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**ANTALYA BILIM UNIVERSITY
INSTITUTE OF POSTGRADUATE EDUCATION
BUSINESS ADMINISTRATION THESIS PROGRAM**

**THE ROLE OF CAREER SATISFACTION IN THE RELATIONSHIP
BETWEEN WORK OVERLOAD AND INDIVIDUAL
PERFORMANCE**

DISSERTATION

**PREPARED BY
ESMATULLAH GARANDAI**

ANTALYA - 2021

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Esmatullah Garandai, a master student of Antalya Bilim University, Institute of Post Graduate Education, Masters in Business Administration with student ID 2011117, successfully defended the thesis titled “The role of career satisfaction in the relationship between work overload and individual performance” which he prepared after fulfilling the requirements specified in the associated legislation, before the jury whose signatures are below.

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.... /.../ 2021

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ACADEMIC DECLARATION

I hereby declare that this master's thesis titled "The role of career satisfaction in the relationship between work overload and individual performance" has been written by myself according to the academic rules and ethical conduct of Antalya Bilim University.

I also declare that, all the materials used in this thesis consist of the mentioned resources in the reference list. I verify all these with my honor.

.../.../2021

Esmatullah Garandai

ÖZET

Yıllar içinde insan kaynakları yönetimi ve firma performans literatürlerinin ortaya çıkışı, araştırma makalelerinin en derin konuları arasında yer almıştır. Bu çalışma, Kariyer memnuniyetini (CS) ikinci derece yapı olarak ele alır ve İş yükü (WO) ile Bireysel performans (IP) arasındaki arabuluculuk rolünü inceler. Bu amaçla, çevrimiçi bir anket oluşturulmuş ve IBA'nın Afganistan'daki ana şubesinden 127 banka çalışanından veri toplanmıştır. Toplanan veriler SmartPLS yazılım programı ile analiz edildi. Çalışma sonuçları, CS'nin bireysel performansta çok güçlü bir rol oynadığını ve hizmet firmalarının performansı üzerinde güçlü bir etkiye sahip olduğunu göstermektedir. Ayrıca çalışma, CS'nin WO ve IP arasındaki ilişkiye aracılık ettiğini ve hizmet firmasının performansı üzerinde önemli bir etkiye sahip olduğunu bildirmektedir. Bu çalışma, CS'nin bireysel performansı ve firmanın performansını artırma rolüne dair ampirik kanıtlar sağlar.

Anahtar Kelimeler: Kariyer Tatmini, Kariyer Gelişimi, Çalışanın Performansı, Aşırı İş Yükü, Afganistan İslami Bankası.

ABSTRACT

The emergence of human resource management and firm performance literatures over the years have been among the most profound subject of research papers. This study considers Career satisfaction (CS) as second order construct and examines its mediating role between Work overload (WO) and Individual performance (IP). For this purpose, an online questionnaire was created and data was collected from 127 bank employees from main branch of IBA in Afghanistan. The data collected was analyzed with SmartPLS software program. The study results suggest that, CS is plays a very strong role in individual performance and has a strong impact on the performance of service firms. Furthermore, the study reports that, CS mediates the relationship between WO and IP and has a significant impact on the performance of the service firm. This study provides empirical evidence of the role of CS enhancing individual performance and firm's performance.

Keywords: Career Satisfaction, Career Growth, Employee's Performance, Work Overload, Islamic Bank of Afghanistan.

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LIST OF ABBREVIATIONS

IBA	: Islamic Bank of Afghanistan
CS	: Career satisfaction
WO	: Work Overload
IP	: Individual Performanc

CHAPTER 1

1. INTRODUCTION

This chapter provides an insight of the research philosophy, aims and objectives of the study, the context of the study as well as the overall contribution to the banking industry and other service delivery organizations. In addition, the chapter also presents a brief information of the chapters.

According to Terranova, Career satisfaction is level of to which an employee like their job which have two components namely, emotional feelings and perceptual components of employee. These components assess the need fulfillment of the employee (Terranova, 2008). One of the responsibilities of leadership in organization is to form a workplace where employee can work effectively and fulfill their desires (Baghaei, 2011).

The firm needs to establish a work environment where the workforce can have a high degree of commitment ns cooperation. This environment will help the employees to remain satisfied and achieve the organizational goals and objectives (Parvin and Kabir, 2011). Every company and enterprises need their own strategy for acquiring these goals to satisfy their human resources.

The role and position of human assets in those techniques are the primary supply and significance to the organization. These assets are vital for accomplishing the dreams of a powerful control organization. Managing those assets is one of the maximum essential obligations this is constantly the obligation of HRM in corporations is to hold most fulfilling human assets. Individuals that go away the organization creates gaps and task and desires to be fast stuffed via way of means of new individuals. Those who go away the organization have the capacity to create gaps and tasks that they wish to be filled rapidly.

They also get rid of their knowledge and expertise that they could have accumulated over time. In the past, humans had been much less aware of human resource, however

over time, they had been identified as the maximum crucial supply of businesses with the aid of using the essential human knowledge. Career satisfaction may be one of the maximum vital elements affecting the overall performance of personnel in any employer.

Career satisfaction is a form of delight and fantastic feeling that may be a characteristic of the connection among what an individual expects from a task and what a task gives to the individual.

Career satisfaction is a concept that focuses on the human issue that's most important to employers and employees. There are two main components that make up this concept. The first is the human issue and the second is the behavioral issue. Due to the rapid growth of industries such as globalization and the call for productivity, many companies have started to shrink their operations. This leads to the loss of high-overall performance employees. Voluntary relocation of these employees can help improve the efficiency of the organization and mitigate the impact of the restructuring process.

1.1 Context (IBA)

The banking sector plays a vital role in the intermediation of funds between borrowers and depositors in the least developed countries. In Afghanistan, 16 banks operate in the country. The banking sector is a major component of the financial system in Afghanistan. It is mainly responsible for the financing of various industries and the country's economy.

The banking sector's contribution to economic growth is substantial in both developed and developing countries. In Afghanistan, the banking sector contributed significantly to the country's development during the last decade. Islamic Bank of Afghanistan is one of the leading banks in Afghanistan It was established in 1975. It is part of the Da Afghanistan bank group. It is licensed and regulated under the Law of Banking. As of now, it has over 62 branches across the country. The bank is committed to foster a sound financial body with a vision to ensure the greatest safety and security to its clientele.

1.2 Problem Statement

Human resources or the ability to attract and retain skilled individuals are the foundations of any organization. Without these individuals, an organization cannot achieve its goals and objectives. Performance and employee satisfaction are often overlooked by organizations due to the spiritual and material demands of individuals.. Therefore, this study is carried out to know if employees are satisfied with their career at the organization and what is the impact of work overload on performances of individual who are satisfied with their career. And also mediating career satisfaction between work overload and individual performance.

1.3 Aims and Objectives of the Study

The general objective of the study is to access the effect of career satisfaction, work overload on individual performance.

The specific objectives of this study is to;

- To determine the role of Career satisfaction.
- To establish the impact of career satisfaction on individual performance.
- To determine the effect of work overload on individual performance.
- To assess the mediating role of career satisfaction between work overload and individual performance.

1.4 Structure of the Study

This study consists of five (5) chapters. The first chapter is the introduction, which attempts to explain the general idea of the study and the conception of the research topic. The second chapter is the literature review, explains the research topic “Career Satisfaction, Work Overload and Individual Performance” as well as existing research findings touching on aspects of the antecedents.

The second chapter also demonstrates the research model and provides the theoretical basis for the development of the research hypothesis used in this study. The third chapter

seeks to clarify the methodology used in this study, the procedure, sampling method, the sample size, data collection procedure, questionnaire structures, measures, data analysis and the demographic profiles of bank employees used in the study.

The fourth chapter show results of the demographic data and breakdown of the sample, the measurement model used in the study, the reliability and validity of the various variables as well as the direct and indirect effects of the various variables used in the study. Chapter five, which is the last chapter, presents the discussion of the findings, summary of the findings and the theoretical and practical implications supported by these findings. In addition, the chapter also provides the limitation of the study and future research directions.

CHAPTER TWO

2. LITERATURE REVIEW

This chapter reviews literature on Career satisfaction, work overload and individual performance. It highlights the key theories underlying career satisfaction, create a conceptual framework and explain work overload and individual performance.

2.1 Career Satisfaction (CS)

Career satisfaction is a measure of how satisfied individuals are with their work. It can be used to evaluate how satisfied they are with their work.

Career satisfaction is defined by Oshagbemi (1999, p. 388) as the emotional reactions of an individual to a particular job. It is often linked to the expectations and the actual outcome of the job. Another component of career satisfaction involves the recognition of good work. This is linked to the concept of motivation, which is the desire to feel good about doing something. On the other hand, career satisfaction is a set of feelings and emotions that employees can manage.

Career satisfaction refers to the orientation or preference of an employee towards their work. It is very important to an organization to have a successful career. Research has shown that employee satisfaction is associated with various organizational factors such as commitment, job performance, and life satisfaction. According to Locke, career satisfaction is a pleasant emotional state that occurs when one's job is appraised of its achievements or facilitating one's job goals. Job dissatisfaction is a state that occurs when one's job is frustrating or blocks the attainment of one's goals. (Locke, 1969, p. 317). The satisfaction level of employees is very important in order to achieve organizations goals; managers should pay close attention to this issues.

The content approach is based on needs-based theories, while the process approach is more focused on goals and intentions. Both approaches are associated with various authorities, such as David McClelland and Abraham Maslow. A study conducted by

SHRM 2007 in USA revealed that job security, communication between senior management and employees, flexible work arrangements, and being safe in the work environment are some of the factors that contribute to a happy career.

In a study conducted by (Karims, and Rodger, M.G., in 2005, p.38) it was revealed that lecturers in Uganda were relatively satisfied with their jobs and were most likely to be dissatisfied if they were not paid and given adequate physical and managerial facilities and the important factor is an adequate paying for the employees, if the organization provide the compensate employees actually deserve, then there is an increase in the satisfaction level of employees and feedback received from the employees indicated that they were dissatisfied with the communication provided by the management.

It was also revealed that they were not satisfied with the working conditions and equipment provided to them. The organization should also develop clear guidelines on how to select prospective employees. This will help the executive management to formulate effective training and development strategies that will help the employees reach their full potential.

There are various approaches to motivate employees, such as establishing a goal, developing a work-life balance, and addressing various types of motivations. Another type of motivation that employees have is their attitudes toward work. There is no single answer to the question of what makes a job satisfying for someone. Instead, it is often referred to as the motivating factor which influences our work performance. This concept is often focused on the significance of the leadership trait and not the design or structural factors of an organization. According to Shanks (2007, p.32), monetary rewards are only a demotivate when they are not high enough.

According to Bessel et al.' (2002, p.1). managers use motivation to motivate their employees. They motivate their teams and individuals to perform at their best. The tasks and team functions of a leader are divided into three categories: the task functions, the team functions, and the individual functions. The leader's responsibilities include

overseeing the group's performance, controlling expenses, and developing the group's spirit and cohesiveness. The individual functions are also related to the leader's duties and responsibilities. The wide variety of employee problems indicates that the organization's system is not designed to solve these problems. Some of the most important factors that affect a person's career satisfaction are pay, work conditions, and the nature of their duties.

According to Herzberg, Bennett, pay is a hygiene factor. It is not a motivating factor. Instead, it is perceived as a reward that is given to maintain a certain level of security and good work. This study aims to analyze how employees motivate themselves and how they can improve their performance.

It is often agreed that the ultimate responsibility of a manager is to motivate their employees. However, Shanks (2007: p 24) argues that this is not the case as rewards can serve as incentives but the real motivation comes from within. The onus is on the individual to decide whether to perform or act. It is up to the individual to decide if they want to act or not.

Although career satisfaction has been used in scientific research, it is still not a final definition. Before a person can define it, they must first consider the nature and importance of work. According to this approach, career satisfaction is not influenced by external factors such as salary or environment. Instead, it comes down to how employees feel about their career. According to Vroom, career satisfaction is defined as an orientation toward work roles that one is presently occupying. Shanks (2007: p 51)

Career satisfaction is a combination of positive feelings about their work and negative feelings about their employer. When a worker has expectations about his work, career satisfaction measures those expectations. Career satisfaction is linked to the behavior of an individual in the workplace. It is often linked to the personal well-being of the individual.

Career satisfaction is a key factor that leads to a feeling of fullness. It can also be defined as the extent to which a worker is content with the work he or she does. Positive and unfavorable attitudes toward the career indicate career satisfaction.

People also have various attitudes about their careers. Some of these include: the kind of work they do, their supervisors, and their pay. A career satisfaction is a state of mind that is associated with a sense of achievement or satisfaction. It could be expressed as a quantitative or a qualitative feeling (Locke, 1969, p. 317). Human wants are often expressed in terms of career satisfaction. This indicator can be used to evaluate the importance of a company's career satisfaction.

The concept of career satisfaction seems to be based on the idea that a happy employee is a successful employee. However, it is often overlooked that a dissatisfied employee can cause many negative effects upon the organization. This organization will be committed to treating its workers fairly and with respect. Having a high level of career satisfaction will also serve as a good indicator of the effectiveness of the organization.

In such cases, the organization will be oriented towards providing its workers with a favorable working environment. A high level of career satisfaction can be a good indicator of an employee's effectiveness. Motivation and Performance. Applied Psychology. pp 67. 523-556.

Second, career satisfaction can serve as a signal of employee dissatisfaction. It can also be used to evaluate the effectiveness of an organization's activities. A career satisfaction report is formulated by analyzing several factors such as the nature of work, salary, benefits, and work conditions. Some of these are also referred to as factors of employee satisfaction.

When discussing about factors that affect a person's career satisfaction, it is important to keep in mind that both career dissatisfaction and weather career satisfaction can be regarded as two opposite phenomena. The factors that affect the career satisfaction of

employees are those that cause the career dissatisfaction and those that cause the career satisfaction. This text also focuses on the various influences related to career satisfaction.

The pro-activeness of the research indicates that there is not a strong link between career satisfaction and productiveness. The most important moderating factor is the rewards.

A person's satisfaction with their work environment can lead to greater performance effort. This is because people who are satisfied with their work environment are more likely to commit to higher levels of performance.

One of the most important factors that a human resource manager has to consider is the level of employee loyalty. It can cause negative consequences if not measured correctly.

The researchers found that career satisfaction is linked to employee loyalty. Higher levels of career satisfaction are linked to higher levels of employee loyalty. Strenitzerová, et al (2019). Employee Satisfaction and Loyalty as a Part of Sustainable Human Resource Management in Postal Sector. Sustainability. 11. 4591. 10.3390/su11174591. The best way to reduce employee absenteeism is through a rise in the level of employee contentment. This approach works by assuming that the higher the employee satisfaction, the lower the employee absenteeism.

As a manager, you could be encouraging absenteeism by instituting policies that encourage absence. For instance, if people are paid for sick days, this could be a strong incentive for employees to be absent. There are moderating factors that can affect how people feel about their careers. For instance, if people feel that their careers are important, then they may be less likely to be absent.

2.1.1 History of the Career Satisfaction-Job Performance Relationship

The relationship between employee satisfaction and performance has been studied for several decades. In 1955, Brayfield and Crockett released a narrative review that concluded that the relationship was not significant. Other studies have also concluded that the relationship is not significant (e.g., Herzberg, et al, 1964).

Although some of these reviews have expressed confidence in the relationship between job satisfaction and performance, they have also noted that the previous correlations have been low due to the lack of empirical data. Another common theme among these reviews is the need for theoretical work on the relationship between satisfaction and performance (Locke, p,38 1970; Schwab and Cummings, 1970).

In 1970 Charles Schwab and Elizabeth (p78) Cummings argued that a premature focus on the relationship between satisfaction and performance has been problematic. This conclusion led to the development of more rigorous studies on the relationship.

In 1985, Iaffaldano and Muchinsky conducted an empirical study that measured the relationship between satisfaction and performance. They found that the true population correlation was .17. It is reasonable to believe that the higher the satisfaction level, the lower the correlation between it and performance. For instance, the Judge et al. p233 (2001) correlation of satisfaction is .30. The relationship between job performance and career satisfaction has been defined and the various causal models that support it have been proposed. In 2001, Judge et al. proposed five different models that are plausible.

They also discuss two models that are not plausible, and they conclude that these models should not be used in future discussions. The three models discussed here involve direct causal relationships between performance and satisfaction. These relationships can be traced back to theories concerning attitude-behavior relations the Judge et al. p233 (2001).

The three main models described above can be difficult to distinguish due to the large number of cross-sectional studies that measure satisfaction-performance. Although these models can generally support the idea that satisfaction is linked to performance, they cannot prove causation. Other theories suggest that the relationship between job satisfaction and career satisfaction is moderated or that it is spurious. These theories are based on the five main causal models.

In 1975, Fishbein and Ajzen theorized that feelings of satisfaction can lead to the enactment of a behavior. This theory has been applied to the concept of job satisfaction. The idea that attitudes can cause behavior is supported by numerous empirical studies. However, it is not yet clear if this concept will apply to the relationship between work satisfaction and performance.

Even though an employee is very satisfied with her or his job, she or he may still be dissatisfied with one particular behavior that he or she must perform. The employee's attitude toward the job may have a negative impact on her or his performance evaluation. If your goal is to improve your performance, then it is important that you do not consider the relationship between your satisfaction and performance. If it is, then focusing on the positive aspects of the job may help you improve Charles Schwab and Elizabeth, p56.

The concept of job satisfaction is that it is linked to the social aspect of work, which is not linked to performance. This concept is based on the expectancy-value theory. The value that individuals place on various outcomes will affect their behavior. In order to understand this, Lawler and Porter introduced the concept of job performance as a behavior that is evaluated by a set of criteria. Performance can be defined using job evaluation techniques, which are usually tied to organizational rewards. Similarly, satisfaction could be derived from goals and performance pp. 127-172 in F. Landy, S. Zedeck, and J. Cleveland, eds.

Although the relationship between job satisfaction and performance is not exclusive, it is widely acknowledged that both phenomena are linked to each other. For instance, the relationship between job satisfaction and performance has been studied extensively. The existence of a satisfying relationship between subjective well-being and performance is often referred to as partly spurious. This model shows that the relationship is not dependent on the existence of a direct relationship between subjective well-being and performance.

Secondly, it will provide a robust test of a causal model for the relationship between job satisfaction and performance. Lastly, it will examine the relationship between subjective and objective factors and provide a clear explanation of why these are related. The existence of a spurious relationship between job performance and career satisfaction could suggest that the causal effects of these two are more limited than previously thought.

- Generalized self-esteem, which includes both subjective and objective self-esteem.
- Non-self-reports include those with subjective and objective job complexity.
- These assessments also show differences in the way people describe their job complexity.

2.2 Work Overload (WO)

Work overload has received a lot of attention from organizational behavior researchers. It has been observed that high levels of work stress can have detrimental effects on employees' psychological health and performance. Some of the factors that can help minimize work overload are establishing a healthy work environment and promoting positive employee outcomes. (Tahir, and others, 2012, page 31).

Workload pressure is the degree to which individuals are expected to work quickly and have too much time to do. It is associated with time pressure and is associated with creativity. There is also a negative association between creativity and workload pressure, though some studies show a positive relationship.

Workload can be a distraction from creative performance. It can also be considered a factor that influences the perception of challenge and creativity. For instance, Höge, Thomas. (2009) pp 25.41-51. research has shown that when time pressure is considered extreme, it can have a positive influence on creativity if it is perceived as arising from an urgent problem.

Workload is associated with various negative effects such as employee absenteeism, reduced commitment, and health illness. However, a study revealed that higher levels of workload can positively influence creativity.

The study revealed that work overload can lead to poor performance of employees. It was also found that if the employees are not trained and incentivized, they can become dissatisfied with their work performance. (Tahir and Kaleem, 2012, p 32).

The research shows that working conditions and lack of job security are some of the factors that can cause a person to feel stressed out (Paktinat and Rafeei, 2012, p 5). The study revealed that occupational stress that happened due to various factors such as lack of job security, work overload, and work relations with others have negative effects on the job satisfaction of employees. (Obiora and Iwuoha, 2013, p 12).

The study revealed that women who have role overload are less satisfied with their jobs while comparing to men in the organizations or firms. The study also found that women are less satisfied with their jobs when they have home responsibilities as well. (Bozkurt, Aytac, Bondy, and Emirgil, 2012, p 2).

Work overload causes stress and put pressures on the employees in the work field. Due to work overload, employee stress is the biggest issue that the organization faces. This research shows that various strategies can help minimize employee stress and increase the employee's job satisfaction. (Vimala, 2013, p 8)

2.2.1 Work-life balance

The concept of work-life balance became more prevalent due to the various changes in the workplace (Hye, 2014). The increasing number of women and single parent families in the workforce also adds to the demand for a balanced work-life balance.

At present, many organizations are focused on the initiatives of work-life. These include the development of policies and procedures that will enable employees to manage their work-life balance. It has been observed that the increasing number of employees wanting to dedicate more time to their families and careers has raised the demand for work-life policies and procedures.

The literature has also tried to explain the various roles that organizations can play in reducing the conflict experienced by their employees due to the demands of their work. For instance, employees with flexible work schedules and other work-related services are more likely to have a favorable work-life balance and are less likely to quit (Helmleet,2018).

Work-life balance refers to the arrangement of duties that separate a person from his or her household responsibilities. This balance can improve a person's quality of life and enhance the effectiveness of an organization. The concept of work-life balance is related to the time that an employee can devote to doing various activities and enjoying family time. It is also related to the amount of time that an employee can devote to his or her work.

The concept of achievement and enjoyment is central to the effective work-life balance. Both concepts can be derived from the concept of satisfaction and pride. It is the link between work and life that makes people feel happy and fulfilled. This study focused on three aspects of work-life balancing: time balance, involvement balance, and satisfaction with work and non- work roles. The study revealed that employees who have a balance between work and non-work roles are more satisfied with their work life.

Smith and Elloy defined work overload as when the tasks that one has been assigned do not require the individual to complete them. Shah (2014) also defined work overload as when the individual has too many roles and responsibilities to manage. Smith and Elloy (2003) defined the two types of work overload; quantitative and qualitative. They theorized that the former refers to a situation where a person has too many tasks to be done, while quantitative overload is when there are too many tasks to be done. Work overload has been shown to affect employee performance.

2.2.2 Employee Performance

Employee Performance is a concept related to the behaviors that an individual or an organization engages in following the training or education that they have received. It can be described as the responses that the employee has given to the feedback that they have received from the organization. Performance is linked to the activities and tasks that employees perform in an efficient and effective manner. It also dictates the contribution of employees and the financial or non- financial outcome of the employee is also related to their performance (Anitha, 2019).

It has been recognized that intimidation is a typical behavior in impression management. This behavior involves the use of force to obtain behavioral acquiescence or approval to create desired images for others. Another study conducted by Falbe and Yukl in 1992 revealed that workplace intimidation has negative effects on the attitudes of co-workers. This study also noted that the increasing levels of workplace harassment have a negative impact on the employees' attitudes. Another study conducted by the Asian Women at Work Action Group in 2008 revealed that the increasing number of managers who are abusive toward their subordinates has caused work overload.

Work stress can trigger the use of intimidation, which could then lead to the target being threatened. This cycle can become a stressor for the employees. In their analysis, the authors noted that work overload predicts higher job performance than a role ambiguityd major stressor. Also, it has been observed that work overload is associated with higher levels of intimidation.

Although many people have personal resources that can help them manage their environment, work overload can still have negative effects on their well-being. This study aims to analyze how resilient individuals are able to overcome the effects of work overload.

Self-regulation is a process that enables individuals to manage their goals and adjust their behavior in response to changing circumstances. This process can also be considered as resilience. In this study, we examine the moderating effect of work overload on intimidation and sales performance.

For the study, we use the transactional theory of work overload and assume that it substantially lowers an employee's performance. We also find that the use of intimidation can reduce an employee's unfavorable image by making him/her feel uncomfortable.

Intimidation is an under-researched tactic that has been rarely studied. It is often used to describe or rationalize various types of behavior, such as ingratiation or self-promotion. Its importance is often overlooked.

The association between intimidation performance evaluation and work overload has been poorly understood. This study investigates the link between work stress and resilience. It also addresses the factors that can mitigate the effects of work stressors on employee outcomes. a country with cultural differences that are different from those of the US. This concept is often used in studies on the evolution of society.

The transactional theory of stress proposes that the individual's response to stress is made up of two steps: primary and secondary appraisal. The first step is the primary appraisal, which is a perceptive assessment of the level of threat to self. The second step is the secondary appraisal, which is a more subjective assessment of the individual's coping resources. One of the components of coping is addressing the problem that causes the stress. Intimidation is a strategy that involves trying to resolve the issue through active attempts to modify the situation.

They further argued that those who use intimidation might also experience feelings of dislike or aversion in the process. Work overload is considered one of the most prevalent workplace stressors. It occurs when employees feel that they have too many responsibilities and are expected to perform well at work.

2.2.3 Workload Levels, Types and Determinants

Work overload is very important factor in any field but to nursing practice, few studies have focused on it. In 2010, a study conducted in Tanzania revealed that high caseloads did not affect the level of effort required in the diagnostic process of patients. While the study was rigorous and sound, it did not provide enough details to allow the public to evaluate the working conditions of health workers.

The researchers did not discuss how the heavy workload affected their performance. The study focused on the factors that affect the workload of insurance company representatives. They identified various factors that can affect the workload and the perceived workload of the employees.

The authors of the study defined the various levels of workload and their impact on the employees' performance. They also identified various factors that affect the employees' workload. The psychological and physical condition of the workers during their work activities were considered when they performed the tasks. The consequence of their actions was also assessed after the completion of the work and the physical and psychological conditions of the workers during their work sessions were described. The outcome of the work activity was also regarded as the satisfaction and reward that the employees receive after performing their duties.

The concept of workload has become obsolete. Instead of focusing on the physical and mental components of a work day, it should now be considered as part of the overall work environment. In addition, the concept of workload has become obsolete. Instead of focusing on the physical and mental components of a work cycle, it should now be considered as a whole. Workload analysis should also take into account the various

factors that affect an individual's performance. Doing so can help an individual make changes in their working conditions. Workload analysis is also conducted to identify factors that affect an employee's performance. These factors can also be influenced by the work environment and overall work situation.

An overall performance of the worker may be stepped up when the workload is maintained. However, if the work is not properly managed, it can have detrimental effects on the worker's overall performance. The availability of work has an impact on the overall performance of a worker. It can be perceived as a step forward in the performance of the individual. Improvement in work motivation can help boost the overall performance.

Motivation is a concept that refers to the urge to take action. It can be triggered by a desire or emotional connection to motivate a person agree that work motivation can improve overall performance. It is also defined through (Abrivian pp34/54 to 2014).

Under pressure, a responsible worker will most likely experience it. This can be eased through giving him or her work responsibilities that are related to their competence.

Employee overall performance is influenced by paintings motivation. This variable influences the degree of employee overall performance. In addition, it's also important to consider the stages of the workweek that affect the participant's overall performance through (Abrivian pp34/54 to 2014). The author stated that literature context has now stopped offering a clear proof for the affiliation between the two problems. He then proposed an empirical proof in addition to the theoretical framework.

He also defined that the output of a worker will increase as much as the sure stage, and the highest-satisfactory overall performance will become located in the paintings load stage. The volatility of the personnel's workload inside the facts era enterprise has been investigated to see how it affects their overall performance. The concept of workload control was also defined to take into account the various factors that affect their productivity. The concept of workload control is based on the identification of key factors that influence a specific activity's performance. It also includes the following elements: time, diligence, and availability. through (Abrivian pp34/54 to 2014).

The house responsibilities of the staff members of Lorin Sentul inn have been finalized. They stated that these responsibilities will help the inn's management in achieving its goals. Work-load has been analyzed through various researches. Some of these studies focused on the effects of work-load on the overall performance of employees. Duffield et al. p 53 (2011) discovered that growing the level of work-load at a health center significantly impacts the overall performance of the nurses.

The concept of overall performance appraisal also became acknowledged to be a significant determinant of the productivity of workers. This conclusion was made after analyzing the relationship between work-related factors and the overall performance of employees.

2.3 Individual Performance (IP)

Performance is often used to define the contribution of employees to an organization's goals and processes. It can also be used to describe the achievements of an individual or group of employees. An employee's performance can be measured through the achievement of specific tasks that are assigned to them.

Performance refers to the contribution of employees to make an organization successful (Herbert, pp 65-98 John and Lee 2000). Specific tasks that employees perform may be measured against predefined or identified standards. This concept can be used to evaluate the organization's performance (Afshan et al pp 54-55.2012). As for managing performance, it is a process that involves the following elements: agreement, measurement, feedback, and positive reinforcement. These elements are the key elements that affect the employee's performance.

In this study, employees agree that the use of the internet in their jobs has helped them in improving their tasks and education acquisition. Another study shows that the physical environment plays a huge role in employee performance.

Smith and Bititc (2017) discuss the importance of employee engagement in a work environment. Mensah and the importance of talent management in today's competitive

environment. Performance management practices and systems can help improve employee engagement levels. These two factors are among the factors that employers can use to improve their businesses' profitability.

2.3.1 Dimensions of Individual Performance

Performance is a multi-component concept that refers to the process of performing a given task or an expected outcome. The concept of behavioral engagement refers to the actions people take to accomplish a given goal, while the outcome refers to the consequences of their actions (Campbell, 1990) *Industrial and Organizational Psychology*. 82-103.

The behavioral engagement and the expected outcome of a work environment are related to each other. However, the degree to which these constructs overlap is not yet clear. Performance in the form of tasks is influenced by various factors such as cognitive abilities and motivation. Task performance is mainly facilitated through various factors such as knowledge, skill, and habit. The cognitive ability to perform a task requires more than just technical knowledge.

The primary factors that influence a person's task performance are his or her ability to do the job and previous experience. Task performance is defined by the setting of goals, motivating and encouraging the employees to complete the job, and constructive criticism. Job performance is defined as the effectiveness of a task relative to the organization's vision and goals.

After achieving a certain level of perfection in their tasks, employees try to adapt their behavior and attitude to the varying requirements of their job roles. An effective adaptive performance involves being able to manage various work scenarios and their varying demands. Modern technological innovation has created various new jobs that require employees to be more flexible and engaged in fresh learning. They are also expected to adjust their behavior to work seamlessly in such changing circumstances.

According to the authors of the 2007 (Austin, and Villanova, 1992; pp 121/135 Viswesvaran, and Ones, 2000). study, job proficiency may not always aid in achieving tasks, but adaptability and proactiveness are important to a job's success. Non-job components that are often referred to as organizational citizenship behavior or contextual performance are those that are performed voluntarily by employees. They can be viewed as benefits that employers can provide.

Extra role behavior or prosocial behavior is defined as a behavior that a member of an organization performs while carrying out his or her duties. It is performed with the intention of uplifting the morale of an individual, group, or institution.

Believing that voluntary work behavior can help people adapt to various job roles, psychologist Paul Van Scoter and his colleagues coined the term contextual performance in 1997. It is a process that helps employees develop their intrinsic values and behaviors. (Borman, and others , 1994; pp78/96). The concept of esprit-de-corps is analyzed on the basis of employee's feelings and viewpoint toward their colleagues. This concept is an excellent strategy for cultivating a happy and productive workplace.

Contextual performance is a type of attitude that values helping others in solving a difficult or challenging situation. It also supports organizational decisions that are related to a better change. Developing a stimulating and productive work environment is one of the most important factors that contributes to the success of an organization.

This paper proposes various tests and procedures to measure the various aspects of a prospective employee's performance. (Alie,1998 and others; pp 43/89).

2.3.2 Factors Affecting Individual Performance

Some various authors recognized some factors that affect the performance of employees are their attitudes, values, and beliefs and some others that are important and can be affected to individual performances including,

- Leadership
- Coaching
- Empowerment
- Participation
- Organizational Culture
- Motivation
- Training

2.3.3 Performance Appraisal System

As suggested by Anthony and others (1996, pp. 374-5), The idea of performance appraisal system is one that must be well-defined and monitored. It should also be widely disseminated and focused on achieving corporate goals.(Schneier, Shaw and Beattie, 1991, p.298; Schneier, Beattie and Baird 1986 (a), p. 42).

The performance appraisal system used by the health services is limited to a management by objectives approach. It does not involve the assessment of the individual's abilities and does not follow corporate objectives. Fisher, Schoenfeldt and Shaw (1997p.454) advise that performance appraisal should not be used to identify areas of weakness in an individual's performance. Instead, it should be used as a tool to improve the focus on training and development.

Fisher et al. (1997, p.456)caution against the use of reward systems for purely reward purposes. A study conducted by Savery (1996) linked employee satisfaction with the appropriate evaluation systems to increased organizational commitment. The ultimate product of an effective performance management system is the development of a skilled and appropriately trained workforce.Reid and Levy (1997, p. 69).

A good relationship between managers and their subordinates can help boost employee satisfaction, commitment, and performance. This communication is very valuable and can be utilized to improve employee morale and retention. (Savery and Syme 1996, p. 20).

(Robbins et al. 1998, p. 178) Studies show that employees are more satisfied when their supervisor is perceived as being friendly and understanding. This is especially true when the supervisor is also interested in their employees' opinions. Most medical staff do not undertake this process. In addition, many of them are not trained to perform this type of evaluation. This could be a barrier to change.

Other reasons include: fear of the unknown, salary, status, social status, skills, scuttlebutt, and status quo. When reviewing the performance appraisal system, it is necessary to consider various approaches that were developed by Kotter and others. These approaches can involve a wide variety of methods and can lead to conflict.(1990, pp. 621-2).

The method utilized will depend on the environment and the situation. For instance, if the environment is already changed and the performance appraisal system is already in place, then the method should be changed. However, if the system is already in place and the change is already approved, then the method should still involve various steps and procedures. Sometimes, the use of explicit or implicit coercion may be necessary. However, these methods should be used only as a last resort and not as a means to control or manipulate their employees.(Ivancevich and Matteson 1990, p. 622).

2.3.4 Reward and Recognition System

It is possible to construct reward and recognition systems that provide both intrinsic and extrinsic motivations. For instance, the annual pay increase that is given to staff members who reach certain goals can be seen as a form of recognition. Herzberg stated that getting intrinsic rewards from work is more likely to motivate employees than getting an extrinsic reward. Deci's study shows that a decrease in intrinsic motivation occurs when rewards

are used to promote behaviour. This concept is supported by other studies which show that the use of extrinsic rewards decreases intrinsic motivation. PUTRA, Eka and Cho, Seonghee and Liu, Juan. (2017) 17. 228-241.

Even though extrinsic incentives are widely acknowledged to boost performance, they can also cause decreased intrinsic motivation. This is especially true if the incentive is withdrawn. Some merit pay schemes can encourage poor work practices, as individuals attempt to maximize their personal gains at the expense of the whole organization. In addition, it is possible that the motivation provided by merit pay is relative to the actual performance of the employees.

It is clear that establishing a mentioned system that increases intrinsic motivation can help Meadowvale Health achieve its goals.

Management involvement is also important to ensure that the goals are aligned with the company's objectives and are not only beneficial for the employee, but also motivate them to improve their skills and abilities.

A reward system that rewards employees for their efforts should help them reach their goals. Establishing a goal setting process can help employees develop their own goals and motivate them to reach them. The reward system must be designed to motivate employees and be specific to their individual needs. It should also be noted that this system is not applicable to all employees. At Meadowvale Health, we believe that this system should be implemented to address the varying work values within the organization.

In 1998, Robbins et al. mentioned individual are attracted to the workforce environment. And when they assigned to workforce during the mid- 1970s to mid-1990s exhibit higher levels of self-esteem and are more likely to be focused on achievement and hard work. At Meadowvale Health, work values are often distributed more individually. They tend to be less focused on the rewards and more on the individual. It is critical that managers understand the intrinsic value of their staff and the various incentives they are offered. A

change in this area could be part of an organizational development strategy PUTRA, Eka and Cho, Seonghee and Liu, Juan. (2017) pp 17. 228-241. The change would involve all employees and should be continuous and multifaceted. It should start with the individual performance and the job satisfaction of the employees.

2.4. Major Approaches to Motivation and Career Satisfaction

2.4.1 Content Theories

The content theory approach focuses on the meeting of needs, which is a process that involves identifying the various needs of a person. This can help determine how those needs are prioritized. The concept of job-satisfaction theory stems from the idea that people are motivated by money. In other words, if a person is paid a flat rate, they are not motivated to work harder to reach that amount.

The concept of a fair day's pay was also promoted. If a worker does not perform well in a given day, he/she should not be paid as much as another employee who was highly productive. Mayo noted that employees are motivated by the social needs they meet while working. They are also motivated by the work they do and the compensation they get from it.

2.4.2 Maslow's Hierarchy of Needs

Maslow's hierarchy of needs is a concept that shows how people's needs are divided into five levels. The physiological needs are the lowest level, followed by safety needs, love needs, self-esteem, and self-actualization Health insurance, retirement plans, security plans, etc.

According to Maslow, a person's satisfaction no longer is a motivator. Instead, he or she tries to be satisfied with their current needs.

Due to the complexity of work motivation, the hierarchy of needs proposed by Maslow is not enough to explain the various factors that affect our work behavior. In this paper, we will discuss the theories known as Theory X and Theory Y, which explain the various assumptions about work behavior. Since employees' dislike work, they have to be constantly controlled and threatened to succeed in order to avoid making bad decisions. Theory Y states that employees can have self-control if they are committed to the goals of their work.

2.4.3 Alderfer's ERG Theory

In his 1972 study, Alderfer classified the core needs of humans into three groups: Existence, Relatedness, and Growth. The three groups were similar to Maslow's needs.

According to Alderfer, the satisfaction of a person's growth needs depends on how he or she is able to utilize his or her capabilities. For him, if relatedness levels are low, then the existence desires may increase while growth desires may decrease. On the other hand, if relatedness levels are high, then existence desires may increase.

2.4.4 Herzberg's Two Factor Theory of Motivation

Herzberg used the critical incident method to study how people responded to various situations. He grouped the bad and good responses into two groups: the satisfier and the dissatisfier.

He discovered that both types of responses were related to the intrinsic features of work, such as achievement and responsibility. Herzberg's theory states that if the hygiene factors are not satisfying to workers, then they will not be satisfied, but if the existence of these factors is met, then they will motivate the workers.

2.5 Research Hypotheses

2.5.1 Work overload and individual Performance

The relationship between work and performance has been acknowledged in the literature of business and psychology. However, in the healthcare industry, the topic seems to be scarce. This could be due to the complexity and sensitivity involved in the various healthcare topics. The researchers also argued that employees with extremely low and high workload levels tend to have low performance. They also noted that employees with sudden increase in workload could have detrimental effects on their performance.

H1: Work overload has a negative effect on the individual performance.

2.5.2 Work Overload and Career Satisfaction

Career satisfaction is a subjective feeling that an individual has about his or her job. It is based on an individual's perception of satisfaction. According to researchers, this level of contentment can lead to various actions such as seeking other jobs or staying at one place. Some of the characteristics that are related to career satisfaction are age, gender, education, and marriage. It has been shown that career satisfaction can influence various job related attitudes.

It has been observed that employees who are dissatisfied with their job are most likely to display high levels of stress and work overload. In addition, high levels of stress can lead to lower levels of job satisfaction. As work overload is a root cause of many problems, it can also be considered as a contributing factor to low job satisfaction. This study revealed that work overload is linked to low job satisfaction.

H2: Work overload has a negative effect on career satisfaction.

2.5.3 Career Satisfaction and Individual Performance

The relationship between job performance and career satisfaction has been studied extensively in the history of industrial psychology. It has been identified as the Holy Grail

of psychological psychology. The connection between work attitudes and behavioral outcomes has also been a prevalent topic in the literature.

Career satisfaction is a phenomenon that refers to the state of being able to relate to various facets of a job. It has been defined as being able to do so due to multiple factors affecting the job satisfaction of employees. Earlier studies suggested that employees' affective states are also related to their work experience.

The cognitive component of career satisfaction consists of beliefs about the job and its effect on the individual. It is also believed that career satisfaction is a dispositional trait that can be measured through personal characteristics. In a study conducted in 1989, researchers discovered that identical twinhood can influence a person's career satisfaction. They found that when identical twins are raised apart, their levels of satisfaction are significantly correlated.

The relationship between job satisfaction and attitudes has been shown to vary depending on the situation and settings. Another study revealed that job satisfaction can be influenced by various factors such as age, gender, and marital status. There are multiple reasons why satisfaction in the workplace is important to study. One of these is that it can be linked to higher productivity, which has humanitarian value (Sutter, p23 1969). Another reason why studying satisfaction in the workplace is beneficial is that it can also measure other positive outcomes, such as increased life satisfaction, better work habits, and decreased absenteeism.

Performance is the act of which employees actually engage in. Instead of focusing on the behaviors themselves, it refers to the actions that employees take in order to improve their performance. This concept argues that job performance is not measured solely by the behaviors themselves but also by an evaluative aspect. Campbell et al. (32/43. 1993) proposed an eight-factor theory of performance that explains how to measure and improve a person's job performance. They stated that these factors should account for various behaviors that are encompassed by a person's job performance.

Campbell and colleagues argued that the use of performance ratings undermines the concept of individual performance, and that studies should instead look at the eight dimensions that make up a person's performance. They also noted that the general factor could not possibly represent the best fit. Performance is often divided into two categories: the in-role performance and the extra-role performance. The concept of extra-role performance is conceptualized as an organizational citizenship behavior. Borman and Motowlo (1993) suggested that employees can divide their performance into two parts, namely the task performance and the contextual performance.

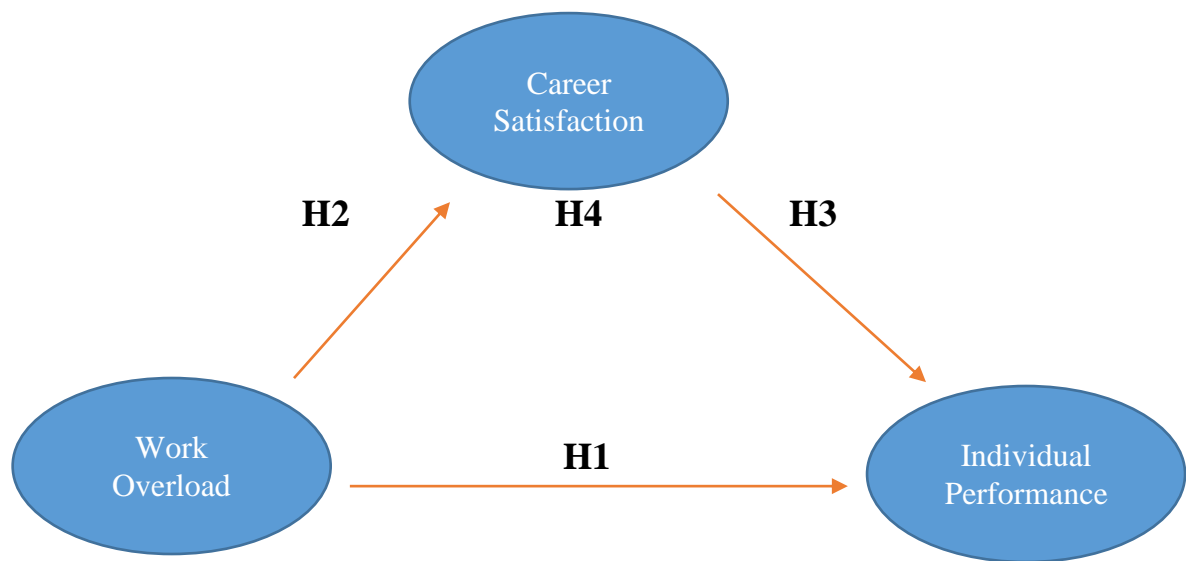
H3: Career satisfaction has a positive effect on an individual performance.

2.5.4 Career Satisfaction Mediates the Link Between Work Overload and Individual Performance

Understanding the various factors that affect employee satisfaction has led to the development of a better understanding of how job satisfaction and resources affect various aspects of employee performance. The role of job satisfaction as a mediator has also been presented in various studies.

H4: Career satisfaction has a mediating role in the relationship between work overload and individual performance.

Figure 1: Conceptual Research Model



CHAPTER THREE

3. METHODOLOGY

This chapter consists of information about the research procedure and sampling method, analytical approach to test hypothesis, questionnaire structure and measurement as well as the demographic data of the study.

3.1 Sampling Method and Data Collection

The present study used judgmental sampling method. This is a non-probability and purposive sampling method, where researchers select sample units based on their knowledge and professional judgement as noted by (Sekaran and Bougie, 2010). After the first sample unit was selected, the study employed the chain- referral sampling method. This is also a non-probability sampling method where selected participants are requested to identify other participants who have the same criteria needed for the research until the desired sample size is attained.

Data was collected from bank employees online using google form based (<https://www.google.com/forms/about/>) approach. This method enabled participants to fill out questionnaires online directly and conveniently. Filter questions was not used because the survey link was sent to the bank employees only, who then were asked to invite other participants for the study. Data was collected from 127 bank employees who worked in the main branch of Islamic bank of Afghanistan. Survey link was sent out until the desired sample size was reached.

3.2 Questionnaire Structure and Measurement

The questionnaire consists of forty (40) questions to measure the various variables. (10) items measure the CS, (11) items measures the WO and the rest (19) items measure the IP. It also contains demographic variables such as age, gender and marital status.

For questionnaire structure and clarity, slight changes were made to fit research purpose. Scale of 5 point Likert ranging from 1 = Never to 5 = Always was used to assess all scale items.

3.3 Analytical Approach

This study adopts Partial least squares- based structural equation modelling (PLS-SEM) to analyze theoretical framework and to test the research hypothesis. The statistical software used in this study was SmartPLS 3.0. There are two SEM methods (CB- SEM and PLS – SEM). Prior to 2010, majority of previous studies published in social science journals adopted the CB-SEM method.

In recent years, the use of PLS – SEM method for data analysis has become profound among several research papers. It has been adopted and applied in several social science studies including international management (Richter et al., 2015), human resource and management information system and many others (Ringle et al., 2012; Hair et al., 2019; Kianto, Sáenz, and Aramburu, 2017; Rubel et al., 2018).

PLS- SEM method is a causal – predictive application that enables researchers to test and examine complex models under the non – normality condition, models with many variables and structural paths without obtruding distributional assumptions on the data (Hair et al., 2019). According to Joreskog (1973), CB-SEM estimates the parameter of the model by considering only common variance and it is mostly supported by other software packages such as AMOS. However, PLS- SEM estimates the partial model structures by combining the main component analysis with ordinary squares regression (Hair et al., 2019). In their study, Hair et al. (2019) explained the basis for selecting PLS- SEM for statistical analysis.

- They suggested its appropriate for researchers to use PLS-SEM when: “
- the analysis is associated with examining the of a theoretical framework from a predictive viewpoint;

- the structural model is complex and involves many constructs and model relationships;
- the research objective is suited to understand the complexity by investigating theoretical extensions of existing theories;
- having one or more path models formatively measured construct;
- the studies consist of financial ratios;
- the studies have the data which is already studied which may lack a comprehensive substantiation on the grounds of measurement of the theory;
- small population limits sample size” and many more criteria;
- having concern in the lack of normality in distribution issues;
- research requires latent variable scores for follow-up analysis.”

The present study seeks to examine and test the theoretical framework from a predictive perspective, has a small sample size and involves many constructs. This makes PLS-SEM the ideal tool for statistical analysis for the present paper. In the study, PLS algorithm and bootstrapping sampling (5000 – re sample) was applied to determine factor loadings, path co-efficient and their significance level.

The present study assesses the measurement model and examines the structural model.

3.4 Demographic Data

Out of the 127 bank employees who participated in the survey, 30.2% were males, 69.8% were females and 0% preferred not to disclose their gender. The respondents aged from 21- over 50 years. Majority of the respondents fell between the ages of 21- 30 years having a 76.2%, closely followed by those between the ages of 31 – 40 with 5.4%. More than three quarters of the respondents were single 98.4% and 8.6% represented those who were married. This shows that the average age for the junior bank employees fell within the ages of 21-30.

Table 1. Demographic data 1 Gender

Gender	Percentage
Male	30.2
Female	69.8
Total	100

Table 2. Demographic data 2 Education

Education	Percentage
Bachelor	79.8
Doctoral	3.1
High	5.4
Master	11.6
Total	100

Table 3. Demographic data 3

Marital Status	Percentage
Married	8.5
Single	91.5
Total	100

Table 4. Demographic data Age

Age	Percentage
Under 20	13.4%
21 - 30	76%
31 - 40	5.7%
41 - 50	1%
Over 51	1%

CHAPTER FOUR

4. DATA ANALYSIS AND RESULTS

4.1 Measurement Model (Reliability and Validity)

Firstly, the measurement model was analyzed for (CV) by using composite reliability (CR), factor loadings and average variance extracted (AVE). For a rigorous assessment of the measurement model, the first stage is to examine the indicator loadings. Hair et al. (2019) noted that, loadings exceeding 0.708 are suitable for providing acceptable reliability for the loaded items. LoBiondo-Wood and Haber (2014) defined reliability as the “ability of an instrument to measure the characteristics of a variable or construct consistently”.

There are several ways of measuring reliability of constructs. These includes; test- retest, alternative forms, internal consistency, split-half approach, and interrater reliability approach (Drost, 2011). After reliability has been achieved, internal consistency is the second stage for model assessment. Internal consistency can be assessed using Joreskog’s (1971) composite reliability (Hair et al., 2019). In their study, Hair et al. (2019) explained that, the high values indicate high levels of reliability. Hence, reliability values within the ranges of 0.60 and 0.70 are accepted in exploratory studies.

They added that the Cronbach alpha is another instrument for measuring internal consistency although it produces lower values. The present study adopted internal consistency to achieve desired reliability of the constructs. Internal consistency of the constructs was measured by composite reliability (CR) as Hoffmann and Birnbrich (2012) and Hair et al. (2019) proposed in their study. As table 6 depicts, all research constructs have a CR above 0.7, this suggest the present study achieved desired internal consistency.

The third stage for assessing the reflective measurement model is the assessment of convergent validity. Validity is the ability of an instrument to measure the characteristics of a concept or construct accurately (LoBiondo-Wood and Haber, 2014). Convergent

validity is defined as the degree to which the “construct converges to explain the variance of the items loaded” (Hair et al., 2019). The average variance explained (AVE) for all items is used to assess convergent validity. Hair et al (2019) posited that, for AVE to be acceptable, factor loadings loaded should be 0.6 or higher. Factor loadings in table 6 shows that, all the CS exceeded the recommended value of 0.6 except IP and WO, which had a loaded score of 0.529 and 0.511 respectively.

Previous studies conducted by Barclay (1995) noted that, loadings above 0.5 and 0.6 are also acceptable as it is the case of the above construct thus this study has fulfilled the recommendation in that respect. Adding to the above, the fourth stage is the assessment of discriminant validity. Hair et al. (2013) defined discriminant validity “as the extent to which a particular construct is distinct from other constructs”.

To ensure appropriate discriminant validity, Kianto et al. (2017) argued that, the AVE should have greater scores than the variance shared between the constructs and other constructs (i.e. the squared correlation between two constructs) thus table 7 in this study clearly satisfies that criterion. The present study employs the Fornell and Larcker (1981) criterion as well as the Heterotrait- Monotrait ratio (HTMT) to test the discriminant validity of the constructs.

The Fornell- Larcker criteria stipulates that, for discriminant validity to be attained, the square root of AVE of each of the constructs in the matrix diagonal should be higher than the provided related correlation (off-diagonal) in providing rows and columns. As table 7 shows, the square root of the main constructs exceeds their related correlation as noted by (Jeon et al., 2019).

This means significant discriminant validity has been attained in the present study according to the Fornell- Larcker criteria. Although the Fornell- Larcker criteria for testing discriminant validity has been used by several papers, Hensley et al. (2015) have argued that it does not reliably detect the lack of discriminant validity in quantitative research.

In their study, Henseler et al. (2015) urged researchers to use the heterotrait- monotrait ratio procedure (HTMT ratio), which relies on the multitrait-multimethod matrix in assessing discriminant validity. With their means of the Monte Carlo simulation, they proved that the htmt ratio procedure performs better in assessing discriminant validity than the Fornell- Larcker procedure (Ramayah et al., 2017). For discriminant validity to be achieved, HTMT values should not exceed 0.85 or 0.90. As table 7 shows, the main constructs have HTMT values less than 0.85 and 0.90. This indicates that desired discriminant validity has been achieved in this study as well.

In order to find or measuring the mediating effect size, in this research we used the variance that accounted for (VAF) value (VAF = indirect effect/total effect, and when the total effect = indirect effect + direct effect) (Hair et al., 2014). This is suggested by Hair et al. (2014), a VAF that is above 80% is considered as full mediation, a VAF between 20% and 80% is considered as partial mediation and a VAF below 20% is considered as no mediation. The VAF value was 63.3% , indicating a partial mediation in the structural model.

$$VAF = (P_{12} * P_{23}) / (P_{12} * P_{23} + P_{13})$$

$$P_{12} = -0.297$$

$$P_{23} = 0.806$$

$$P_{13} = -0.139$$

$$\text{Indirect Effect} = P_{12} * P_{23} = -0.297 * 0.806 = -0.2394$$

$$\text{Total Effect} = P_{12} * P_{23} + P_{13} = -0.2394 - 0.139 = -0.3784$$

Table 5. VAF Analysis Table

No.	Path Coefficient	Result
1	WO→CS=P ₁₂	-0.297
2	CS→IP=P ₂₃	0.806
3	WO→IP ₁₃	-0.139
$VAF = \frac{P_{12} * P_{23}}{P_{12} * P_{23} + P_{13}} = \frac{(-0.297 * 0.806)}{-0.297 * 0.806 - 0.139} = 0.633$		

Table 6. Measurement and Model Assessment

	Loadings	AVE	CR	Cronbach's Alpha
Work Overload (WO)		0.511	0.878	0.839
WO1	0.572			
WO2	*			
WO3	0.681			
WO4	0.575			
WO5	0.734			
WO6	0.774			
WO7	0.758			
WO8	0.861			
WO9	*			
WO10	*			
WO11	*			
Career satisfaction (CS)		0.605	0.932	0.917
CS1	0.696			
CS2	0.801			
CS3	0.840			
CS4	0.840			
CS5	0.714			

	Loadings	AVE	CR	Cronbach's Alpha
CS6	*			
CS7	0.688			
CS8	0.852			
CS9	0.824			
CS10	0.724			
Individual Performance (IP)		0.529	0.955	0.949
IP1	0.676			
IP2	0.586			
IP3	0.693			
IP4	0.664			
IP5	0.717			
IP6	0.756			
IP7	0.745			
IP8	0.883			
IP9	0.658			
IP10	0.759			
IP11	0.703			
IP12	0.822			
IP13	0.795			
IP14	0.809			
IP15	0.632			

	Loadings	AVE	CR	Cronbach's Alpha
IP16	0.663			
IP17	0.852			
IP18	0.638			
IP19	0.729			

Table 6. Measurement and Model Assessment (continued)

Table 7. Discriminant Validity

	1	2	3
Fornell - Larcker 1981 procedure			
Career satisfaction (CS)	0.778		
Individual Performance (IP)	0.548	0.727	
Work Overload (WO)	-0.297	-0.378	0.715
HTMT Ratio Procedure			
Career satisfaction (CS)	-		
Individual Performance (IP)	0.898	-	
Work Overload (WO)	0.314	0.402	-

4.2 Structural Model

In this study, SmartPLS was used to test the structural model and hypothesis. First, before testing research hypothesis, the quality of the measurement model for constructs was assessed. Reliability and validity was analyzed for the reflective constructs as advised by (Kianto, Sáenz, and Aramburu, 2017) thus table 6 clearly shows the detailed results of measurement model evaluation. In relation to studies conducted by Kianto, Sáenz, and Aramburu (2017), this study used SmartPLS software to check the absence of multicollinearity problems.

Table 8 shows that the variance inflation factors (VIF) of the model had scores below 5 thus ruling out all multicollinearity problems in the study as proposed by (Kleinbaum, Kupper, and Muller, 1988). After the quality of the measurement model has been approved, bootstrapping techniques was used to examine the path coefficient and amount of variance explained (R²).

Since this study has one mediation relationship hypothesis formulated (H4), the significance of the indirect effect was tested using the SmartPLS software. Figure 2 and table 8 exhibits the R² values of the constructs.

Table 9 shows a complete summary of the results obtained in the structural model and hypothesis testing. In terms of significance, the impact of work overload on career satisfaction and individual performance was significant. In addition, the career satisfaction on individual performance as well as the mediating effect of career satisfaction between work overload and individual performance proved also to be significant. Therefore, H1, H2, H3 and H4 are accepted.

Figure 2. Structural Model

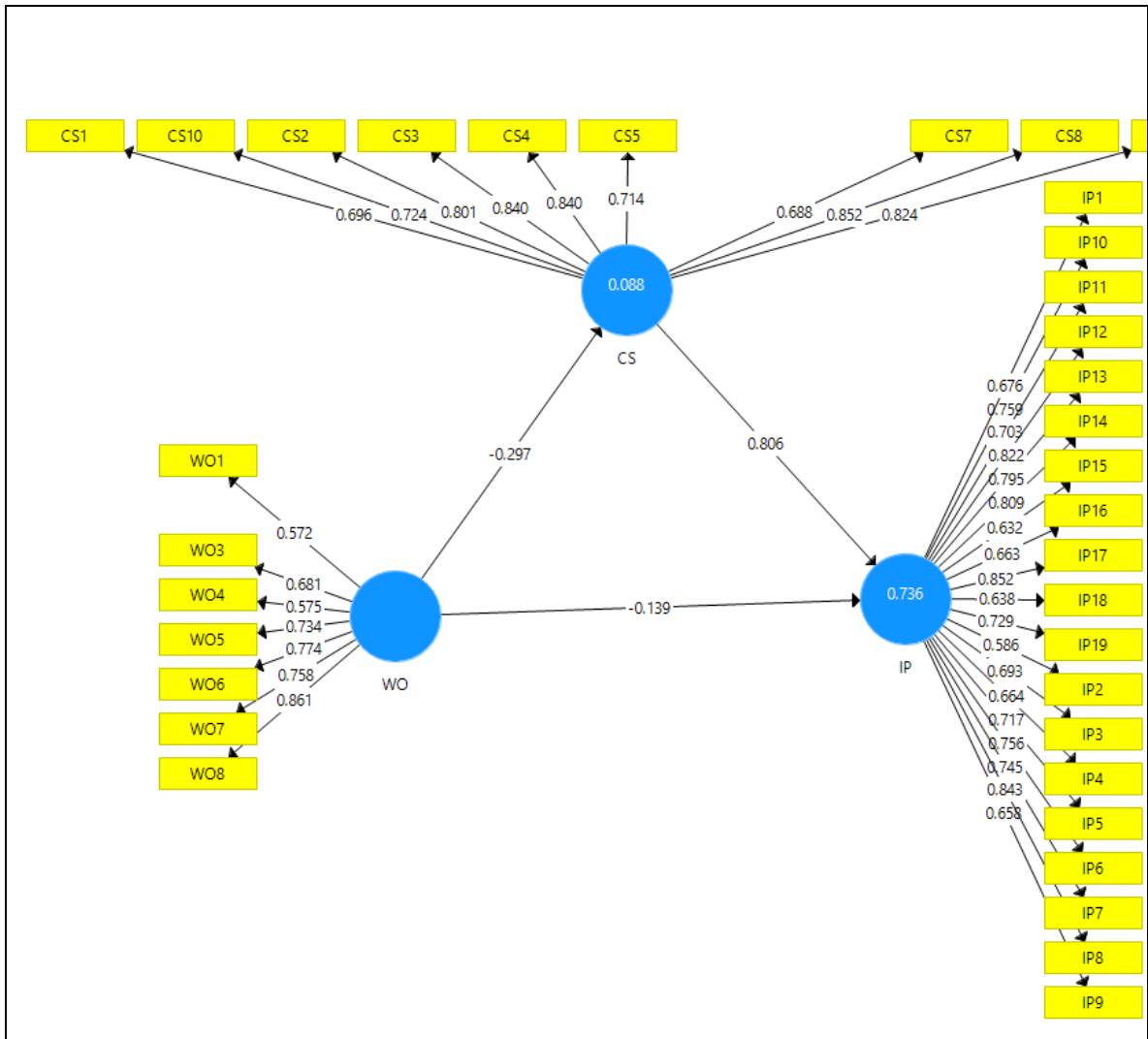


Figure 2. Structural Model continued

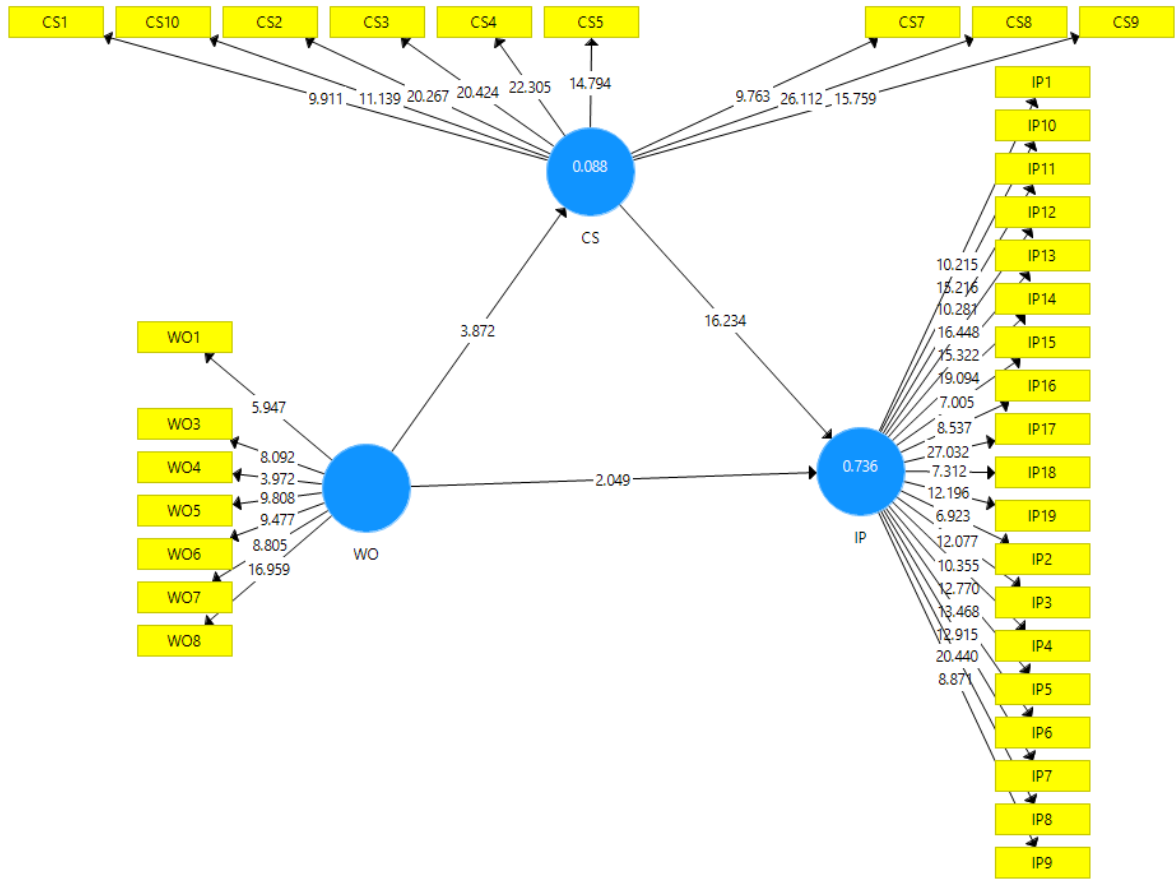


Table 8. Collinearity and Amount of Variance Explained (VIF and R²)

	VIF	R ²
Work Overload (WO)	-	
WO1	1.400	
WO2	*	
WO3	1.860	
WO4	1.725	
WO5	1.752	
WO6	2.375	
WO7	2.175	
WO8	2.791	
WO9	*	
WO10	*	
WO11	*	
Career satisfaction (CS)		0.088
CS1	2.159	
CS2	3.709	
CS3	3.478	
CS4	3.422	
CS5	2.241	

	VIF	R ²
CS6	*	
CS7	1.813	
CS8	4.071	
CS9	4.840	
CS10	2.742	
Individual Performance (IP)		0.736
IP1	2.063	
IP2	1.826	
IP3	2.477	
IP4	3.354	
IP5	3.466	
IP6	3.359	
IP7	3.144	
IP8	4.716	
IP9	2.646	
IP10	3.516	
IP11	2.896	
IP12	4.677	
IP13	3.842	
IP14	3.385	
IP15	2.076	

	VIF	R ²
IP16	2.656	
IP17	5.035	
IP18	2.469	
IP19	3.044	

Table 8. Collinearity and Amount of Variance Explained VIF and R² (continued)

Table 9. Structural Estimates (hypothesis testing)

Hypothesis	t values	p values	Decision
H1: Work overload -> Individual Performance	3.917	0.000	Supported
H2: Work overload -> Career satisfaction	3.872	0.000	Supported
H3: Career satisfaction -> Individual Performance	16.234	0.000	Supported
H4: Work overload -> CS -> Individual Performance	4.047	0.000	Partially Supported

a. **Significant at the 0.05 level (2-tailed).** b. **Significant at the 0.01 level (2-tailed).**

CHAPTER FIVE

5. Theoretical and Practical Implications

This chapter presents the summary of the findings, the theoretical and practical implications of the study as well as the limitation and future research directions of the study.

5.1 Discussion

In the last decade, several studies have been conducted in the human resource management field. Most of the studies suggested that, career satisfaction of employee is very essential in improving their work performance. However, there is paucity in literature regarding career satisfaction and work overload, although several studies have discussed the effect of work overload on employee's performance in the organization, Thus the present study aimed to fill the gaps in literature since very little studies have provide empirical evidence linking work overload and career satisfaction as antecedents for individual performance in the firm. This study proposed a research model that examined the link between career satisfaction, work overload and individual performance.

The empirical findings of this study confirm four out of the four hypothesis produced. Data analysis results confirm that Career satisfaction significantly influences the individual performance of firms (Schleicher, Watt, and Greguras, 2004). It is also consistent with existing literature that provides empirical evidence that, work overload positively influences the individual performance in the firms (Cox-Fuenzalida et al (2004).

In support of the above, Ali, Sobia and Farooqi, Yasir. (2014) study provided evidence that, work overload has a negative effect on the employee's career satisfaction. They added that, Career satisfaction links the relationship between work overload and individual performance. The present study found that, career satisfaction has a strong

positive impact on the individual performance of the firms hence supports the findings of Ali, Sobia and Farooqi, Yasir. (2014).

In addition, this research reveals the link between work overload and career satisfaction, as well as the link between (CS) and (IP), which is the most crucial aspect of any business.

Career satisfaction shows also a positive mediating link between the work overload and individual performance. This finding is also consistent with research findings of Ali, Sobia and Farooqi, Yasir. (2014) In their study they provided empirical evidence that, career satisfaction in firms increases their performance efficiency, which in extension increases the individual performance of the firms.

Studies conducted by Ali, Sobia and Farooqi, Yasir. (2014) showed that, Career satisfaction provides avenue for the improvement of individual performance. This in extension affects the creative abilities of employees and leads to higher employee innovative capabilities and job satisfaction.

The present study also reports that, career satisfaction in firms is a vital element in boosting employee trust in management and employee performance capabilities (affects both their in-role and out-role service behaviors), which increases firm productivity, therefore supports Ali, Sobia and Farooqi, Yasir. (2014) study. The present study shows that, career satisfaction in service firms mediate the link between work overload and the individual performance of firms.

In this research, from the H4 its provided evidence that, the relationship between work overload and individual performance is mediated by the level of career satisfaction of individual in the firm.

The present study reports that, career satisfaction increases when organizations hire and train employees based on their knowledge and expertise. It also reports that, career

satisfaction increases employee performance as well as mediates the link between work overload and individual performance of firms, therefore lies in agreement with Ali, Sobia and Farooqi, Yasir. (2014) study. Concerning the individual determinants, training and development of employees is the strongest antecedent in increasing career satisfaction and employee's performance of firms as discussed above. This indicates that, firms that adopts training and development practices have a higher tendency to enhance their employee's satisfaction and increase employee performance, which in extension affects the firm's productivity positively.

The use of career satisfaction as a mediating variable in the present study features the originality of the study. The study reports also have provided empirical evidence of the role of career satisfaction and individual performance in increasing the performance of service firms.

5.2 Theoretical and Practical Implications

Theoretically, this study makes important contributions to previous research. Firstly, it adds that organization can improve the performance of employees by providing workload according to their abilities and capabilities which in reflects will improve the career satisfaction of employees. In support of existing literature, the present study provides explicit explanation on various career development practices. Developing a staff member's knowledge and skills is an integral part of any organization's strategy. It starts with training and development. (Robbins, 2010).

The results of the present study showed that, if an employee is satisfied with his/her career and happy from the management so the work overload factor doesn't affect much on their performance, as H4 is significant and accepted in our analysis, thus the present study supports the existing study of (Robbins, 2010).

Based on the available researches and past studies, we may say that employee workload has a major impact on their performance. Employee workloads must be based on their abilities and ability to cope with stress in order to achieve high performance and

High workload and extremely low productivity are both factors that can affect the organization's performance. The leader must create a culture where optimum productivity is maintained.

The present study enriches career satisfaction research by analyzing it with work overload and performance variables to bring more understanding of its importance in service firms. Mediating the (CS) in the relationship between (WO) and (IP) in this study. This provides empirical evidence and literature support to firms who aim to increase their productivity and their employee's performance. Adding to the above, the study extends by empirically providing evidence that, career satisfaction and work overload has a positive influence on employee's performance. Practically, study results clearly show that, human capital and their satisfaction is important in improving the performance and productivity of firms.

IBA and other organizations can have higher human capital capabilities and increase their performance when they start taking all the necessary steps to grow the level of their employees, (Robbins, 2010).

Moreover, WO is an important factor for many companies. It can affect the morale of the employees and cause them to feel pressured at work. It is necessary that the manager should understand their desires and organize the right tools and methods to address this issue. Kianto, Sáenz, and Aramburu, (2017) in their study argued that, managers should pay key attention to management practices that focuses on knowledge creation and application.

These practices will significantly increase the performance drive of the employees and increase the firm's manpower capabilities, which in extension improves their productivity and quality performance. The study also gives a practical guide on how career satisfaction and individual performance can be improved in service firms operating in developing countries.

In short, managers in most developing countries service firms must have a definite approach in increasing employee knowledge and skills through the various knowledge based training and development analyzed in this study. Study findings depicts that, these practices have a positive effect on the career satisfaction and tendencies thus when adopted and operationalized, it can contribute immensely to the individual performance of IBA and other service firms in the world.

5.3 Limitations and Future Research Directions

The present study is not short of limitations. Firstly, the study treated CS, WO, IP as isolated variables rather than considering them as bundle variables or second variables. This method limited the ability of the study to examine whether some of the career satisfaction practices discussed were essential for work overload and individual performance thus it is recommended that future studies should delve deeper into the particular mentioned variables that has a positive influence on individual performance.

Furthermore, this study is limited with regards to the fact that, it focused solely on understanding the interrelations between career satisfaction, work overload and individual performance and examined them isolate where other variables can be added to further studies. Therefore, we recommended that future research should take account of these variables in examining the impact of career satisfaction practices on individual performance.

Adding to the above, this study focused on only one mediating variable to access the impact of work overload on individual performance hence, future studies can look at other mediators such as trust in management, entrepreneurial orientation and others to provide more understanding to the variables that mediates the link between work overload and individual performance. In addition, time constraint is another limitation to this study because we believe more respondents could have participated in the research if time was not limited for the study.

Future studies should increase the sample size that can provide an avenue for a more elaborate data analysis. Finally, the present study focused on only banking sector in Afghanistan IBA (developing country context), thus study results may vary if research is conducted in other national and cultural context. Future research can test the proposed research model in other national and cultural context, which can provide empirical evidence of the various variables used in this study as antecedents for individual performance in service firms.

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Workload pressure is defined as the extent to which individuals are required to work fast and have too much work to do (Bakker, Evangelia, and Verbeke, 2004; Voydanoff, 2005).

APPENDIX

SAMPLE OF QUESTIONNAIRE

Title: Career Satisfaction – work overload – Individual Performance- IBA

Dear respondent,

This research is aimed to better understand the role of career satisfaction in the relationship between work overload and individual performance.

You are kindly requested to fill out this questionnaire to help achieve research objectives.

The information you provide will be kept strictly confidential. I appreciate your time and participation in this research

Thank you for your cooperation.

Researcher: Esmatullah Garandai

Address: Institute of Post Graduate Education (Antalya Bilim University, Antalya – Turkey)

APPENDIX A

Survey Questionnaire

Survey Link:

https://docs.google.com/forms/d/1fhEeR7KH6vVV5_8vNfoWFrzdQeiHhsPVpGn75NbNptk/edit

Thank you for your kind cooperation

SURVEY

- 1. Education** : Elementary High College Master Doctoral
- 2. Age** :
- 3. Sex** : Female Male
- 4. Tenure** :
- 5. Marital Status** : Married Single

	Please read each statement below and evaluate the extent to which you agree or disagree with the statement using the following scale.	Never	Seldom	Sometimes	Often	Always
1	I am satisfied with the success I have achieved in my career.	1	2	3	4	5
2	I am satisfied with the progress I have made towards meeting my overall career goals.	1	2	3	4	5
3	I am satisfied with the progress I have made towards meeting my goals for income.	1	2	3	4	5
4	I am satisfied with the progress I have made towards meeting my goals for advancement.	1	2	3	4	5

5	I am satisfied with the progress I have made towards meeting my goals for the development of new skills.	1	2	3	4	5
6	I am pressured to work long hours	1	2	3	4	5
7	I have unachievable deadlines	1	2	3	4	5
8	I have to work very fast	1	2	3	4	5
9	I have to work very intensively	1	2	3	4	5
10	I have to neglect some tasks because I have too much to do	1	2	3	4	5
11	Different groups at work demand things from me that are hard to combine	1	2	3	4	5
12	I am unable to take sufficient breaks	1	2	3	4	5
13	I have unrealistic time pressures	1	2	3	4	5
14	Do you have freedom in carrying out your work activities?	1	2	3	4	5
15	Do you have influence in the planning of your work activities?	1	2	3	4	5
16	Do you have an influence on the pace of work?	1	2	3	4	5
17	Can you decide how your work is executed on your own?	1	2	3	4	5
18	Can you interrupt your work for a short time if you find it necessary to do so?	1	2	3	4	5
19	Can you decide the order in which you carry out your work on your own?	1	2	3	4	5
20	Can you participate in the decision about when something must be completed?	1	2	3	4	5
21	Can you personally decide how much time you need for a specific activity?	1	2	3	4	5
22	Do you resolve problems arising in your work yourself?	1	2	3	4	5
23	Can you organize your work yourself?	1	2	3	4	5
24	Can you decide on the content of your work activities yourself?	1	2	3	4	5
25	I managed to plan my work so that I finished it on time	1	2	3	4	5
26	I kept in mind the work result I needed to achieve	1	2	3	4	5
27	I was able to set priorities	1	2	3	4	5
28	I was able to carry out my work efficiently	1	2	3	4	5
29	I managed my time well	1	2	3	4	5
30	On my own initiative, I started new task when my old tasks were completed	1	2	3	4	5
31	I took on challenging tasks when they were available	1	2	3	4	5
32	I worked on keeping my job-related knowledge up-to-date	1	2	3	4	5
33	I worked on keeping my work skills up-to-date	1	2	3	4	5

34	I came up with creative solutions for new problems	1	2	3	4	5
35	I took on extra responsibilities	1	2	3	4	5
36	I continually sought new challenges in my work	1	2	3	4	5
37	I actively participated in meetings and/or consultations	1	2	3	4	5
38	I complained about minor work-related issues at work 1	1	2	3	4	5
39	I made problems at work bigger than they were	1	2	3	4	5
40	I focused on the negative aspects of situation at work instead of the positive aspects	1	2	3	4	5
41	I talked to colleagues about the negative aspects of my work	1	2	3	4	5
42	I talked to people outside the organization about the negative aspects of my work	1	2	3	4	5
43	Overall, I am very satisfied with my work	1	2	3	4	5
44	I find my work very exciting	1	2	3	4	5
45	I consider, to a great extent, that the investment of time spent selling is worthwhile	1	2	3	4	5
46	I would advise a friend to sell for this company	1	2	3	4	5
47	I would recommend, to a great extent, this company as a place to work	1	2	3	4	5

Please check all questions, Thank you..

