

The Nexus of Work-Life Balance and Employee Performance in Selected Banks in Anambra State, Nigeria

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Abstract: *This study examined Work-Life Balance and Employee Performance, arising from various strategies that banks can adopt for improving workers' performance in organization. The study has a specific objective, which is to: examine the influence of flexible working arrangements on employee performance. The study adopted descriptive survey design with a population of 2,227 employees of 5 selected banks in Anambra State. The study also used a sample size of 428 bank staff which was determined using Borg and Gall formula. This study was based on primary and secondary sources of data which questionnaire was used as the research instrument. The data generated for the study were analyzed using both descriptive and econometric analytical method. The hypotheses were tested with simple regression analysis at 0.05 significance level. The study found that flexible working arrangements improve employee performance and, therefore, concluded that work-life balance has a positive significant effect on employee performance. It was recommended that the management of deposit money banks should create forum for flexible working arrangements between employee /employer and their family and award ceremonies in which their immediate family will be involved.*

Keywords: Work-life balance, Flexible working arrangements, Employee performance, Anambra State and Banks.

I. INTRODUCTION

Many organizations in western countries realize the value of work-life balance, with employees increasingly preferring it to higher pay. Work-life balance is made up of three elements: a balanced timeline, a balance of work and family commitments, and fair satisfaction (Wong, Bandar & Saili, 2017). It is past time to stop talking about a rigid work bureaucracy and start talking about relaxed and flexible work, because people need to be able to reconcile their professional and personal lives (Aydin, 2016). Organizations must continually recognize the importance of work-life balance in terms of productivity, employee performance, and increasing employee quality of life (Darko-Asumadu, Sika-Bright & Osei-Tutu, 2018).

In this context, several researchers have argued that improving an employee's work-life balance has a significant impact on their satisfaction, commitment, and engagement (Allen & Armstrong 2014; Konrad & Mangel, 2016; Peetz, Allan, Loedoun, 2015; Townsend & Wharton, 2011; McDonald, Townsend & Wharton 2013; Grady, Karasek Karimi & Alipour, 2008; Cegarra-Leiva, Sánchez-Vidal & Cegarra-Navarro, 2012). Additionally, achieving a better, work-life-balance helps to reduce employee absenteeism and turnover. Work-life balance refers to the creation and maintenance of supportive and healthy work environments that allow employees to strike a balance between work and personal responsibilities, hence increasing employee loyalty and productivity. In many banks, work-life balance improves employee performance in this way.

Additionally, this condition may impede the organization's development towards its pre-determined objectives and goals. Apart from monetary costs, non-monetary costs such as tarnished reputations, lost customer loyalty, and diminished branding trust, etc, may have far more severe long-term consequences (Dess & Shaw, 2012). Low job commitment, potential increased workload for members of the workforce, increased pressure, a sense of powerlessness, conflicting demands, organizational change, and a high degree of uncertainty are some of the other challenges that may arise as a result of poor employee performance (Payne, 2015); and psychological job stress.

According to Conway (2016), among the European Union member nations, psychosocial stress affected 22% of workers from 2000 to 2005, contributing to 60% of all lost working days, with cost amounting to 4% of Gross National Product lost. Similarly, Onigbogi and Banerjee (2019) found that psychological stress, which results to poor communication and staff attitude has 61.97% effects on the employees. In order to assist banks in overcoming these scenarios in the Nigerian economy, which is battling with recession, the effects of Coronavirus (COVID-19), and the subsequent effect of #ENDSARS, this study seeks to examine work-life balance and employee performance in selected banks in Anambra State. Employees encounter a variety of work-related issues, and as a result of many of these issues, certain employees, particularly in the banking sector, are finding it difficult to cope with the dynamic and demanding working environment.

Some are trying to satisfy the banks' goals and objectives while also caring for their families. To make matters worse, several of these banks seem to lack packages or policies that help buffer the effects of these issues, such as flexible working arrangements, and employee welfare policies, among others. Physical stress is a frequent problem that most employees face, and many of them become exhausted and worn out as a result. It is against this backdrop that the researchers seek to verify the relationship between flexible working arrangement and employee performance in selected banks in Anambra State.

2. REVIEW OF RELATED LITERATURE

Conceptual Review

Work-Life Balance

A formal definition of work-life balance has sparked significant controversy. Most significant reviews of work-life balance papers, according to Greenhaus, Collins and Shaw (2013), either do not address work-life balance per se or do not define it specifically when it is referenced. Furthermore, researchers in studies looking into work-life balance or similar constructs appear to have employed a variety of ways to operationally define and quantify the concept. Greenhaus, Collins, and Shaw are a law firm based in New York City (2012). Kalliath and Brough (2016) find six different definitions that are often used in the literature in a survey of the literature:

- a) Work-life balance replicates an individual's orientation across different life roles,
- b) The extent to which an individual is engaged in – and equally satisfied with – his or her work role and family role,
- c) Achieving satisfying experiences in all life domains and to do so requires individual resources such as energy, time and commitment to be well distributed across spheres,
- d) The extent to which an individual's effectiveness and satisfaction in work and family roles are well-matched with the individuals' life role priorities at a given point in time,
- e) Low levels of inter-role conflict and high levels of inter-role enablement contribute to higher levels of observed work-family balance, and
- f) Work-life balance is about people having a degree of control over when, where and how they work.

Kalliath and Brough (2016) offer the following definition of work-life balance: work-life balance is an individual's impression that work and non-work activities are compatible and support growth in accordance with their present life priorities. Work-life balance, as defined by this concept, is about an individual's perception of their many and frequently competing duties. Work-life balance is defined by Grzywacz and Carlson (2014) as the achievement of job-related prospects that are negotiated and shared by an individual and his or her role partners in the work and family domains. Work-life balance, according to Voydanoff (2016), is the global judgement that work and family resources are sufficient to meet work and family needs, allowing for productive engagement in both domains.

Johnson and Packer (1987) initially proposed the concept of work-life balance when they explained how the workforce might alter in the future for economies and working climate as of 2000 and beyond. Envisaging a decreasing labour pool, extinction of certain skills and shortages of certain other skills, they termed the trend *the new economy*. The new nature of working life was succinctly captured by Flores and Gray (2000) who wrote of the dearth of the career and how lifelong identities are giving way to 'brief habits' such that, 'the lives of wired people are more like compendiums of short stories than the storyline of a bourgeois novel'. Basically, modern day worker works a day at a time signifying the unpredictability of modern working system and its aggression to the forming of lifelong working habits.

The seemingly prolonged period of inflation-free growth (Greenspan 1998); the growing significance of knowledge and information technologies, leading to the globalisation of labour skills; and other factors are among those cited as explanations for these changes in the economy of labour and the workplace (Castells 2000; Quah 1996 and 1999); the feminization of employment where special considerations are made with respect to the employment of women, and new less protected working arrangements (Mishel, Bernstein & Schmitt 1999) which, in turn, have generated problems for the sustainability of families and communities (Beck 2000; Carnoy 2000; Hochschild 1997; Reich 2001) particularly in the developed world and gradually so in the developing economies. The dwindling number of competent employees also led to competition among organizations as well as exhibiting such organizations with employees who have different set of priorities, and accordingly, new attitude towards work and the role it should play in their lives (Duxbury, Dyke & Lam, 2000). Additionally, the demands on their time, energy, and responsibility from both work and their personal or family lives outside of work had to be balanced by the new workforce. In more definition and explanations, Resourcing (2015) defines work life balance as "those methods that are intended to help employees better manage their work and non-working times." Work-family policies, family-friendly policies, and family-responsive policies are examples of these practices. The term, "work-life balance", has largely ousted the term, "work-family balance", in recent years. He went on to say that there are other aspects of life that must be balanced with work, such as study, travel, sport, volunteer work, personal growth, leisure, and eldercare. In view of that, 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 (Poulose & Sudarsan, 2017).

Work-life balance, according to Clarke, Koch and Hill (2013), is defined as a balance between the amount of time and effort someone gives to work and personal activities in order to maintain a sense of overall harmony in life. To grasp the concept of work-life balance, one must be aware of the various demands on one's life as well as other personal resources such as time and energy that can be used to meet them. Consistent with research, people who have some authority over their working environment are less likely to suffer from stress-related illness, which has strong implications for the concept of work-life balance. On that point, organizations can implement a variety of work-life balance initiatives to help workers better balance their work and family obligations, improve their well-being, and give organizational advantages (Hartel, 2014).

Work-life balance research has greatly aided our understanding of how to balance work and family life. Work-Life Balance has garnered a lot of attention in some nations, such as the United States of America, the United Kingdom, and other European countries,

but significantly less emphasis has been paid to the concept of Work-Life Balance among Nigerians (Ojo, 2014). Despite the fact that the term "work-life balance" is widely used to describe policies that were formerly referred to as "family friendly," but have since been expanded outside the boundaries of the family (Obiageli, Uzochukwu & Ngozi, 2015). Work-life balance, on the other hand, cannot be overemphasized because it was created to explain the tension between family and work life (Kretshmer & Van Reenen, 2012). Work-life balance, according to Greenhaus, Collins, and Shaw (2012), ensures the absence of work-family conflict or the severity or frequency with which family interferes with work and work interferes with family.

Work-life balance is made up of three elements: a balanced schedule, a work-life balance, and family participation that provide equitable satisfaction at all times (Wong, Bandar & Saili, 2017). It's past time to stop talking about a rigid work bureaucracy and start talking about relaxed and flexible work, because people need to be able to reconcile their professional and personal lives (Aydin, 2016). Organizations must continually recognize the importance of work-life balance in terms of productivity, employee performance, and increasing employee quality of life (Darko Asumadu, Sika-Bright, & Osei-Tutu, 2018). On this point, the capacity to balance work and personal activities is referred to as work-life balance (Aziz, Adkins, Walker, & Wuensch, 2010; Singh, 2010; Smith, 2010). In this view, work-life balance can be defined as an individual taking control of his or her personal and professional duties by fairly reflecting on both (Avgar et al., 2011; Kar & Misra, 2013).

Employee Performance

According to this definition, performance is a collection of results achieved over a period of time. As a result, the authors devised a working definition of employee performance as the attainment of goals for activities allocated to employees within a given time frame. Performance encompasses not just the action, but also the process of judgment and evaluation (Ilgen & Schneider, 2013).

Employee performance, according to Sultan, Irum, Ahmed and Mehmood (2012), is defined as an employee's ability to fulfil a work to set standards of correctness, completeness, cost, and speed. Furthermore, Karakas (2010) defines employee performance as an employee's work achievement after putting in the necessary effort on the job, which is linked to having meaningful work, an engaged profile, and compassionate co-workers/employers. Some banks outperform others in terms of employee performance, earning the title of most preferred employer of the year. On that basis, performance is a multifaceted term that divides behavioural interactions from expected outcomes at a fundamental level (Borman & Motowidlo, 2012). The term "behaviour" refers to the actions that an employee takes in order to complete a task, whereas the term "outcome" refers to the result of that person's work behaviour (Campbell, 2011).

Evidently, in the workplace, especially in the banking industry, employee success calls for increased cognitive ability and is most effectively aided by task knowledge (requisite technical knowledge or principles to ensure job performance and having the capacity to handle multi-task). These have improved the worker's task habits and task competence (the use of technical knowledge to execute jobs successfully without a lot of supervision) (the intrinsic capacity to complete tasks successfully without much monitoring). As a result, the capacity to accomplish the job and prior experience are the most important antecedents of employee success. However, an employee's willingness to integrate these skills and abilities into the banking workplace in order to improve performance may be influenced by factors such as access to leave policies, time management, flexible working arrangements, bank welfare policies, stress management, and balancing family responsibilities.

Flexible working arrangements appear to be one of the components of the work-life balance that has increased employee performance. A Flexible Work Arrangement (FWA), according to Leslie, Manchester, Park, and Mehng (2012), allows employees to pick when they start working, where they work, and when they stop working. The goal is to aid in the management of work-life balance. Employee stress may be lessened and overall job satisfaction and performance may improve as a result of FWA. On the other hand, some people avoid using their FWA because they are concerned that their profession would suffer as a result of their lack of visibility (Ko & Kim, 2018). In general, this form of arrangement is beneficial to incompatible work/family responsibilities, which can be perceived as work impacting family responsibilities or family affecting work responsibilities (Kim & Gong, 2017). FWA is particularly beneficial to those who have a medical condition or are responsible for providing intensive care to others, as part-time work would be the only choice without it (Canadian Government, 2016).

For employee welfare policy, banks assist employees in financial hardship as part of their employee welfare program. The fundamental method of dispersing employee welfare policy funds, according to US Government and Policy (2019), is via income transfer: the bank takes money from the bank's staff welfare package and gives some of it to the employee with low or no income. Counselling, free healthcare, paid vacations, and training are all part of the package. This welfare program ensures that employees receive perks and have access to amenities that allow them to work in a more pleasant atmosphere. Stress management, on the other hand, encourages workplace wellness, which allows for exercise and healthy living, which are two of the best weapons against workplace stress; this also allows for flexible hours and remote working; and balancing family responsibilities, on the other hand, is all about establishing boundaries between work and family and delegating responsibilities to other family members, such as the parents' roles, husband's roles and many others (Uzohuo, 2018).

Theoretical Framework

Spill-Over Theory

This study is based on Guest's Spillover Theory (2002). It suggests the circumstances in which there is an overflow between the family and work microsystems. It might be either favourable or unfavourable. Work-family relationships that are rigidly organised in terms of time and place will negatively spill over in terms of time, energy, and behaviour. Flexibility that enables people to

combine and overlap work and family duties in terms of time and space results in positive spillover, which helps people achieve a good work-life balance. The foundations of work-life balance are found in both the work environment and the home environment, claims Guest (2002). Expectations at work, workplace culture, demands at home, and home culture are all factors that affect background. Work orientation, or how important work (or home) is to one's life, as well as personality, energy, self-control, and coping mechanisms, as well as one's gender, age, and stage in life and profession, are all individual determinants. The background elements, which include the leave policy and service delivery, are where the study's variables are located. While service delivery is a requirement of employment, leave policies are an art.

Work-life balance was described objectively and subjectively. Hours worked as well as unproductive or leisure time outside of work are objective measures. Balance and imbalance are described by subjective indicators. Additionally, he pointed out that balance may be reported when job and home are given equal weight or when one chooses to prioritise one over the other. Spillover happens when one circle of life interferes with another. Similar to this, there are many benefits of work-life balance, such as improved performance at work and home, impact on others at work, family, and friends, and personal wellness at work, home, and in general.

The importance of this theory to the research is that employers are expected to adopt work-life policies that allow for a favourable work-life balance, which will motivate employees to effectively commit to achieving the organization's objectives.

Knowledge in one function might influence experiences in another through a process known as spillover. The spillover theory makes assumptions about the circumstances in which there is a positive or negative spillover between the family system and the workplace system. According to research, if work-family relationships are rigidly time- and space-structured, there will be a negative spillover in terms of time, energy, and behaviour. Research also supports the idea that flexibility, which allows people to combine and overlap work and family duties in time and location, has a beneficial knock-on effect and is essential for achieving a healthy work-family balance. Martinson and co. (2003). There are two interpretations of spillover, according to Edwards and Rothbard (2000): (a) the positive correlation between life and work happiness and life and work values, Zedeck, (1992), and (b) the transference of abilities and behaviours across domains, such as when work-related weariness is felt at home or when obligations to one's family conflict with those of one's job, Repetti (1987).

The research makes it clear that despite WLB regulations, the reality of working life today is that employees constantly attempt to balance their personal and professional lives, and that effort frequently results in influence or interference that has a good or negative spillover. Rajendran Bell, Theiler, and (2012). The research has discussed a number of spillover effects, including absenteeism, labour turnover, stress and burnout, job discontent, and enhanced working relationships. The second goal, which aims to determine how employee well-being affects staff productivity, is supported by spillover theory.

Empirical Review

Sakhivel, Kamalanabhanb and Selvarania (2011) examined the effects of work-life balance on employee satisfaction. The study set out to examine the connection between work-life balance and employee happiness. The concept that guided this research includes job duties, remuneration, perks, superior-subordinate relationships, career opportunities, employee happiness, and work-life balance. There were 210 respondents that worked for an IT organisation and answered the questionnaire. The numerous correlation and regression analyses of the quantitative data were performed using the Statistical Package for Social Sciences (SPSS). The results of the empirical test demonstrate a strong association between job commitment and employee satisfaction, with work-life balance acting as a mediator.

Simonetta and Manfred (2010) examined the importance of work-life practises for the university while conducting an assessment of employee experience at Oxford Brookes University. They took into account the different work-life balance policies used by university personnel as well as how they were implemented. The sample included 492 Oxford Brooks University employees. The results show that striking a balance between paid work and personal time is crucial for improving productivity. The staff concurred that in order for this to be accomplished, both the employer and the employee must work together. Research on the availability of work-life balance practises and the implementation of these programmes in developing nations is insufficient. There is still a lot to discover about Nigeria and how to best enhance its capacity to support employees' work-life balance, particularly for the arranging of leave during a period of heightened economic strain. And this knowledge gap that research aims to close.

Obirih (2014) conducted a study on occupational stress and burnout in selected banking industry utilising 110 bank employees in Kumasi. The study's primary goal was to evaluate the connections between workplace stress, burnout, and employee productivity.

The individuals were chosen using a convenience sample method. The bank employees were given surveys about burnout and work performance as well as occupational stress. The data was analysed using descriptive statistics, which included means, standard deviations, pie charts, and graphs. To uncover relationships between the variables, correlations and regressions were used. The survey found that working longer than expected hours and not having enough time to cope with personal matters were the two main contributors to occupational stress among bank employees. According to the study, there is a strong correlation between workplace stress and worker burnout. According to the regression analysis, there were further substantial negative associations between occupational stress and burnout and job performance.

Another research by Arbabisarju et al. (2013) that used 491 nurses and using Pearson correlation statistics to examine the association between occupational stress and performance among nurses in Iran discovered a negative relationship between the two. In a similar vein, Bashir and Ramay (2010) looked at how stress affected worker performance in the Pakistani banking sector. Their findings

indicated that job stress considerably decreased an individual's performance and that there is a strong negative association between job stress and job performances.

Using six components of stress, such as a lack of administrative support, excessive work demands, problematic customer relations, coworker relationships, family & work life balance, and riskiness, Shahid, Latif, Sohail, and Ashraf (2012) investigated work stress and employee performance among bankers from district Faisalabad, Pakistan. Findings showed that stress among bankers is caused by a lack of administrative assistance, a balance between work and family life, and interactions with coworkers and clients. The correlation results further demonstrated that there was a negative correlation between employee performance and organisational support, a negative correlation between employee performance and family-work conflict, and a positive correlation between employee performance and relationships with coworkers.

Obiageli, Uzochukwu and Ngozi (2015) conducted a study on Work life balance and employee performance in selected commercial banks in Lagos State. A total of 54bank staff was selected by the use of stratified random sampling as the target population. The researcher adopted both structured and unstructured interview of the bank staff and executive staff. Nevertheless, the data collection technique included both primary and secondary sources. The researcher presented data in frequencies and percentages

according to sources of information, more so the content analysis was used to verify the validity of the data. The study revealed that there exists a strong correlation between leave policy and service delivery by the employees.19.45% of the respondents strongly agreed, 40.21% agreed that service delivery improves after leave grants. This indicates that there is a general agreement that employee performance can relate to company's leave policy.

3. METHODOLOGY

Descriptive survey research design was used because the study required data collection from the respondents. This method was adopted because field research of the study was conducted and data collated were analyzed using largely descriptive statistics. A stratified random Sample technique was used to select the sample frame in the study. Data were collected through questionnaire which was tested for validity using face and content method while its reliability was assessed using Cronbach Alpha reliability test for internal consistency, where an alpha level of 0.773 was obtained signalling a good consistency level. Data were collected from a total of 2,227 staff of UBA Plc, First Bank Plc, Zenith Bank Plc, GTBank Plc and Access Bank Plc in Anambra State, and sample size of 428 was used. A total of 428 copies of questionnaire were distributed in line with sample size, 400 copies were retrieved and used for the analysis. The data generated from study were analyzed using both descriptive and inferential statistics. Hypothesis was tested using Simple Regression, at a 0.05 level of significance.

Test of Hypothesis

H1: Flexible working arrangements have a significant positive influence on employee performance in selected banks in Anambra State.

Table 1: Regression analysis showing the effect of flexible working arrangements on employee performance

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error			
(Constant)	31.386	2.585		12.143	.000
Flexible working arrangements	2.908	.162	.669	17.959	.000

Simple R=0.669, Simple R²=0.448, Adjusted R²=0.446, F_{1,398}=322.540

*p<0.05

Source: Field Survey, 2022

Table 1 above shows that flexible working arrangements have significant and positive effect on employee performance in selected banks in Anambra State. (t =17.959, p<0.05). The null hypothesis is rejected. The table reveals that there is significant relationship between the predictor variable (Flexible working arrangements) and employee performance in selected banks in Anambra State (r = 0.669, p<0.05). The value of the coefficient of determination (R²= 0.448) indicates that flexible working arrangements accounted for about 44.8% (R² x 100) of the observed variance in employee performance in selected banks in Anambra State while the remaining 55.2% unexplained variance is largely due to other variables outside the regression model which are otherwise included in the stochastic error term. The calculated F-ratio (322.540) is statistically significant at 0.05 level of significance. This implies that the predictor variable provides a significant explanation for the variation in employee performance in selected banks in Anambra State.

Discussion of findings

Here, flexible working arrangements have significant and positive effect on employee performance in selected banks in Anambra State. The finding agreed with the submission of Ortega 2015; Chen, 2015; Beauregard & Lesley, 2017; Galinsky, Aumann, & Bond, 2011 Duncan & Pettigrew, 2012; Matos & Galinsky, 2014 Thomson, 2017; Hofacker & Konig, 2013; Lambert, Marler and Gueutal 2017; Agha, Azmi and Irfan 2017. They points out that flexible patterns of work can help to address these pressures by maximizing the available labour and improving customer service. They points out that employers give employees flexible work arrangements in order to improve performance rather than attend to their family concerns hence a dilemma to employees because flexible work arrangements are given at the discretion of the employer. Flexibility in the place of work allows employees to perform tasks at places other than their primary workplace during their work schedule. This leads to increased job satisfaction and employer resulting to higher work commitment increased productivity and reduced employee turnover and absenteeism. These results also agree with Grover & Crooker (2014); Kossek and Ozeki (2018) and Porter (2016) Organizations offering flexible work arrangement practices enjoy increased profit rates. Employees will enjoy better physical and mental health by managing it properly.

Conclusion

The study investigates the effect of work-life balance and employee performance in banking industry in Anambra State. The data generated was analyzed using Simple regression analysis. From the analysis, the study discovered that flexible working arrangements has significant positive effect on employee performance in selected banks in Anambra State. Therefore, the study concludes that work-life balance has a positive significant effect on employee performance in selected banks in Anambra State.

Recommendations

Sequel to the findings, the study recommends that the management of deposit money banks should create forum for flexible working arrangements between employee / employer and their family and award ceremonies in which their immediate family will be involved.

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