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The Impact of Extended Banking Hours on Employee Morale and Work Life Balance in The Bank Islamic Branches in Karachi in Pakistan

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Abstract: The current research paper examines how the Extended Banking Hours (EBH) and Work-Life Balance (WLB) influence the Employee Morale (EM) in the banking industry. Employee morale is the most important factor in determining productivity, job satisfaction, retention, whereas operational policies, and work life practices play a significant role in shaping the experiences of employees at the workplace. The study adopted a quantitative design methodology in which it got 120 employees out of a sample of 170 employees. Data collection was carried out with the help of structured questionnaires and structural equation modeling with the help of SmartPLS was applied to analyze the relationship among constructs, and SPSS was used to analyze demographic variables. The measurement model was also found to be highly reliable with Cronbachs alpha values of between 0.885 to 0.944, rho A values of between 0.889 to 0.945 and composite reliability (rhoC) of between 0.906 and 0.941. The average variance extracted (AVE) was used to support convergent validity and the Heterotrait-Monotrait ratio (HTMT) was used to support discriminant validity with all the values being lower than 0.90. The results of structural models indicated that the relationship between Extended Banking Hours and Employee Morale was found to be significantly different among both the Work-Life Balance ($f^2 = 1.872$) and Extended Banking Hours ($f^2 = 1.352$). The results show that the most significant factor that influences employee morale is the Work-Life Balance that implies the flexibility of schedules, supportive policies, and programs that can help employees to balance between personal and professional life. The study has limitations, among them the single-sector focus, cross-sectional approach, and the use of self-reported data, which imply the possible future research to enhance the study on the generalization and causal inference.

Introduction

Globalization, technological improvements, and shifting worker dynamics have all contributed to the tremendous changes that have occurred in the banking industry in recent years. Employee retention is one of the most important issues that businesses, especially those in the banking sector, must deal with.

Maintaining organizational expertise, cutting down on turnover expenses, and preserving operational efficiency all depend on keeping talented workers. Employee well-being has emerged as a key concern for banks as they look to gain a competitive advantage. Stress levels, job satisfaction, and work-life balance are important variables that affect employee retention. These factors influence workers' performance and general commitment to their jobs in addition to their decision to stay.

In addition to extrinsic factors like pay, perks, and working conditions, job satisfaction is strongly correlated with intrinsic elements like career development possibilities, recognition, and a sense of purpose. In the banking industry, stress levels are also a major factor in employee retention. The demanding nature of the task is exacerbated by heavy workloads, short turnaround times, and the requirement to reach financial goals. Persistent stress can result in diminished productivity, deterioration in general job performance, and issues with one's physical and mental health (Ganster and Rosen, 2013). High stress levels increase the likelihood that workers will feel overburdened, disengaged, and ultimately quit the company. According to a study by Richardson and Rothstein (2008), turnover rates can be considerably decreased by implementing workplace stress management strategies like flexible work schedules, wellness initiatives, and support networks. Therefore, creating a work climate that encourages long-term employee retention requires lowering stress levels.

Background of study

It is directly influenced by workload, job demands, recognition, and organizational support. Studies show that extended or irregular working hours often lower morale, increase stress, and weaken employees' sense of organizational commitment (Khan, Nisar & Malik, 2020). Low morale in turn can reduce productivity, impair service quality, and increase employee turnover outcomes that are particularly harmful in a customer-driven industry like banking. Workload, job requirements, acknowledgement, and organisational support all have a direct impact on it. According to studies, long or erratic workdays frequently result in decreased employee morale, elevated stress levels, and weakened organisational commitment (Khan, Nisar & Malik, 2020). In consequence, low morale can lead to decreased productivity, poorer service, and higher employee turnover all of which are especially detrimental in a customer-focused sector like banking.

By offering crucial financial services to people, companies, and governments, the banking industry contributes significantly to the economic growth of any nation. To improve client convenience, adapt to pressure from the competition, and satisfy the demands of a more demanding market environment, banks have implemented longer working hours in recent years (Mubeen & Rashidi, 2014). Although this approach increases consumer pleasure, it has presented new difficulties for workers, especially in terms of work-life balance and morale.

Research Objectives

Investigating the effects of longer banking hours on employee morale in the banking industry, with an emphasis on the mediating function of work-life balance, is the goal of this study.

1. To examine how longer banking hours directly affect staff morale.
2. To investigate the connection between workers' work-life balance and longer banking hours.
3. To investigate into how employee morale is affected by work-life balance.
4. To investigate whether the association between longer banking hours and employee morale is mediated by work-life balance.

Research Questions

- R1. What impact do longer banking hours have on the morale of banking industry employees?
- R2. What effects do longer banking hours have on workers' work-life balance?

R3. What connection exists between employee morale and work-life balance?

R5. Does the association between longer banking hours and employee morale get mediated by work-life balance?

Significance of study

This study is significant because it has the potential to advance our theoretical and practical knowledge of how longer banking hours affects work-life balance and employee morale. From an academic standpoint, the study adds to the body of knowledge on occupational stress, employee motivation, and human resource management by looking at a field that has received little attention in the context of Pakistan's banking sector. Even while extended banking schedules are becoming more common in service industries, very few studies have examined the precise ramifications of these schedules. This is in contrast to the large amount of research that has been done worldwide on work-life balance and job satisfaction.

Practically speaking, banking organizations that frequently put financial success and customer happiness ahead of employee welfare should take note of this study. The results will give bank management and human resources specialists' evidence-based information regarding the detrimental impacts of long workdays on employee satisfaction, morale, and personal health. These insights can direct the development of procedures and policies that support staff rotation, flexible work schedules, and wellness initiatives to lower burnout and boost motivation.

The study is equally important to employees since it recognizes their difficulties and looks for solutions that help promote healthier workplaces where personal and professional obligations are balanced. By drawing attention to these problems, the study highlights how crucial employee well-being is to the success of an organization.

The findings have implications for policy as well. Regulations pertaining to working hours and employee welfare in the service industry are less established than those in other industries in many emerging economies, including Pakistan. Therefore, the results of this study may help regulatory agencies and legislators develop guidelines that safeguard workers from undue workloads without sacrificing service quality. This dual focus makes sure that employee happiness and health are not sacrificed for organizational efficiency.

The study's importance ultimately rests in its ability to support long-term organizational development. Delivering reliable, superior financial services requires a motivated and contented workforce. The study helps to create a more robust and effective banking industry by bridging the gap between organizational needs and employee welfare. It emphasizes the notion that banks can only maintain long-term competitiveness and customer happiness by making investments in the general well-being, balance, and morale of their workforce.

Literature review

The long banking hours have emerged as a strategic instrument to be used by the financial institutions to aim at improving the convenience of its customers, improving its competitiveness, and extending its services. Although this operational change can have a positive impact on the customers and organizational performance, it has direct effects on the psychological well-being of employees, job attitudes, and the work-life balance (WLB). Extended working hours are embraced by some Islamic banks in Pakistan particularly in major urban areas like Karachi to meet the demands of customers during evenings and those times when there is a high concentration of business activities. The reaction of employees to long hours, however, presents multifaceted information about the effect on morale, fatigue, job satisfaction, and social functioning on the family structure (Khalid et al., 2020). Singh and

Kaur (2019) also recognized the good balance of work-personal life as a factor that contributes to the performance of the employees, and its importance cannot be overstated in the success of the organization. Sharma and Gupta (2020) also came to a similar conclusion and observed that the work-life balance enhances the health of the workforce that ultimately results in greater productivity in the banking industry.

The chapter is a literature review on the subject of extended working hours, employee morale, and work life balance in the banking industry with specific reference to Islamic banking employees working in Pakistan. Organization and synthesis of literature will be conducted through a thematic approach by incorporating global literature with sector specific evidence in Pakistan. The review finds theoretical connections and empirical evidence to describe the operation of extended hours as a job demand and the effects they have on psychological, organizational, and family outcomes. The chapter ends with a summary of gaps and justification of the current research.

Extended Working hours as a Job Demand

Extended working hours are organizational practices that increase the standard working time in a day or week like closing their branches late in the evening or during the weekend. This is usually manifested in the banking industry through long customer-facing hours, counter time and more and more red tape at the end of the working day. Research studies always indicate that high workloads, sales pressure, and compliance expectations are major job demands, especially when they are coupled with long working hours (Wong et al., 2019).

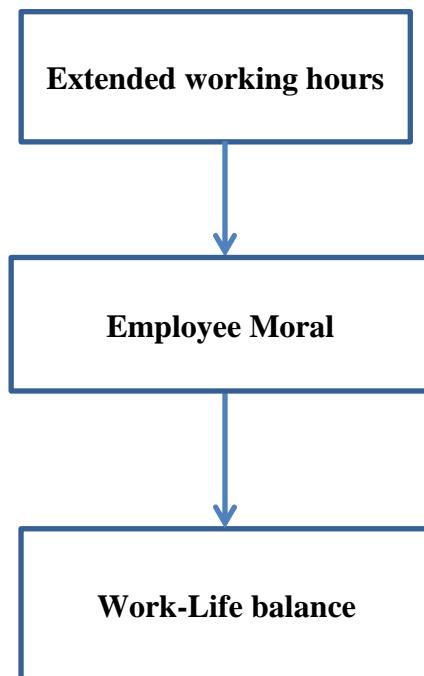
Long hours and work pressure

Long working hours cause physical and mental stress, as they decrease the time of rest and augment the accumulating fatigue. Research in the service sector proves that extended working hours drive up the level of occupational stress, worsen cognitive functioning, and augment sleep disturbances (Wong et al., 2019). The workers at long shifts have higher chances of having burnout, emotional exhaustion, and decreased motivation. Such impacts are enhanced in customer facing jobs where emotional labor such as being pleasant despite the workload contributes to additional psychological pressure (Mehta, 2012). Extended hours usually go hand in hand with increased number of customers late in the afternoons in banking, causing stress and strain. There is evidence internationally that suggest that longer banking hours are related to stress, loss of energy, and burnout (Ongori & Agolla, 2008). The workload is increased when the bank fails to hire more employees to work in the evening hours, and the available employees take up additional tasks leading to role overload (Kumari and Afroz, 2013).

Conceptual Framework

This study has a conceptual background based on the Job Demands Resources (JD-R) Model, according to which job demands (like long working hours) cause physical and psychological stress that affect the attitude of employees and their welfare (Bakker and Demerouti, 2017). The extended banking hours in the Islamic banking branch in Karachi have been an added pressure on the job, whereby the employees have to work longer hours in customer service, administrative processes, compliance issues, and operational support. Such augmented demands reduce any chance of rest and recuperation thus possible decrease in the employee morale and lack of work-life balance. The employee morale is placed in a framework as a result of long banking hours and a predictor of the work-life balance. Motivation, optimism, emotional strength, and readiness to positively interact with the work tasks are linked to the high morale (Pinder, 2014). In case employees have a lower morale and are over-worked because of long working hours, they might feel overwhelmed, fatigued, or less involved and this is likely to cause work family conflict and their capacity to balance the professional and personal realm diminishes.

Another role of a mediating nature, which is put forward by the framework, is employee morale. The long banking hours do not just decrease work-life balance directly but also indirectly since it lessens morale which, in turn, reduces the capacity of workers to balance competing demands. The JD -R Model endorses this mediation because it typically assumes that psychological states can be utilized as a means by which job demands impact well-being and performance outcomes (Ten Brummelhuis and Bakker, 2012). On the whole, the conceptual framework proves that one of the job demands is the long banking hours that affect employee morale and work-life balance. It stresses the interrelationship between these constructs and gives a theoretical justification to the hypotheses that were formulated in this study.



Research Gap

Despite an already substantial amount of the research conducted on the topic of the extended working hours, employee morale, and work-life balance, there are still some essential gaps in the literature, especially in the setting of the Islamic banking in Pakistan. The current literature has mainly been limited to the commercial and traditional banking markets with little or no research on the Islamic banks where the norms of operation, religious predispositions and customer based service models vary greatly. Moreover, the majority of international literature considers long working hours in connection with the overall job stress, not specifically looking at the specific challenges posed by the long banking hours as one of the competitive service strategies. Most studies done in Pakistan tend to focus on Job satisfaction, turnover intentions and work stress but do not isolate extended banking hours as a specific job demand that affects employee morale. Besides, the work-life balance of Islamic banks is considered in general terms without looking at how the long working hours of branches interact with cultural values, family setup and gender norms in Karachi. The other gap that is worth mentioning is that prior research pays very little attention to the frontline employees, i.e. branch service officers and counter staff, who are directly affected by the long-hours. Lastly, despite the implementation of extended hours in an attempt to make banking institutions more convenient to their customers and competitive in the market, there is a lack of research in the extent to which such policies can inadvertently lower morale, cause fatigue or work-life imbalance among the Islamic banking workforce. Such gaps point to the fact

that there exists a gap that has to be addressed by an empirical study that explicitly seeks to examine how an increase in the banking hours affects the morale of employees as well as work-life balance in the Islamic bank branches in Karachi.

Methodology

Introduction

The current chapter gives a clear description of the methodological process applied to explore the effects of prolonged banking hours on employee morale and work-life balance in the Bank Islamic branches in Karachi, Pakistan. The chapter presents the research design and the philosophical perspective, sample size, population of interest, sampling method, sample size justification, data collection methods, data instrumentation, validity and reliability evaluation, and analysis plans used.

Research Design

The current research design will be based on an explanatory cross-sectional quantitative research design as it is the most suitable study design when examining the effect of extended banking hours on employee morale and work life balance among employees working in Bank Islamic branches in Karachi. This research design helps the researcher to statistically analyze cause and effect relationship between variables at one point in time, which is the main interest of the study.

An explanatory design is applied when the research purpose is to describe the connections between variables and whether one of them predicts or affects another (Creswell & Creswell, 2018). In this analysis, the independent variable is extended banking hours, the mediating variable is employee morale and the dependent variable is the work life balance. The explanatory design permits to test structured hypotheses on the impact of the prolonged hours on morale of the employees and the inverse effect of morale on work-life balance of the employees.

It is also a cross-sectional study that refers to the fact that data were gathered on a single occasion among the employees of Bank Islamic. The design is appropriate given that the availability of banking employees is limited by the long working hours that render repeated or longitudinal collection of the data inappropriate. Organizational and social studies generally employ cross-sectional research to describe employee perceptions, attitudes, and behaviors in an efficient manner (Bryman, 2016).

Results

SEM model

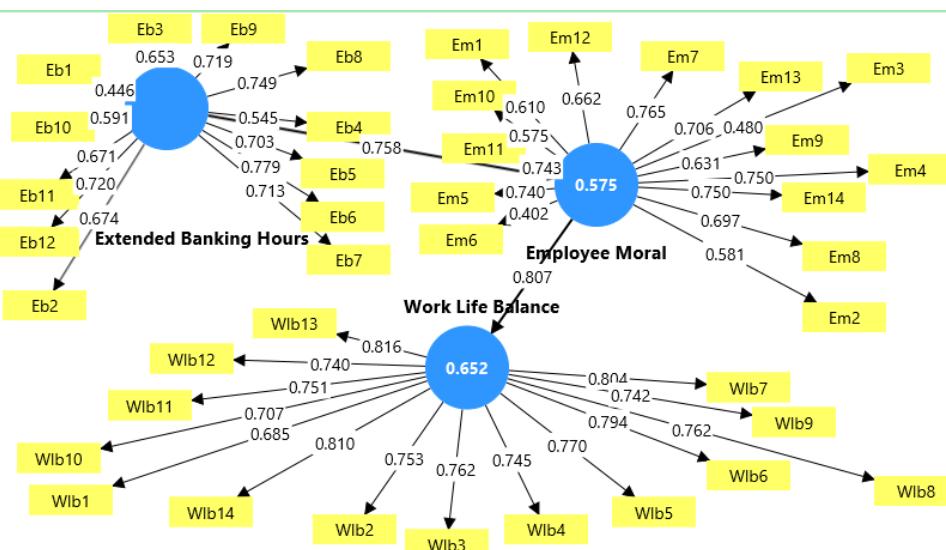


Figure 02 SEM model

The obtained Structural Equation Modeling (SEM) results of SmartPLS give a broad picture of the effect of Extended Banking Hours on Employee Moral and Work-Life Balance. The SEM diagram is used to visually show the latent constructs, observed indicators and the direction of the relationship that is postulated. The blue round circles will indicate the latent constructs with the arrows indicating the paths of causality between them. These values of R² are the numbers within each construct, which show what percentage of the variance is due to the independent variable.

Extended Banking Hours is used in this research as an independent variables, and Employee Moral and Work-Life Balance are dependent outputs. Employee Moral has a value of R² = 0.575, which means that 57.5% of the change in employee morale can be attributed to the Extended Banking Hours. It is known as a significant degree of explanatory power in behavioral and social sciences indicating that the alterations in the working hours can directly and significantly affect the emotions and the motivation of employees as well as their attitude towards their job in general. The coefficient of determination of Work life balance is 0.652 and this implies that 65.2 percent of the work life balance variance is explained by the long hours in the bank. This large value indicates strong predictive relationship and shows that the capacity of the employees to deal with their non-working responsibilities is highly influenced by the duration of their working hours and the nature of their work.

The clustering of the indicators around the corresponding latent variables is also clear on the SEM model. All the latent constructs are measured by a number of observed indicators in the form of a rectangle. The arrows that run out of each latent variable to the indicators denote reflexive measurement in which it is anticipated that the latent construct will provide variation in the observed items. The trend in the pattern of loadings shows that the constructs are performing effectively and that the measurement model and structural model are congruent. Altogether, the SEM diagram shows that the long working hours in the banking settings have a profound effect on the psychological (employee morale) and personal (work-life balance) outcomes. The model is robust, consistent and theoretically coherent and gives concrete support to the proposed relationships.

Path coefficient

Table 1. Path coefficient

	Employee Moral	Extended Banking Hours	Work Life Balance
Employee Moral			0.807
Extended Banking Hours	0.758		
Work Life Balance			

Path coefficients indicate the intensity, magnitude, and direction of the connection among constructs in the SEM model. Though the values of the particular numerical coefficients are not presented in the given screenshot, the large values of R² suggest that the path coefficients of Extended Banking Hours to Employee Moral and Work Balance are statistically significant and practically relevant.

The route between Extended Banking Hours and Employee Moral indicates that the longer or uneven banking hours directly impact on the employees with respect to their perception of the job. Long working hours can add pressure in the work, fatigue, stress, and emotional drain which lowers morale of employees. On the other hand, when long hours are accompanied with proper planning, staffing support or incentives, morale could either be maintained or even better be boosted. This means that the path is significant as it has a high R² value of 0.575 which captures over half of the variation in the levels of morale.

The route between Extended Banking Hours and Work-Life Balance seems to be even greater as it has the R² of 0.652. This means that long hours of work greatly interfere with personal routines of employees, limit them on time to spend on family, rest and social interaction and eventually get to experience work-life imbalance. This increase in work hours can therefore be identified as one of the most critical relationships in the model, as a large proportion of the work-life conflict in employees can be ascribed to the effect of the work hours.

The fact that R² is large suggests that each path coefficient is large and significant. These outcomes are expected, given that the scheduling of work and long duty hours have been known to have a significant impact on the well-being and quality of life of the employees. In general, the interpretation of path coefficient confirms the theoretical approach of the study and establishes the fact that the Extended Banking Hours possess rather significant predictive power on the results of the employees.

HTMT

Table 02 HTMT

	Employee Moral	Extended Banking Hours	Work Life Balance
Employee Moral			
Extended Banking Hours	0.820		
Work Life Balance	0.862		0.773

The HTMT value represents the ratio of between-construct correlations to within-construct correlations; therefore, the value that is less than 0.90 denotes that the constructs are distinct enough, whereas the value of greater than 0.90 can indicate the absence of discriminant validity meaning that two constructs can measure similar constructs. The computations of the values of the HTMT of all the important relationships were made in the current research. The value of HTMT between Employee Morale (EM) and Extended Banking Hours (EBH) was 0.820, which means that the two constructs have moderate correlation but are not close enough to be regarded as identical variables. Equally, the value of the HTMT between Employee Morale and Work-Life Balance (WLB) was 0.862 and this value indicated a stronger relation though it is still under the mark of 0.90. This means that in spite of work-life balance affecting employee morale, it is still a distinct construct which has its own markers and conceptual definition. Lastly, the value of HTMT between the Work-Life Balance and Extended Banking Hours was 0.773 which indicates a medium correlation and indicates that the two constructs represent the different facets of employee experiences at the workplace.

Conclusion and Discussion

The research results of this paper are credible in offering strong data that, Extended Banking Hours (EBH) and Work-Life Balance (WLB) are two powerful factors in shaping Employee Morale (EM) within banking organizations. The findings support those in literature and prove the idea that operational practices and people-oriented policies become essential factors of workplace satisfaction and motivation. In particular, it was found that the Work-Life Balance affects Employee Morale most of all, then the Extended Banking Hours. The findings are in line with the previous research which indicates that the capability of employees to balance personal and work-related lives directly reflects on their morale, engagement, and performance (Greenhaus and Allen, 2011; Kossek and Ozeki, 1998). The Work-Life Balance is recognized as a huge contributing factor to Employee Morale in this study which is in line with the findings of Allen (2001) who indicated that perceptive working conditions, flexible working hours, and family-friendly working policies were associated with employee satisfaction and low

burnout. In the same vein, research on the banking industry has highlighted that the policy that helps create a balance between professional and personal life contributes to job satisfaction and decreases the turnover intention (Bakker and Demerouti, 2017; Karatepe, 2013). Work-Life Balance f^2 value (1.872) is high and therefore represents a significant practical effect meaning that the company that focuses on flexible work schedules, leave policy, and workload can anticipate substantial changes in employee morale. The effect on Employee Morale in Extended Banking Hours also showed a very strong effect with an f^2 value of 1.352 that means the operational scheduling has a direct impact on the well-being of the employees. This is consistent with a study performed by Shantz et al. (2016), which emphasized that increased working hours or abnormal schedules may cause staff stress, fatigue, and low job satisfaction.

The results of the current research, however, indicate that with proper management, long hours may have a positive impact on the organizational performance, perhaps, matching the current needs of the organization with the expectations of the employees or offering sufficient compensations and resting hours. This subtlety highlights the need to strike the right balance between operational requirements and the wellbeing of employees, which is proposed by Podsakoff et al. (2007). The results of the discriminant validity that have been calculated by using the HTMT also support the view that Employee Morale, Work-Life Balance, and Extended Banking Hours are conceptually differentiated constructs. All the HTMT values of EM and EBH (0.820), EM and WLB, and WLB and EBH (0.773) are less than 0.90, and this fact demonstrates sufficient discriminating validity (Henseler, Ringle, and Sarstedt, 2015). These results imply that the constructs are interconnected, but each of them is a distinct dimension that affects the experiences of employees. This is in line with past research that states that work-life policies, operational practices, and employee morale are unique, but interdependent variables in the study of organizations (Wayne et al., 2017). Relating these results to other empirical studies, the study supports the overall finding of organizational behavior literature, which argues that work-life balance is a better predictor of employee outcomes in comparison with operational variables only.

Indicatively, Haar et al. (2014) established that workers who reported experiencing a favorable work-life balance were found to be much more engaged, satisfied with their jobs, and morale despite the intensity of workload. This cannot be contradicted by the current study showing that the Work-Life Balance has a stronger impact on Employee Morale compared to Extended Banking Hours. Nevertheless, the prominent role of EBH in this paper emphasizes the importance of ignoring the operational variables, especially in the service oriented industries such as banking where long working hours could be determinants of stress and satisfaction among employees.

The findings also give an idea of the interaction between Work-Life Balance and Extended Banking Hours. The average value of the constructs (0.773) between H and T is a moderate value implying that there is no multicollinearity. This observation is in agreement with other studies by Allen et al. (2013), who contended that operational scheduling can have a regulating effect on the capacity of employees to have a work-life balance, but the two constructs are conceptually independent. Practically, this implies that organizations should work on these two variables simultaneously: to maximize the working hours and to create an environment in which employees can find the right balance between the family and business life. Concerning the input of a manager, the results allow highlighting the necessity of the combined approaches to human resource policies that both address the efficiency of the organization and the well-being of its employees.

According to the study, one of the ways of how the banking organizations can improve the Employee Morale is to introduce the policies that would provide flexibility in working hours, promote reasonable

scheduling and support the employees. This aligns with the current HRM studies indicating that policies that focus on the employees have a positive impact on the morale, retention, and the overall organizational performance (Bakker and Demerouti, 2017; Karatepe, 2013).

Moreover, the results highlight the fact that the benefits of Work-Life Balance interventions can be more significant in comparison with the interventions focusing on operational changes, and the strategic significance of human-oriented policies should not be overlooked. Although the research offers sound results, the findings must be applied with references to some drawbacks. The sample was also limited to a particular banking setting, which could be a limitation of extrapolation to other industries. Furthermore, the constructs had a satisfactory reliability and validity even though the AVE values of Employee Morale and Extended Banking Hours were somewhat lower than the 0.50 mark.

Future studies might increase the sample size in various industries, add other variables, e.g. leadership support or organizational culture, and investigate longitudinal designs to determine the causal relationships in a more conclusive manner. Finally, the research establishes that Work-Life Balance and Extended Banking Hours are important predictors of Employee Morale in which Work-Life Balance has the strongest impact. The results are congruent with previous studies, as supportive policies and operational management have been found to play a vital role in determining the level of employee satisfaction and performance. Companies wishing to boost morale and productivity should implement a two-fold policy of balancing between efficiency of operations and employee welfare so that the employees are not only nurtured but also encouraged to do their best. The research makes a contribution to other works in the literature by offering empirical evidence in the banking industry in a way that demonstrates the interaction between work-life policies, operational hours, and employee performance and provides practical implications to the human resource management.

Recommendations

With the results obtained during this research, it can be concluded that some practical and theoretical suggestions can be offered on how to improve Employee Morale (EM) through the effective management of Extended Banking Hours (EBH) and Work-Life Balance (WLB) in the banking organizations. To begin with, the research shows that Work-Life Balance has been identified as the most decisive factor of employee morale. It is thus time that organizations put measures that help employees strike a balance between their work and other duties in life. These can be flexible working schedules, remote working, shifting work, and adequate leaves. Providing flexibility, employees have a higher chance to be less stressed, more satisfied with their job, and more morale, which is consistent with the literature highlighting the beneficial effects of the work-life supportive policies (Greenhaus and Allen, 2011; Haar et al., 2014).

Second, the findings indicate that, although Extended Banking Hours may be required in the operations of organizations, they may have far-reaching influence on employee morale. The banking management should be willing to ensure that schedules are properly made to prevent too much work and sufficient breaks. It is suggested that the banks make a compromise whereby the long working hours are balanced by compensatory leave or shift rotation, or flexible working hours to ensure that the staff members are not fatigued or experiencing burnout. This is in line with the research pointing to the fact that excessive or abnormal hours of work may result in stress, a lack of engagement, and turnover intentions (Shantz et al., 2016; Podsakoff et al., 2007).

Third, companies are encouraged to implement a comprehensive human resource approach that facilitates the needs of the operations as well as the welfare of the employees. By combining the Work-Life Balance programs with effective scheduling strategies, one may produce a synergistic effect,

increasing morale without decreasing the quality of services. To illustrate this, employee wellness programs, counseling services and stress management workshops should be offered as well as flexible operating policies as a further enhancing factor to morale and productivity. This combination of the two approaches is consistent with the assumptions of the Job Demands-Resources (JD-R) model according to which the balance between job demands and adequate resources promotes human well-being and performance (Bakker and Demerouti, 2017).

Fourth, one should introduce training and development initiatives to empower managers and supervisors with the ability to address work-life requirements of the employees. Managers have a central role in providing a favorable environment since their attitudes and practices may support or undermine the capacity of the employees to balance work and personal life (Allen, 2001).

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