

A Critical Appraisal of Employee Work Life Balance among Deposit Money Banks in Enugu State, Nigeria

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Abstract: The increased demand on today's employees has engendered a lot of conflicts between work life and other aspects of human endeavour. This study investigated the relationship between work life and employee performance. Specifically, it examined the effect of hours of work on employee's health, assessed the relationship between flexibility of work schedule and employee turnover and determined the influence of family size on lateness to work. The study made use of survey design. Data were obtained through administration of questionnaire to 330 employees of banks operating in Enugu State, Nigeria who were selected using the stratified sampling method. Findings show that long hours of work correlated with frequent health breakdown of employees; there was a positive relationship between flexibility of work schedule and employee turnover; and family size significantly affected employees' tendencies to be late to work. Expectedly, finding provides the motivation for banks to structure work relationships to enhance productivity and reduce employees' work-life conflicts.

Keywords: Work-life balance, family-work conflict, work flexibility, employee turnover, organizational effectiveness.

I. INTRODUCTION

There is growing attention by scholars and management experts on broad life issues that impinge and impact on workers well-being and by extension, their productivity. One aspect that has particularly caught their attention is the issue of work life balance (WLB). WLB represents the state of equipoise between the demand for both the professional and personal life of an employee (Dhuru, 2016). It means bringing work done regardless of where it is performed into balance with leisure so as to live life to its fullest (Wambui, Bionett, Tumwt & Bowen, 2017).

The driving force behind this shift in emphasis stem from the growing pressures put on most corporate organizations in general and individual employees in particular to meet with the demands of competition which came on the heels of globalization (Jain and Jain, 2015). The latter, leveraging on advancements in information technology, shrunk the world into a global village and by implication extended the horizon of business transactions and competition (Chaykowski, 2002; Ohomea, 1990; Lipsey, 1993; Thurow, 1999). Businesses that hitherto operated and competed within the confines of a particular geographical enclave find themselves in a borderless market as other businesses elsewhere in the world. In response to these pressures most businesses restructured their operations and expectations which dovetailed to radical increase in the

work expectations and targets of each individual employee. Organizational participants found themselves in a situation where they straddle several responsibilities at the same time leading to spending long hours at work which invariably meant less time at home and for leisure (Wambui *et al.*, 2017).

Nigeria, as is the case with most developing countries, has witnessed a change in the gender-mix of workforce composition in the formal sector. A combination of several factors such as men's inability to fully fend for families all alone, increased empowerment of women through education and pressure from multilateral global gender institutions have led to more women taking up paid formal employment (Bankole and Adeyeri, 2014; Warner & Haudorf, 2009). This growing trend of women in paid employment has altered significantly the work-life balance of most workers especially women. Despite spending the same amount of time at work, most women from developing countries are still expected to fully discharge their family responsibilities in same manner as before leading to varying degrees of work-family and role conflicts (Frone, Russel & cooper, 1992). Even for men, their traditional communal and family roles have suffered a lot of neglect due to increased pressure to meet up with the demands in the office. On the whole, both men and women suffer varying degrees of work-life conflicts and its attendant consequences on health, work satisfaction and productivity. Previous studies suggest a correlation among WLB, job satisfaction and productivity (Jain and Jain, 2015). Findings suggest that when there is WLB workers tend to be more contented with work and

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invariably are more productive. The opposite is the case when there is role and family-work conflict which generally result in less job satisfaction and diminished productivity (Eby, Casper, Lockwood, Bordeaux & Brindley, 2005).

The Nigerian banking sector seems to have been at the receiving end of work-life and work-family conflicts (Epie, 2011). The nature of banking operations has seen bank employees spend more time in the office than workers in most other sectors (Bankole & Adeyeri, 2014). After attending to customers during the normal working hours on weekdays, they are expected to sit back to balance their accounts and prepare the system and hall for services the following day. Even in this era of automated teller machine (ATM), bank employees are expected to come on weekends to ensure adequate supply of funds on the ATMs to meet customer needs. Marketing staff of banks, during weekends attend social clubs in search of potential clients or attend client-specific functions like birthdays, thanksgiving services and other occasions to ensure customer loyalty and continued patronage (Bankole & Adeyeri, 2014). This makes staff of the banking industry, a veritable segment of the labour force for examining the effect of WLB on employee performance. A review of the extant literature reveals quite a considerable number of studies on the subject matter. It was however, noted that most of such studies in Nigeria, concentrated in Lagos in South West, Nigeria. There is paucity of studies on the subject matter in Enugu State populated mainly by Igbos that have a high reputation for industry and hard work (Amaechi, 2017). The filling of this gap is the major motivation for the study.

This study specifically set out to investigate the impact of WLB on the performance of bank workers in Enugu State, Nigeria. We deconstructed performance by using proxies that directly or indirectly impact the work outputs of individual bank worker. Specifically, we chose health status of staff, their willingness or otherwise to continue to work for the organization (turnover) and the time they come to work as proxies for performance. While, length of time spent at work, flexible working schedule and family size as the independent variables for WLB. The key questions that provided guidance to the research investigations are:

- i. What is the effect of hours of work on employees' health?
- ii. Does flexibility of work schedule or not impact on employee turnover?

- iii. To what extent does family size explain employees' lateness to work?

II. REVIEW OF RELATED LITERATURE

There are varying interpretations and perspectives as to how the term WLB should be conceptualised, described, measured and investigated (Grzywacz and Carlson, 2007). Scholars adopt several approaches in capturing the phenomenon. For example, Clark (2000), Frone (2003), and Greenhaus, Parasuraman, Granrose, Rabinowitz and Beutell, (2003) see the term as work-family balance. Clarke (2004) refers to it as work-family fit; Burke (2000) interprets it to mean work-personal life balance; and Grady, McCarthy, Darly, and Kirrane (2008) support that it is work-life balance. It is generally argued that using family in the traditional sense of those married with children (Barnett & Hyde, 2001) may be confusing and tends to exclude those that are not married in that sense. This study, therefore decided to opt for the term 'work life balance' as a means of attaining clarity.

WLB is broadly seen as the satisfaction that is gained by maintaining an intricate harmony, balance or equilibrium among work, family life and other life issues (Clark 2000; Clarke, Koch & Hill, 2004; Frone, 2003; Grzywacz & Carlson, 2007). It is axiomatic to assume that an employee that has achieved this harmony between work and family issues characterized by minimum conflict and high job satisfaction will definitely be more productive. On the other hand, employees that have conflicts in these areas will experience increased work-family conflict; increased discontent with family and work life and higher tendencies for stress and depression (Hill, Hawkins, and Miltner, 1996; Clark, 2000).

Work-life balance deals with treading a fine line between the demands of work (career and professional ambition) and other life variables (health, leisure, pleasure, family, spiritual and other personal developments) (Fapohunda2014). The essential thrust of work life balance is the understanding that paid employment and an individual's lifestyle should be seen less as conflicting and competing priorities, instead, it should be seen as complementary essentials of a complete life. Lewis (2008) argues that the best way to achieve this synergy is to conceptualise an approach that sees an all-inclusive system that encapsulates the needs of all the stakeholders (including employers, employees, government, society, customers and suppliers).

Greenhaus, Allen, and Spector (2006) indicate that although, work-life balance has traditionally been seen to involve equal sharing of time between paid work and other non-work roles, it has, more recently, been interpreted as being more difficult leading to incorporation of other variables and components. For instance, Bird (2010) argues that, work-life balance does not connote equality between the two and what is balance varies with individuals and changes with the same individual overtime. Studies like Hochschild (2007), Bond (2009), and Okeke (2011) lend credence to the position that when people spend more time at work and less time with families and leisure; it will adversely affect their health and by extension, their work outputs and performances begin to dwindle.

Theoretical Framework

In attempts to describe the unique relationship between work life and other life issues, scholars have put forward a good number of theories. Progressively, these theories continue to improve on the preceding ones. This study examines three of these theories namely Segmentation Theory, Compensation Theory and Spill-Over Theory. Segmentation Theory is one of the foremost postulations on WLB. Just as the name implies, the theory believes that there is a distinct divide between family and work (Blood and Wolfe, 1960). The central position of this school of thought seems to reflect the existing conventional gender roles existing at the time where women's primary place of work was the home while men see workplaces as their turf (Zedeck, 1992). This theory was criticised by those who believe that both office and home cannot be treated in isolation of each other (Burke and Greenglass, 1987; Voydanoff, 1987). The work-family divide of this school of thought further got blurred with more women taking up paid formal employment that see them leave their family environment for official work environment. The second school of thought is the Compensation Theory. The central thrust of this theory is that both work and personal life exist in complimentary and compensatory manner. The implication is that issues faced in one domain could be mitigated by the satisfaction derived or experienced in the other domain (Lambert, 1990; Edward and Rothbard, 2000). The compensatory relationship could either be supplementary or reactionary. The former happens when an employee in a bid to keep balance uses the satisfaction derived in one domain to compensate for the discontents experienced in the other domain (Zedeck, 1992). The latter on the other hand, occurs when one generates a positive

contrasting situation in one realm in response to and in mitigation of the negative experiences experienced in the other realm.

The last one, which incidentally is the driving theoretical framework for this study is referred to as the Spill-Over Theory. The underlying idea behind this theory is that emotional satisfaction, excitement and good behavioural ethos acquired at home or in the workplace will have a spill-over effect on the activities of the other domain. The implication is that the two domains exist in symbiosis of each other. For instance, warmth, love and success derived from the home could have a positive hallow-effect of calm, friendly disposition and good work ethics in the office. Conversely, bickering, vituperations and discontents from home could overflow to negatively impact on work behaviour and outputs (Belsky, *et al.* 1985; Kelly and Voydanoff, 1985; Piotkowsk, 1979)

Review of Related Empirical Studies

A good number of studies had examined the nature of relationship between WLB and various dimensions of employees' performance. Motivated by perceived positive relationships between employees' work and other important human endeavours that demand time and attention of the employee, Mwangi, Bionett, Tumwet, & Bowen, (2017) investigated the impact of work life balance on employees' performance. The study specifically aimed at establishing the effects of prioritising between work and family demands on employees' performance using the employees of a privately-owned university in Nakuru County of Kenya. The methodological approach adopted was a survey design where the authors used structured questionnaire to a sample of 70 respondents out of a population of 244 university employees. Chi square test of association was used to test the statistical significance of data from respondents. The findings of the study indicated a negative relationship between work family priorities conflicts and employee performance. Based on this finding they recommended that organisations should design policies and strategies that support and ensure a sustainable balance between the employees' work demands and those of their personal, social and religious lives to ensure increased employee performance. Earlier studies conducted between the two variables have shown little or no divergence in results (Clarke, Koch, & Hill, 2004; De & Bardoel, 2009; Dissanaya & Hussain, 2013).

Later empirical works on work life balance deviated from the conventional quest for the nature of the

relationship between work lifestyles and employee performance to a holistic identification of the variables that define and support work life balance and their respective impacts on employee performance and organisational productivity and effectiveness. A well-researched dimension of the work life balance that has significant bearing on employee performance has been found to be leave and other conditions of work that regulate vacations. The rationale for the above relationship is not far-fetched. Leaves and vacations of all types and durations tilt the balance to non-work activities which results in improved job satisfaction, work commitment and productivity. Universally, the leave policies of an organisation are regulations that guide the number and frequency of vacations employees are entitled to within a calendar year. In this respect, Kaufman and Martin (2013) investigated the relationship between leave policies and employee turnover. The study surveyed 480 extension agents who, at the time of their study had less than six years into their employment drawn across twelve southern states of the United States of America. Using Ordinary Least Square Regression, it found a significant relationship between employees' perceived fairness of leave policy and intention to quit jobs. The finding was in line with the earlier results in a study undertaken by Zadeh, (2011), which found that dissatisfaction with leave policies led to job turnover.

Undertaking a comparative study to objectively assess the impact of employee perception to organisational policies and administration of leave and vacations, Shore (2014) studied the differential associations that perceived fairness of leave policy and organizational loyalty have with employee performance and employees' intents to leave their jobs. The study used a sample drawn from hospital professional staff and bank tellers. The two organisations were selected as having basic remuneration and fringe benefits in common but differ in leave policies. Results showed that perceived fairness of leave policy was more strongly correlated with commitment to performance than employee perception of fairness in remuneration and fringe benefits. The study therefore argued that an organisation with employee-friendly leave policies would experience lower labour turnover than those with higher remunerations but with unfriendly leave policies.

Job flexibility and alternative work schedules were found to have significant effect on work-life balance. The natural assumption that flexibility in terms of job schedules in terms of content and duration gives employees more prospects to accommodate personal

and social demands, and in return, more job satisfaction and fulfilment. Vishwa, Chandra, Taggi, Bijay, Charanjeek, Avadhesh, & Diwinder (2015) examined the organisational policies on work-life balance and their effects on employees' performance and job satisfaction. Data were collected from 240 respondents who filled questionnaire. Findings of the study indicated that each of the policies was a predictor of job satisfaction. In another study conducted by Lockwood (2006) on a sample of five research and four academic libraries using survey research design, it was found, after data analysis with Pearson multiple correlation technique that there existed a positive correlation between flexible scheduling and workers' performance. Albers (2002) investigation on sales force management aimed to determine the relationship between training and development, and motivation; and the influence of flexible scheduling on sales ratio. The study found a positive relationship between training and development and that flexible scheduling correlated positively with improved sales performance ratio in the organization.

The introduction of a 4-day workweek by the State of Utah, United States of America in 2008 motivated Wadsworth & Facer, 2016 to carry out an empirical analysis of the newly introduced work schedule on a number of variables such as work life balance, differences in gender perception of the new work schedules, changes in work attitudes across various age groups of the State's workforce. The study used post-implementation survey which captured and compared perception before and after the implementation of the 4-day workweek. Among others, the study found no significant differences by gender on the work-life balance. It however observed that women demonstrated more positive attitude to the 4-day workweek than men. There was no attitudinal difference across ages. Women with children at home indicated lower work-family balance with higher impact of the new work schedule. There were differences in work life balance between employees on the 4-day work schedule and others on traditional 5-day workweek. Unable to confirm whether employees were allowed to select their schedule which the study considered a substantial factor to the analysis, the study recommended that engaging employees when making significant organizational changes such as work schedule was vital.

The nature of banking jobs demands that bank workers spend on the average, longer working hours than other professions. Any transaction that involves

exchange of economic values has impact on banking operations irrespective of the time of the day or day of the week such transaction takes place. Consequently, bank employees usually work longer hours, work during weekends and public holidays. A good number of empirical works have concluded that the banks' hours of work affect the health of their workers. Oke & Dawson (2008) contextualized workplace stress using the experience of bank employees in Nigeria. The study made use of both quantitative and qualitative data obtained from 500 bank employees sampled from 10 commercial banks operating in Lagos, a large metropolitan city in Nigeria. The study used Bivariate correlations to test how the hours of bank workers spend on their jobs relate with stress. Results indicated that hours of work had positive relationship with workers' stress. The findings of the study resonate with those of Vahid (2004). The study examined the effect of hours of work on work-related stress among workers in Iran. It used a cross-sectional research method on 449 workers who were randomly selected from five sectors spread across three big cities in Iran. Results indicated that longer hours of work correlated with work-related stress.

III. METHODOLOGY

The study adopted a survey design. Primary data were collected from both management and operatives of five banks out of seventeen banks operating in Enugu State, Nigeria who were selected on the basis of old and new generation banks divide¹. Union Bank of Nigeria Plc, First Bank Plc and United Bank for Africa (UBA) represented the old generation banks while Diamond Bank and Eco Bank represented the new generation banks. The population of the study was 4,996 representing the total workforce of the selected banks. A sample size of 369 employees was determined using Zigmund formula at 95% level of confidence with 5% error tolerance level. Stratified sampling technique was used to select the sample from the population. Data were collected using a five-point Likert scale questionnaire of sixteen questions. Cronbach Alpha was used to ascertain the instrument's reliability which yielded alpha level of 0.81. Data were presented using tables while the hypotheses were tested by the use of simple linear regressions.

Hypotheses

There are three main hypotheses that guided this study:

Hypothesis I: Hours of work significantly affected the health of bank employees.

As has been noted earlier, findings of previous studies show that the nature of bank work is such that they work for very long hours to be able to tidy up documentations and balance accounts long after they close their doors against customers. Even during weekends, they come to refill cash trays for effective disbursement of cash by ATMs. Marketing staff of the banks attend social events that will help them come in contact with high net worth potential clients that they will follow-up with as prospects. To retain existing customers, they attend social events organized by them such as; birthday parties, weddings and/or burial ceremonies. The implication of these long hours of work may leave in its wake trials of health-related stress which invariably affect the availability and the performance of the staff. This hypothesis therefore seeks to assess whether or not long hours of work has impact on the health status of bank employees.

Hypothesis II: There is significant relationship between work flexibility and employee turnover

The underlying assumption of this hypothesis is that there is likelihood that where the work schedule is flexible, such that one can work at different times of the day or operate from varying locations or better still, can do the work on a part-time basis, there is a tendency for employees to stay longer with the organisation. Conversely, where work schedule is tight and rigid, it might be difficult for certain categories of staff to cope and they may be forced to leave the organization. This is especially the case with married women employees. This hypothesis seeks to ascertain to what extent flexibility or otherwise of work schedule affects the decision of staff to stay or leave an organization. It is needless to state that the employees' turnover significantly impact performance in many ways. The interregnum between employee departure and finding and training replacement negatively impacts productivity.

Hypothesis III: Employees with large family size are more likely to come to work late than those with smaller family size. Bank work is such that the employees in most cases must be physically present at

¹Old generation banks are those that have been in existence before 1980, while those that were established after the 1980s are the ones referred to as new generation banks. This categorisation is strong and known in business cycle in Nigeria.

work to render services to customers. As a result, lateness to work will affect an employee's ability to perform. Incidentally, there is traditional value for moderately large family size in most Nigerian cultures. The underlying assumption of this hypothesis is that the demands of coping with larger families may infringe on the time that should have been devoted to work. This hypothesis therefore seeks to assess the relationship between family size and lateness to work.

Data Presentation and Analysis

This section presents the data from the questionnaire in such a way as to answer the research questions and test the accompanying hypotheses. The first research question considered the effect of long hours of work on the health of employees. Table 1 is a summary of the responses received.

Table 1: Data on Whether or Not Long Hours of Work Cause Ill-Health to Employees

	SA	A	U	D	SD	Total
Responses	139	150	19	9	13	330
Percentage	42	45	5	3	4	100

Source: Field Survey, 2016.

Table 1 shows that out of 330 respondents, 139 (42%) strongly agree that long hours of work cause employee ill-health, 150 (45%) agree to the statement, 19(5%) were undecided, 9(3%) disagree to the statement while 13 (4%) strongly disagree. The corresponding hypothesis is tested as follows:

Hypothesis One

Hours of work significantly affect employee's health.

Regression analysis was used to estimate the effect of hours of work on employees' ill-health. The *R* value (coefficient of correlation) of 0.886 indicated that there is a strong positive relationship between the number of hours that employees put on their jobs and their ill-health. The adjusted *R* value of 0.785 suggested that 78.5% of the variations in employees' ill-health can be explained by the length of hours of employees' work. The analysis of variance (ANOVA) results indicated the *p-value* of the F Statistics (1202.770) at 0.000 (*p-value* < 0.001) confirmed that the null hypothesis is rejected while the alternate hypothesis which stated that hours of work significantly affect employee's health is accepted.

Table 2: Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.886 ^a	.786	.785	.43983	.139

a. Predictors: (Constant), Hours of work.
 b. Dependent Variable: Employee's ill-health.
 Source: Research Data 2016.

Table 3: ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.	
1	Regression	232.673	1	232.673	1202.770	.000 ^b
	Residual	63.451	328	.193		
	Total	296.124	329			

a. Dependent Variable: Employee's ill-health.
 b. Predictors: (Constant), Hours of work.
 Source: Research Data 2016.

Table 4: Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.117	.049		2.399	.017
	Hours of work	.831	.024	.886	34.681	.000

a. Dependent Variable: Employee's ill-health.
 Source: Research Data 2016.

Research Question 2: The Effect of Work Flexibility on Employee Turnover

This question sought to assess whether flexible work situation helps to stem the tide of employees that leave jobs due to rigid schedules. Responses from the field are reflected in Table 2.

Table 5 Data on Effect of Work Flexibility on Staff Turnover

	SA	A	U	D	SD	Total
Responses	181	120	9	10	10	330
Percentage	55	36	3	3	3	100

Source: Field Survey, 2016.

Table 2 reveals that out of 330 respondents, 181 (55%) strongly agree that flexible working arrangement can reduce staff turnover; 120 (36%) of the respondents agree to the statement; 9(3%) were undecided, while 10(3%) disagree and 10 (3%) strongly disagree to the statement.

Hypothesis Two

There is a significant relationship between flexibility of work schedule and employee turnover.

The *R* value (coefficient of correlation) of 0.596 indicated that there is a correlation between the flexibility of work schedule and employee turnover. The sign *Beta coefficient* (-.596) indicated the negative correlation between flexibility of work schedule and employee turnover. The adjusted *R* value of 0.363 suggested that 36.3% of the variations in employees' turnover can be explained by the flexibility of their works. The analysis of variance (ANOVA) results indicated the *p-value* of the F Statistics (188.403) at 0.000 (*p-value* < 0.001) which confirmed that the null hypothesis is rejected while the alternate hypothesis which stated that there is a significant relationship between flexibility of work schedule and employee turnover.

Research Question 3: Influence of Family Size on the Time of Work

Table 6 indicates that out of 330 respondents, 174 (53%) strongly agree that employee's lateness to work can be attributed to large family size, 111(34%) agree that it is so, 20(6%) of the respondents were undecided, 11(3%) disagree and 14(4%) of the respondents strongly disagree to the statement.

Hypothesis Three

Family size significantly affects lateness to work.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.596 ^a	.365	.363	.870

a. Predictors: (Constant), Flexible Work Schedule.

Source: Research Data 2016.

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	142.756	1	142.756	188.403	.000 ^b
	Residual	248.532	328	.758		
	Total	391.288	329			

a. Dependent Variable: Employee Turnover.

b. Predictors: (Constant), Flexible Work Schedule.

Source: Research Data 2016.

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.649	.168		33.635	.000
	Flexible Work Schedule	-.584	.043	-.596	-13.726	.000

a. Dependent Variable: Employee Turnover

Source: Research Data 2016.

Table 6: Data on Whether or Not Family Size Affects Lateness to Work

Organizations	SA	A	U	D	SD	Total
Responses	174	111	20	11	14	330
Percentage	53	34	6	3	4	100

Source: Field Survey, 2016.

Table 7: Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.647 ^a	.419	.417	.81271	.291

a. Predictors: (Constant), Family Size.

b. Dependent Variable: lateness to work.

Source: Research Data 2016.

Table 8: ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	156.354	1	156.354	236.721	.000 ^b
	Residual	216.643	328	.660		
	Total	372.997	329			

a. Dependent Variable: lateness to work.

b. Predictors: (Constant), Family Size.

Source: Research Data 2016.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.492	.089		5.552	.000
	Family Size	.571	.037	.647	15.386	.000

a. Dependent Variable: lateness to work.

Source: Research Data 2016.

The *R* value (coefficient of correlation) of 0.647 indicated that there is a positive relationship between the family size of employees and their lateness to work. The adjusted *R* value of 0.417 suggested that 41.7% of the variations in employees' lateness to work can be explained by their family. The analysis of variance (ANOVA) results indicated the *p*-value of the *F* Statistics (236.721) at 0.000 (*p*-value < 0.001) confirm that the null hypothesis is rejected while the alternate hypothesis which stated that family size significantly affects lateness to work is accepted.

IV. DISCUSSION

There are basically three major findings of the study: First, it found out that long hours of work impacted negatively on the health of employees. This is

critical as most bank workers in Nigeria are known to spend more time in the office than in their various homes. Most of them do not really enjoy proper vacation as their leaves are cut short if and when there are work-related emergencies. This finding agree with Ashby and Diacon (1996) that found that there is a positive association between working long hours and fatigue, working time and cardiovascular disorder, and a negative relation of hours worked and physical health. There is need to reverse this trend as it may even lead to less productivity for more hours worked-diminishing marginal productivity for hours worked. When an employee breaks down the costs to the bank is heavily compounded. The employee will not be available for work and the bank will spend money treating the person. It is a lose-lose situation for both parties.

Second, results show that there is a significant negative relationship between flexibility of work schedule and employee turnover in the selected deposit money banks. The implication is that employees, especially married women, would most likely stay in an organization where the work schedule is flexible. It will help them straddle other family responsibilities while they do formal work to support their families. This result is in line with Laurel (2010) who conducted a study on flexible work arrangements, job satisfaction, and turnover intentions. The result showed that flexible work arrangement increased job satisfaction and thus reduces the intention to leave the organization. Study findings by Akinruwa, *et al.* (2014), generally suggest that there is a relationship between staff turnover and loss of customers. Banking services relationship is anchored on trust. When a bank staff is attached to a customer as that latter's account officer, it is usually difficult for the customer to continue his patronage to the bank if that account officer leaves abruptly. Depending on the level of relationship built with the exiting officer, the customer may even be found to leave with the staff to the new bank.

Third, results show that family size significantly affected employees' lateness to work in selected deposit money banks investigated. There is little contention as to whether employees with or from large-sized family will be prone to more distraction than those with small sized families. In developed countries where government takes care of basic needs of the citizenry such as education, health and food, family size may have little impact on the time of arrival to work. The case is different in Nigerian scenario where, parents do school and health run of their children and this substantially distract employees from work.

V. IMPLICATIONS OF THE RESEARCH FINDINGS

There are far reaching implications of the findings of this study. Specifically, the findings of this study will help industry players craft human resources policies that will stabilise the workforce, increase their productivity and possibly stem the tide of employee turnover. There will be a lot of boost in morale to married women if there is increased flexibility of work schedules of bank employees. Such policies will improve the job satisfaction and loyalty of bankers thereby increasing their productivity in the long run.

Bank regulators, policy makers, and other authorities whose mandates have relevance to employers' welfare, and employer-employee relations

such as labour organisations and agencies of government can rely on the findings of this study in drawing policy frameworks that could regulate the working hours in the banking industry as well as creating awareness on the implications of family sizes on punctuality and dedications of employees to their professional obligations. This alone has direct effect on the collective productivity level of the national economy.

The banking industry as a critical subsector of the entire financial system of the Nigerian economy shares common attributes with other subsectors of the system. Based on this, there could be some reasonable extrapolation of the findings to the other financial subsectors such as the mortgage, actuarial, stock brokerage, and other institutions that provide similar services.

VI. CONCLUSION

The study investigated how the balance between work and other life issues impacted on Nigerian bank employees' performance. The study drew its rationale from the increased adoption of work habits of workers in the advanced countries by local bank employees-where work is everything with little or no consideration of other life issues. Another interesting motivation for the study was clear absence of consensus in outcome of previous studies in the literature. The study found out that other issues such as the nature of work, length of time spent in the office and family size interfere with and impacted on the work effectiveness of employees. Specifically, the study found out that long hours of work impacted negatively on the health of the Nigerian bank employees; flexible work schedule reduces employees' intention to quit their job and family size was responsible for employees' lateness to work. Consequently, organizations should cease from analysing employees strictly from the prism of only what they do within the organization. Their social, family and other complex mix of life issues must be considered in both understanding their behaviour and optimizing their effectiveness within the organization.

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