

# ENHANCING WORKFORCE STABILITY: KEY FACTORS ASSOCIATED WITH WORK-LIFE BALANCE AT AEON CREDIT SERVICE, KELANTAN

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**Abstract:** *Workforce stability has become a strategic priority in the financial services sector, where escalating job demands, long working hours, and intense performance expectations increasingly threaten employees' work-life balance (WLB). In the Malaysian lending industry, these pressures contribute to higher levels of job burnout and workplace stress, potentially undermining organizational sustainability and employee retention. This study aims to examine the key factors associated with work-life balance among employees at AEON Credit Service, Kelantan, with particular emphasis on job burnout, working environment, and working hours. A quantitative cross-sectional design was employed, and data were collected through structured self-administered questionnaires distributed to all 40 employees using a census survey. The data were analysed using descriptive and inferential statistics via SPSS. The findings reveal that job burnout is the most significant predictor of work-life balance, followed by working hours and the working environment. These results suggest that unmanaged burnout and excessive work demands may weaken workforce stability by diminishing employees' capacity to effectively integrate professional and personal roles. This study provides practical insights for financial institutions seeking to enhance workforce stability through targeted organizational interventions, including burnout prevention initiatives, improved workload management, and supportive work environments. Strengthening work-life balance not only*

*promotes employee well-being but also contributes to long-term organizational resilience and performance.*

**Keywords:** *Work-life balance, job burnout, working environment, working hours.*

## Introduction

In recent years, work-life balance (WLB) has gained substantial attention in both academic and organizational discourse due to its critical role in shaping employee well-being, productivity, and long-term organizational sustainability. Work-life balance refers to an individual's capacity to effectively manage work responsibilities alongside personal and family commitments in a way that minimizes role conflict and psychological strain (Basuni & Sopiah, 2023; Shange, 2022). Within the contemporary financial services sector, rapid technological advancements, extended working hours, and heightened performance expectations have increasingly blurred the boundaries between work and personal life. This has intensified job burnout, workplace stress, and reduced overall employee well-being (Abraham & Philip, 2025; Rosnani et al., 2023).

In the Malaysian context, work-life balance has become an increasingly pressing concern. Malaysia's ranking of 59th out of 60 countries in the Global Life-Work Balance Index 2023 highlights structural challenges such as long working hours, limited leave provisions, and relatively low employee well-being (Selvam, 2024). These issues are particularly pronounced in the financial services sector, where employees operate within highly target-driven environments, strict regulatory frameworks, and continuous digital connectivity (The Rakyat Post, 2024). Empirical studies indicate that employees in financial institutions frequently struggle to balance professional and personal demands, resulting in elevated levels of burnout, emotional exhaustion, and declining mental health (Yang, 2023; Abraham & Philip, 2025).

However, despite the growing body of literature on work-life balance in Malaysia, several critical gaps remain insufficiently addressed. First, existing studies predominantly focus on commercial banking institutions and urban headquarters, with limited attention given to non-bank financial institutions operating at the branch level, where work conditions, resource availability, and managerial practices may differ significantly. Second, prior research often examines work-life balance in a generalized manner, without explicitly disentangling the relative influence of key determinants such as job burnout, working environment, and working hours within a single integrated framework. Third, there is a lack of context-specific evidence from regional settings such as Kelantan, where organizational dynamics, workforce characteristics, and socio-cultural expectations may shape employees' work-life experiences differently compared to major urban centers.

Addressing these gaps, this study aims to examine the factors influencing work-life balance among employees at AEON Credit Service in Kelantan, with particular emphasis on job burnout, working environment, and working hours. By focusing on a non-bank financial institution at the branch level, this study seeks to provide more nuanced and contextually grounded insights into employee well-being. The findings are expected to contribute to the existing literature by clarifying the relative importance of these determinants while offering practical implications for improving work-life balance practices and supporting organizational sustainability within Malaysia's financial services sector.

## Literature Review

Work-life balance (WLB) has become a central construct in organizational research due to its critical role in shaping employee well-being, job performance, and organizational sustainability. It is generally defined as an individual's ability to effectively integrate work responsibilities with personal and family roles in a manner that minimizes conflict and psychological strain (Basuni & Sopiah, 2023; Shange, 2022). In high-demand sectors such as finance and banking, the intensification of work through technological advancement, performance pressures, and extended availability expectations has made the attainment of WLB increasingly challenging. As a result, WLB is no longer viewed merely as a time allocation issue, but as a multidimensional outcome shaped by job demands, psychological strain, and organizational resources.

From a theoretical perspective, WLB can be understood through the Job Demands-Resources (JD-R) framework, where job demands (e.g., long hours, workload) tend to deplete employees' energy, while job resources (e.g., supportive environment) help buffer stress and sustain well-being. Within this framework, WLB is positioned as an outcome that reflects the extent to which employees can maintain equilibrium despite competing role pressures. Therefore, examining the determinants of WLB requires not only identifying relevant factors but also understanding their direction and relative influence.

One of the most critical determinants is job burnout, which represents a psychological response to prolonged exposure to work-related stress. Burnout is characterized by emotional exhaustion, depersonalization, and reduced personal accomplishment (Wardani & Firmansyah, 2019; Shah et al., 2024). In high-pressure financial environments, employees are frequently exposed to continuous client demands, performance targets, and time pressure, all of which accelerate burnout. Unlike structural job demands, burnout directly affects employees' psychological capacity to disengage from work, making recovery difficult. Consequently, burnout is expected to have a significant negative relationship with WLB, as emotionally exhausted employees are less able to fulfil personal and family roles effectively. Empirical studies consistently support this direction, indicating that higher burnout levels lead to increased work-life conflict, reduced well-being, and lower engagement in non-work domains (Savigo et al., 2023; Julianti & Mardianty, 2024).

In contrast, the working environment functions as a key organizational resource that can enhance or undermine employees' ability to achieve WLB. The working environment encompasses both physical conditions (e.g., workspace design, safety) and psychosocial elements (e.g., leadership support, communication quality, organizational culture) (Badaruddin et al., 2024; Pathirana et al., 2023). A supportive environment provides employees with the necessary resources, autonomy, and psychological safety to manage job demands effectively. From a JD-R perspective, such resources play a buffering role by reducing the negative impact of stressors and enhancing coping capacity. Therefore, the working environment is expected to have a positive relationship with WLB, where better environmental conditions lead to improved balance. Empirical evidence supports this argument, showing that employees in supportive and well-structured environments experience lower stress, higher satisfaction, and better integration of work and personal roles (Soelistya, 2024; Ismail & Michael, 2025).

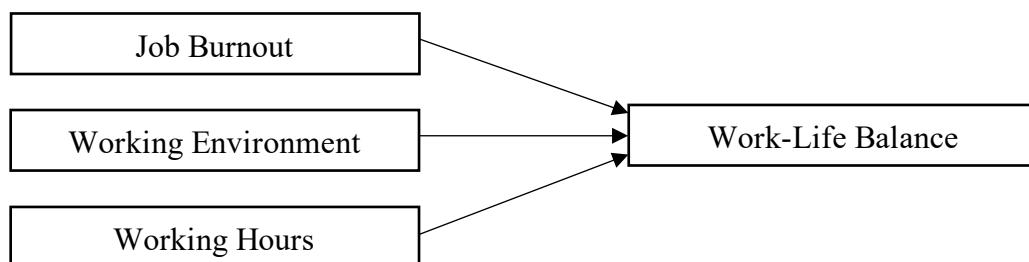
Another important determinant is working hours, which represent a structural job demand that directly constrains employees' time resources. In the financial sector, long and inflexible working hours are common due to performance targets, customer demands, and regulatory requirements. Extended working hours reduce the time available for family, leisure, and recovery, thereby increasing work-life conflict. Accordingly, working hours are generally expected to have a negative relationship with WLB, as longer hours limit employees' ability to engage in non-work roles. However, the influence of working hours may not be uniformly strong. Unlike burnout, which reflects psychological strain, working hours primarily represent a quantitative demand, and their impact may be moderated by factors such as flexibility, autonomy, and organizational support. For instance, flexible work arrangements can partially offset the negative effects of long hours by increasing employees' control over their schedules (Khan et al., 2025; Jabeen & Jabeen, 2024). This suggests that while working hours negatively affect WLB, their impact may be less direct or weaker compared to burnout and working environment.

Importantly, these determinants do not operate independently but interact in shaping employees' work-life experiences. High working hours can contribute to burnout, while a supportive working environment can mitigate both burnout and work-life conflict. This interaction creates a dynamic system where job demands and resources jointly influence WLB outcomes. For example, employees exposed to long hours in a supportive environment may still maintain balance due to available coping resources, whereas those in poor environments are more likely to experience burnout and imbalance. This reinforces the argument that WLB is best understood as the result of interplay between structural demands, psychological strain, and organizational support mechanisms.

In summary, the literature suggests a clear pattern of relationships: job burnout negatively influences WLB, working environment positively influences WLB, and working hours negatively influence WLB, albeit with potentially weaker explanatory power. Despite these established relationships, empirical evidence examining these variables simultaneously within the financial services sector, particularly in localized contexts—remains limited. This highlights the need for further investigation to better understand the relative importance of these determinants and their combined effect on work-life balance.

### Conceptual Framework

Based on the research constructs identified from previous studies and an extensive review of the literature, a conceptual framework has been developed and is presented in Figure 1. This study intends to examine the key factors associated with work-life balance among employees at AEON Credit Service, Kelantan, with particular emphasis on job burnout, working environment, and working hours.



**Figure 1: Conceptual Framework**

## Methodology

The research design for this study is based on a quantitative approach, which is appropriate for deductive research that relies on standardised statistical procedures to ensure reliability and validity (Hair et al., 2019; Sekaran & Bougie, 2020). This study utilised a cross-sectional research design, whereby data were collected at a single point in time. A cross-sectional approach is suitable for examining relationships among variables efficiently within a limited time frame (Saunders et al., 2023). The study investigated job burnout, working environment, and working hours as independent variables in relation to work-life balance as the dependent variable. Specifically: job burnout was measured using items adapted from the Maslach Burnout Inventory (MBI) developed by Christina Maslach and Susan E. Jackson (1981), which captures dimensions of emotional exhaustion, depersonalization, and reduced personal accomplishment, work-life balance was measured using items adapted from the work-family balance scale developed by Jeffrey H. Greenhaus and Tammy D. Allen (2011), which assesses individuals' perceived equilibrium between work and non-work roles, working environment items were adapted from workplace environment and organizational support scales developed by Nijole Vveinhardt and Eglė Gulbovaite (2017), as well as supporting studies on organizational climate and employee well-being, and working hours were measured using items adapted from prior empirical studies on workload and time demands, particularly those grounded in the Job Demands-Resources (JD-R) framework by Evangelia Demerouti et al. (2001), which conceptualizes working hours as a quantitative job demand. All measurement items were operationalised using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree), which is widely accepted for measuring attitudes and perceptions (Sekaran & Bougie, 2020).

This study employed a survey method using a structured questionnaire to collect data from employees of AEON Credit Service, Kelantan. The target population comprised all 40 employees and a census survey technique was adopted due to the small and accessible population size, allowing comprehensive representation and minimizing sampling bias (Sekaran & Bougie, 2020).

Data were analysed using SPSS software. Data screening was conducted to check for missing values, outliers, and data entry errors prior to analysis. Reliability analysis using Cronbach's Alpha was performed to assess internal consistency of the measurement scales (Hair et al., 2019). Descriptive statistics were used to summarise respondents' demographic profiles and variable distributions, while Pearson correlation analysis was applied to examine the relationships between the independent variables and work-life balance in line with the research objectives (Sekaran & Bougie, 2020). Normality was assessed using skewness and kurtosis values, which is appropriate for small sample sizes ( $n < 50$ ) (Field, 2018). Skewness of all variables fell within the acceptable range of values of  $-0.723$  to  $-0.202$  as proposed by Hair (2020). The values of kurtosis also fell within the acceptable range of a normal distribution ( $-7$  to  $+7$ ),  $0.770$ - $0.957$ . The data can be assumed to be normally distributed as both skewness and kurtosis reached these values (Sharma et al., 2019, Hair et., 2019).

## Findings and Discussions

### Demographic profile analysis

The sample consists of 40 employees. Of these, 40% are male and 60% female. The workforce consists of 22.5% are aged 20 - 29 years, 45% aged 30 - 39 years, and 32.5% aged, 40 - 49 years. In terms of marital status, 60% are married, 32.5% single, and 7.5% divorced. Educational attainment is high, with 72.5% holding a degree, 22.5% holding a diploma, and 2.5% holding a master and SPM respectively. Regarding tenure, 7.5% have served for 16 years or more, 30% for 11 - 15 years, 35% for 6 - 10 years, and 27.5% for less than 5 years.

### Reliability Analysis

Reliability analysis is essential in evaluating the internal consistency of measurement instruments and ensuring that scale items consistently measure the intended constructs. Cronbach's alpha ( $\alpha$ ) was employed as it is the most widely accepted reliability coefficient in behavioral research (Nunnally & Bernstein, 1994; Sekaran & Bougie, 2020). To guarantee internal consistency, Cronbach alpha was applied to measure the reliability of each construct to ascertain that this study involved previously unexplored construct. Internal consistency measures how much the items in every construct go with each other. Nunnally and Bernstein (1994) also state that a Cronbach alpha coefficient of 0.7 is acceptable and that any items below this value should be eliminated so that reliability could be enhanced. All the constructs in this research had acceptable reliability criteria. In the case of the dependent variable, which is the work life balance, the Cronbach alpha value was 0.84, which a great representation of reliability of 0.8 to 0.9, and positive correlation of the items. The job burnout had a Cronbach alpha of 0.93 which denotes a high level of reliability of 0.8 to 0.9, and positive correlation of the items. Working environment, it recorded a Cronbach alpha of 0.78 which was acceptable. In the case of the working hours the alpha of Cronbach was 0.72 which is also acceptable. Overall, the reliability scores of all constructs were above 0.70, which proved that the constructs were reliable according to the set standards.

### Descriptive Analysis

Descriptive analysis was conducted to determine the current level of work-life balance and its associated factors. Descriptive statistics such as mean and standard deviation are appropriate for summarizing central tendencies and variability in survey-based research (Sekaran & Bougie, 2020). The findings reveal that employees reported a moderate level of work life - balance ( $M = 3.48$ ), indicating that while employees are able to manage work and personal responsibilities to some extent, optimal balance has not yet been achieved. Job burnout and working hours were also rated at moderate levels, while working environment recorded a high mean score. These results suggest that organizational pressures related to workload and time demands remain key challenges in achieving better work life-balance.

**Table 1: Descriptive Analysis**

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Work-Life Balance (DV)	40	2.00	5.00	3.48	0.932
Job Burnout (IV1)	40	1.00	5.00	3.61	1.102
Working Environment (IV2)	40	1.67	5.00	3.76	0.740
Working Hours (IV3)	40	1.75	5.00	3.56	0.829

### Pearson Correlation Analysis

Pearson correlation analysis was conducted to examine the strength and direction of relationships between the independent variables and work life-balance as recommended for normally distributed interval data (Sekaran & Bougie, 2020). The results indicate a strong and statistically significant relationship between job burnout and work–life balance ( $r = 0.772$ ,  $p < 0.001$ ), highlighting job burnout as the most influential factor affecting employees’ ability to maintain balance. Working hours also showed a moderate and significant relationship with work–life balance ( $r = 0.487$ ,  $p = 0.001$ ), confirming the importance of time demands in shaping employees’ non-work life. In contrast, working environment showed a weak and non-significant relationship, suggesting that environmental factors alone may not directly determine work-life balance without interaction with workload and stress-related variables.

**Table 2: Result of Pearson Correlation Coefficient**

Hypotheses	Coefficient
H1: Job burnout has a significant relationship with work life balance	0.772
H2: Working environment has a significant relationship with work life balance	0.487
H3: Working hours has a significant relationship with work life balance	0.771

### Conclusion and Recommendations

The results show that work-life balance among employees at AEON Credit Service, Kelantan is at a moderate level, influenced by several key workplace factors. The analysis revealed that job burnout, working hours and working environment contribute to employees’ work-life balance, with job burnout recording the strongest influence. This highlights the impact of prolonged stress, emotional exhaustion, and continuous performance pressure in reducing employees’ ability to balance work and personal responsibilities, which is consistent with previous findings in the financial services sector (Sangeetha, 2023; Badaruddin et al., 2024). Working hours also demonstrated a significant contribution to work-life balance, emphasizing that long and rigid schedules limit recovery time and reduce opportunities for family and personal activities (Hsu et al., 2019). Although the working environment recorded a relatively high mean score, indicating general satisfaction with physical and social conditions, it showed a weaker and non-significant direct relationship with work-life balance. This suggests that a supportive environment alone is insufficient to offset the negative effects of excessive workload and time pressure unless supported by effective workload and scheduling practices (Soelistya, 2024). Overall, the study suggests that while working environment remains important, greater focus should be placed on managing job burnout and working hours to enhance employees’ well-being and sustain a healthier work–life balance.

The study’s findings are subject to several limitations that restrict generalization. The data were collected through self-administered questionnaires within a limited time frame, capturing employee perceptions at a single point in time. As work-life balance and job burnout may fluctuate depending on workload cycles, peak operational periods, or economic conditions, employees’ responses may vary across different time periods (Sekaran & Bougie, 2020). In addition, the study was confined to AEON Credit Service, Kelantan, involving a relatively small population of employees, which limits the ability to generalize the findings to other branches or financial institutions. Previous research suggests that work-life balance experiences differ across organizational contexts, geographical locations, and industry structures (Tan et al., 2025). Therefore, the results of this study are applicable only to the

specific organizational setting examined and may not fully represent work-life balance conditions in the broader Malaysian financial services sector.

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