

# Work-Life E 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 organizations. The study has a specific objective, which is to examine the influence of time management on employee performance. Relevant conceptual, theoretical and empirical literatures were reviewed. The study was anchored on Role Theory. The study adopted descriptive survey design. It has a population of 2,227 selected bank staff from UBA Plc, First Bank Plc, Zenith Bank Plc, GTBank Plc and Access Bank Plc. The study also used a sample size of 428 bank staff which was determined using formula by Borg and Gall. Data were sourced from primary and secondary sources and used questionnaire 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 time management improved employee performance. Therefore, the study concluded that work-life balance had a significant positive effect on employee performance in selected banks in Anambra State, hence, it was recommended that the management of the deposit money banks studied should establish time management strategy in other to encourage the employees to be more productive on their job.*

**Keywords:** Work-life balance, Time Management, Employee performance, Anambra State and Banks

## I. INTRODUCTION

Employees in today's dynamic economy endure a severe workload and extended working hours, which has a substantial impact on their lives and the lives of their families. This is also applicable to employees in the banking sector whose work environment is becoming increasingly dynamic. Some employers in this area offer better work-life balances to enhance employee performance. This is due to growing competition among these banks as a result of globalization and technological advancements (Evans, Pucik & Barsoux 2014). Employees are a valuable resource in every organization, which is why they strive for work-life balance. Some responsible bank managers attempted to optimize employees' contributions in this area by examining work-life balance in order to fulfill the banks' aims and objectives. This is a method of maintaining a competitive advantage in the banking business by improving employee service delivery and bank profitability.

Work-life balance, according to Greenhaus and Allen (2012) is the degree to which an individual's enjoyment and effectiveness in work and family duties are well-matched with the individual's life priorities. It can also be defined as a healthy balance between work and personal life that provides personal fulfillment (Bataineh, 2019). In layman's terms, work-life balance refers to the amount of time you spend working versus spending time with your family and doing things you enjoy. Work-life balance does not imply an equal distribution of obligations; rather, it refers to changing work schedules to allow people to combine work with other responsibilities such as caring for children or elderly relatives (Higginset, B. (2013).

Work-life balance is a set of interactions between various aspects of one's life, with the benefits and drawbacks associated with that balance or imbalance affecting society at multiple levels. The drawbacks of work-life balance can affect both the employee and the employer. Consequences for employees can have a detrimental influence on job and life satisfaction, mental and physical health, and individual performance in the workplace (Guest, 2001 cited in Uzohuo, 2013). Poor work-life balance has negative consequences for employers, such as poor performance, absenteeism, sick leave, and higher staff turnover, recruitment, and training costs (Department of Trade & Industry, 2012).

Employee who feel well and have little stress at work and at home, are more likely to be satisfied with their jobs, according to empirical research (Wright & Cropanzano, 2015). These employees are dedicated to the organization (Mathieu & Zajac, 2012), and they also act in a supportive manner toward the organization (Rosen, Chang, Djurdjevic & Eatough, 2010). Employees are increasingly concerned about their work-life balance before accepting a job offer, in addition to the salary and other benefits. This gets more challenging as many qualified candidates may be in dual-career families and must take their spouses or partner's work into consideration while making their own career decisions (Hutchings, Lirio & Metcalfe, 2012). Furthermore, in order to avoid work-life conflict, employees do not express interest in working in areas other than their home towns. In today's environment, workplace stress is on the rise all around the world. certain employees, particularly in the banking sector, are finding it difficult to cope with the dynamic and demanding working environment. In Nigeria, where the corporate environment is hard, as well as the consequences of COVID-19 and recession, some of these employees suffer work-life balance issues. 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 time management strategies, leave policies, among others. Psychological stress, it has an effect on the employee's mental health and peace of mind, which could lead to turnover if the employee decides to leave the bank. There is generally a role conflict between work and home responsibilities as long as there is no balance between the two,

which can lead to Post-Traumatic Stress Disorder (PTSD) and depression, if not addressed properly. Allen and Spector (2002) discovered that employees' numerous roles have an impact on their well-being at work and at home. This can lead to a work-family conflict, which can generate negative spillover from home to work or vice versa (Agarwala, 2014); these issues can also emerge as passive-aggressive conduct and an inability to concentrate at work. Consequently, these issues have an impact on the social and economic well-being of individual employees. However, because it is a primary cause of occupational stress, they may result in an inability to manage a heavy workload and have an impact on employee performance (Robbins, 2015).

Consequently, Alexandra, Beauregard and Henry (2018) discovered that job-related stress costs the sector \$300 billion per year in terms of turnover, absenteeism, reduced productivity, and medical insurance, and legal costs. Aside from that, employee turnover can cost business money in terms of personnel recruiting, training and development, and selection, among other things. While the concept of work-life balance has gained traction in industrialized countries, human resource managers in Africa appear to be lagging behind. However, studies undertaken in African countries show that a good work-life balance is required. It is against this backdrop that the study tends to examine the relationship between time management and employee performance in selected banks in Anambra State.

## 2. REVIEW OF RELATED LITERATURE

### Conceptual Review

#### Work-Life Balance

The term "Work-Life Balance (WLB)" was coined in 1986, but it has been used in ordinary English for several years before that. Work/life balance programs have been around since the 1930s. The policies and procedures created by an organization with the purpose of allowing employees to accomplish their duties efficiently but also allowing flexibility to deal with personal worries or problems at home. It is important in dual-wage-earning homes in general, where one of the partners, usually the wife or husband, works longer hours. When there is good functioning at work and at home with minimal role conflict, a work-life balance is expected to exist. Otherwise, conflict arises from the incompatibility of expectations from the work and non-work domains, and people experience a lack of WLB as a result. 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.

There are as many definitions of work-life balance as there are researchers who study the topic. Chang et al. (2010), for example, describes WLB as the daily management of an individual's job and activities outside of work, which entails a sense of balance. WLB was defined by Darcy et al. (2012) as "organizational programs aimed at expanding individual knowledge of work and non-work domains." Furthermore, Nwagbara and Akanji (2012) define it as when a person's life is clearly divided into two spheres: job and life, with the former regularly imposing negative constraints on the latter. Karthik (2013) also defined WLB as balancing oneself on a seesaw (one side is work while the other side personal time and family). Work-life balance concepts like these show that scholars are still unable to agree on a specific definition, and the idea remains ambiguous as a result. The large number of definitions is related to the reference researchers' frameworks. According to Mordi and Ojo (2011), the importance of work-life balance varies depending on an individual's age, curiosity, value, and personality.

Moreover, the term "work-life balance" is frequently used as a broader word to describe policies that were previously referred to as "family-friendly," but now encompass more than just the family. Work-life balance refers to adaptable employment policies that enable both parents and non-parents to balance their professional and personal obligations (Redmond, Valiulis & Drew, 2012). The roots of work-life balance techniques can be traced back to employee work-life conflict. Work-life conflict is caused by inter-role conflict, which occurs when one's function as an employee is incompatible with other aspects of one's life, such as being a spouse, parent, or participating in other religious or recreational activities. Work-Life Conflict is a notion that recognizes that most people have several jobs. Work-life balance methods help to reduce Work-Life Conflict while also addressing the antecedents (Lero & Bardoel, 2014). Heavy job demands and job overloads are some of the antecedents of work-life problems.

Work Life Balance, as described by Barrera (2014), is a comprehensive and inclusive concept in which companies, in collaboration with their employees, create arrangements that take into account both business needs and non-work parts of employees' life (Barrera, 2014). In order to successfully implement Work Life Balance policies and practises, it is made up of both employees and employers. Only through cooperating with one another can this be possible. According to a review of the work-life literature, flexible working arrangements (home working, compressed hours), leave arrangements (annual leave, parental leave), dependent care assistance (Child care arrangements and Crèche), and general services (Employment assistant programmes) are all desirable (De Cieri, Holmes, Abbott & Pettit, 2015; De Cieri & Bardoel, 2009).

#### Employee Performance

In today's workplace, employee performance has become a hot topic. This is to ensure that staffs do their utmost to improve service delivery, the organization's competitiveness, and the organization's profitability. Performance can be described as the record of outcomes achieved on a specific job function or activity during a specific time period on this note, (Bernadrin & Russell, 2016).

According to Campbell (2012), performance is defined as the actions taken by the employee in carrying out his or her responsibilities, as well as the activities that may be evaluated and measured. An organization's personnel must perform at a high level in order to satisfy its objectives and gain a competitive edge (Frese, 2012). Lula (2018) defines employee performance in this note as the

expected job-related tasks of a worker and how well those activities were carried out. Employee performance is also defined by Armstrong (2014) in terms of production and achievement of quantifiable goals. Employee performance refers to how well an employee meets his or her job responsibilities. Appropriate behavior and the successful use of information, skills, and expertise result in a high-performance rate.

Employee performance is determined by how well a person performs in carrying out the activities that have been assigned to him, as well as how much he or she contributes to the firm (Rizal, Idrus, Djumahir & Mintarti, 2014). Employee performance refers to how a person is expected to perform and act in order to complete the responsibilities that have been allocated to him (Sutrisno, 2009; Wolor, Supriyati & Purwana, 2019). Not all employees work in the same way; some has great working capabilities, regardless of incentives, while others may require a boost from time to time. The result might be much bigger if well handled with a lot of efficacy, thereby enhancing employee morale (Wilderom & Maslowski, 2011).

Employee performance is critical to an organization's success, therefore it's critical for a manager to have a well-rounded approach to managing and coaching his or her staff. Commercial banks are a service sector whose primary goal is to serve its clients. Employee performance in banks is linked to the level of service provided to customers. Workers who give great customer service go above and beyond the call of duty. The level of service received by a consumer influences the status of an organization's service. The service industry's operation is nearly entirely reliant on the performance of its employees. As a result, management must consider a variety of approaches to increasing employee performance (Obiageli, Uzochukwu & Ngozi, 2015). Employees are a highly valued asset in every organization, according to Baral and Bhargava (2010), since successful and productive business can be readily attained by actively engaging employees in the process of increasing performance.

According to Cottrell (2019), time management is another aspect of work-life balance that has improved employee performance. Time management is the process of intentionally planning and controlling the amount of time spent on particular activities in order to improve effectiveness, efficiency, and production. It involves a balancing act of several demands on a person's time, including employment, social life, family, hobbies, personal interests, and commitments. When a person manages their time successfully, they have "option" over how they spend their time and how they manage their activities (Cottrell, 2019). A range of skills, methods, and approaches can help with time management when it comes to completing certain activities, projects, and goals by a deadline. Originally, time management only applied to commercial or job activities, but the expression was eventually expanded to cover personal interests as well.

## **Theoretical Framework**

### **The Role Theory**

The initiators of role theory are Ralph Linton in Sociology and George Herbert Mead in Social Psychology. Role means the social expectations and the social scripts of family roles—how roles have been formed by cultural conventions and by the collective ideologies of a society.

The advocates of the role theories are Jacob L. Moreno, Talcott Parsons, George Herbert Mead, and Ralph Linton (Micelle, 2007). The role theory postulates that the role occupied by an employee at work and elsewhere exists in relation to other employee who relies on the role played by the individual. Therefore, when an individual lives up to these expectations, they will have succeeded in performing the role (Katz and Kahn, 1966). Khan (1964), Wolfe, Snoek and Rosen et al (1961) linked the balance between work-life with the role theory, that is, the conflicting opinions are related with various roles individuals, men and women have to play in their daily life. Kanter (1977), furthering the work of Khan (1964) was able to prove that family and work are dependent on each other, and that there exists an inter-link between the two. According to Pleck (1977), there is an agreement that family and work affect each other either negatively or positively. However, there exist other variables such as task, emission, stress, time, attitude, and behaviour which affect work life balance.

Moreover, different scholars indicate that the interference between family and work as well as the conflict that emanates from it empirically and conceptually differ from each other (Wiley, 1987). This role theory is relevant to the study since it emphasizes on the relationship between work and family responsibilities which are the source of the conflicts when not balanced. It ensures that the employee balances work-life and work life. In this regard, the employee is expected to delegate responsibilities in families and at the work place. More so, the employee is expected to manage stress that emanates from work life, which on this note, the employee would be able to balance work and home chores.

### **Empirical Review**

A number of studies have been carried out on this specific topic. In other to authenticate this research, the following studies were reviewed:

In their 2015 study, Vishwa, Chandra, Jaggi, Bijay, Charanjeet, Avadhesh, and Diwinnder examined the effects of work-life policies on employees' performance and job satisfaction. The study's goal was to examine the connection between employee job satisfaction and work-life policy. 240 people that participated in the study and completed the questionnaire were utilised. The correlational analysis of the quantitative data was performed using the Statistical Package for Social Sciences (SPSS). The results of this study highlighted the fact that each work-life balance policy is a predictor of job satisfaction on its own.

Azeem and Akhtar (2014) looked at the impact of work-life balance and job satisfaction on healthcare employees' loyalty to the business. The purpose of this study was to examine how job satisfaction and work-life balance affect healthcare employees' loyalty to their organisations. 275 healthcare industry respondents received questionnaires. The quantitative data, including correlations and

reliability statistics, were analysed using the Statistical Package for Social Sciences (SPSS). The results of the empirical test indicate that employees in the healthcare industry view their dedication, job satisfaction, and work-life balance to be at a moderate level. Work-life balance, job happiness, and organisational dedication are all positively correlated.

Fapohunda (2014) investigated how work-life balance affects output. The poll included 200 banking industry participants. To gather information, a structured questionnaire was employed. The data was examined using chi square. The study's conclusion was that there is a link between work-life practises and lower employee turnover. Additionally, it was discovered that the management's backing was inadequate.

At Kenya's Eco Bank, Kamau, Muleke, Makaya, and Wagoki (2013) investigated the effects of work-life balance practises on employees' job performance. Finding out how an organization's work-life balance affected employee performance was the key goal. A quota sampling technique was used to choose 55 Eco Bank workers who also completed survey questionnaires. The work-life balance and organisational performance of the applicants were evaluated using Spearman's Correlation Analysis. The results of the empirical investigation demonstrate a relationship between employee performance and work-life balance.

In order to determine how work-life balance affects affective commitment and job performance, Hye (2013) conducted a research titled "Work-Life Balance and Employee Performance: The Mediating Role of Affective Commitment." The survey's questions were completed by 293 respondents. The reliability and multiple regressions of the quantitative data were examined using the Statistical Package for Social Sciences (SPSS). The results of the empirical test showed that emotional commitment is increased in employees when they experience a work-life balance.

Dissanayaka and Ali (2013) assessed how work-life balance affects worker productivity. The study's goal was to examine the connection between employee performance and work-life balance. 96 workers participated in the survey, which included a questionnaire that was delivered to them and an analysis of the results. In order to examine the data, Pearson moment correlation was employed. The findings showed a correlation between work-life balance and employee performance that is favourable. Additionally, in order to improve employee performance, systematic efforts must be made to improve the individual's work-life balance.

Ojo (2012) looked at management and employee perspectives on work-life balance practises and policies in the Nigerian banking industry. The study's goal is to examine how prevalent work-life policies and practises are in Nigerian organisations. The poll employed a questionnaire as its instrument and had 600 participants. The information was analysed using Spearman's correlation analysis. The results of the empirical study demonstrate the necessity of educating employees about the many work-life balance options.

### 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, signaling a good consistency level. Data were collected from a total of 2,227 employees of the selected banks in Anambra State, and sample size of 428. A total of 428 copies of questionnaire were distributed in line with sample size, a total of 400 copies were retrieved and used for the analysis. The data generated from study were analyzed using both descriptive and inferential statistics. Simple percentage was used to answer the research questions, while hypothesis was tested using Simple Linear Regression; the test was performed at 0.05 level of significance.

### DATA PRESENTATION, ANALYSIS AND INTERPRETATION

#### Test of Hypothesis

H<sub>A</sub>: Time management has a significant positive effect on employee performance in selected banks in Anambra State.

**Table 1: Regression analysis showing the effect of Time management on employee performance**

Model	Unstandardized Coefficients		Standardized Coefficients Beta (β)	t	Sig.
	B	Std. Error			
(Constant)	34.044	2.662		12.786	.000
Time management	2.752	.168	.636	16.431	.000

Simple R=0.636, Simple R<sup>2</sup>=0.404, Adjusted R<sup>2</sup>=0.403, F<sub>1,398</sub>=269.971

\*p<0.05

Source: Field Survey, 2022

Table 1 above revealed that time management has a significant positive influence on employee performance in selected banks in Anambra State ( $t = 16.431$ ,  $p < 0.05$ ). The null hypothesis is therefore, rejected. The table indicates a significant relationship between the predictor variable (time management) and employee performance in selected banks in Anambra State ( $r = 0.636$ ,  $p < 0.05$ ). The value of the coefficient of determination ( $R^2 = 0.404$ ) indicates that time management accounted for about 40.4% ( $R^2 \times 100$ ) of the observed variance in employee performance in selected banks in Anambra State while the remaining 59.6% unexplained variance is largely due to other variables that can account for employee performance in selected banks in Anambra State. The calculated F-ratio (269.971) 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.

#### 4. 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 discovers that time management has a significant positive influence on employee performance in selected banks in Anambra State. Therefore, the study concludes that work-life balance had a significant positive effect on employee performance in selected banks in Anambra State.

#### Recommendations

Following the findings, the study recommends that the management of the deposit money banks should establish time management strategy in order to encourage the employees to be more productive on their job.

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