



WORK LIFE BALANCE AND JOB SATISFACTION OF SELECTED COMMERCIAL BANKS IN SOUTH-EAST NIGERIA

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ABSTRACT: *This paper examined work life balance and job satisfaction of selected banks in South-East, Nigeria. The study was necessitated by high rate of work-life unbalance in the banking industry. Specifically, the study determined the effect of workload pressure, role conflict, family stress and Work flexibility on job satisfaction. The study was anchored on the Effort-Recovery Model as the theoretical framework. A total of fifteen banks were studied, and the population of study was 1967, while the statistical formula devised by Borg and Gall (1973) was employed to determine the sample of 386. The study also employed Multiple Regression Analysis (MRA) method to determine work life balance and job satisfaction. The tools used in analyzing the data collected include simple percentages, descriptive statistics and correlation analysis. Finding from the study reveals a significant effect of workload pressure on employee productivity while role conflict has a significant effect on job satisfaction. The study further revealed that family stress exerts significant effect on job satisfaction. Finally, Work flexibility was found to have no significant effect on job satisfaction. The study concluded that work load pressure, role conflict and family has significant effect on job satisfaction. The study recommended that in order to cope with work life balance issues within the workplace it is necessary for management to note the volume of work assigned to employees. Management needs to take remedial action immediately; work should be delegated appropriately ensuring that no one is being excessively burdened. Employees should be provided with breaks and holidays appropriately to reduce stress and be happy with their work.*

KEYWORDS: Work-Life Balance, Job Satisfaction, Banks, Employee Satisfaction, Family Stress, Workload Pressure, Nigeria

INTRODUCTION

Background to the Study

Work and family are two important aspects of an individual's life (Komal and Yasir 2014). Every employed person has two important domains which play several roles in his or her life. These domains can be categorized as work and family. Work and family require certain role to be fulfilled in order to maintain the balance in life (Castro and Martins 2010). Work environment has become more stressful because of diverse role expectations, cut throat competition, globalization and technological innovations. Managing work with family is an important issue as it has decisive challenges for organizations and employees. Such changes



have created several complications on both the domestic and professional aspects of employees. The pressure of work has been intensifying, and there is growing feeling among employees that the demands of work begin to dominate life and sense of work-life balance is felt. The challenge of integrating work and family life is a part of everyday reality for the majority of employees nowadays (Chimote and Srivastava 2013).

Work life balance varies from one country to another. Stander and Rothmann, (2010) posit that in some countries, some people have their own business and have no requirement to go to a work organization and obey company policy. This does not mean that they have a balanced life between their work and family. People like to have their own life balanced with their work. Martins & Coetzee (2011) assert that people want to find time for life outside of work to have more time to spend with their families and other social life activities". Greenhaus, Collins, and Shaw, (2003) assert that "work-life balance is the degree to which an individual is equally engaged in and satisfied with his or her role and family role, comprising the following three components of work-family balance: Time balance (equal time devoted to work and family); involvement balance (equal involvement In .work and family); and satisfaction balance (equal satisfaction with work and family).'

Sturges and Guest (2004) suggest that "work-life balance denotes not only a balance between work and family, but a balance between work and the rest of life's activities", Shankar and Bhatnagar, (2010) found work-life balance to be positively related to both individual and organizational outcomes, for instance, improved financial performance, employee satisfaction and productivity, organizational commitment and attachment, and organizational behavior. The satisfaction level of employees plays a critical role in their retention, particularly those regarded as core employees or knowledge workers.

Job satisfaction has been frequently studied and is considered the most important attitude in the organizational arena (Luthans, 2008).' It is often a central variable in the study and research of organizational phenomena (Martin and Roodt, 2008). Job satisfaction is a generalized affective work attitude towards one's present job and employer resulting from cognitive processes, and is an embodiment of employees' perception of how well their job provides for their hierarchy of needs, values and expectations (Luthans, 2008).

Work and family are connected in many ways both in economic and psychological ways. Work unfriendly options includes unconventional hour, part time, work, pregnancy leave, parental care, these issues affect work adversely.

Statement of the Problem

It is believed that balancing a successful career with a personal or family life can be challenging and impact on a person's satisfaction in his work and personal life's roles (Broers 2005). Work life balance arises from stressors at the workplace. These are the demanding and unreasonable situations associated with the organization it-self. They include high levels of organizational politics, demanding organizational cultures and poor leadership styles" which can create friction; competition between individuals and increase dissatisfaction. McShane, Von-GHnow and Sharma (2008) perceive lack of performance feedback, inadequate career development, work place violence, sexual harassment and inequality in remuneration and incentives as some of the causes of the increase of work-life balance among employees. Work-life balance exists in every organization either big or small.



Adikaram (2016) identify the problem of work life balance across the banking sector as "long working hours, working conditions, work-load pressure and job security". When people are dissatisfied with their workplace and job, it leads to a negative impact on their work outcomes and personal life. Some employees have real problems managing their time with work duties and family responsibilities which leads them to feel dissatisfied with work arrangements in the workplace. Stress and anxiety are increased due to work overload. Therefore, this study examines the effect of work life balance and employee's satisfaction in selected banks in South-East Nigeria.

Objectives of the Study

The main objective of this study is to examine the effect of work-life balance and job satisfaction of selected banks in South-East, Nigeria while the specific objectives are:

1. Determine the influence of workload pressure on job satisfaction of selected banks in south east Nigeria
2. Investigate influence of family stress on job satisfaction of selected banks in south east Nigeria

Research Question

Based on the above objectives, the following research questions were formulated to guide the study.

1. To what extent does workload pressure influence job satisfaction in selected banks in South-East Nigeria?
2. To what degree does family stress influence job satisfaction in selected banks in South-East Nigeria?

Hypotheses

Ho 1: Workload pressure has no significant influence on job satisfaction in selected banks in South-East Nigeria

Ho 2: Family stress has no significant influence on job satisfaction in selected banks in South-East Nigeria

CONCEPTUAL FRAMEWORK

Work-Life Balance

Noor (2011) opines that defining the concept of "work-life balance is a complex task, as it can be viewed from the meaning of work life and balance". Work and life have unclear definitions where work involves paid employment and life involves everything outside of the environment of formal employment (Shankar and Bhatnagar, 2010). Work-life balance is not merely related to work and life. Work-life balance, in its broadest sense, is defined as a satisfactory level of involvement or 'fit' between the multiple roles in a person's life. (Hudson, 2005). Work-life balance is about the interaction between paid work and other activities,



including unpaid work in families and community, leisure and personal development.

Greenhaus, Collins and Shaw (2003) define work-family balance as the extent to which an individual is equally self-engaged and equally satisfied with his or her work role and family role". Work-life balance does not mean an equal balance in units of time between work and life. It is not a tight rope walk between two poles acting as an organizational commitment and home demands at the same time, but it is about proper understanding of the priorities of the professional and personal levels. It follows that when the demands of the work and non-work domains are mutually incompatible, conflict may occur, and it is for this reason that lack of balance between work and non-work is- commonly conceptualized as work/family conflict or work/non-work conflict".

The early perspectives on work-life balance dealt with the negative impact that work has on family and generally focused more on the spillover effects from work to family than on family-to-work (Greenhaus 2003; Rost and Mostert, 2007).The focus thereafter shifted towards recognizing the multidirectional interaction between the domains of work and family (Oosthui/en and Mostert, 2010), Recently, more complex- relationships of work-family conflict are being studied with a current tendency towards using the term work-home, interaction instead of work-home balance as balance suggests an even distribution between work and home, which may not always be desired (Koekemoer and Mostert,.2010).

Lockwood (2003) views work-life balance as a state of equilibrium in which the demands of both a person's job and his personal life are equal, it is the ability to effectively manage the juggling act between paid work and other activities that are important to people. Work life balance, which is sometimes also called the work family conflict by (Mitchell, Tholtom, Lee, Sablynski and Erez, 2001) is the result of different stressors that lead to job dissatisfaction. And in order to root out the work family conflict, these stressors must be identified and got rid of. One of the most vital factors determining the success of organizations is the work-life policies. They defined as the base intensity indicators of an organization, preferring work over family and thus family over work may lead to the physical and mental imbalance in employees. Providing balanced time to each activity according to demand and preference will go in the favor of employees and the organization as well. The main focus of such work life policies is to provide flexible work timings and reduce the rate of employees leaving at the work place (Noor 2009).

Job Satisfaction

Aziri, (2011) defines job satisfaction as the extent to which the people like or dislike their jobs. Hassan (2011) describe job satisfaction as the level of satisfaction that a person feels regarding his or her job this feeling is mainly based on an individual's perception of job. Job satisfaction can be influenced by a person's ability to complete required tasks, the level of communication in an organization and the way management treats the employee. Job satisfaction has been frequently studied, and is deemed to be the most important attitude in the field of organizational behaviour (Luthans, 2008).

It is Often a central variable in the study and research of organizational phenomena. Job satisfaction focuses on employees' attitudes towards their jobs. Steyn and Van Wyk (2009), is the degree to which individuals feel positively or negatively about their jobs. Employees with high levels of job satisfaction have positive attitudes towards their jobs, while those with



job dissatisfaction have negative attitudes towards their job (Mbundu, 2011).

Luthans (2008), there are three general dimensions to job satisfaction: First, it is an emotional response to a job situation. Second, it is determined by the extent to which expectations are met; and third, job satisfaction represents several related attitudes. There are many facets of a job to which employees have responses, including the work itself; pay and promotion opportunities; leadership and co-workers (Luthans, 2008). The fulfillment of various needs of employees is vital because it will determine their behaviour in organizations.

Theoretical Framework

This study is anchored on, Effort-Recovery Model. The effort-recovery (E-R) model is frequently used to investigate and illustrate the fundamental operation of work-home interaction (Meijman and Mulder, 1998). This model describes how work and private life may possibly interact with each other, and which aspects of these domains may affect –the well-being of an individual during the interaction process (Geurts and Demerouti 2003). The E-R model suggests that effort expenditure (e.g. task performance at work) is associated with specific load reactions that develop in the individual, which are further associated with short-term psychophysiological reactions that may include psychological, behavioural and subjective responses, such as changes in hormone secretion, energy levels and mood. These load reactions are usually reversible if recovery occurs after the effort was invested and sufficient time was available for the psychobiological systems to become stable again. They describe the E-R model as the quantity and quality of how recovery plays a crucial role in an individual's life. As such, the model provides perspective on the underlying mechanisms in the relationship of workload and non-workload with well-being, by assuming that recovery from effort expended on work and non-work tasks during the day plays a crucial role (Geurts et al., 2003).

Positive work-home interference (PWHI) describes the positive influences developed at work that facilitate good functioning at home, while positive home-work interference (PHWI) describes those positive influences developed at home that facilitate effective functioning at work. The E-R model suggests that work environments that offer employees enough resources, such as feedback, autonomy and personal development may foster the willingness to dedicate an individual's abilities to the task and yield positive outcomes. Under these conditions, resources in one domain may be energizing, increasing the likelihood of positive spillover to the other domain and decreasing the need for recovery.

EMPIRICAL REVIEW

Mukururi, and Ngari. (2014) examined the influence of work life balance policies on employee job satisfaction in Kenya's Banking Sector. The study adopted Descriptive research design. The results were analyzed using descriptive statistics and correlation while data presentation was done using tables the findings of this study emphasized that each of the work life balance policies on its own is a predictor of job satisfaction. The goodness of fit, showed a good strength of the relationships between independent variables and the dependent variable. It was recommended that managers in banks should improve the work life balance policies offered to employees in order to increase their job satisfaction, and to improve staff commitment and productivity.



Osman, Ibuathu and Rukangu (2016) examined the influence of work life balance on employee job satisfaction using Northern Rangelands trust in South Africa. The study employed descriptive research design. The population are specifically classified to be in top management, middle management, lower management and non-management- The organization had a workforce of 132 employees. The study used stratified random sampling method to ensure balanced representation in the sample and to reduce biasness in sample selection as each element was to be subjected to equal chance in selection. Questionnaire was used for data collection. The study sought to find out whether home and family responsibilities affect the work life of the respondents and how this affects job satisfaction. The results were analyzed using descriptive statistics and correlation while data presentation was done using tables. Finding show a relationship between work life balance and employee satisfaction. It was recommended that management should try as much as possible to build a stable work environment to retain employees and increase organization productivity that attracts job security.

Research Design

The study adopted a descriptive survey approach. Descriptive statistics was applied because of its capability to summarize large quantities of data using understood measures in form of graphical and numerical techniques.

Population of the Study

The population of study is made up of fifteen commercial banks in South-East Region of Nigeria. The banks include all the branches of the commercial banks selected within the state capital. The breakdown of the population is presented in the table below.

Banks	Number of Employees
First Bank Nigeria Plc, Awka	171
Sterling Bank, Awka	130
Heritage Bank pic, Awka	110
Union Bank of Nigeria Plc, Enugu	186
Guaranty Trust Bank, Enugu	140
Diamond Bank Pic, Enugu	124
Zenith Bank Plc, Aba	153
Unity Bank plc, Aba	96
Wema Bank Plc, Aba	84
Fidelity Bank Plc, Abakiliki	127
Access Bank, Abaakiliki	135
Stanbic IBTC Bank, Abakiliki	150
Eco Bank Plc, Owerri	101
First City Monument Bank Plc, Owerri	122
Skye Bank Pic, Owerri	138
Total	1967

Source: Author's Compilation



Sample and Sampling Technique

The target population of the selected (15) commercial banks in South-East is 1967. The statistical formula devised by Borg and Gall (1973) was employed to determine the sample size. The formula states thus: $n = \frac{(Zx)^2 eN}{e^2}$ Where n = Sample size

N = Population Figure

e - Margin error in this case- 0.05

Z = Confidence level, and for 0.05 it is 1.964

N.B. Target population selected banks is 1967

Substituting the population variables of this study into the formula above, the sample size can be computed as follows:

$$n = \frac{(1.964)^2 0.05 \times 1967}{0.05^2}$$

$$n = 386.3$$

Therefore, $n = 386$

Method of Data Analysis

To enhance easy comprehension and analysis prompted the use of the frequency distribution table to present the data gathered. The tools used in analyzing the data collected include simple percentages, descriptive statistics and correlation analysis.

The study also employed Multiple Regression Analysis (MRA) method to determine the effect of stress on employee productivity. The regression model is represented as:

$$Y = a + p_1X_1 + p_2X_2 + p_3X_3 + p_4X_4 + PA + e$$

Where:

Y = work life balance (WLB)

DATA PRESENTATION AND ANALYSIS

The data generated from the employee of the sampled banks were presented, analyzed and interpreted. A total of three hundred and eighty-six questionnaires were distributed to the respondents, out of which 350 was properly filled and found relevant to the study. Therefore, the analysis in this section will be based on the three hundred & fifty relevant copies. The first section covers the demographic features of the respondents. The second section will analyze the data relevant to research questions.

Descriptive Analysis

This section presents the descriptive statistics on the work-life balance" and job satisfaction. The aim of the analysis is to examine the work-life balance variables in relation



to job satisfaction. The analysis of the individual characteristics of these variables is presented in the table below:

Table 1: Descriptive Characteristics of the Variables

Variables	Mean	Standard Deviation
Job satisfaction	20.26	3.332
Family Stress	18.74	4.070
Workload Pressure	17.72	4.264

Source: Author's Compilation from SPSS Version 21.0

This table present the summary of statistics used' in the analysis. It provides information about the mean and standard deviation of the variables used in the study. The mean value for job satisfactions 20.26 while the standard deviation is 3.332. Job satisfaction and family stress recorded mean values of 17.89 and 18.74 with a standard deviation of 3.751 and 4.070 respectively. Role conflict and workload pressure have mean values of 18.25 and 17.72 with standard deviation of 3.951 and 4.264 respectively.

Correlation Analysis

Here, Pearson correlation was employed to measure the strength and relationship between independent variables. The Pearson correlation coefficient is a measure of the strength of a linear association between two variables and is denoted by r. Table 2 below shows the summary of correlation coefficient

Table 2: Correlation Matrix

		Employee Productivity	Work Flexibility	Family Stress	Workload Pressure
Job satisfaction	Pearson Correlation	1	0.39	-.394	.536
	Sig. (2 tailed)	.350	.558	.003	.038
	N	.039	350	350	350
Family Stress	Pearson Correlation	.003	.981		.345
	Sig. (2 tailed)	.350	.350	.350	.350
	N	-.498	-.072	-.081	.050
Workload Pressure	Pearson Correlation				
	Sig. (2 tailed)	.038	.000	.342	
	N	350	350	350	350

Source: Author's Compilation from SPSS Version 21.0

Workload pressure recorded a correlation coefficient of -0.536 with job satisfaction. This shows that workload pressure has a negative strong effect on job satisfaction.



Multiple Regression Analysis

Multiple regression result was employed to test the effect of independent- or explanatory variables on the dependent variables. The result of the multiple regression analysis is presented in the tables below.

The result of the multiple regression formulated is presented in the tables below.

Table 3: Summary of the Regression Result

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.265 ^s	.690	.504	3.241	1.879

a. Predictors: (Constant), Workload Pressure, Family Stress

b. Dependent Variable: Job Satisfaction

Table 3 shows that R^2 which measures the strength of the effect of independent variable on the dependent variable have the value of 0,690. This implies that 69% of the variation in job satisfaction is explained by variations in workload pressure, family stress. This was supported by adjusted R^2 of 0.504. In order to check for autocorrelation in the model, Durbin-Watson statistics was employed. Durbin-Watson statistics of 1.879 in table 3 shows that the variables in the model are not autocorrelated and that the model is reliable for predications.

Table 4: ANOVA Result

ANOVA

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression 1	179.546	4	44.886	4.272	.002 ^o
Residual Total	2384.937	231	10.506 -		

a. Dependent Variable: Job Satisfaction

b. Predictors: (Constant), Workload Pressure, Family Stress

The f-statistics value of 4.272 in table 4 with f-statistics probability of 0.002 shows that the independent variables have significant effect on dependent. This shows that workload pressure, family stress can collectively explain the variations in job satisfaction in the selected banks.

**Table 5: Coefficients of the Model**

Model	Unstandardized Coefficients		Standardized • Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	18.311	2.121	.083	8.632	.000
1 Family Stress	-.159	.053	-.194		.003
Role Conflict	-.091	.054	-.128	-3.014	.026
Workload Pressure	-.110	.052	-.140	-2.674	.036

Source: SPSS21.0

Table 5 shows the coefficient of the individual variables and their probability values. Family stress has a regression coefficient of -0.159 with a probability value of 0.003 implying that family stress has a negative and significant effect on job satisfaction.

Workload pressure has a coefficient value of -0.110 and a probability value of 0.036. This shows that workload pressure has a negative and significant effect on job satisfaction.

Test of Hypotheses

Here, the hypotheses formulated earlier were tested using t-statistics and significance value of the individual variables in the regression result. The essence of this is to ascertain the level of significance of the effect of individual independent or explanatory, variables on the dependent variable. The summary of the result is presented in the table below.

Table 6: T-Statistics and Probability Value from the Regression Result

Model	T	Sig.
(Constant)	8.632	.000
1 Family Stress	-3.014	.003
Workload Pressure	-2.674	.036

Source; Authors' Compilation from the Regression Result 3

Test of Hypothesis One

Ho: Workload pressure has no significant influence on job satisfaction.

Hi: Workload pressure has a significant influence on job satisfaction.

In testing this hypothesis, the t-statistics and probability value in table 6 were used.

Workload pressure has a t-statistics of -2.674 and a probability value of 0.036 which is statistically significant. Therefore, we reject the null hypothesis and accept the alternative hypothesis which states that workload pressure has a significant influence on job satisfaction.



Test of Hypothesis Two

Ho: Family stress does not exert significant influence on job satisfaction.

Hi: Family stress exerts significant influence on job satisfaction.

Family stress has a t-statistic of -3.014 and a probability value of 0.003 which is statistically significant. Therefore, we reject the null hypothesis and accept the alternative hypothesis which states that family stress exerts significant effect on job satisfaction.

DISCUSSION OF FINDINGS

This work examined the effect of work life balance on job satisfaction in selected banks in South-East Nigeria. A total of 15 banks were studied. The hypotheses formulated were tested using multiple regression analysis. At the end of the analysis, the following were discovered. The result of the Pearson correlation analysis showed that workload pressure, family stress had a negative correlation with job satisfaction.

The study found that workload pressure had significant effect on job satisfaction. This study tallies with the findings of Mark (2012) that working under pressure had an effect on productivity. It also agrees with the conclusion of Hira and Anam (2012) that excessive workload than normal work leads the employees towards counter-productive work behavior and job dissatisfaction. Similarly, Warraich, Ahmed, Ahmad and Khoso (2014) found that workload is the prime reason for stress in employees, and this stress reduces their satisfaction.

The study revealed that family stress had significant effect on job satisfaction. This disagrees with the findings of Hill, Hawkins, Ferris & Weitzman (2010), flextime assists employees to manage their work and family responsibilities by allowing them to reduce work-family conflict and to improve functioning and performance both at work and home.

SUMMARY OF FINDINGS

This work examined the effect of work life balance and job satisfaction of selected banks in South-East Nigeria. The data generated were subjected to statistical analysis. The result of the correlation shows that:

1. Workload pressure has a significant influence on job satisfaction.
2. Family stress has a significant influence on job satisfaction.

CONCLUSION

This work covered the effect of work life balance on job satisfaction using selected commercial banks in South-East, Nigeria. The responses of the employees of these banks were subjected to statistical analysis. The study found that work overload, and family stress have significant effect on job satisfaction. Due to these sources of work life balance, employee



engagement to work decreases and ultimately negatively affects job satisfaction of employees. Work load pressure has significant effect on job satisfaction. Therefore, the study concludes that work-life balance has positive significant effect on job satisfaction in Nigeria banks.

RECOMMENDATIONS

Based on the findings of this study, it was recommended that:

1. Banks should put in effective work life balance management strategy that will reduce workload pressure, related stress so as to improve the job satisfaction of their employees.
2. Employees should take measures which are under their control that allow them to reduce family stress and perform their responsibilities. Relaxation in various forms which do not hamper their work can be an appropriate factor to recover from identified work life balance issues.

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