International Journal of Research Studies in Educational Technology
2026 Volume 10 Number 1, 153-170

Workload, working hours, and their effect on work-life balance among accountants: The mediating role of work stress

Rodriguez, Aaron Christian M. ✉
De La Salle Lipa, Philippines (aawonmrodriguez@gmail.com)

ISSN: 2243-7738
Online ISSN: 2243-7746

Received: 24 February 2026 **Revised**: 27 March 2026 **Accepted**: 30 March 2026 OPEN ACCESS
Available Online: 2 April 2026 **DOI**: 10.5861/ijrset.2026.26011

Abstract

Accountants are often subjected to intense workloads and extended working hours, which contribute to elevated levels of work stress and influence their work-life balance. This study examined the effects of workload and working hours on work-life balance among accountants in Metro Manila, with work stress serving as a mediating variable. Using a quantitative descriptive-correlational design, data were collected through a structured survey administered to 128 accountants. Statistical analyses, including multiple regression and Baron and Kenny's mediation framework, were used to evaluate the relationships among variables. Findings revealed that both workload and working hours significantly affect work stress. Longer working hours were associated with higher stress levels, while workload showed a significant but inverse relationship with stress. Work stress also showed a significant positive effect on worklife balance, indicating that some respondents perceived stress as manageable or tied to job fulfillment. Working hours had a significant direct effect on work-life balance, while workload did not. Furthermore, work stress partially mediated the relationship between working hours and work-life balance but showed no mediating effect between workload and balance. These results indicate that work stress plays a central function in how accountants interpret their work conditions and personal satisfaction. The findings suggest that addressing emotional strain and managing schedules are more influential than reducing task volume in improving accountants' work-life outcomes.

Keywords: workload, working hours, work stress, work-life balance, accountants

Workload, working hours, and their effect on work-life balance among accountants: The mediating role of work stress

1. Introduction

Accountants are often subjected to intense workloads and extended working hours, which contribute to elevated levels of work stress and influence their work-life balance. This study examined the effects of workload and working hours on work-life balance among accountants in Metro Manila, with work stress serving as a mediating variable. Using a quantitative descriptive-correlational design, data were collected through a structured survey administered to 128 accountants. Statistical analyses, including multiple regression and Baron and Kenny's mediation framework, were used to evaluate the relationships among variables. Findings revealed that both workload and working hours significantly affect work stress. Longer working hours were associated with higher stress levels, while workload showed a significant but inverse relationship with stress. Work stress also showed a significant positive effect on worklife balance, indicating that some respondents perceived stress as manageable or tied to job fulfillment. Working hours had a significant direct effect on work-life balance, while workload did not. Furthermore, work stress partially mediated the relationship between working hours and work-life balance but showed no mediating effect between workload and balance. These results indicate that work stress plays a central function in how accountants interpret their work conditions and personal satisfaction. The findings suggest that addressing emotional strain and managing schedules are more influential than reducing task volume in improving accountants' work-life outcomes.

1.1 Background of the Study

Globally, accountants handle multiple tasks, including financial audits, tax filings, and compliance reporting. The workload increases during peak periods, such as tax season, when professionals work more than ten hours a day (Connors, 2023). Continuous deadlines leave little time for rest, leading to exhaustion and decreased productivity. Accounting firms expect employees to meet high standards, which adds pressure. With this, workload and working hours are major concerns for accountants, as they contribute to stress and affect overall job performance. Long working hours reduce personal time, while high workloads increase mental and physical exhaustion, making it difficult to maintain a work-life balance.

Workload refers to the number of tasks an employee is expected to complete within a specific time. It includes mental and physical demands, effort, and time pressure (Xi et al., 2023). Working hours are the total time an employee spends on job-related tasks based on company or government regulations (Komari et al., 2023). In accounting, work schedules often extend into evenings and weekends. Many accountants struggle to complete their tasks within regular hours, resulting in longer shifts. The nature of accounting work requires accuracy, which makes it difficult to rush through tasks. This expectation to maintain precision while managing a large volume of work contributes to stress.

Work stress arises when workplace demands exceed an employee's ability to cope, leading to mental, emotional, and physical strain. From excessive workloads, role ambiguity, and inadequate managerial support, work stress contributes to strain in employees, often resulting in reduced productivity and adverse health effects such as anxiety and fatigue (Pandey, 2020; Rijanto, 2023). In accounting, work stress happens as accountants deal with complex financial work, strict regulations, and tight deadlines, which cause mental and physical strain (Mnif & Rebai, 2022). It is when job demands surpass an accountant's ability to manage tasks effectively.

Meanwhile, work-life balance is the effective management of professional responsibilities and personal commitments, allowing individuals to harmonize their priorities without significant interference (Thilagavathy & Geetha, 2020). A concept extending beyond equal time allocation, this encompasses individual needs such as

leisure, education, and self-development (Brough et al., 2020). Work-life balance has a strong connection to job satisfaction and employee retention in public accounting firms. Employees who experience a better balance between work and personal life tend to be more satisfied with their jobs, leading to reduced turnover intentions (Hui et al., 2023). However, employees who struggle to maintain this balance are more likely to leave their jobs.

The high-pressure nature of accounting and financial work from workload and working hours has its own set of challenges that affects work stress, complicating work-life balance. Stress levels are high due to heavy workloads, tight deadlines, and complicated regulations; this has an effect on productivity and health (Radha & Aithal, 2023). These pressures are intensified by the high degree of accountability and the need for accurate financial reporting. Long hours on the job and poor methods of feedback and communication only serve to increase discontent and decrease participation (Borikar & Bhatt, 2020). Workload and long hours in accounting firms impact employees' well-being. Villegas (2024) found that 57% of accountants felt emotionally drained from work, and 48% were only moderately satisfied with job recognition and security.

In the Philippines, these conditions mirror the challenges experienced worldwide. Filipino accountants also face increased workloads, prolonged working hours, and high expectations for accuracy and compliance. The accounting sector in the country is under pressure due to limited staffing, seasonal demands, and expanding regulatory obligations. Retention has become increasingly difficult, especially in private firms where job satisfaction is affected by long shifts and minimal personal time. Many licensed accountants choose to shift to other industries or migrate overseas where compensation and work conditions are perceived to be more manageable. This situation places additional pressure on remaining staff, repeating cycles of stress and dissatisfaction that reduce organizational stability.

Given these challenges, this study aims to examine how workload and long working hours influence work stress and affect work-life balance among accountants. Understanding these relationships will provide insights that help reduce stress levels and improve employee satisfaction. The study addresses the growing concern about how difficult working conditions contribute to employee dissatisfaction and turnover in the accounting profession.

1.2 Research Frameworks

1.2.1 Conceptual framework

The conceptual framework of the study in Figure 1 is adapted from Natanael et al. (2023). It illustrates the relationships between workload, working hours, work stress, and work-life balance. Workload and working hours are independent variables, while work-life balance is the dependent variable. Work stress acts as a mediator between workload and work-life balance, as well as between working hours and work-life balance. The arrows indicate direct and indirect effects, suggesting that higher workload and longer working hours contribute to increased work stress, which may then affect work-life balance.

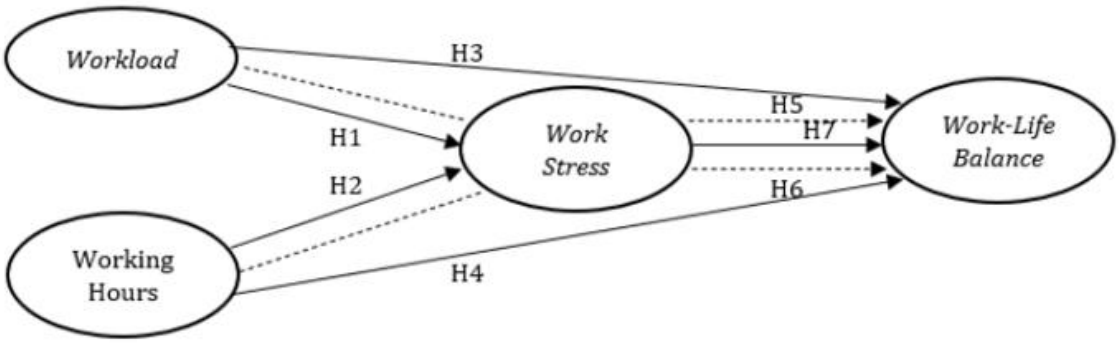

Figure 1. Conceptual framework adopted from Natanael et al. (2023)

1.2.2 Operational framework

Building on the conceptual framework adapted from Natanael et al. (2023), the operational framework in Figure 2 shows how workload, working hours, and work stress influence work-life balance, specifically among accountants. While the structure remains consistent with the original model, the framework is applied within the context of the accounting profession in the Philippines.

Workload refers to the number and complexity of tasks an accountant handles within a set time frame. This includes responsibilities such as financial audits, tax preparation, compliance reporting, and client consultations (Connors, 2023; Harto & Rahadi, 2021). In this study, workload is defined as the volume and difficulty of tasks assigned to accountants, including mental effort, time pressure, and the need for accuracy (Xi et al., 2023; Allen et al., 2021). Excessive workload often results in fatigue, decreased concentration, and lower job satisfaction, especially during audit and tax filing seasons.

Working hours refer to the total number of hours accountants spend completing job-related tasks, both within and outside official schedules. Public accountants in the Philippines work an average of 47 hours per week, with significantly longer shifts during peak seasons (Villegas, 2024). In this study, working hours are defined as the actual time spent on work tasks beyond the standard 40-hour workweek, including overtime, weekend duties, and after-hours engagements (Komari et al., 2023; Nickerson, 2023). Long hours limit recovery time, which leads to burnout and lower personal satisfaction (Aeni et al., 2024).

Work stress in the framework is a psychological response that arises when accountants feel overwhelmed due to excessive job demands and insufficient resources. It is marked by anxiety, reduced productivity, emotional exhaustion, and difficulty concentrating (Pandey, 2020; Mnif & Rebai, 2022). For this study, work stress is defined as the emotional and mental strain experienced when accountants are unable to meet job expectations under high workload and extended hours (Rijanto, 2023; Schwarzer & Reuter, 2023). The model considers work stress as a mediating variable, meaning that it can amplify the negative effects of workload and working hours on work-life balance.

Work-life balance is the dependent variable. It refers to the capacity of accountants to fulfill professional obligations without significantly affecting personal responsibilities or well-being (Thilagavathy & Geetha, 2020; Brough et al., 2020). In this study, work-life balance is defined as the state where professional and personal priorities can coexist with minimal conflict, allowing for leisure, self-development, and social connection (Hui et al., 2023; Le et al., 2020). Poor work-life balance in accounting contributes to high attrition, dissatisfaction, and health problems.

The operational framework represents these relationships using directional arrows, identifying both direct and mediated effects. Workload and working hours are positioned as independent variables, work stress serves as the mediating factor, and work-life balance is the outcome variable. The model focuses on how accounting-specific work demands shape well-being and retention in the profession.

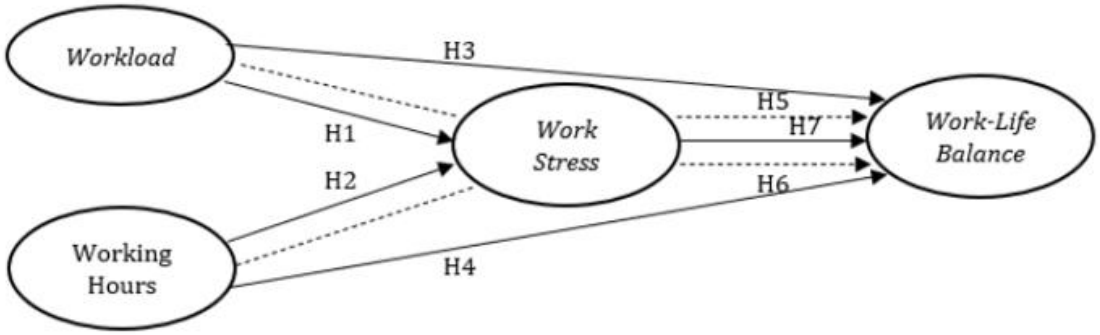

Figure 2. Operational Framework of the Study

1.3 Research Objectives

This study examined how workload and working hours contribute to work stress and their impact on work-life balance among accountants. Specifically, it aimed to:

1. Determine the effect of workload and working hours on work stress.
2. Examine the effect of work stress on work-life balance.
3. Assess the effect of workload and working hours on work-life balance.
4. Examine the mediating effect of work stress on the relationship between workload and work-life balance.
5. Examine the mediating effect of work stress on the relationship between working hours and work-life balance.

1.4 Null Hypotheses

Ho1: Workload has no significant effect on work stress.

Ho2: Working hours have no significant effect on work stress.

Ho3: Work stress has no significant effect on work-life balance.

Ho4: Workload has no significant effect on work-life balance.

Ho5: Working hours have no significant effect on work-life balance.

Ho6: Work stress has no mediating effect on the relationship between workload and work-life balance.

Ho7: Work stress has no mediating effect on the relationship between working hours and work-life balance.

2. Methods

This section presents the methodological procedure of this study including research design, locale of the study respondents of the study, sampling design, research tools and instruments, as well as the data gathered and its interpretation.

Research Design **-** The research design used in this study is quantitative descriptive-correlational. The descriptive method presents data on the demographic profiles of respondents, such as age, sex, and weekly working hours, along with their assessment of workload, working hours, work stress, and work-life balance. The correlational aspect of the design tests whether associations exist between these variables and examines how workload and working hours relate to work stress and work-life balance. The quantitative design is chosen because it allows for the use of statistical tools to test hypotheses and draw conclusions. Using a survey-based questionnaire, data was collected from accountants through standardized instruments.

Locale of the Study **-** The study was conducted in Metro Manila, focusing on accountants. According to the Implementing Rules and Regulation Act no. 9298 (The Philippine Accountancy Act of 2004), the practice of accountancy shall include, but not limited to public, private, academe, and government sectors. In research, the population represents the entire group of individuals who share relevant characteristics, while the sample is a smaller, selected group that is representative of the population. Hence, the population and sample for this research consists of individuals working in the accountancy field who fit the study criteria.

Respondents of the Study **-** The inclusion criteria for the sample respondents include being currently

employed as an accountant in Metro Manila, Philippines, working in, but not limited to public, private, academe, and government sectors, and having at least six months of experience. Exclusion criteria include individuals who are unemployed, working in temporary or freelance roles, or those who have less than six months of experience in their current role. In order to guarantee that the respondents have enough expertise to provide valuable insights into the research variables, these requirements were put in place. Table 1 presents the demographic profile of the 128 accountants who participated in the study. It covers three main variables: sex, age, and working hours.

Table 1. Demographic Profile of the Respondents

Sex	Frequency	Percent
Male	33	25.8
Female	92	71.9
Prefer Not to Say	3	2.3
Total	128	100.0
Age		
18–24	52	40.6
25–34	64	50.0
35–44	8	6.3
45–54	1	0.8
55–64	3	2.3
Total	128	100.0
Working Hours		
Less than 20 hours	13	10.2
20–29 hours	7	5.5
30–39 hours	3	2.3
40 hours or more	105	82.0
Total	128	100.0

As seen in Table 1, the majority of respondents were female (71.9%), followed by male (25.8%), with a small portion preferring not to disclose their sex (2.3%). In terms of age, most respondents were between 25–34 years old (50.0%), followed by the 18–24 age group (40.6%). These two groups represent younger professionals who are typically early in their careers. Respondents aged 35 and above represented a much smaller segment. Regarding working hours, a large portion (82.0%) reported working 40 hours or more per week, with minimal representation from those working less than 40 hours.

Sampling Design **-** This study used a simple random sampling method to select participants. Using G*Power 3.1.9.7 to compute the minimum sample size, it was initially determined that 74 participants were required for the study. The computation was based on a medium effect size (f^2) of 0.15, an alpha level of 0.05, a power of 0.95, and two predictors—workload and working hours. The degrees of freedom (Df) was 71, and the critical t-value was 1.6666. This sample size was considered sufficient to detect meaningful relationships among the variables. After data collection, a total of 128 accountants completed the survey. This exceeded the minimum requirement and increased the statistical power of the analysis.

Research tools and Instruments **-** The research instrument used in this study is a modified and adapted questionnaire based on the survey items developed by Natanael et al. (2023), as shown in Appendix A. The content has been modified overall to match the focus and context of the study on examining the relationships among workload, working hours, work stress, and work-life balance among accountants (Appendix B). Modifications were applied to better reflect the characteristics of the target population and meet the objectives of the study. The instrument consists of three sections. The first section collects the demographic profile of the respondents. It includes multiple-choice questions on age, sex, and the number of hours worked per week. The

second section evaluates work-related factors. This is divided into three subscales: Workload, Working Hours, and Work Stress.

The Workload subscale measures task volume, mental effort, time pressure, and fatigue. Among the original items, two were identified as positively worded and reverse scored. These include: "I feel satisfied when I succeed in achieving the goals set in my job duties," and "Achieving goals in my job improves how I feel about the quality of my work." These items reflect job satisfaction rather than workload pressure and were therefore adjusted to maintain scoring consistency.

The Working Hours subscale examines the effects of weekly work schedules on physical health and personal life. Some items in this subscale refer to low working hours, such as "I work less than 24 hours a week" and "I work between 25 to 36 hours a week." Since high scores on these items imply lower work demand, they were reverse scored to reflect the intended construct. Retained items focus on how extended working hours affect physical well-being and time with family.

The Work Stress subscale covers task-related pressure, lack of clarity, and workplace support. Items addressing organizational threats and job insecurity, such as "The threat of termination or major organizational changes often makes me feel insecure and stressed," were excluded to improve alignment. Items that measure poor guidance, pressure from deadlines, and lack of support were retained. Reverse scoring was applied to items where low agreement implies high stress levels, including: "I feel less supported by my coworkers or boss in getting my work done," and "When I face difficulties at work, I often feel that there is no one I can rely on to help me." The third section, Assessment of Work-Life Balance, evaluates how well accountants can manage professional responsibilities alongside personal and family commitments. The Work-Life Balance subscale assesses respondents' ability to maintain harmony between work and personal life, the impact of work-related stress on their well-being, and the effect of balance on job satisfaction and productivity. Below shows the number of items per variable.

Questionnaire Specification

Part	Variable	Item No.
I.	Demographics	1 to 3
II.	Assessment of Work Factors	
	Workload	4 to 13
	Working Hours	13 to 21
	Work Stress	22 to 31
III.	Assessment of Work-Life Balance	
	Work-Life Balance	32 to 38

The instrument uses a four-point Likert scale, which enables respondents to indicate the extent to which they agree or disagree with each statement. The scale consists of the following ratings: 4 - Strongly Agree, 3 - Agree, 2 - Disagree, and 1 - Strongly Disagree. The overall Likert-scale used in the questionnaire is as follows:

Range	Likert Scale Rating	Interpretation
3.26-4.00	4 – Strongly Agree	Very High WL/WH/WS/WLB
2.60-3.25	3 - Agree	High WL/WH/WS/WLB
1.76-2.59	2 – Disagree	Low WL/WH/WS/WLB
1.00-1.75	1 – Strongly Disagree	Very Low WL/WH/WS/WLB

The survey instrument has undergone reliability validation. Pilot testing took place with a small group of 22 accountants. Based on the results generated through SPSS, the instrument yielded a Cronbach's alpha of 0.730 across the 35 items. It indicates that the instrument has an acceptable level of internal reliability where the set of items consistently measures the intended variables. Item-total statistics were also reviewed (Appendix A). Items that showed negative corrected item-total correlations or would raise the alpha if deleted were evaluated. Specifically, WLB1 was removed entirely, as it contributed negatively to the overall reliability and contradicted the direction of scoring for the rest of the scale.

Once the feedback from pilot testing has been incorporated, the instrument was finalized. For data collection, participants received clear information about the study's purpose, procedures, and any potential risks. The consent process allowed participants to make an informed decision about their involvement. They had the freedom to withdraw from the study at any time without consequences. The consent form provided details about the study, the time required, and how their data will be used.

Data analysis and interpretation **-** Data analysis for this study was conducted using IBM SPSS ver. 21. The following statistical treatments were employed: frequency and percentage distributions to describe the demographic profiles of the respondents, weighted mean to determine the average values of the variables. While multiple regression analysis guided by Baron and Kenny (1986) was used to examine the relationships between workload, working hours, work stress, and work-life balance and the mediation effects within variables.

Ethical Consideration **-** This study follows strict ethical standards to protect the rights and well-being of participants. The study was guided by the Data Privacy Act of 2012 on the protection of the privacy of participants. Responses remained confidential, and data was anonymized to prevent identification. Only the researcher had access to the data, which was securely stored. Results were presented in aggregated form, so no individual responses are identifiable.

3. Results and Discussions

3.1 Assessment of Workload, Work Hours, Work Stress and Work-Life Balance

Table 2. Assessment of Workload, Work Hours, Work Stress and Work-Life Balance

Statements	Mean	S.D.	Interpretation
Workload	2.83	0.341	High
Working Hours	2.58	0.479	High
Work Stress	2.73	0.517	High
Work-Life Balance	3.35	0.419	Very High

Legend: 4.00 – 3.26 Very High, 3.25 – 2.60 High, 2.59 – 1.76 Low, 1.75 – 1.00 Very Low

Table 2 presents the respondents' perceptions regarding their assessment of workload, work hours, work stress and work-life balance.

3.1.1 Assessment of Workload

As shown in Table 2, the respondents rated their workload with an overall mean of 2.83 (SD = 0.341), indicating a high level. Specifically in Appendix E, the highest-rated indicators include mental effort, remembering large amounts of information, and the need to meet tight deadlines. For example, accountants strongly agreed that their work often involves deep thinking (M = 3.63) and recalling numerous details (M = 3.45). These figures reveal the cognitive demands of accounting work. In contrast, physical workload received lower scores, with strenuous physical activity rated very low (M = 1.66), showing that the job is mentally rather than physically taxing. Reversed statements related to job satisfaction (e.g., achieving goals improves work quality) were scored very low, supporting the finding that excessive workload often overshadows feelings of achievement. These findings affirm Connors (2023), who noted that during tax season and audit periods,

accountants face mounting pressure. Xi et al. (2023) also explained that workload in the accounting profession involves mental complexity, time pressure, and demand for accuracy. Similar results were found in Harto and Rahadi's (2021) study, where auditors reported high stress from multiple simultaneous deadlines. This level of workload reflects conditions where employees must handle numerous tasks in short timeframes, raising concerns about performance sustainability. Allen et al. (2021) emphasized that excessive tasks reduce efficiency and impair well-being. Lawrence et al. (2022) linked this to technology-driven expectations and administrative burdens, which are increasingly common in the accounting sector.

3.1.2 Assessment of Working Hours

In Appendix E, the assessment of working hours produced an overall mean of 2.58 (SD = 0.479), indicating a high level. The majority of respondents work between 37 to 48 hours per week (M = 3.07), and many reported that these hours affect their quality of life (M = 2.85) and health (M = 3.14). Although some reported working less than 36 hours (M = 1.60 and 1.86), the overall rating points to frequent overtime and extended shifts, particularly during peak periods. This confirms Komari et al. (2023) and Villegas (2024), who reported that Filipino accountants regularly exceed the standard 40-hour workweek. Similarly, Aeni et al. (2024) found that long working hours increase stress, reduce time for rest, and impact both mental and physical well-being. The findings in this study also mirror those of Nickerson (2023), who stated that unpredictable schedules in accounting limit personal time and contribute to emotional fatigue. Sasmaz and Fogarty (2023) explained that tight project deadlines often extend work shifts, particularly for those in tax and audit divisions. When long hours become the norm, employees experience reduced job satisfaction and greater turnover risk, as noted by Matsushita and Yamamura (2022).

3.1.3 Assessment of Work Stress

As seen in Table 2 and Appendix E, Work stress received a high overall mean of 2.73 (SD = 0.517). Respondents reported strong agreement with stress caused by unclear job duties (M = 3.34), tight deadlines (M = 3.32), and insufficient guidance (M = 3.22). However, items involving interpersonal conflict and job insecurity were rated low (M = 2.20 to 2.49), suggesting that stress is mostly task-related rather than caused by coworkers or threats of termination. These findings are consistent with Mnif and Rebai (2022), who described accounting stress as primarily task-driven due to deadlines and regulatory demands. Rijanto (2023) and Pandey (2020) likewise found that heavy workloads and vague expectations are common stressors. This aligns with Schwarzer and Reuter's (2023) cognitive-transactional theory, which explains stress as the result of a perceived gap between demands and the ability to cope. Work stress in this study appears to stem from overwhelming responsibilities and lack of clarity in assignments. Mohzana et al. (2023) found that unclear instructions and excessive tasks often lead to anxiety, burnout, and reduced performance. The present results validate this view, as employees consistently cited mental strain over relational conflict.

3.1.4 Assessment of Work-Life Balance

Work-life balance was rated very high with an overall mean of 3.35 (SD = 0.419). Respondents strongly agreed that they maintain happiness (M = 3.59), perform better due to balance (M = 3.72), and gain motivation from personal life (M = 3.63). Despite high workload and stress levels, respondents believe that they maintain personal well-being and job satisfaction. Reversed items related to personal stress interference affecting WLB were rated low (M = 1.55 to 2.05), suggesting minimal perceived disruption from home to work. These results reflect Thilagavathy and Geetha (2020) and Brough et al. (2020), who described work-life balance as the ability to meet professional demands without sacrificing personal well-being. The findings of Hui et al. (2023) are also consistent, highlighting how good work-life balance improves satisfaction and retention. Surprisingly, despite high levels of workload and stress, work-life balance remains intact. This contrasts with studies such as Ahmad et al. (2022) and Bhattaru et al. (2024), who reported negative links between stress and work-life balance. However, this may be explained through strong coping strategies or organizational support, as suggested by Aruldoss et al. (2021), who found that work-life programs reduce job stress and improve employee happiness.

3.2 Effects of Workload, Working Hours, and Work Stress on Work-Life Balance

The effects of WL, WH and WS on WLB was assessed using Baron and Kenny (1986) Mediation analysis. Baron and Kenny's (1986) mediation framework begins with establishing whether the independent variables—Workload (WL) and Working Hours (WH)—predict the proposed mediator, which in this case is Work Stress (WS). This first step confirms the condition necessary for a mediating effect: the independent variables must significantly influence the mediator.

Table 3. Step 1: Effect of Independent Variables (WL, WH) on Mediator (WS)

Model		B	Std. Error	β	t	Sig.	Interpretation
1	(Constant)	2.784	0.429	—	6.489	0.000	Significant
	WL	-0.391	0.119	-0.258	-3.278	0.001	Significant
	WH	0.410	0.085	0.380	4.823	0.000	Significant

a. Dependent Variable: WS

b. $R^2 = .238$, F-value = 19.523, p-value = .000

c. *Significant at $p < 0.05$

As seen in Table 3, both Workload and Working Hours have significant effects on Work Stress. The strongest predictor is Working Hours ($\beta = 0.380$, $p = .000$), indicating that longer hours increase stress among accountants. Workload also significantly affects stress levels, but in a negative direction ($\beta = -0.258$, $p = .001$), suggesting that perceived workload reduces stress in this specific model. This inverse relationship may reflect coping mechanisms among seasoned professionals who normalize high work volumes or distinguish workload from time pressure. These findings are aligned with literature noting that extended work hours reduce opportunities for rest and increase mental strain (Aeni et al., 2024; Matsushita & Yamamura, 2022). The positive relationship between working hours and stress supports studies highlighting the effects of prolonged work periods on fatigue and emotional exhaustion (Barck-Holst et al., 2021; Doghan, 2020). Meanwhile, the negative relationship between workload and stress partially contrasts with studies indicating that excessive workloads typically elevate stress levels (Nasrul et al., 2023; Wibowo et al., 2021). This can be due to the specific nature of accounting work, where some employees interpret workload as a challenge rather than a burden, depending on individual resilience or support systems (Rashid et al., 2022).

The second step of Baron and Kenny's (1986) mediation procedure tests whether the proposed mediator—Work Stress (WS)—has a statistically significant effect on the dependent variable, Work-Life Balance (WLB) as seen in Table 4. This step is necessary to determine whether the mediator independently influences the outcome.

Table 4. Step 2: Effect of Mediator (WS) on Dependent Variable (WLB)

Model		B	Std. Error	β	t	Sig.	Interpretation
2	(Constant)	2.214	0.172	—	12.857	0.000	Significant
	WS	0.416	0.062	0.513	6.713	0.000	Significant

a. Dependent Variable: WLB

b. $R^2 = .263$, F-value = 45.069, p-value = .000

c. *Significant at $p < 0.05$

Results show that WS significantly predicts WLB, with a standardized coefficient of $\beta = 0.513$ ($p = .000$), indicating a moderately strong positive relationship. This means that as accountants' stress levels increase, their perceived work-life balance also increases, which appears counterintuitive at first glance.

This pattern may reflect that some accountants interpret job-related stress as a form of engagement or professional involvement. Alternatively, it could imply that those who recognize and manage their stress are better at adjusting their work-life boundaries, potentially leading to improved perceptions of balance. However, in most research, higher stress is typically associated with lower work-life balance. The observed result may be influenced by adaptive coping, selective reporting, or other contextual factors such as organizational support or

job autonomy. These findings differ from those of Jessica et al. (2023) and Attar et al. (2020), who found that work stress negatively impacts work-life balance and job satisfaction. Similarly, Ahmad et al. (2022) showed that increased stress disrupts work-life balance and reduces performance. In contrast, Natanael et al. (2023) found that work stress has a significant positive effect on work-life balance in their Indonesian sample, mirroring this current result.

According to the cognitive-transactional theory of stress (Schwarzer & Reuter, 2023), how stress affects outcomes depends on an individual's perception and coping capacity. Employees who perceive stress as manageable may experience enhanced control over their professional and personal time, which could explain the positive association observed. In the accounting profession, where workload and precision expectations are high, professionals who have adapted to routine pressure might associate stress with productivity rather than dysfunction. However, the possibility that this result reflects a sampling or reporting artifact should not be dismissed.

The third step in Baron and Kenny's (1986) mediation analysis examines whether the independent variables—Workload (WL) and Working Hours (WH)—have a direct effect on the dependent variable, Work-Life Balance (WLB), without including the mediator (Work Stress) as seen in Table 5. This step determines whether the independent variables affect the outcome independently of the mediator.

Table 5. Step 3: Direct Effect of Independent Variables (WL, WH) on Dependent Variable (WLB)

Model		B	Std. Error	β	t	Sig.	Interpretation
3	(Constant)	2.750	0.365	—	7.542	0.000	Significant
	WL	-0.092	0.101	-0.075	-0.912	0.364	Not Significant
	WH	0.334	0.072	0.383	4.626	0.000	Significant

a. Dependent Variable: WLB

b. $R^2 = .160$, F-value = 11.912, p-value = .000

c. *Significant at $p < 0.05$

As seen in Table 5, Working Hours (WH) significantly affect Work-Life Balance ($\beta = 0.383$, $p = .000$), while Workload (WL) does not show a significant effect ($\beta = -0.075$, $p = .364$). Among the predictors, WH ranks highest in terms of impact on WLB. The positive coefficient for WH suggests that more time spent on job tasks is associated with improved work-life balance, which seems inconsistent with conventional expectations. One possible explanation is that accountants who work longer hours experience a stronger sense of accomplishment and control over their tasks. For some professionals, longer work periods reflect reliability and fulfillment of career expectations. It could also indicate that those who work extended hours have developed time-management strategies or benefit from flexible arrangements that help them maintain control over both personal and professional responsibilities. These results align with Nickerson (2023) and Villegas (2024), who reported that accountants often exceed the standard 40-hour workweek during peak periods and may normalize long working hours as part of the job. However, the positive association contradicts findings from Aeni et al. (2024) and Matsushita & Yamamura (2022), who argued that prolonged work hours negatively affect recovery time, health, and personal relationships.

In contrast, Workload (WL) does not significantly affect Work-Life Balance in this model. This outcome diverges from earlier expectations and findings from Pasla et al. (2021) and Ahmad et al. (2022), who indicated that workload disrupts the equilibrium between work and personal life. The result might reflect how some accountants separate their task volume from their overall perception of work-life quality, particularly when deadlines are met and performance recognition exists. The cognitive-transactional theory of stress (Schwarzer & Reuter, 2023) helps explain this pattern. The absence of a significant link between WL and WLB may suggest that employees evaluate balance not just based on workload quantity, but on their personal coping resources, control, and job design. In summary, this step reveals that Working Hours directly influence Work-Life Balance, while Workload does not. These findings suggest that the time dimension of work has a stronger impact on employees' perceived balance than the volume or intensity of tasks—at least when Work Stress is not accounted

for.

This final step tests whether the effect of WL and WH on WLB remains significant after including the mediating variable, WS as seen in Table 6. The model helps determine if WS explains part of the relationship between the independent variables and the dependent variable.

Table 6. Step 4: Effect of WL and WH on WLB with WS Included

Model		B	Std. Error	β	t	Sig.	Interpretation
4	(Constant)	1.771	0.385	—	4.596	0.000	Significant
	WL	0.045	0.097	0.037	0.466	0.642	Not Significant
	WH	0.190	0.072	0.218	2.643	0.009	Significant
	WS	0.352	0.069	0.434	5.059	0.000	Significant

a. Dependent Variable: WLB

b. $R^2 = .304$, F-value = 18.035, p-value = .000

c. *Significant at $p < 0.05$

As seen in Table 6, work stress (WS) emerged as the strongest and most significant predictor of work-life balance ($\beta = 0.434$, $p = .000$). It is followed by working hours (WH), which also retained a significant effect ($\beta = 0.218$, $p = .009$). Meanwhile, workload (WL) remained statistically insignificant ($\beta = 0.037$, $p = .642$). The findings confirm that work stress mediates the relationship between working conditions and perceived work-life balance. The positive effect of WS on WLB may appear counterintuitive but reflects how reduced stress—rather than workload or hours alone—predicts better work-life quality. This implies that employees who manage stress more effectively experience improved balance, regardless of long hours or task load.

This result supports the cognitive-transactional theory of stress (Schwarzer & Reuter, 2023), which asserts that outcomes depend on how individuals evaluate and respond to stressors. Even with high demands, if stress remains manageable, perceived work-life balance stays intact. Related findings from Jessica et al. (2023) and Ahmad et al. (2022) also showed that lower work stress improves WLB and job satisfaction. Surya and Rihayana (2024) emphasized that WLB can reduce job stress, while this study reveals that lower stress contributes to better WLB—showing a reciprocal relationship. The continued significance of WH supports studies like Nickerson (2023) and Manivannan et al. (2022), which found that long hours erode WLB when left unchecked. However, the shift in β value from Step 3 to Step 4 (WH dropping from $\beta = 0.383$ to $\beta = 0.218$) indicates partial mediation: work stress explains part of how WH influences WLB (as summarized in Table 7 and Table 8).

The insignificance of WL even with WS included reinforces results from Natanael et al. (2023), who found that WL did not directly affect WLB or WS in their model. While traditionally seen as a stressor, WL's impact likely varies across employees depending on task type and perception of workload fairness or value. Overall, Table 7 presents the combined findings across the four steps of Baron and Kenny's (1986) mediation procedure. It summarizes the effects of workload (WL) and working hours (WH) on work stress (WS), as well as the direct and indirect effects of these variables on work-life balance (WLB).

Table 7. Summary of Mediation Analysis Based on Baron and Kenny's Steps

Step	Path	β	p-value	Interpretation
1	WL, WH → WS	WL = -0.258	.001	Significant
		WH = 0.380	.000	Significant
2	WS → WLB	0.513	.000	Significant
3	WL, WH → WLB	WL = -0.075	.364	Not Significant
		WH = 0.383	.000	Significant
4	WL, WH, WS → WLB	WL = 0.037	.642	Not Significant
		WH = 0.218	.009	Significant
		WS = 0.434	.000	Significant

As seen in Table 7, work stress consistently predicts WLB with moderate strength ($\beta = 0.434$ to 0.513). WH

significantly affects WLB both directly and when mediated by WS. However, WL does not show a significant effect on WLB in any step, either directly or indirectly. These results suggest different mediation outcomes between the two independent variables. Table 8 shows the mediation types. WH demonstrates partial mediation through WS. Its direct effect on WLB remains significant even after WS is added, though reduced (β from 0.383 to 0.218). WL shows no mediation possible, as it has no significant direct or indirect effect on WLB once WS is included.

Table 8. Type of Mediation

Path	Mediation Type
WL → WS → WLB	No Mediation Possible
WH → WS → WLB	Partial Mediation

Workload is disconnected from perceived WLB when stress is accounted for. These findings align with Natanael et al. (2023), who also reported that workload had no direct effect on WLB but that stress influenced perceptions of balance. The results emphasize that work stress is a key factor linking working conditions to work-life outcomes. Addressing stress more directly, rather than focusing solely on task volume or time spent at work, can lead to better outcomes.

In summary, the inclusion of WS significantly improved the model ($R^2 = .304$). WS has a meaningful effect on WLB and partially mediates the effect of WH. This points to the fact that reducing stress, not just reducing work hours or tasks, is critical to improving employees' work-life outcomes. Addressing stress directly, through wellness initiatives and psychological safety, may have a greater impact on well-being than altering workloads alone.

4. Conclusions and Recommendations

This study was conducted to examine how workload and working hours affect work-life balance among accountants, with work stress acting as a mediating variable. Specifically, it aimed to determine the individual effects of workload and working hours on work stress; assess the influence of work stress on work-life balance; and evaluate the direct and indirect effects of workload and working hours on work-life balance. Based on the findings of this study, the following conclusions are drawn in relation to the hypotheses tested. Ho1 is rejected, workload has a significant effect on work stress. Accountants who face high mental demands, multiple deadlines, and cognitive load experience increased levels of stress. Ho2 is also rejected. Working hours significantly affect work stress. Longer shifts correspond with elevated stress, as extended time at work limits recovery and increases fatigue. Regarding the effect of stress on balance, Ho3 is rejected. Work stress has a significant effect on work-life balance. Although the direction of the relationship appears unusual, the data show that some accountants associate higher stress with improved balance, possibly due to how they interpret professional engagement or productivity.

In contrast, Ho4 is accepted. Workload has no significant effect on work-life balance. The results indicate that the number and complexity of tasks do not directly influence how respondents perceive their ability to manage personal and professional responsibilities. Further, Ho5 is rejected. Working hours have a significant direct effect on work-life balance. Accountants who report longer work hours tend to express more favorable perceptions of balance, which may reflect a sense of achievement or control despite extended time on the job. In relation to mediation, Ho6 is accepted. Work stress does not mediate the relationship between workload and work-life balance. The influence of workload on balance does not appear to operate through stress in this model. On the other hand, Ho7 is rejected. Work stress partially mediates the relationship between working hours and work-life balance. The pressure resulting from long work hours affects how accountants evaluate their balance, confirming a partial mediating effect.

Overall, the study reveals that working hours influence both work stress and work-life balance. While workload significantly contributes to stress, it does not directly affect how accountants evaluate their personal

and professional alignment. Work stress consistently explains part of the relationship between working hours and work-life balance. This reinforces the importance of addressing emotional strain in the workplace. In practice, these findings suggest that long hours and unmanaged stress, not just workload alone, shape how accountants experience work-life balance. From a theoretical perspective, the results confirm that work stress is a critical factor in shaping employee experiences and that time spent at work carries greater weight than task volume when it comes to perceived personal-professional alignment.

4.1 Recommendations

Given these results, organizations are encouraged to review how work schedules are designed. Firms should assess whether current working hours allow employees sufficient time to rest and recover. While some accountants associate extended hours with productivity, continued exposure to long shifts contribute to emotional strain. Implementing limits on overtime and providing flexible scheduling options can support better balance, particularly during peak periods such as audit deadlines and tax season.

Work stress also emerged as a consistent influence on work-life balance. This suggests the need for targeted interventions that address mental strain. Organizations should provide access to counseling services, employee wellness programs, and time management resources. In the accounting profession, where accuracy and compliance are non-negotiable, stress accumulates quickly. Spaces for open communication, along with guidance from supervisors, can reduce the pressure accountants face in time-sensitive environments.

Although workload did not significantly influence balance in this model, it remains a significant predictor of stress. Organizations should monitor how tasks are distributed, particularly during seasons with higher reporting demands. Periodic adjustments in workload based on capacity can prevent burnout. Training programs that help accountants manage recurring reporting cycles can also reduce pressure and improve long-term performance. Additionally, performance evaluation systems should move beyond output-based metrics. Recognizing employees who maintain efficiency within standard hours, and those who demonstrate consistent effort without exceeding their limits, sets a healthier expectation. This approach helps reduce the perceived need for excessive time commitments while reinforcing the importance of sustainability in work practices. This study also revealed that even when employees report high levels of balance, underlying stress may still be present. Managers should pay attention to hidden signs of fatigue, particularly when staff members consistently perform under pressure. Rotation between high-demand and low-demand tasks could prevent the buildup of stress. Occasional breaks from technical assignments, supported with wellness sessions or group activities, can improve morale and reduce the risk of long-term strain.

For future research, this study highlights several areas worth exploring. First, while the sample size was adequate, expanding the respondent pool to include accountants from other regions in the Philippines would provide a wider perspective. Public and academic sectors should be included alongside those in private practice. Second, future studies could examine additional variables such as job satisfaction, sleep quality, or supervisor support to provide a more detailed understanding of what shapes work-life balance. Third, researchers are encouraged to use longitudinal designs or conduct interviews. These methods can offer more context about how accountants experience stress over time and what factors influence their adaptation to demanding work environments.

4.2 Limitations of the Study

The limitations of this study are also recognized to clarify the scope of its findings and identify areas for future improvement. This study focused on a specific group of accountants within a limited geographic scope, which restricted the generalizability of the findings. The results reflected the experiences of those working in selected sectors and regions, which means that differences in work culture, organizational support, or job expectations in other areas were not captured. The reliance on self-reported survey responses introduced the risk

of bias, as participants could have underreported or overreported stress and workload based on perception rather than objective measures. The study used a cross-sectional design, which limited the ability to observe changes in stress or balance over time. It did not account for other factors such as job satisfaction, sleep quality, or support systems that could influence the outcomes. These limitations suggest the need for expanded sampling, longitudinal tracking, and inclusion of more variables in future research.

DECLARATION

Funding Statement

This study is supported by a grant from De La Salle Lipa (DLSL) Office of Vice Chancellor for Research and Innovation. This was conducted under the Research Management and Coordination Office.

Ethics approval and consent to participate

This study was approved by the Research Ethics Review Committee of DLSL. The respondents were informed of the duration, voluntary participation, risks, benefits, and confidentiality details prior to filling out the survey instrument

Use of AI tool

During the drafting of the research findings, the author used AI to locate some related literature an summarize respondents' answers to the survey and formatting of references. Further, AI tool was used to paraphrase some discussions and improve presentation of results. After using the tool, the author reviewed and edited the content as needed to fit the context of the research.

5. References

Aeni, H. F., Amin, H., Ali, M., & Dani, A. H. (2024). Age, working hours, workload with work fatigue among office workers. *Proceedings of the International Conference on Health Science, Practice, and Education*, 595-602.

Ahmad, A. M., Handaru, A. W., & Usman, O. (2022). The effect of workload, work stress, and work-life balance on employee performance: A case study on startup employees in Jakarta. *Devotion: Journal of Research and Community Service, 3*(14), 2749-2757.

Allen, R., Benhenda, A., Jerrim, J., & Sims, S. (2021). New evidence on teachers' working hours in England: An empirical analysis of four datasets. Research Papers in Education, 36(6), 657–681. https://doi.org/10.1080/02671522.2020.1736616

Aruldoss, A., Kowalski, K. B., Travis, M. L., & Parayitam, S. (2021). The relationship between work–life balance and job satisfaction: Moderating role of training and development and work environment. *Journal of Advances in Management Research, 19*(2), 240-271. https://doi.org/10.1108/JAMR-01-2021-0002

Attar, M., Çağlıyan, V., & Abdul-Kareem, A. (2020). Evaluating the moderating role of work-life balance on the effect of job stress on job satisfaction. *Istanbul Business Research, 49*(2), 201-223. https://doi.org/10.26650/ibr.2020.49.0081

Balamurugan, G., & Sreeleka, M. (2020). A study on work-life balance of women employees in the IT sector. *International Journal of Engineering Technologies and Management Research, 7*(1), 64-73. https://doi.org/10.29121/ijetmr.v7.i1.2020.499

Barck-Holst, P., Nilsonne, Å ., Å kerstedt, T., & Hellgren, C. (2021). Coping with stressful situations in social work before and after reduced working hours: A mixed-methods study. *European Journal of Social Work, 24*(1), 94-108. https://doi.org/10.1080/13691457.2019.1656171

Barck-Holst, P., Nilsonne, Å ., Å kerstedt, T., & Hellgren, C. (2022). Reduced working hours and work-life balance. *Nordic Social Work Research, 12*(4), 450-463.

https://doi.org/10.1080/2156857X.2020.1839784

Bhattaru, S., Kokkonda, S. R., & Challa, R. (2024). From burnout to balance: A sustainability-oriented survey on job stress and work-life integration. *MATEC Web of Conferences, 392*(01040). https://doi.org/10.1051/matecconf/202439201040

Borikar, H., & Bhatt, V. (2020). Measuring the impact of factors influencing workplace stress with respect to financial services. *Alochana Chakra Journal, 9*(6), 1122-1139. https://www.researchgate.net/publication/343041742_Measuring_impact_of_factors_influencing_workplace_stress_with_respect_to_financial_services

Brough, P., Timms, C., Chan, X. W., Hawkes, A., & Rasmussen, L. (2020). Work–Life Balance: Definitions, Causes, and Consequences. In T. Theorell (Ed.), *Handbook of Socioeconomic Determinants of Occupational Health*. Handbook Series in Occupational Health Sciences. Springer, Cham. https://doi.org/10.1007/978-3-030-31438-5_20

Buruck, G., Pfarr, A.-L., Penz, M., Wekenborg, M., Rothe, N., & Walther, A. (2020). The influence of workload and work flexibility on work-life conflict and the role of emotional exhaustion. *Behavioral Sciences, 10*(174), 1-17. https://doi.org/10.3390/bs10110174

Connors, J. C. (2023). *A study of burnout in certified public accountants in the southeast region of the United States* (Doctoral dissertation). University of Tennessee at Chattanooga.

Doghan, M. A. (2020). Employees' work stress in the Saudi telecom sector: Examining the role of long working hours, empowerment, work-life balance, and work environment. *Journal of Economics, Management and Trade, 26*(2), 81-91. https://doi.org/10.9734/JEMT/2020/v26i230230

Dwitanti, E., Murwani, F. D., & Siswanto, E. (2023). The effect of work-life balance on employee performance through work stress and workload. *International Journal of Business, Law, and Education, 4*(2), 569-586.

Filippi, S., Salvador Casara, B. G., Pirrone, D., Yerkes, M., & Suitner, C. (2023). Economic inequality increases the number of hours worked and decreases work-life balance perceptions: Longitudinal and experimental evidence. *Royal Society Open Science, 10*(230187). https://doi.org/10.1098/rsos.230187

Green, F. (2021). British teachers' declining job quality: Evidence from the skills and employment survey. *Oxford Review of Education, 47*(3), 386–403. https://doi.org/10.1080/03054985.2020.1847719

Goldman, A. L., & Barnett, M. L. (2023). Changes in physician work hours and implications for workforce capacity and work-life balance, 2001-2021. *JAMA Internal Medicine, 183*(2), 106-114. https://doi.org/10.1001/jamainternmed.2022.5792

Hui, S. A., Ping, K. Y., & Yuan, F. C. (2023). The relationship between work-life balance, job satisfaction, and turnover intention among accounting personnel in public accounting firms. Journal of Cognitive Sciences and Human Development, 9(2), 63-88. https://doi.org/10.33736/jcshd.5795.2023

Ip, E. J., Lindfelt, T. A., Tran, A. L., Do, A. P., & Barnett, M. J. (2020). Differences in career satisfaction, work-life balance, and stress by gender in a national survey of pharmacy faculty. *Journal of Pharmacy Practice, 33*(4), 415-419. https://doi.org/10.1177/0897190018815042

Irawanto, D. W., Novianti, K. R., & Roz, K. (2021). Work from home: Measuring satisfaction between work–life balance and work stress during the COVID-19 pandemic in Indonesia. *Economies, 9*(3), 96. https://doi.org/10.3390/economies9030096

Jessica, N., Afifah, N., Daud, I., Sulistiowati, & Pebrianti, W. (2023). The effect of work environment and work-life balance on job satisfaction: Work stress as a mediator. *Journal of Economics, Management and Trade, 29*(1), 54-65. https://doi.org/10.9734/JEMT/2023/v29i11074

Khalil, S. M., Khan, S. N., & Shah, F. A. (2020). The impact of work-life balance, role conflict, and work overload on employee turnover intention through the mediating role of job stress. *Journal of Business and Tourism, 6*(1), 271-287.

Kijima, S., Tomihara, K., & Tagawa, M. (2020). Effect of stress coping ability and working hours on burnout among residents. *BMC Medical Education, 20*, 219. https://doi.org/10.1186/s12909-020-02134-0

Kirana, K. C., Lukitaningsih, A., & Londin, D. M. (2021). Analysis of the impact of workload and work Stress on job satisfaction with motivation as intervening variable. *Jurnal Aplikasi Manajemen, 19*(4), 791-803.

Komari, N., Sulistiowati, S., Kurniawati, S., Daud, I., Afifah, N., & Giriati, G. (2023). Menciptakan keseimbangan antara pekerjaan dan keluarga bagi pekerja perempuan (Focus Group Discussion dengan Dharma Wanita Persatuan Kabupaten Mempawah). *E-Dimas: Jurnal Pengabdian Kepada Masyarakat, 14(1)*, 64–69.

Lawrence, D. F., Loi, N. M., & Gudex, B. W. (2022). Understanding the relationship between work intensification and burnout in secondary teachers. *Teachers and Teaching: Theory and Practice, 28*(2), 189–199. https://doi.org/10.1080/13540602.2022.1544551

Le, H., Newman, A., Menzies, J., Zheng, C., & Fermelis, J. (2020). Work–life balance: Definitions, causes, and consequences. *Human Resource Management Review, 30*(4), Article 100766. https://doi.org/10.1016/j.hrmr.2020.100766

Manivannan, J., Loganathan, S., Kamalanabhan, T. J., & Kalidindi, S. N. (2022). Investigating the relationship between occupational stress and work-life balance among Indian construction professionals. *Construction Economics and Building, 22*(2), 27–51. https://doi.org/10.5130/AJCEB.v22i2.8052

Matsushita, M., & Yamamura, S. (2022). The relationship between long working hours and stress responses in junior high school teachers: A nationwide survey in Japan. *Frontiers in Psychology, 12*, Article 775522. https://doi.org/10.3389/fpsyg.2021.775522

Mnif, Y., & Rebai, E. (2022). Flexibility and job stress in the accounting profession. *Accounting Research Journal, 35*(2), 261-275. https://doi.org/10.1108/ARJ-05-2020-0097

Mohzana, M., Tawil, M. R., Sakti, B. P., Ramli, A., & Lubis, F. M. (2023). The influence of workload, demographic factors, and hardiness on teachers' work stress. *Journal on Education, 5*(4), 15631-15636.

Nasrul, R. N., Zainal, V. R., & Hakim, A. (2023). Workload, work stress, and employee performance: A literature review. *Dinasti International Journal of Economics, Management, and Social Science, 4*(3). https://doi.org/10.31933/dijemss.v4i3

Natanael, K., Kalis, M. C. I., Daud, I., Rosnani, T., & Fahruna, Y. (2023). Workload and working hours effect on employees work-life balance mediated by work stress. *Enrichment: Journal of Management, 13*(5), 3110-3122.

Nickerson, M. A. (2023). The conflict surrounding work-life balance in public accounting firms: Perceptions of unfairness contribute to employee turnover. *The CPA Journal*.

Nursanti, T. D., & Julianti, M. (2021). Mediation role of work stress on the effect of work-life balance and work environment on employee performance of XYZ Leasing Company. *Jurnal Ilmu Manajemen dan Ekonomika, 13*(2), 101-108.

Omar, M. K., Aluwi, A. H., Fauzi, M. W. M., & Hairpuddin, N. F. (2020). Work stress, workload, work-life balance, and intention to leave among employees of an insurance company in Malaysia. *International Journal of Business, Economics and Law, 21*(2), 70-78.

Pandey, D. L. (2020). Work stress and employee performance: An assessment of impact. *International Research Journal of Human Resource and Social Sciences, 7*(5), 124–134.

Park, S., Kook, H., Seok, H., Lee, J. H., Lim, D., Cho, D.-H., & Oh, S.-K. (2020). The negative impact of long working hours on mental health in young Korean workers. *PLOS ONE, 15*(8), e0236931. https://doi.org/10.1371/journal.pone.0236931

Piasna, A., & De Spiegelaere, S. (2022). Working time reduction, work-life balance, and gender equality. *Dynamiques Régionales, 10*, 19-39.

Radha, P., & Aithal, P. S. (2023). A study on the performance of employees in the banking sector and its impact on organizational health. *International Journal of Management, Technology, and Social Sciences, 8*(4), 119-127. https://doi.org/10.5281/zenodo.10071215

Rashid, S., Subhan, Q. A., & Imran, M. (2022). Impact of work-life balance, workload, and supervisory support on teachers' job performance with mediating role of stress: A case of private institutions. *International Journal of Business and Management Sciences, 3*(1), 271-287.

Rijanto, R. (2023). The effect of work stress on employee performance. *Jurnal Ekonomi, Manajemen dan Akuntansi, 1*(1), 17–24.

Sasmaz, M., & Fogarty, T. J. (2023). Work-life balance in public accounting: An experimental inquiry into

supervisor support for subordinate career progression. *Advances in Accounting, 61*, 100646. https://doi.org/10.1016/j.adiac.2023.100646

Schwarzer, R., & Reuter, T. (2023). Manage stress at work through preventive and proactive coping. In *Principles of Organizational Behavior*. Freie Universität Berlin. https://doi.org/10.1002/9781394320769.ch23

Setyorini, W. (2024, November). The Importance of Work Balance: Mediation in The Relationship Between Jobs Stress, Workload, and Employee Job Satisfaction PT. Suri Adidaya Kapuas Kumai. In *International Conference On Economics Business Management And Accounting (ICOEMA)* (Vol. 3, pp. 451-461).

Sharma, S., Sharma, K., & Saini, A. (2024). Work-life balance in the digital era: Is it associated with workload and pressure from digitalization? A descriptive study. *Proceedings of the 2nd International Conference on Emerging Technologies and Sustainable Business Practices-2024 (ICETSBP 2024)*, 296, 593-603. https://doi.org/10.2991/978-94-6463-544-7_39

Suhartini, E., Nurnadjamuddin, M., Mapparenta, & Suriyanti. (2023). Investigations of work-life balance and stress for working women in the Indonesian banking sector. *Global Business & Finance Review, 28*(6), 159-169. https://doi.org/10.17549/gbfr.2023.28.6.159

Surya, I. B. K., & Rihayana, I. G. (2024). The relationship of workload, work-life balance, and job stress on bank employees. *International Research Journal of Economics and Management Studies, 3*(4), 46-52. https://doi.org/10.56472/25835238/IRJEMS-V3I4P108

Thilagavathy, S., & Geetha, S. N. (2020). Work-life balance: A systematic review. *Vilakshan - XIMB Journal of Management, 20*(2), 258-276. https://doi.org/10.1108/XJM-10-2020-0186

Villegas, H. B. (2024). Work-life balance in the accounting firm as perceived by accounting professionals in the City of Makati, Philippines. *Corporate Sustainable Management Journal, 2(1),* 15-17. https://doi.org/10.26480/csmj.01.2024.15.17

Wibowo, A. D., Tamsah, H., Farida, U., Rasyid, I., Rusli, M., Yusriadi, Y., & Tahir, S. Z. B. (2021). The influence of work stress and workload on employee performance through the work environment at SAMSAT Makassar City. *Proceedings of the 11th Annual International Conference on Industrial Engineering and Operations Management, 6276-6282*.

Xi, N., Chen, J., Gama, F., Riar, M., & Hamari, J. (2023). The challenges of entering the metaverse: An experiment on the effect of extended reality on workload. *Information Systems Frontiers, 25(2)*, 659–680.

Zahoor, N., Abdullah, N. A. C., & Zakaria, N. (2021). The role of high-performance work practices, work-family conflict, job stress, and personality in affecting work-life balance. *Management Science Letters, 11*(2021), 1367–1378. https://doi.org/10.5267/j.msl.2020.11.003