

Balancing Act: How Work-Life Balance, Workload, Role Conflict and Work Engagement Impact Job Performance in Financial Institutions

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Abstract: Achieving high levels of employee performance is a fundamental objective for organizations aiming to maintain competitiveness and operational excellence. To realize this goal, management must focus on monitoring and enhancing individual job performance. However, many organizations continue to face challenges in identifying which workplace factors most directly impact performance. This study addresses the gap by examining specific variables that influence job performance among employees in financial institutions by looking at the areas of work-life balance, workload, role conflict, and work engagement on job performance among employees in financial institutions. Quantitative research design was used in this study, which involved the process of collecting the information via online survey questionnaires from 125 respondents. The findings reported that there were three variables that had a significant relationship towards job performance, which were work-life balance, role conflict, and work engagement. Only one variable was not significant, which was workload. It is very crucial for the management, specifically the HR team in the organization, to enhance employees' job performance to ensure employees are more productive in their daily duties as well as perform their jobs.

Keywords: *Work-Life Balance, Workload, Role Conflict, Work Engagement, and Job Performance*

1. Introduction and Background

Job performance refers to achieving organizational goals and objectives. Over the years, job performance has been extensively researched, with scholars recognizing its complexity and multidimensional nature. Zhao, Niu, & Hu (2020) highlighted that understanding job performance requires considering various factors, including individual capabilities, motivation, and the external work environment. Task and contextual performance both play significant roles in achieving organizational objectives through different methods. Task performance is associated with an employee's contribution to organizational performance, which focuses on actions, whereas contextual performance is associated with extra-role behavior and is based on the psychological, social, and organizational context of the job. Individuals value performance as being able to complete a job and performing tasks at a high level can be a sense of accomplishment (Baskaran et al., 2020).

There are several factors that affect job performance, which are job stress, workload, work-life balance, role conflict, flexible working arrangements, work engagement, and others. Work-life balance is becoming more significant as a result of technological advancements that have blurred the lines between work and non-work domains, an increase in the number of dual-earner families and single-parent families, and longer working hours, which have resulted in work-home interference (Samikon & Dagogo, 2022). According to previous research, role conflict also may occur as a result of an imbalance between the roles needed by the organization and the expected role of the employee, or as a conflict between the roles in the workplace and the roles in the family environment (Sajida & Moeljadi, 2018). Previous research has found that as an employee's workload increases, so does their job performance (Omar et al., 2020). Next, employee engagement influences performance and retention, so when an employee is engaged within the organization, it may influence them to stay with the organization as well as perform in their job to achieve organizational objectives (Brinton, 2021).

In financial institutions, employee performance is used to determine whether an employee should be conformed, terminated, promoted, or transferred to another department or branch. Thus, it is critical for the bank's employer to recognize and assess its employees' performance, as any drop in performance might affect the bank and other employees' productivity. However, the issue that banks were currently facing was on the productivity, employee morale, and resourcing seems unprofessional and unfair (Sija, 2021). Moreover, employees' job performance will decline as they are assigned the duties simultaneously, which will create an

unmanageable burden. Hence, they will be unable to complete their duties on time and will do poorly in their performance appraisal. According to New Straits Times (2022), it revealed that 94% of Malaysians want more flexibility in their jobs and careers after working from home for most of the pandemic. Moreover, workers are subjected to high levels of stress at work, which can lead to physical and mental health issues (Ahmad et al., 2019). Work-life balance caused major changes in an employee's performance. Stress, burnout, and depression are also symptoms of an overworked worker and have a significant impact on an employee's job performance (Ahmad Suhaimi and Seman, 2019). Thus, this research aims to explore the relationship between work-life balance, workload, role conflict, and work engagement as independent variables and job performance as a dependent variable in financial institutions.

2. Literature Review

Job Performance (Work-Life Balance, Workload, Role Conflict, Work Engagement)

Job performance is used as a source of sustained competitive advantage to significantly improve the effectiveness of the organization (Soroya et al., 2022). An employee's knowledge, skills, behavior, and ethical values reflect their job performance, and this will allow employees to achieve and meet organizational expectations (Darvishmotevali & Ali, 2020). Employees who have strong capabilities and motivation will tend to do the job efficiently and effectively. When a person can complete a given task within the normal constraints of the reasonable use of available resources, this is referred to as job performance (Bjaalid et al., 2020). Furthermore, it has been stated in previous research that employees who perform well, their competitive capability will also improve, which helps them to meet goals and boosts their happiness and confidence (Sari et al., 2020). Organizations also must play an important role in continuously monitoring their employees' performance in order to recognize what needs to be improved. According to Ahmad Suhaimi & Seman (2019), it was demonstrated that employees who perform well allow the organization to make the most of their talents, which motivates employees to contribute their efforts and energy, resulting in a positive impact on organizational performance. Nevertheless, employees need to sacrifice their time for work due to the nature of their jobs. Employees who work long hours tend not to balance their work and family life, which leads to stress and health issues. The increasing levels of stress can rapidly lead to low employee motivation, poor productivity, and reduced job satisfaction.

According to Suryana et al. (2021), role conflict is a psychological condition that can lead to discomfort and cause significant employee motivation, which can lead to poor overall performance. For instance, the employee was assigned to a project by two managers; however, it cannot be completed at the same time. This situation may lead to low productivity, and they cannot perform effectively and efficiently on the project assigned. Employees who work excessive hours and have a heavy workload are also likely to become stressed as a result of the fatigue of a massive amount of energy used, both mentally and physically (Arif, Rivai, & Yulihisri, 2022). Employees who are unable to control their workload can negatively impact their health and well-being, which can cause stress in the body and affect their mood. Employee engagement will influence performance and retention, so when the employee is engaged within the organization, it may influence them to stay with the organization as well as perform in their job to achieve organizational objectives (Brinton, 2021). For instance, employee will be passionate and productive towards their job as well and can improve their performance in the future.

Relationship between Work-Life Balance and Job Performance

According to Nadesan (2018), revealed that work-life balance and job performance have a significant and positive relationship. It demonstrates that work-life balance plays an important role in determining employee job performance. It also stated that work-life balance can reduce employee stress, which leads to improved job performance. Wheatly (2012) indicates that, work-life balance of employees provides win-win outcomes for both the employer and employees. In addition to that, an organization that neglects issues related to employee work-life balance will end up with lower employee productivity and, in turn, will find it more difficult to improve employee job performance. HRM practices that promote work-life balance, such as telecommuting, job sharing, and flextime, lead to improved employee performance by removing work-life conflict.

H1: There is a significant relationship between work-life balance and job performance.

Relationship between Workload and Job Performance

According to Muslih and Hardani (2022), they found that workload can provide benefits for the ways to enhance individual performance in an organization. It was stated that excessively light workloads can reduce employees' level of performance. As we all know, an increase in workload affects employee work stress, which reduces employee commitment to their company. When the amount of work to be done at a given time increases, employees tend to rush to perform the tasks, which tends to increase stress levels because the employees are under increased work pressure. As a result, this study demonstrates that workload is a factor that influences job performance. Workload directly affects the job performance of an employee, and if an employee feels satisfied with their job, the workload is considered acceptable.

H2: There is a significant relationship between workload and job performance.

Relationship between Role Conflict and Job Performance

Employee roles can create an imbalance and unmatched pressure, which can lead to conflict. For instance, the need to recognize how progressive interactions can influence work-family interactions for more women in the global workforce strengthens the bias in favor of women. Work-life conflicts affecting employee performance were one of the most significant challenges faced by female employees, and this is due to excessive working hours for married employees, especially females. As a result, role conflict can have a negative impact on family welfare by adversely affecting marriage, family, and well-being. Excessive work and role ambiguity, for instance, can lead to role conflicts, which are factors that cause a lack of free time due to scheduled work, daily tasks, and overtime. This issue can also arise when employees bring their assigned duties home, which adversely affects the employee's life and family. Apart from that, role conflict occurs, which affects employees' family lives as well as their work-related performance. Role conflicts occur when employees find it difficult to determine which demands should be met while ignoring others (Rahayu & Hidayat, 2021).

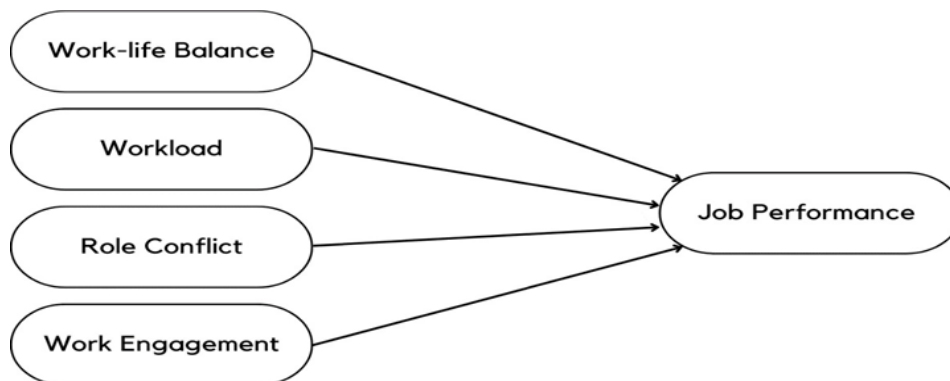
H3: There is a significant relationship between role conflict and job performance.

Relationship between Work Engagement and Job Performance

According to Yao et al. (2022), stated that work engagement improves job performance when work requirements match an individual's work resources. Previous research has also shown that as employees' emotional, cognitive, and forward-thinking behaviors improve, so will their job performance. Employee engagement is defined as the close physical, cognitive, and emotional involvement of someone in a job role (Arifin, Nirwanto & Manan, 2019). Furthermore, employee engagement is defined as an employee's appreciation of the goal, then focusing on that goal and generating energy, having effort, being able to adapt, striving, being consistent, and being optimistic in attaining organizational objectives. Employees' psychological availability refers to their perception of having sufficient physical, emotional, or psychological resources to deal with a particular situation (Lai, Tang, Lu, & Lee, 2020). Additionally, employees who are engaged will be aware, connected, incorporated, and focused on their work performance.

H4: There is a significant relationship between work engagement and job performance.

Figure 1: Conceptual frameworks of the relationship of work-life balance, workload, role conflict, work engagement toward job performance



Thus, the hypotheses addressed for this research are:

H01: There is no significant relationship between work-life balance and job performance.

HA1: There is a significant relationship between work-life balance and job performance.

H02: There is no significant relationship between workload and job performance.

HA2: There is a significant relationship between workload and job performance.

H03: There is no significant relationship between role conflict and job performance.

HA3: There is a significant relationship between role conflict and job performance.

H04: There is no significant relationship between work engagement and job performance.

HA4: There is a significant relationship between work engagement and job performance.

3. Research Methodology

A quantitative research study was conducted to collect primary data from individuals currently employed in financial institutions. To gather data, the study employs a non-probability sampling method with a total sample size is 125. Respondents will complete a structured questionnaire designed to measure each of the variables. The questionnaire used to gather data from the respondents consists of three (3) parts which were demographic profile of respondents, job performance as well as factors that affect job performance (work-life balance, workload, role conflict and work engagement) by using 5-point Likert Scale to measure the items ranging from 1 = "strongly disagree" to 5 = "strongly agree". All data were collected and analyzed using the Social Science Statistics Package (SPSS) version 29. Data analysis began with the characteristics of demographic data through descriptive analysis such as percentage, mean, frequency, and standard deviation. In this study, multiple regression analysis is used to determine the predictive values of work-life balance, workload, role conflict, work engagement, and job performance.

4. Results and Discussion

Demographic information of the participants was analyzed through frequency analysis. Among the total 125 participants, male respondents were 40 (32%) while the female respondents were 85 (68%). A total of 85 (69.7%) respondents were aged between 20 – 30 years old from the majority sample, followed by respondents who were in the age of 31 – 40 years old with 30 (24.6%) respondents, then those in the age of 41 – 50 years old with 6 (4.9%) 34 respondents and the least was those in the age of 51 years old and above with 1 (0.8%) respondent. Moreover, the findings revealed that almost all respondents had graduated with a Bachelor's Degree, with 82 (67.2%), followed by 25 (20.5%) respondents with a Diploma, and respondents who graduated with Postgraduate with 15 (12.3%). The collected data also reveals that the majority of respondents, 95 respondents or 77.9%, do not have children, 19 respondents or 15.6% have 1 - 2 children, and 8 (6.6%) respondents have 3 - 4 children. The responses indicate that most of the respondents, 67 (54.9%) have been working for less than 2 years, next was 24 (19.7%) respondents that have been working for 2 - 5 years, then 17 (13.9%) respondents that have been working for more than 10 years and 14 (11.5%) who have been working for 6 - 10 years.

Cronbach's Alpha analysis showed that the dependent variable which is job performance has a range of good consistency with 0.804 as its Cronbach's Alpha value while the independent variables, three (3) of them which are work-life balance, role conflict and work engagement have shown good results with 0.801, 0.872 and 0.864 respectively. Another independent variable, which is workload, showed acceptable results with 0.753 as the Cronbach's Alpha value.

Descriptive statistics results of mean used to measure the tendency of the average score, and standard deviation is used to measure the variability of the square root of variance. Results showed the mean and standard deviation for the dependent variable (job performance) and independent variables (work-life balance, workload and role conflict, and work engagement) in this study. The mean and standard deviation for job performance (M = 4.095, SD = .412), work-life balance (M = 3.718, SD = .452), workload (M = 3.972, SD = .397), role conflict (M = 3.041, SD = .842) and work engagement (M = 3.514, SD = .632).

Pearson correlation was calculated to examine the relationship between job performance as a dependent variable and work-life balance, workload, role conflict, and work engagement as independent variables. It was found that work-life balance has a moderate correlation with job performance ($r = .262, p < 0.01$), indicating a significant positive relationship between work-life balance and job performance. Moreover, workload has a weak correlation with job performance ($r = .331, p < 0.01$), which also indicates a significant positive relationship between workload and job performance. Besides that, role conflict has a weak correlation with job performance ($r = -.078, p < 0.01$), which indicates a significant negative relationship between workload and job performance and work engagement has a moderate correlation with job performance ($r = .468, p < 0.01$), which also indicates a significant positive relationship between work engagement and job performance.

Table 1: Pearson Correlation Analysis

Job Performance		Work-Life Balance	Workload	Role Conflict	Work Engagement
Job Performance Pearson Correlation	1	.262**	.331**	-.078	.468**
Sig. (2-tailed)		.003	.000	.389	.000
N	125	125	125	125	125

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

Multiple Regression reveals the value of coefficient determination, R-squared (R^2) was 0.337. This R^2 value indicates that 33.7 percent of the variance of job performance is explained by four (4) independent variables, which are work-life balance, workload, role conflict, and work engagement. The remaining 66.3 percent of variance can be explained by other factors that are important and were not included in these 43 studies. These other factors could be added to strengthen the regression equation. Table 1 also indicates a significant regression equation was found with an F value is 15.265 at 4 degrees of freedom (df), with a P value significant at 0.00, where $p < 0.01$. As a result, the test is significant and can be used to further each of the study's objectives. Moreover, the results in Table 2 demonstrate that work-life balance, role conflict, and work engagement showed significant contributions towards job performance, as the significant values for the three 3 variables were $p < 0.05$. Meanwhile, there is only one variable, which is workload is not significant towards the job performance, as the significant value of the variable was 0.078, which $p > 0.05$. In addition, the standardized coefficient (Beta) shows the value of the independent variable that affects the dependent variable. The higher the Beta value of an independent variable, the more it will affect the dependent variable. Based on Table 1, the job performance was most affected by work engagement, as this independent variable had the highest Beta value of 0.436.

Table 2: Multiple Regression Analysis

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficient Beta	t	Sig.
(Constant)	1.950	.346		5.634	.000
Work-Life Balance	.202	.085	.221	2.388	.018**
Workload	.167	.094	.161	1.780	.078
Role Conflict	-.088	.039	-.181	-2.250	.026**
Work Engagement	.284	.050	.436	5.702	.000**
F value	15.265				
Sig.	.000				
Adjusted R^2	.315				
R^2	.337				

Based on the study, analysis, and findings that have been generated from the accumulated data of the distributed questionnaires. The hypotheses were tested, and the results show that three (3) factors, which were work-life balance, role conflict, and work engagement, have a significant relationship with the job performance of employees in financial institutions. This was supported by Nadesan (2018) showed that work-life balance positively affects the job performance of employees, and Yao et al. (2022), stated that work engagement improves job performance when work requirements match an individual's work resources. As mentioned by Saranani (2015), the role conflict has the potential to be both a positive and a negative effect. Therefore, management does not have to resolve all conflicts, but only those that risk the business organization's ability to achieve its objectives.

5. Conclusion

In conclusion, this study highlights the significant influence of work-life balance, role conflict, and work engagement on employee job performance, while workload showed no notable impact. These findings suggest that organizations, particularly in the financial sector, should prioritize supportive HR strategies that foster engagement and manage role clarity. By addressing these key factors, organizations can improve employee satisfaction, reduce burnout, and enhance overall job performance, contributing to long-term organizational success and resilience. These insights offer valuable implications for human resource practitioners and organizational leaders in fostering a high-performing workforce. Companies should focus on implementing HR policies that reduce role ambiguity, provide clear expectations, and encourage open communication. Enhancing employee engagement through recognition, career development opportunities, and a supportive work culture is also vital. Moreover, work-life balance initiatives such as flexible working arrangements, mental health support, and wellness programs should be prioritized to maintain employee well-being.

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