78.58    | 13.90     |
| Job Burnout          |                                 |                             | -                      | 63.96    | 22.02     |

*Note: \*\* $p < 0.01$ , \* $p < 0.05$*

Results from the correlation analysis revealed positive relationship between work family conflict, workplace stress and job exhaustion. Work family conflict was positively related to workplace stress and job exhaustion. Workplace stress was significantly related with Work family conflict and job exhaustion. It was

further hypothesized that work-family conflict and workplace stress would significantly measure job exhaustion. Multiple linear regression analysis was employed for measuring this. (table 4).

**Table 4**

Multiple Linear Regression Analysis Predicting Job Burnout (n=100)

| <i>Predictors</i>    | <i>B</i> | <i>SE (B)</i> | $\beta$ | <i>t</i> | <i>P</i> |
|----------------------|----------|---------------|---------|----------|----------|
| (Constant)           | -21.30   | 10.47         |         | -2.03    | .04      |
| Work-family conflict | .77      | .35           | .21     | 2.21     | .02      |
| Workplace stress     | .77      | .15           | .48     | 4.95     | .00      |

Note.  $R^2 = .41$ , Adjusted  $R^2 = .40$ ,  $F(2, 97) = 34.26$ ,  $p < .001$ ,  $p < .01$ . B = unstandardized coefficient; SE B = standard error;  $\beta$  = standardized coefficient.

Workplace Stress ( $\beta = .48$ ) is a slightly stronger predictor than Work-Family Conflict ( $\beta = .21$ ). The current study model was significant ( $p < .001$ ) and exhibited 41% of the variance in job burnout. It was further assumed that there would be significant gender disparity among

research constructs. Therefore, an independent sample T-test was carried out to assess the gender disparity in work-family conflict, workplace stress and job burnout. (Table 5).

**Table 5**

Independent Sample T-Test to Compare Men and Women (n=100)

| Variables            | Women<br>(n=48) | Men<br>(n=52) | 95 % CI  |          |           |           |                  |
|----------------------|-----------------|---------------|----------|----------|-----------|-----------|------------------|
|                      | <i>M (SD)</i>   | <i>M (SD)</i> | <i>t</i> | <i>P</i> | <i>LL</i> | <i>UL</i> | <i>Cohen's d</i> |
| Work family conflict | 33.79(6.42)     | 29.90(5.36)   | 3.29     | .001     | 1.54      | 6.23      | 0.65             |
| Workplace Stress     | 81.37(13.36)    | 76.00(14.01)  | 1.95     | .053     | -.06      | 10.81     | 1.24             |
| Job Burnout          | 69.83(21.66)    | 58.53(21.13)  | 2.63     | .010     | 2.79      | 19.79     | 1.09             |

Note.  $p < .001$ ,  $M$  = mean,  $SD$  = standard deviation,  $LL$  = lower limit,  $UL$  = upper limit,

The findings of t-test depicted significant gender disparity in work family conflict and job exhaustion. Women reported more work family conflict and job burnout as compared to men. No gender differences were found in workplace stress however mean differences showed

women scoring high ( $M=81.37$ ,  $SD=13.36$ ) than men ( $M=76.00$ ,  $SD=14.01$ ).

### Discussion

The present study purported to examine the association between work-family conflict

(WFC), workplace stress, and job exhaustion among bankers in Pakistan. Study was conducted due to the growing concern regarding employee well-being in the banking sector and the limited local research addressing these variables collectively.

Firstly, the research results support the present study hypothesis that there is a significant positive correlation ( $r = .612$ ,  $p < .01$ ) between WFC and workplace stress, and employees who complained greater work and family interference also complained greater workplace stress, supporting the study assumption that there is significantly positive association between WFC and workplace stress. The outcome is in accordance with earlier studies that demonstrated that work and family interference increases psychological exertion (Nohe et al., 2015; Shah et al., 2020) and that workers in demanding professions like banking experience increased stress when job expectations interfere with domestic responsibilities (Netemeyer et al., 1996). The findings were further corroborated by role theory (Katz & Kahn, 1978), since stress can originate from competing demands from various roles.

Findings depicted that the factors of work-family conflict, workplace strain, and job exhaustion were significantly associated. This supports study's hypothesis that work-family interference is positively associated with stress and job exhaustion. These findings supported the study by Lee, Um, & Kim (2004), that

likewise found work-family interference typically leads to workplace exertion.

The relevance of dual conflict in predicting burnout is further supported by the Work-Family Conflict Theory (Greenhaus and Beutell, 1985). Conflict develops when time and effort are split between working and providing care for family members, particularly in households with little resources. Work-family interference is a strong indicator of burnout, and employees in the banking industry who have children or dependents are particularly susceptible to inter-role pressure. Research further indicates that work-family conflict frequently predicts burnout, which is also true with western contexts (Zhang et al., 2024).

Secondly, job burnout among bank employees was predicted to be positively associated with work-family interference as well as workplace stress. Burnout is most strongly predicted by work-family conflict (Shirom et al., 2005). There are expenses associated with the rising frequency and prevalence of burnout for families and individuals' health (José et al., 2010). According to a study, burnout is directly related to several aspects of work life (Leiter & Maslach, 2009).

According to Maslach et al. (2001), job-related stress directly precedes job burnout. Excessive time constraints and demands are said to have a detrimental impact on bankers' overall wellbeing as well as their capacity to manage work and family responsibilities. Work-family interference and workplace stress have been

identified by some researchers to be direct predictors of job exhaustion (Aryee et al., 2001).

Lastly, it was hypothesized that men are likely to differ from women in work-family interference, workplace stress and exhaustion and this study assumption was aligned because the findings employed that females showed more work and family interference and job burnout than males. In a study conducted by Solomon (1994), indicated that work-family interference is a prevalent source of workplace strain. Due to increasing diversity in the workforce, Pakistan is experiencing a shift where more women are entering the workforce and pursuing professional careers. Furthermore, large number of people in Pakistan consider banking sector and teaching field to be more suitable professions for women, which also contributes to the rise in work-family conflict. When workers experience stress at their job due to job demands, tight deadlines, time constraints, or pressure from supervisors, they often carry that stress home with them. This can lead to negative mood swings, resulting in them reacting poorly towards their spouses or children.

Taken as a whole, the findings revealed that work-family interference, workplace stress, burnout reported to be highly related constructs, that dual responsibilities only serve to exacerbate burnout among the bank employees, such that there is a clear imperative for organizations to take action on both work-related demands and personal responsibilities to reduce negative outcomes for employees,

including strategies such as relaxation in schedules, management of stress programs and family-supportive workplace policies.

### **Conclusion**

The present research underlines positive association in terms of work-family conflict and workplace stress among bank employees resided at Pakistan, indicating that employees who reported higher conflict among their work and domestic roles also reported higher stress levels. A significant difference was found in the burnout levels based on gender differences of men and women, with women bank employees reporting higher burnout than men employees, which suggests that family responsibilities may exacerbate the impact of work-family conflict and workplace stress. The results indicate a strong relationship among work-family conflict, workplace stress, burnout, indicating that interventions focused on one variable may positively impact the other. The results suggest that married employees are especially sensitive to increased stress and burnout due to their work and family obligations. The results suggest that corporate guidelines and support programs are necessary for reducing work-family conflict, manage stress, and prevent burnout at banking sector.

### **Limitations and Recommendations**

This present study confined to banks in Pakistan, that may restrict the generalization of the facts to other industries or countries, and access to participants was sometimes restricted by organizational policies and schedules, which

may have affected participation, while the sampling strategy relied on self-ratings that may introduce measurement bias or social desirability effects and time constraint prevented examination of the prolonged consequences of work-family conflict, workplace stress, and burnout.

Some considerations for future relevant research include there is a need for long-term studies that could examine behavioral changes in bank employees over time; the sample size should be expanded to enhance the generalization of the findings; other methods of study should be utilized, such as a triangulation technique; and a diverse sample should be drawn from different banks.

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