

## WORK-LIFE BALANCE AND ITS EFFECT ON EMPLOYEES' PERFORMANCE: A SURVEY OF BANK EMPLOYEES IN BAYELSA STATE

<sup>1</sup>Dr. Gift J. Eke (Mnim, Maben, Mtamn, Miiprds, Icent), <sup>2</sup>Michael King Atimi-Yousuo

<sup>1,2</sup>Department of Office & Information Management Faculty of Management Sciences, Niger Delta University



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### Abstract

*This paper considered work-life balance and its effect on employees' performance in three banks in Bayelsa State. The objectives of the paper were to ascertain the extent to which flexible working conditions can reduce employees' stress at the banks, examine the impact of leave entitlement on employees' service delivery at the banks, and assess the impact of family welfare packages on employees' response to customers' services at the banks. This paper adopted the descriptive research designs; the population of the study is made up of 194 staff in the bank in Bayelsa State. The sample size was 131 staff. The study adopted a chi-square method for analyzing the generated data from the study. It showed that flexible working conditions help to reduce mental stress for the employees, leave entitlement has a great impact on employees' service delivery in the banks, and welfare packages are great incentives for the employees' response to customers' services. In conclusion, the researchers' attention was drawn to the fact that work-life balance has great connection with employees' service delivery. Where there is flexible work schedule, proper incentives, and leave entitlements, workers will perform better. The study recommends among others that management should initiate strategies to reduce employees' dissatisfaction and likely burnout, flexible working hours or schedules are created, and proper welfare programs be put in place for the workers.*

**Keywords:** Employee; Performance; Productivity; Work-Life balance.

### Introduction

Work-life balance is pointed to the capability of an employee to control/cope with salaried job and personal life sufficiently (Guest, 2002). The ability to manage the two aspects successfully relies on the plans engaged by the executives (organizations) and workers. It is critical for employers of labour to regularly enhance the standard of life of the workers with their households to maximize the employees' commitment. Presently there exists a growth in the thinking of the pressures that work has on workers and the family. Orogbu, Onyeizugbe, and Chukwuemeka (2015), opine that work-life balance exceeds prioritizing one's work role and personal life, due to its far-reaching, social, economic, psychological, and mental repercussions on the well-being of employees which in due course shows on the output result of employees' performance at their jobs and career growth. This has necessitated the study frontier on work-life balance (WLB). We live in an environment where there is soaring extent of competitive pressures spring mainly from labours to produce excellence service, and the burden of this on workers are huge. Muchiti (2015) asserts that work-life balance, in the widest perception, is an admissible extent of participation or suitable connecting the many parts in an individual's life.

There are various precisions and clarifications to work-life balance. For Clarke, Koch & Hill (2004), work-life balance is mostly linked to symmetry or keeping a comprehensive perception of euphony (consonance) in life. Work-life balance study requires the inspection (scrutinize) of the ability of people to manage concurrently the multifaceted (assorted) demands of life. Greenhaus, Collins & Shaw (2003), opined where traditionally, work-life balance is presumed to necessitate the dedication of uniform aggregates of an hour to give to work and non-work roles, but currently, a notion exists identified further nexus and now evolved to integrate more parts.

The notion of work-life balance is rooted upon the idea that salaried work and personal life ought to be viewed more as complementary components of a whole life aside from a competing priority. The method to attain this is to embrace a viewpoint that is conceptualized as a dual action requiring a reflection of it demands of workers and that of employers, Lewis & Geroy (2000). Heather (2011) as cited in Akinyele, Peters, & Akinyele (2016) said that "You do not sense honestly pleased by work until you are pleased by life." Hyman & Summers (2004) indicated that in a way to gain a work-life balance, workplaces undergo to embrace a restricted set of policies by creating on-site resting accommodations for

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the employees and family, telecommuting opportunities, on-site gymnasiums, on-site child facilities, etc to enable the worker to balance both ends considerably. This has in a way strived to enlarge the pliability that workers might validate his/her roles whereas concurrently allowing themselves to ratify their family-established roles to the least possible expanse.

Particularly, an individual is a core part of the family and society at large. In the business arena, worker (employee) performance is an essential indicator in the attainment of the objectives of an organization. However, organizations seek various ways of inspiring their workers to get their ultimate support for the organization. Employees' performance is pivotal to any organization and so policies are to be geared towards improving their performance and monitoring it. Where organizations fail to do this, they may encounter numerous challenges which can result in retrogressions. Lawler, Porter, and Vroom (2009) state that performance is a function of ability and motivation as depicted in the Formula  $Performance = f(Ability \times Motivation)$ . The consequences of ability and motivation on performance are rarely compelling yet procreant. Humans require this two - ability and motivation to do competently, and if ability is there and motivation is zero, there will be no successful accomplishment or execution (Armstrong 2010). Employees' performance is work/task connected ventures anticipated of employees and how thoroughly those ventures are accomplished that would lead to organization productiveness.

Work-life balance is a key fact and so enormous anxiety amongst employees in the public and private sectors. This is far off organizing the work role and individual's private life. Everything about an individual is affected i.e., social life, psychological, economical, and mental welfare/health. Completely the above mentioned are noticed in the result of the person and influences his/her performance in the job environment eventually. According to Eby, Casper, Lockwood, Bordeaux, and Brindley (2005) work-life balance has implication on the employees' attitudes, behaviour, welfare, and the organizational effectiveness. Workers do their best to keep hold of the organization by setting extra hour at work that could be inimical to their individual lives. This could influence improper upbringing of children, broken home, poor social life, etc.

Bank workers are being confronted with prolong working hours, dealing with a large number of customers, including difficult customers, and reconciling accounts. The consequence of this has great influence on their personal lives, and their homes. Work-life balance has drawn great awareness, and the diverse participants and actors in diverse workplaces are slowly conforming cognizance of operations for stabilizing work and life, Wong & Ko, (2009). Achieving work-life balance in the banking precinct where non-traditional times and abnormal timetables are the standard. When workers are unable to stabilize their work, social life, and home (household), one area of their life must suffer. This will seriously affect their performance in the workplace,

thereby resulting in low productivity. This paper surveys work-life balance and its consequence on workers performance and coping mechanism to harmonize their work and household.

## Statement of the Problem

The persistence stipulation linking job and household responsibilities have gained great importance for workers in service industries presently. This is sequel to demographic and organizations changes, for example growing disinclination for lengthy number of times' taking culture; change in family structures; advancements in technology, and higher figure of females in the workforce. The above-mentioned indicators may cause the employees' difficulty to prioritize between their personal lives and their responsibilities and roles at the workplace. The absence of work pliability, pressure from work demand, and lengthy working times are great stressors for bank workers. Again, employees' performance may be miserably grandiose where motivating stimulus like leave due, family welfare policies flexible hours of work, which are to help work-life balance are not adequately incorporated by management (policymakers). These issues have resulted to lots of stress on both the workers and the families leading to broken homes and poor child upbringing because of absence of balance connecting job and further facets of life. Spending more hours than necessary in the workplace in other to meet up has led to more demoralizing situations. How to balance up these issues has triggered this study.

## Significance of the study

The outcomes of this paper are considered very useful to both employees and the management of organizations. This is because the result of the study will afford both, the opportunity to know better ways to manage work-life balance interventions to ameliorate performance. Through the application of the outcome/discovery of this study, the employees will begin to carry out their duties with minimize stress. This study and the findings are regarded appropriate and relevant to create awareness to work-life balance and minimize its consequence on employees' performance. Consequently, a more conducive work environment could be created when the findings of this are implemented. This study has added to the existing body of literature on the studied matter and a handy referral for future study.

## Review of Related Literature

### Concept of Work-Life Balance

It has been observed that the banking sector in Nigeria is famous for it prolong hour culture, and high workloads of employees thus they are greatly probable to be confronted with issues of work-life balance as an outcome of work domain. Work-life balance is allure to the compulsory balance employees generate for diverse life realms like family, career, and social life to give an equal level of satisfaction, attention, and time to all realms. The word work-life balance is normally applied as a further understanding of utterance to relate policies which formerly seen as 'family-friendly' but

are presently expanded to wider areas far off on the scope of the family. Redmond, Valiulis, and Drew (2006) assert that work-life balance refers to the pliable working dispositions which permit parents and yet-to-be parents to take advantage of working dispositions which give a balance connecting job/task responsibilities and individual responsibilities.

Gulbahar, Amjad, Ghulam, Qamar, & Robina (2014) posit that work-life balance is the actual categorizing of work (ambition and career) on sole end and life (happiness, family, health, and leisure) on further end. The beginning of work-life balance applications stretches via work-life conflict involvement by workers. Work-Life Conflict is the inter-role squabble which happens because of employee role incompatibility i.e., conflicting with different areas of need of the employee such as being a parent, a spouse, leisure, or religious pursuits. Notion of work-life dispute identifies almost all human beings with multiple roles. Lero and Bardoel (2009) opined that work-life balance operations assists reduce the sum of Work Life squabble and quarry the precursors – which are weighty work orders and excess work burdens.

This study is adopting Work-Life Balance advanced by Barrera (2007). This is since the work of Barrera (2007) is wide (broad) and skirting (encompassing) both the employers and the employees working constructively to set up processes, with cognizance of needs of business and the non-work aspects of the worker's live. It embraces employees and employers which are at the middle of the future application and triumphant implementation of Work-Life Balance policies and practices. It is solely by the merged attempts of both the workers and the employers that any success can be attained. An analysis of the work-life writings showed Work-Life Balance capabilities could be widely grouped into four ruling listings. According to De Cieri, Holmes, Abbott, and Pettit (2005); De Cieri and Bardoel (2009) categorization which are (i) depending on care assistance (childcare provision and Creche) (ii) leave arrangement (annual leave, parental leave) (iii) flexible working arrangement (home working, compressed hours) (iv) general services (employment assistant programs).

Work-life balance is exercises proposed to assist workers in proper control of his/her job activities and off job hours indicated in the written works as work-family policies, family-cordial, or family-receptive policies. In Hudson Resourcing (2005), the phrase 'work life balance' is the new name for 'work family balance'. Some other life activities such as travelling, voluntary job, personal growth, sport, study, leisure etc require to be balanced with employment. In the broadest perception, Work Life Balance is described as an acceptable extent of action or suitable connecting the numerous roles in an individual's life. Clarke, Koch, and Hill (2004), state that work life balance is in general linked in the company of equality linking the sums of hour and attempts a person commits to job and individual undertakings, to keep up an all-inclusive sense of concord in life. Being knowledgeable of the dissimilar requests upon workers and their individual resources – hour and vigour that is expended

to handle issues will give us better comprehension of work life balance. Study showed that employees who have check on their environment of work will be apt to suffer less stress related illness. This implies workplaces could device varying work life balance programs which can help workers improve balance job schedule responsibilities, family responsibilities, provide organizational interest and obtain upgrade in general well-being. Hartel (2007) asserts that, a huge variation of family cordial policies that comprise, yet never restricted to these ones given below: job splitting, part-time work, squeezed work weeks, flexible job hours, on-site childcare facility, parental leave, annual leave, and telecommuting. The studies of work life balance notably promote clear comprehension of the phenomena (fact); there remains considerable rockiness inside Work Life Balance education in this part of the world. The crux of the matter, according to Ojo, Salau, & Falola, (2014) is that Work Life Balance in the West (developed world) has obtained huge investigation submission, while the opposite is the case in this part of the world, i.e., not as much gaze has been committed to traversing the notion of Work Life Balance of employees.

## Employee Performance

Eke (2017) asserts that employee performance deals with worker job pursuits and the way those pursuits are properly done. Assessment is done quarterly, annually and at random times when the need arises. This assist employers to spot areas of lofty and moderate performance of the employee and recommend areas for refinement. Research has revealed that the experience of work life balance is significantly linked to employees' performance and organizational performance as well. Armstrong and Baron (2005), state that a supportive organizational triumph will be recorded by a tactical/planned and unified perspective to enhancing the performance and advancing the potentials of persons and broader groups. Lawler, Porter and Vroom (2009) suggest that performance is a function of ability and motivation as portrayed in this method -  $Performance = f(Ability \times Motivation)$ . Employee performance has to do with work associated activities anticipated of employees and the proper way these activities are carried out which would lead to organization productiveness. Employee performances delineate if employees perform their task obligations and responsibilities and how properly it was performed. The truth is when workers can execute their duties and responsibilities then an organization's productiveness increases. Productivity is censorious for extended period of determination and profitability of organizations. Ikeanyibe (2009) asserts that performance of a worker is the propelling power backing an organization's growth and profitability. Work life balance is packed with beneficial outcomes on workers emotional loyalty to the organization. Work life balance experience creates warmth piety to the organization and increases emotional loyalty, which is an emotional attachment to the workplace that can make workers to desire to continue with the organization. The experience of psychological health and euphony of life assist workers' pay attention to work, which also results in good performance. It is evidence that work life

dispute is linked to tension, melancholy and many other stress inducing pressures like poor health and mental disorder, low morals, absenteeism, turnover etc. Employees will reciprocate with increased efforts, loyalty, and zeal to perform better and more productive in swapping for the organization's pragmatic support with managing work life dictates, and in acknowledgement for the organization's show of care and concern as displayed by work life policies and practices.

### **Components of Work Life Balance and Employees' Performance (Leave Policy)**

Leave has to do with a set time that an individual is allowed to be absent from his/her main job but keeping the status of a worker. It is different with normal periods away from the workplace and working from home, in that they are taken as unusual situations. Normally such an arrangement has a ready-made ending at a certain date or after a particular event has taken place. Leave is the sum of hours or days a worker of an organization is allowed to be absent from their jobs within a period without repercussions. The organization pays for this time off and the employees are permitted to ask for the period they wish to be off their jobs. This period gives the employee time to free self from work stress and initiates a balance connecting work and their family activities. This helps the employee to do other tasks outside work which brings about the balancing effect between work activities and life activities leading to work life balance. The various leave policies are there to help the employees balance their work lives. **Annual leave** is a paid leave on the ground of leisure to which employees are due at a time of qualifying service or employment with a particular employer, Work-Place Information (2002). The provisions of the Nigerian Labour Act (1974) permit, the blue-collar workers to go on leave for a period. **Parental leave** is a formal authorization allowed to workers with childcare need responsibilities. Women are entitled to twelve weeks' maternity leave with pay. **Career's leave** is a formal consent for an employee to be away for a period to attend to emergence or an immediate family or others who is injured or sick which will be minus from the worker personal leave balance. **Sick leave** is a period away from the job that enables an employee to attend to health and safety needs with salary. **Study leave** is usually given to any employee member who is undergoing an approved study course. This type of leave is giving to an employee by the organization for the growth of the employee and the organization.

### **Service Delivery**

Service delivery shows 'when', 'where', and 'how' the service product is delivered to the customer. Service delivery is a part of work that specifies the communication amongst suppliers and customers thus supplier provides a service, either information or job. In banking precinct distinct kinds of services are being offered. The headquarters of the banks are situated in a certain place. Nevertheless, their offshoots are spread and situated over the nation. The tasks of providing the services are allocated to workers and their performance at this task is of great concern, since it influences the customers' contentment, obtaining and keeping old

customers, handling complaints, sales income, profit, market shares, targets achieved, and benevolence of the organization. The performance of workers is very key, never solely in the banking precinct, yet more service industries. Excellent performance avails customers the desired contentment. Services are to be provided with the least filtering and hold back period, actual feedback, quickness, readiness and wish to grasp numerous patrons as the need comes.

### **Flexible Time of Work**

Noon and Blyton's work as cited in Johnson (2004), brings the Western society into thought by proposing that the Western world have come up with the newest work-related theories, ideas, technologies, and practices that are outshining the archaic outdated way of administration/conduct. There are suggestions of latest working life designs which undermines the traditional eight (8) hours of work from inflexible 9am to 5pm in the evening, five days a week, right from graduation to retirement period. This corresponds to applying pliability in the presiding tedious working patterns which exist. The implication of this is in two folds – first, to have this kind of setting in the workplace, there are certain requirement swaps that must be done like new type of work organization and administration in line with the assumption of the culture which produce a pliable application never only conducive but also very effectual. Again, it is an enterprise which curtails employees' individual needs (like family loyalty) and business goals by gathering certain newness in work application and ways.

### **Minimised Working Hours**

Minimised working hours shows that if working patterns are redefined then it will have a pragmatic influence on work life balance. Working longer periods result in stress and fatigue which can hinder employees' performance and leads to increase in absenteeism.

### **Benefits of Work Life Balance Policies and Organizational Results on Employees**

The consequences of initiating work life balance applications on staff frame of mind and perceptivity comprise job contentment, work stress, movement intent, and organizational commitment. These above facts one after the other affect the employees' work performance, value related to dissipation and substitution of rated workers, consumer contentment, direct and indirect absenteeism, and organization productiveness. Even though, the official assessment of work life applications is always hard since the issues of adding the values and good of methods, certain firms did try to guesstimate the end results of policies. Some of the generally applied methods of organization results are as follows: **Reduced costs** – lofty income tariff and absenteeism in workplaces are signs of stunted morals and work stress. Therefore, an effort to reducing high turnover and absenteeism is a key organizational aim for reducing costs. **Enhanced organizational image and retaining of desired employees** – Applying creative work life balance exercises permits workplaces to improve the organization image publicly. It will enable them to be well placed, allure, and



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keep huge amounts of work seekers through which a greater pool of more certified candidates could be sorted. **Increased performance and productivity of the employees** – It is evident that work life balance practices commonly have a pragmatic effect on personal and organizations productiveness. Organizations that provided extra substantial bunches of work life balance practices proved to have lofty gradings on the scales of organizations performance gotten through high ranked HR directors on such proportions as capable to allure key workers, product and service qualities, and improved associations between employees and management.

### Barriers to Achieving Work life Balance

Executing of work life balance practices for organizations efficacy can be truncated through scarcity of application of the practices. Kodz, Kersely, Strebler and O'Regan (1998) study carried out amid organizations in the UK indicates that staff always stay oblivious of their work life balance dues following execution of work life practices. Yeandle, Crompton, Wigfield & Dennett (2002), surveyed 945 workers in six various workplaces over three districts of utilization i.e., local govt., convenience stores, and consumer banking and noted about 50 percent of the workers are oblivious of the family cordial practices provided in their workplaces. McDonald, Bradley, & Brown (2005) listed some definite areas of work life culture to be regarded by workplaces when trying to enhance staff work life balance as given - **Managerial support** – the support of management is important factor to influencing work life balance success. Managers play pivotal (key) role in the achievement of work life balance programs since they can motivate or demotivate the workers attempts to balance their job and household. A supportive manager will produce a willing/performing employee. Hudson Resourcing (2005) suggest that amid 'family-cordial' workplaces, leaders would dispatch unpleasant signals showing that the application of pliable gain is an issue to them, their colleagues, and the workplace. **Career consequences** – another factor linked with hindrance to the triumphant execution of work life balance practices is the perceptivity of unpleasant career consequences. The offering of work life balance practices may improve staff workplace loyalty just to the point where workers sense liberty to apply the practices with no unpleasant outcomes to their work lives like mangled career expectations. The perceptivity that employing work life balance practices will cause unpleasant effect on their career expectations seem to be a strong de-motivator for workers use of those practices. **Organization expectation time**– employees' supportiveness of work life balance policies implies that the organization expectation time of the amount of work time must be obeyed. Workers that did not give the highest number of hour available to the workplace are regarded to be unproductive and uncommitted and hence less appreciated compared to staff doing lengthy times. Employees are perceived as making important contribution productively as they maintain continual presence at work.

### Theoretical Framework

The theory that is used for this paper is the Spill over Theory postulated by Guest (2002). This hypothesizes a condition under which spill over connecting the job micro system and the family micro system happens which may be negative or positive. The key assumption of the theory was that work family communications are firmly founded in time and space, and spill over in terms of time, energy and behaviour is unpleasant. When pliability transpires which cause persons to merge or mingle and project work and family responsibilities in time and space lead to pleasant spill over that is influential to attaining acceptable work life balance. Guest (2002) opines that the compellent of work life balance are situated in the work and home contexts. Some contingent compellent are culture of work, dictates of work, culture of home and dictates of home. While some personal compellent are disposition, individual dominance and survival, sex and age, job inclination (i.e., the extent by which work/home is main interest of life), life and occupation phase. The mutable of the research are under the contingent compellent – leave policy and service delivery. The service delivery is the dictate of work, and the leave policy is the culture of work. The goal indexes of work life balance are times of job and times of neutral/free hour away from work. While the personalized indicators of work life balance are the states of balance and imbalance. In this theory, balance may be outlined when equal weight is given both to work and home/when home/work controls by choice. Spill over arises when there is interference of one area of life with other. Many results of work life balance which are: personal satisfaction and wellbeing at work, home, and life, performance at work and home, impact on others at work, family, and friends. The importance of this theory to this study is that organizations are expected to embrace positive work life balance policies which allows employees a positive work life balance that makes them be more effectively involved in attaining the goals of the organization. One critic of this theory is that it focused only on work and home without considering other mutable that form work life balance in the work environment.

### Empirical Review

Abioro, Oladejo and Ashogbon (2018) did a study on work life balance practices and employees' productiveness in the Nigerian University System. The stratified sampling method was applied for the selection of three hundred and forty-one (341) respondents as the sample size. The descriptive and inferential statistics were applied to get data. One of the findings of this study has a clear influence of work life balance on worker productiveness. The study concludes that for universities to experience maximum performance level, greater attention must be given to work life balance of employees at every cadre. The study recommends Nigerian Universities' administrators to give greater focus to other types of work life balance incentives so to improve employees' productivity.

Darko-Asumadu, Sika-Bright and Osei-Tutu (2018) researched on the influence of work-life balance on

employees' commitment among bankers in Accra, Ghana. The study adopted a descriptive cross-sectional survey method of one hundred and fifteen (115) respondents. One of the findings is that single (without spouse) workers balance their job and household responsibilities better than employees that are married. The conclusion of the research was that work life balance policies are yet to impact on employees' loyalty. Also work life balance policies are to be made pliable to improve balance. They therefore recommended that married bank workers should be given all the available leave opportunities, and part-time work to improve their work life balance.

Khaled (2019) studied on impact of work life balance, happiness at work, on employee performance in the pharmaceutical industries in Jordan. A questionnaire dependent survey method was used on 289 employees and multiple regressions were applied to examine the hypotheses. One of the findings showed that work life balance and happiness emphatically and remarkably influence employees' performance. In conclusion, they said this research is valuable to the management of pharmaceutical sector in the creation and implementation of operations for the enhancement of employees' performance. The study recommended that adequate focus be accorded to life quality components which are famous to influence performance. The demands or requests of the employees need to be adequately addressed also to increase employees' involvement which will also lead to increase organizational commitment.

Sakthivel, Kamalanabhanb and Selvarania (2015) studied work life balance reflections on employee satisfaction. Objective of the study was to Xray the association connecting staff satisfaction and work life balance. The construct applied in the study include career opportunity, recognition, work tasks, payment, benefit etc and work life balance. A survey method was used, and 210 respondents were used. The SPSS and multiple correlation and regression were used to analyze the quantitative data. One of the findings revealed a lofty relationship is there amongst work task, worker satisfaction and work life balance.

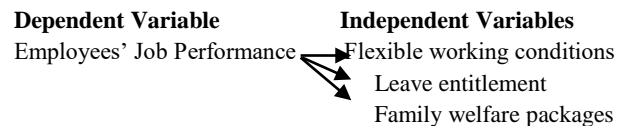
Vishwa, Chandra.et al (2015) examined empirical analysis of work life balance polices and its impact on worker's job satisfaction and performance. Objective of the study was to Xray the association connecting work life balance polices and job satisfaction of the employee. The survey method was used to analyze 240 people. The statistical package for social sciences (SPSS) was applied to analyze the quantitative data using correlation. One finding was that work life balance polices on its own is a predictor of job satisfaction.

Ojo, Salau, and Falola (2014) did an investigation on the concept of work-life balance policies and practices in three sectors of the Nigeria Economy namely the Educational: banking and power sector. The kinds of work life balance ideas present in the sectors were harnessed and the hindrance to execution of the work life balance ideas were located. The quantitative design was applied. One finding showed the diversity of how people see the concept of work life balance.

In conclusion, it was noted that there is broad margin connecting corporate work life balance practices and workers' comprehension of the concept. The researchers suggest certain policy implications that would assist the execution of work life balance polices in those sectors.

## Methodology

Descriptive survey method was adopted to facilitate the description of condition in its present state and seek information directly through the people that make information clearer and extra limited. **Area of Study** - The area of study of this research work include three banks in Yenagoa, Bayelsa State.



Conceptual Framework: By the Researchers.

## Study Population

The study population comprises fourteen (14) existing banks in Yenagoa. But because of cost and other challenges, the researcher is only working with three banks. The names of the banks are to be represented with the letters A, B, and C for they do not want their names to be made public. The researcher used the whole employees in these three banks, totalling 194 workers.

**Table 3:1. List of banks.**

S/N	Bank	Staff Strength
1	Bank A	66
2	Bank B	64
3	Bank C	64
Total no of staff		194

Source: Survey Data 2020.

## Sample Size and Sampling Technique

The sample size is drawn from 194 employees in these three banks. Sampling technique is simple random sampling based on normality assumption of the data distributions. The sampling formula used is the Taro Yamane's formula for sample size determination as given.

$$n = \frac{N}{1 + N(e)^2}$$

Where n = sample size, N = population size, 1 = constant and e = error margin.

$$n = \frac{194}{1 + 194(0.05)^2}$$

$$n = \frac{194}{1 + 194(0.0025)}$$

$$n = \frac{194}{1 + 0.485}$$

$$n = \frac{194}{1.485}$$

$$n = 130.6$$

Therefore, the sample size is approximately 131 respondents.

To properly allocate the questionnaire to the respective banks, Bowleys proportionate formula was used (Kothari, 2011).

That is,

$$n_1 = \frac{66 \times 131}{194} = 45 \text{ respondents from bank A}$$

$$n_2 = \frac{64 \times 131}{194} = 43 \text{ respondents from bank B}$$

$$n_3 = \frac{64 \times 131}{194} = 43 \text{ respondents from bank C}$$

Table 3:2. Summary of the Proportional Sample Size for each Bank Respondents.

S/N	Bank	Staff Respondents Rate
1	Bank A	45
2	Bank B	43
3	Bank C	43
Total no of staff respondents		131

Source: Survey Data Computation 2020.

#### Source of Data

Primary data that came from the survey, through the structured questionnaires were used. Through the primary data first-hand information was available only to the researcher.

### Method of Data Collection

A questionnaire was used as instrument for data collected directly from the respondents who filled and returned the questionnaire. Questionnaire was structured into two sections: A & B. Section A contains the demographic data and section B contains the non-demographic data. The researcher applied the Likert five points scale as follows: (SA, A, UD, D, SD).

### Method of Data Analysis

Data were obtained through means of questionnaire. Chi-square statistical tool was used in testing the hypotheses. Percentages were used in presentation of the data to make the work more comprehensive. The tabular format was used in the analyses. Chi-square ( $\chi^2$ ) is a very popular form of hypothesis testing where the data collected is from a random sample. It is sum of ratios of differences between observed and expected frequencies i.e.

$$\chi^2 = \sum \frac{(OF - EF)^2}{EF}$$

Where:  $\sum$  = summations of frequencies

f = observed frequencies

e = expected frequencies

$\chi^2$  = the sum of the quantities which was obtained by dividing the squared differences.

Expected frequency  $\epsilon$  is the mean of the observed frequency. It enables one to know how much the deviation is based on mean.

Decision Rule: the decision rule is that we reject  $H_0$  (null hypothesis) if the calculated value is higher than the table value and accept  $H_1$ . Otherwise accept  $H_0$  if the calculated value is less than the table value and reject  $H_1$ .

### Data Presentation and Analysis

One hundred and thirty-one (131) copies of the questionnaire were administered to the employees. One hundred and twenty-seven of the questionnaires administered were retrieved, which represents 96.9%.

Table 4:1 Questionnaire retrieved rate

S/N	Responses	Frequency	Percentage
1.	Questionnaires Administered	131	100%
2.	Questionnaires Retrieved	127	96.9%
3.	Questionnaires not retrieved	4	3.1%

Source: Survey Data 2020.

Table 4:2 Questions 5, 6, 7, and 8

What is the impact of leave entitlement on employees' service delivery?

S/N	Questions	SA	A	UD	SD	D	Total
5	Annual leave helps the employees improve in their service delivery.	33	50	11	20	13	127
6	Leave allowances help employees' ease off tension.	28	37	21	18	23	127
7	Employees' increases their knowledge after study leave.	25	32	28	17	25	127
8	Employees' show high level of job satisfaction after their annual leave.	38	28	14	21	26	127

Source: Survey Data 2020.

Large numbers of the respondents above believe that annual leave improved their service delivery in question 5. In question 6, the employees equally believe that leave allowances help them ease off pressures. In questions 7 and 8 above, the workers' indicated increased knowledge and high level of job satisfaction after leave.

Table 4:3 What is the extent to which flexible working conditions reduce employees' work stress?

S/N	Questions	SA	A	UD	SD	D	Total
9	Flexible working condition is necessary for reducing job stress.	32	40	22	13	20	127
10	Employee with flexible working conditions show less tension and worries.	40	46	13	17	11	127
11	Employees are more relaxed with a better working condition.	65	36	7	5	14	127
12	Flexible working condition reduces mental stress.	35	42	11	15	24	127

Source: Survey Data 2020.

Table 4:3 result presented showed that a good number of the responses in no. 9, 10 and 11 are in full support that flexible working conditions help employees to show less tension and worries. In all a minimal number of employees were undecided. From the table on question 12, about 77 respondents fully supported, 39 respondents are not in support while 11 respondents were undecided.

**Table 4:4** What is the impact of family welfare packages on employees' response to customers' services?

S/N	Questions	SA	A	UD	SD	D	Total
13	Employees' respond well to customers when their personal needs are met.	42	22	27	13	23	127
14	Welfare packages motivate the employees to do more.	34	57	12	7	17	127
15	Motivated employees' show proper response to customer.	31	29	19	19	29	127
16	Family welfare packages increases employees' performance on the job.	35	43	9	25	15	127

Source: Survey Data 2020.

Table 4:4 result presented indicated that majority of the respondents on each of the items on the table totally supported and agreed with the questions.

**Table 4:5** Test of Hypotheses using Chi-Square ( $\chi^2$ )  
Data on Research Question one (1)

S/N	SA	A	UD	SD	D	Total
1.	33	50	11	20	13	127
2.	28	37	21	18	23	127
3.	25	32	28	17	25	127
4.	38	28	14	21	26	127
Total	124	147	74	76	87	508

Source: Survey Data 2020.

Expected frequency:

$$SA = \frac{124 \times 127}{508} = 31; \quad A = \frac{147 \times 127}{508} = 36.75; \quad UD = \frac{74 \times 127}{508} = 18.5; \quad SD = \frac{76 \times 127}{508} = 19; \quad D = \frac{87 \times 127}{508} = 21.75$$

**Table 4:6** Observed and Expected Frequencies on RQ1

S/N	SA		A		UD		SD		D	
	OF	EF	OF	EF	OF	EF	OF	EF	OF	EF
1.	33	31	50	36.75	11	18.5	20	19	13	21.75
2.	28	31	37	36.75	21	18.5	18	19	23	21.75
3.	25	31	32	36.75	28	18.5	17	19	25	21.75
4.	38	31	28	36.75	14	18.5	21	19	26	21.75

Researchers' Computation 2020.



Expected Frequency (EF) =  $\frac{\text{Row Total} \times \text{Column Total}}{\text{Grand Total}}$

$$X^2 = \sum \frac{(\text{OF} - \text{EF})^2}{\text{EF}}$$

$$X^2 = \frac{(33 - 31)^2}{31} + \frac{(50 - 36.75)^2}{36.75} + \frac{(11 - 18.5)^2}{18.5} + \frac{(20 - 19)^2}{19} + \dots + \frac{(26 - 21.75)^2}{21.75}$$

$$X^2 = 0.13 + 4.78 + 3.04 + 0.05 + \dots + 0.83 = 28.45$$

**Table 4:7** Data on Research Question two (2)

S/N	SA	A	UD	SD	D	Total
1.	32	40	22	13	20	127
2.	40	46	13	17	11	127
3.	65	36	7	5	14	127
4.	35	42	11	15	24	127
Total	172	164	53	50	69	508

Researchers' Computation 2020.

Expected Frequency:

$$SA = \frac{172 \times 127}{508} = 43; \quad A = \frac{164 \times 127}{508} = 41; \quad UD = \frac{53 \times 127}{508} = 13.25; \quad SD = \frac{50 \times 127}{508} = 12.5 \quad D = \frac{69 \times 127}{508} = 17.25.$$

**Table 4:8** Observed and Expected Frequencies on RQ2

S/N	SA		A		UD		SD		D	
	OF	EF	OF	EF	OF	EF	OF	EF	OF	EF
1.	32	43	40	41	22	13.25	13	12.5	20	17.75
2.	40	43	46	41	13	13.25	17	12.5	11	17.75
3.	65	43	36	41	7	13.25	5	12.5	14	17.75
4.	35	43	42	41	11	13.25	15	12.5	24	17.75

Researchers' Computation 2020.

Expected Frequency (EF) =  $\frac{\text{Row Total} \times \text{Column Total}}{\text{Grand Total}}$

$$X^2 = \sum \frac{(\text{OF} - \text{EF})^2}{\text{OF}}$$

$$X^2 = \frac{(52 - 43)^2}{43} + \frac{(44 - 41)^2}{41} + \frac{(2 - 13.25)^2}{13.25} + \frac{(9 - 12.5)^2}{12.5} + \dots + \frac{(20 - 17.25)^2}{17.25}$$

$$X^2 = 1.88 + 0.22 + 9.55 + 0.98 + \dots + 2.64 = 38.72.$$

**Table 4:9** Data on Research Question three (3)

S/N	SA	A	UD	SD	D	Total
1.	42	22	27	13	23	127
2.	34	57	12	7	17	127
3.	31	29	19	19	29	127
4.	35	43	9	25	15	127
Total	142	151	67	64	84	508

Researchers' Computation 2020.

Expected Frequency:

$$SA = \frac{142 \times 127}{508} = 35.5; \quad A = \frac{151 \times 127}{508} = 37.75; \quad UD = \frac{67 \times 127}{508} = 16.75; \quad SD = \frac{64 \times 127}{508} = 16; \quad D = \frac{84 \times 127}{508} = 21$$

**Table 4:10** Observed and Expected Frequencies on RQ3

S/N	SA		A		UD		SD		D	
	OF	EF	OF	EF	OF	EF	OF	EF	OF	EF
1.	42	35.5	22	37.75	27	16.75	13	16	23	21
2.	34	35.5	57	37.75	16	16.75	7	16	17	21
3.	31	35.5	29	37.75	19	16.75	19	16	29	21
4.	35	35.5	43	37.75	9	16.75	25	16	15	21

Researchers' Computation 2020.

Expected Frequency (EF) =  $\frac{\text{Row Total} \times \text{Column Total}}{\text{Grand Total}}$

$$X^2 = \sum \frac{(OF - EF)^2}{EF}$$

$$X^2 = \frac{(42 - 35.5)^2}{35.5} + \frac{(22 - 37.75)^2}{37.75} + \frac{(27 - 16.75)^2}{16.75} + \frac{(13 - 16)^2}{16} + \dots + \frac{(15 - 21)^2}{21}$$

$$X^2 = 1.19 + 6.57 + 6.27 + 0.56 + \dots + 1.71 = 47.41.$$

The formulated hypotheses were tested at the 0.05 level of significance, under a corresponding degree of freedom. The degree of freedom (df) was calculated as:

$$df = (m - 1)(n - 1),$$

Where m is number of column and n is number of rows.

$$\text{Thus, } df = (4 - 1)(5 - 1) = (3)(4) = 12.$$

Decision: Reject the null hypothesis if  $X^2$  calculated is greater than  $X^2$  tabulated, do not reject if otherwise.

Null Hypotheses	DF	Sig. Level	$X^2$ Cal	$X^2$ Tab	Decision
Leave entitlement does not have any impact on employees' service delivery in the bank.	12	0.05	28.27		Since $X^2$ cal $>$ $X^2$ tab (28.47 $>$ 21.026), the null hypothesis is rejected, and the alternate hypothesis accepted.
Flexible working conditions do not reduce employees' mental stress in the bank.	12	0.05	38.78	21.026	Since $X^2$ cal $>$ $X^2$ tab (38.72 $>$ 21.026), the null hypothesis is rejected, and the alternate hypothesis accepted.
Family welfare packages do not have any impact on employees; response to customers' services in the bank.	12	0.05	47.41	21.026	Since $X^2$ cal $>$ $X^2$ tab (47.41 $>$ 21.026), the null hypothesis is rejected, and the alternate hypothesis accepted/

Survey Data 2020.

In the test of the hypothesis one ( $H_{01}$ ) the value of  $X^2$  calculated was greater than the value of  $X^2$  on the table (28.45  $>$  21.026) at the chosen level of significance (i.e., 0.05), and the degree of freedom 12. This resulted in the rejection of the null hypothesis. In conclusion, therefore, leave entitlement significantly impact on employees' service delivery in the banks.

Again, in the test of hypothesis two ( $H_{02}$ ) the value of  $X^2$  calculated was greater than the value of  $X^2$  on the table (38.72  $>$  21.026) at the chosen level of significance (i.e., 0.05) and the degree of freedom 12. This resulted in the rejection of the null hypothesis and concluded that flexible working conditions help reduce employees' mental stress in the banks.

In the test of the hypothesis three ( $H_{03}$ ) the value of  $X^2$  calculated was greater than the value of  $X^2$  on the table (47.41  $>$  21.026) at the chosen level of significance (i.e., 0.05) and the degree of freedom 12. This resulted in the rejection of the null hypothesis and concluded that family welfare packages do have impact on employees' response to customers' services in the banks.

## Discussion of Findings

The study considered work-life balance and its effect on employees' performance: a survey of bank employees in Bayelsa State. It discussed the background of the study, stated the problem of the study including the objectives.

Various literatures were reviewed. During the study, it was revealed that the banking sector in Nigeria was famous for its prolonging work hour and heavy workloads on employees which have resulted to stress etc. It also showed that flexible working conditions can help to reduce mental stress for the employees, leave entitlement has great impact on employees' service delivery in the banks, and welfare packages are great incentives for the employees' response to customers' services. Providing family welfare policies would inspire and motivate the employees' and their dependants. The study has indicated that management of the banks need to brace up and initiate strategies to reduce employees' dissatisfaction, introduce varying work life incentives to spur the employees for maximum performance, including effective two-way communication.

## Summary of Findings

Drawn from the analysis, the researchers presented following findings. It was found that leave entitlement have significant impact on employees' service delivery in the banks. The first hypothesis tested indicated that  $X^2$  cal  $>$   $X^2$  tab (28.45  $>$  21.026). Thus, the alternate hypothesis was accepted, and the null was rejected.

The second testing on flexible working conditions help to reduce employees' mental stress in the banks, hypothesis  $X^2$  cal  $>$   $X^2$  tab (38.72  $>$  21.026), led to the rejection of the null hypothesis and accepting the alternate hypothesis.

The third testing on welfare packages having any impact on employees' response to customers' services in the banks indicated the  $X^2_{cal} > X^2_{tab}$  ( $47.41 > 21.026$ ) made the researchers to reject the null hypothesis and accepted the alternate hypothesis.

## Conclusion/implication

In conclusion, the researchers study showed that work life balance has enormous connection with employees' service delivery/performance. It is implied that flexible working plans and leave programs regulate and dictate the employees' performances which lead to productivity. The flexible working plans play a pivotal role as it was the significantly dominant factor, followed by leave programs which impact employees' service delivery in the banks. Most of the pliable working plans leave programs which are changeable under study are considered for employees' service delivery in the banks. In the situation where workers are satisfied then they can easily balance their work life dictates, leaders also will observe improvement in customers' services. With good rapport and support between management and the employees', a good relationship is encouraged which leads to effective service delivery and work life balance.

## Recommendations

From the findings and the conclusions, the following recommendations are given.

1. Provide family welfare policies that would inspire and motivate the employees' and their dependants.
2. Management of the banks should regularly create/design interventions to minimize work/family conflict.
3. Management of the banks should introduce different work life incentives that will spur the employees to give optimal performance for productivity.
4. Management should promote effective two-way communication in the office. This will enable both parties to understand situations and handle them promptly.
5. Management should initiate strategies to reduce employees' dissatisfaction and likely burnout.

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