

# **A Study of Multiple Work-life Balance Initiatives in Banking Industry in Nigeria**

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## **Abstract**

This study examines the effect of a time usage policy on employee's work-life conflict and the impact of leave programmes on employees' attitude using five selected banks in Nigeria. A sample of N=386 respondents were randomly selected from these banks to participate in the study. Questionnaire was used to collect information from respondents. The standard multiple regression was used to generate results that indicate how well the set of variables representing work-life initiatives on time usage is able to predict work-life conflict. In order to find the relationship between the work-life initiatives on time usage and work-life conflict, the Pearson's product-moment correlation coefficient was used. The result also showed that the correlations between the dependent variable-job-related attitude and independent variable-Leave initiatives to determine the level of relationship the work-life balance initiative bears on job-related attitude. The finding shows that a relationship exists between job related attitude and leave initiatives; however they are not statistically significant @ .05 level.

**Keywords:** Multiple, work-life, balance, banking, industry

## **1. Introduction**

The place of work has been redefined owing to economic conditions and increasing social demands. Originally, work was taken up for purposes of survival and necessity. However the role of work has evolved and its composition has significantly changed. Nonetheless, today's society still sees work as a

necessary element for sustaining life's demands; it is also expected to constitute a source of personal satisfaction to the worker. One of the approaches to aid the achievement of personal satisfaction and professional goals for workers, therefore, is the entrenchment of work-life initiatives and policies by employers of labour (Greenhaus and Powell, 2006).

Thus, the value of the employees in ensuring successful implementation of organizations corporate goals have informed a lot of keen studies to be carried out in academia and on human resource management issues, which include work-life balance (Wright and Boswell 2002). In recent years, following a comprehensive reform in the Nigerian Banking sector, there has been increasing demands from customers and regulators with regard to the availability and quality of workers service delivery. The competition for market leadership has grown leading to a number of mergers cum acquisitions and there are more expectations from the employers on their employees.

Just a few studies have been directed to the above salient issues in banking industry in Nigeria (Akanji, 2012; Igbinomwanhia, Iyayi and Iyayi, 2012; Ojo, Salau and Falola, 2014; Ojo, Falola and Mordi, 2014; Adisa; Mordi and Mordi, 2014). However, it has been observed that most of these articles chiefly investigated the impact of individual components of the work-life initiatives, and ignored the multiple initiatives. In order to achieve an effective work-life balance in the Nigerian banking sector, it is imperative that organizations give attention to the promotion of comprehensive as against individual and isolated initiatives. In organizations and homes, the issue of work-life balance is rising to the top of many employers' and employees' consciousness.

Therefore, instituting a family friendly work environment in the banking sector becomes critical and pivotal to the realisation of employee loyalty, job satisfaction and reduced turnover intention. A comprehensive study of this nature to explore is needed to better enlighten policy makers in order to make easy implementation of same in the future. The objectives of the study are:

- (i) identify the effect of a time usage initiative on employees' work-life conflict in the Nigerian banking sector and
- (ii) determine the impact of leave programmes on employees' attitude to work in the Nigerian banking sector.

This study proceeds in the following sections. The first is the literature review and theoretical clarification, followed by methods employed in conducting the study. Next is the presentation and discussion of study findings. The paper ends with some recommendations and concluding remarks.

## **2.0 Literature Review**

### **2.1. The Concept of Work-Life Balance**

De Bruin and Dupuis (2004) suggest that the significance of managing an employee's work-life balance has spanned over 20 years and that there have been measurable changes that directly impact on this issue. Firstly, the kind of jobs available today have become very complex and the employee is subjected to untold pressure to meet quality standards in the shortest time possible with fewer resources (Hosie, Forster and Servatos, 2004). This has resulted in the adjustment of the 'normal working hours'. Secondly, the demographic nature of the workforce has been significantly altered from what was traditionally a man's world. Today we find an influx of women into the once acclaimed male dominated work zone. There is a wide spread representation across the various cultures of the world owing to globalization. Nowadays, it is no longer news that there are dual career couples. Another major shift in the demography of today's workplace is the multi-generational dimension to it as many young people now work in the same environment with older people. Thirdly, legal frameworks and the cost of litigation have influenced and necessitated a review of employment contracts to reflect a programme initiative for employee's wellbeing, stress factors and job satisfaction (Greenhaus and Powell, 2006).

The assertion of Purcell (2002) suggests that the interest of the entire organization in the management of work-life balance is predicated on the fact that 'there is little doubt any more that there

is a clear connection between the way people are managed and organizational performance' and that with the expected skill scarcity, the quality of attraction and retention of employees that can serve as a veritable means of competitive advantage would be greatly influenced by available work-life balance opportunities and initiatives.

Ideally, an effective management of work-life balance places a demand on organizations to successfully accommodate employees' work and non-work roles while not jeopardizing institutional goals and reducing negative outcomes that may be associated with multiple-role conflict, stress and job dissatisfaction (Greenblatt, 2002; De Bruin and Dupuis, 2004).

Efforts have been initiated by organizations to achieve a reasonable level of employee work-life balance as they have tended to adopt a number of programme policies and initiatives that covers needs across work and non-work roles of the employees (Hacker and Doolen, 2003; Hyman and Summers, 2004). These policies and initiatives have attempted to increase the flexibility by which employees carry out their work-roles whilst simultaneously enabling them to function within their non-work environment to an appreciable extent.

## **2.2. Examination of Research on Work-Life of Balance Initiatives**

These initiatives are policies and programmes of the organization aimed at achieving individual and corporate goals. They will be reviewed under the headings of formal support policies and informal support policies. The initiatives for review have been predetermined by the definition of the statement of problem; however, other relevant items can be drawn into this review. The initiatives include programmes and events aimed at meeting challenges of balance for the employees. A broad mention of these initiatives under the classification of the various employee challenges is as follows:

- Time usage policies that allow for work-life balance are represented in initiatives such as flexitime, telecommuting, job-sharing and part-time work.
- Leave policies in organizations cover paid and unpaid leaves for childbirth, the care of young and other matters of importance requiring personal attention.
- Dependent care policies include resource and referral services to help employees find child care or elder care.
- Counseling and Wellness initiatives include employee assistance programmes (EAP), wellness programmes, financial counseling, relocation counseling, educational seminars at the workplace on balancing work and family life, peer support groups, training for supervisors to help them be more attuned to the work-family problems of employees.

These initiatives were discussed under formal and informal support policies. They form the basis for the foregoing review.

### **2.2.1. Formal Support Policies**

It is in an attempt to assist employees towards an improved management of their work and non-work tasks that many organizations have employed work-life balance initiatives. In the words of Glass and Fujimoto (1995), they may be seen as "any benefit, working condition, or personnel policy that has been shown empirically to decrease job-family conflicts among employed parents." Arthur and Cook (2003) have defined these work-life initiatives as programmes to alleviate individual conflict between work and family.

For the purpose of this study, the types of formal support policies identified by Dolcos (2007) were adopted as appropriate. In addition to the two types used by Dolcos (2007), policies designed to provide care services (dependent care initiatives), and policies designed to create more flexible working arrangements (time usage initiatives), this study also included policies on work-leave programme.

The existing literature on these types of formal organizational support is reviewed hereafter.

### **2.2.1.1 Types of Formal Support Policies**

There are three types of formal support policies. These are succinctly discussed below:

#### **2.2.1.2 Dependent Care Initiatives**

Dependent care benefits are often provided in the hope that conflicts between family and work would be reduced. The essence of dependent care initiatives is to provide opportunities for employees that have care-giving roles to concentrate on executing their work roles while been assisted with the care-giving activities. The practices that often abound most as indicated in literature include referral services to help employees locate care givers, on-site or subsidized dependent care, after-school programmes, and emergency back-up care arrangements.

- On-site child care enables employers to develop plans that align with work demands with time that can provide for all shifts with a capacity to adjust to varying demands on the employees (Friedman, 2001).
- Off-site child care is often hinged on referral services and may be supported by a provision of such service or better still subsidized by the employer.
- Elder care initiatives offer assistance by virtue of consultation and referral services and where possible subsidies to help defray the cost of engaging elder care-givers in the old people's home.

These initiatives have enabled employees to secure high quality dependent care services; hence they can focus on their jobs while at work and expect positive outcomes in content delivery of their work. An example of this claim can be seen in the case of an employee who is expected to have increased rate of absenteeism and reduced quality performance due to child care problems but having engaged child- care service or the provision of an emergency back-up care when there are challenges with child care giving such an employee will exude reduced absenteeism and increased quality productivity.

#### **2.2.1.3 Time Policies as Expressed in Flexible Work Arrangements**

Employees gain more control over time through favourable flexible time initiatives or even by virtue of exploring flexibility in terms of when or where they work from (den Dulk, 2001). This enables them to balance family care, personal and other non-work responsibilities. Apparently, flexible work hours and the ability to work on an individually set schedule are consistently rated as the most valuable options provided by employers.

Initiatives that are given expression under this arrangement are factored under two major categories of the review: time policies and leave policies and they include: flexitime, telecommuting, job-sharing, compressed work week and part-time work for time policies and paid vacations, parental leaves, paid family and medical leaves for leave policies. It is essential to assert that while all employees can take advantage of these set of initiatives, they are more important to the employees who have care- giving roles either for children or elderly family members.

- Flexitime (flextime) is an arrangement that consent to employees to opting for the time to begin and finish their work day on an individual but regular programme, while working full-time.
- Telecommuting provides the employee with an opportunity to perform her work roles from a satellite office or from home.
- Job Sharing according to Morgan and Tucker (1991) is an arrangement where two or more employees are made responsible for handling what was originally a single full-time job.
- Paid vacation is an arrangement where employees are given part of full financial support for vacations to allow for the principle of ergonomics to be at play.

#### **2.2.1.4 Work Leave Programme**

Parental Leave is an official permission given to employees with child care giving responsibilities. The female employees often times are the greater beneficiaries of this leave in Nigeria where maternity leave allows a nursing mother to be away from work for 3-months. Paid Family and Medical leave

relates with an officially granted leave of absence from work to attend to dependent care challenges or personal health concerns of the employee.

### **2.2.2 Informal Support Policies**

Informal support has been considered a crucial variable for ensuring an integration of work and non-work responsibilities. It covers the variable of counseling and wellness as espoused in the operationalisation of this study. Research outcomes reveal greater contribution towards work-life balance by informal support than the formal support (Allen, 2001; Kinnunen, Mauno, Geirts and Dikkers, 2005).

Informal support finds a greater expression in the more general concept of social support. Cobb (1976) defined social support as the “information leading a subject to believe that he is cared for and loved, that he is esteemed and valued and that he belongs to a network of communication and mutual obligation”.

Social organizational support has a meaning that relates to the broader concept of organizational culture as espoused by (Schein, 1992). Schein sees it as “a pattern of basic assumptions - invented, discovered, or developed by a given group as it learns to cope with its problems of external adaptation and internal integration - that has worked well enough to be considered valid and, therefore, to be taught to new members as the correct way to perceive, think, and feel in relation to those problems”.

A wide number of scholars have opined the essence of organizational culture for the work and non-work domains in the life of the employee. Friedman (1990) suggests the need for a very virile organizational culture, considering that policies or initiatives ‘are not going to have their desired effects if they are implemented in a culture hostile to families.’ It is the notion of Thompson, Beauvais and Lyness(1999) that organization’s culture also contains subcultures based on definite issues such as work-family integration, and that employees’ perceptions regarding the level of support of the work-family subculture may affect employees’ willingness to request assistance. Lobel and Kossek (1996) says irrespective of the abundance of work-life initiatives, they will be moribund and not engaged except the culture of the organizations enhance their use.

The social exchange theory suggests that by the existence of informal work-life support systems, the organizations are demonstrating a strong commitment towards the well-being of the employees. The expectation is that this will yield favourable outcomes of interest which may include increased job satisfaction to reduced turnover intentions. It is expected that work-family role conflict will be minimized.

#### **2.2.2.1 Types of Informal Support Policies**

Dolcos (2007) outlined two measures of informal support used in achieving work-life balance. They include managerial or supervisor support, and co-worker support.

#### **2.2.2.2 Managerial Support**

Previous findings in literature reveal that one of the most important components of the informal support received by the employee is a supportive manager (Clark, 2001; Thomas and Ganster, 1995; Thompson et al., 1999; Warren and Johnson, 1995). Managers are viewed as representatives of the organization saddled with the responsibility for directing and evaluating the performances of their subordinates. Rhoades and Eisenberger (2002) assert that employees notion of organizational support is as expressed in the favourable or unfavourable orientation of managers towards them. The effectiveness of work-life initiatives rests majorly on the role of the managers of the organization. The manager can easily encourage or discourage the employees from taking advantage of these programmes.

Wang and Walumbwa (2007) established the association between flexible work arrangements and increased organizational commitment for bank employees in developing countries such as Kenya

and Thailand. The possibility of this however is dependent on perceived managerial support as expressed in transformational leadership behaviours including individual considerations.

### **2.2.2.3 Coworker Support**

The social structure of an organization comprises of employees interacting with each other. This relationship is what makes the social capital within an organization. It is surprising to observe that there is very little research on these interactions noting that we cannot fully grasp the workings of organizations work-life initiatives without an effective analysis of workers interactions.

Beehr, Jex, Stacy and Murray (2000) showed that coworker support can be categorized into four namely, global functional coworker support, communication about positive issues at work, communication about negative issues at work and communication about non-work related issues. An examination of these categories showed that global coworker support was related to decreased depression so also was communication about positive issues which was also related to reduced frustration. Increased depression and frustration was associated with communication about negative issues at work.

## **2.3 Theoretical Insights**

The work-life balance research has been greatly dominated by the role theory. The theory proposes that organizations (i.e. work and family institutions) may be regarded as role systems where the relationships between individuals are sustained by expectations that have been developed by roles (Kahn, Wolfe, Quinn, Snoek, and Rosenthal, 1964). A role can be referred to as a set of activities or behaviours that others expect an individual to execute (Kahn et al., 1964). It is important to reiterate that roles make up a fraction of the microsystem level of the ecological system theory. It is assumed in the role theory that both work and non-work institutions demand varied roles, each of which places great responsibility on the individual. These varying responsibilities in the two life domains often contend for set amount of time, physical energy and psychological resources (Small and Riley, 1990). Intra-role conflict occurs when there are contradicting expectations within a particular role. Many of the expectations often turn failed expectations where an individual has multiple roles to meet. The roles will inevitably conflict and emerge as role ambiguity (Goode, 1960) or inter-role conflict as opined by Kahn et al., (1964).

Several research findings have discovered that multiple roles often have benefits and do not always have detrimental effects on the role bearer (Barnett and Baruch, 1985; Greenhaus and Powell, 2006).

There are two hypotheses that seek to clarify the effect of role conflict of individuals in the domain of work and family; they are the scarcity hypothesis and enhancement hypothesis. In contrast to the scarcity hypothesis, which postulates that individuals deplete their resources when they take up misappropriated multiple roles in the face of limited attention, time and energy, the enhancement hypothesis suggests that increased roles taken up by individuals opens him up to more resources and greater opportunity to be recharged particularly through self-esteem (Marks, 1977). Previous studies had shown that these two assumptions are not mutually exclusive and that both responsibilities and resources spill over from one role to another (Barnett and Marshall, 1993). It was discovered in a study conducted by Friedman and Greenhaus (2000) that work and family are both 'allies' and 'enemies' in the sense that both resources and emotions can be shared across the two domains and they can also be depleted by an overbearing responsibility.

The spillover mechanism has received the most attention amongst several mechanisms proposed to explain the work-family interactions. Previous research have shown that positive mood spills over from family to work, and negative mood (e.g., fatigue and distress) spills over in both directions (Williams and Alliger, 1994).

### 3. Methods

#### 3.1 Research Design

This study adopted a survey research design for more precise investigation. It took advantage of its ability to provide information on large groups of people with little effort and in a cost effective manner. In this study particularly, the survey research design has been chosen because it enabled the researcher elicit responses from a pool of respondents that are learned and able to interpret questionnaire items with little or no guidance and assistance.

#### 3.2 Population of the Study

The population of this study is in two levels, bank population and bank staff population. The organizational population consists of all commercial banks in Nigeria with branches in Lagos State. The staff population used in this study is made up of the commercial banks which consist of all the professional staff of the commercial banks that have branches in Lagos State. The population under consideration is 33,027.

#### 3.3 Sampling Frame

The sampling frame is a listing of the items forming a population from which a sample is drawn. In determining the sampling frame for this study bearing in mind the location of study in Lagos, 17 banks were categorized based on the number of their branches in Lagos. The figure excludes Keystone Bank, Mainstreet Bank, and Enterprise Bank owing to their take-over by the CBN. Five banks namely United Bank for Africa Plc, First Bank of Nigeria Plc, Zenith Bank Plc and Access Bank Plc and Union Bank of Nigeria Plc with the highest number of branches was selected for this study. The justification for this selection was that these banks by virtue of their branch network in Lagos have more employees than their counterpart banks. Lagos was selected amongst all states in Nigeria because it is the commercial nerve centre of Nigeria. It has a heterogeneous workforce that is typically faced with stress-related problems.

#### 3.4 Sample Size Determination

Using the appropriate number of subjects optimizes the probability that a study will yield interpretable results and minimize research waste. From statistical perspective, studies with the optimal number of subjects have sufficient – neither too much nor too little – statistical “power” to detect findings. At the organizational level, a simple analysis of total number of branches of banks was computed and the first five banks with the highest number of branches in Lagos made up the sample, as indicated in the shaded portion of Table 3.1

**Table 3.1:** Banks by Number of Branches in Lagos

S/N	Bank	Branches
1	United Bank for Africa Plc	166
2	FirstBank of Nigeria Plc	126
3	Zenith Bank Plc	122
4	Access Bank Plc	105
5	Union Bank of Nigeria	74
6	Sterling Bank	70
7	Ecobank	68
8	Diamond Bank	67
9	Skye Bank Plc	66
10	GTB	65
11	StanbicIBTC	62
12	Fidelity	61
13	WemaBank	47
14	FCMB	46

S/N	Bank	Branches
15	Unity Bank	35
16	StandardChartered	19
17	CitiBank	4
<b>Total Number OfBank Branches In LagosState</b>		<b>1203</b>

Source: Researchers Computation from individual analysis of banks websites, 2015

Thus, this study at the organizational level consists of United Bank for Africa Plc, First Bank of Nigeria Plc, Zenith Bank Plc, Access Bank Plc, and Union Bank of Nigeria Plc.

The figure gathered from the 2012 annual reports of the sample banks puts the total staff population for these banks at 33027. The sample size at the individual employee level for this study was computed using the Yamane (1967) formula and results were corroborated with the Raosoft Sample Size Calculator 2012 version. The Yamane formula was chosen for its acceptable level of accuracy in generating a representative sample size at 5 percent level of confidence. In computing the sample size, a 5 percent margin of error (confidence interval), 95 percent confidence level and 50 percent response distribution were used. The equation is thus computed:

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

Where n is the sample size, N is the population size, and e is the level of precision (margin of error). Our computed sample size therefore using Yamane’s formula is:

$$n = \frac{33027}{1 + 33027(0.05)^2}$$

$$n = 399.99$$

$$n = \sim 400 \text{ Bank Staff}$$

**Table 3.2:** Sampled Banks by Their Staff Population

	BANK	STAFF SIZE		TOTAL
		Managerial	Non- Managerial	
1	UBA Plc	275	9569	9844
2	First Bank Plc	58	7738	7796
3	Zenith Bank Plc	426	7351	7777
4	Access Bank Plc	316	941	1257
5	Union BankPlc	102	6251	6353
<b>TOTAL</b>		<b>1177</b>	<b>31850</b>	<b>33027</b>

Source: Researchers’ Computation from banks annual reports for 2011

### 3.5 Sampling Technique

The suggestion of Statistics Canada (2010) that a research of this nature would engage a stratified sampling technique of the probability sampling method where every element in the sampling frame would have an equal probability of being chosen was used. Samples were allocated using proportional allocation for effective representation of samples across the frame. The formula used in this study was suggested by Statistics Canada (2010).

$$n_h = \frac{N_h}{N} n \tag{2}$$

Where  $N_h$  = the sample size of each bank

$N_h$  = the population size of each bank

$N$  = the population of the study

$n$  = the sample size of the study

Using the stratified sampling technique and the proportionate allocation to determine how many management/non-management staff to be selected from each bank, the following results were derived for the five banks:

**Table 3.3:** Proportionate Allocation of Stratified Sample Size of Sample Banks in Lagos

S/N	BANK	STRATIFIED SAMPLE SIZE	PROPORTIONATE SIZE (MGT STAFF)	PROPORTIONATE SIZE (NON-MGT STAFF)
1	UBA Plc	119	3	116
2	First Bank Plc	95	1	94
3	Zenith Bank Plc	94	5	89
4	Access Bank Plc	15	4	11
5	Union Bank Plc	77	1	76
<b>Total</b>		<b>400</b>	<b>14</b>	<b>386</b>

Source: Computation by Researchers (2015)

Individual respondents were selected through simple random sampling. This was achieved by giving all staff of the banks in Lagos an equal chance of being selected. Simple random sampling is a subset of a statistical population in which each part of the subset has an equal probability of being selected.

### 3.6 Organizations (Banks) Under Study

This study took place in five banks. A brief description of each of them is presented below:

#### 3.6.1 Union Bank of Nigeria Plc

The history of Union Bank of Nigeria Plc can be traced as far as 1917 when it was established as Colonial Bank. The name of the bank was changed in 1925 to reflect the acquisition of Colonial Bank by Barclays Bank. The bank was now referred to as Barclays bank (Dominion, Colonial and Overseas) or Barclays bank -DCO (Union Bank Online, 2013). The reforms that took place by reason of the Companies Act of 1968 changed the status of Barclays Bank (DCO) from a foreign subsidiary to a locally incorporated company. In 1969 the bank was incorporated as Barclays Bank of Nigeria Limited (BBNL). The Nigeria Enterprises Promotion Act of 1972 enabled the Federal Government of Nigeria to acquire 51.6 percent of the BBNL shares. In furtherance of Nigeria Enterprises Promotion Acts 1972 and 1977, Barclays Bank International disposed its shareholding in BBNL to Nigerians in 1979. The bank was renamed Union Bank of Nigeria Plc in 1990 to reflect the new ownership structure in compliance with the Companies and Allied Matters Act of 1990 (Union Bank Online, 2013). Union Bank of Nigeria Plc became a completely Nigerian owned bank void of government shares in 1993 in consonance with the government's programme of privatization and commercialization (Union Bank Online, 2013).

#### 3.6.2 Access Bank Plc

Access Bank Plc was incorporated during the era of deregulation on February 8, 1989 as a privately owned commercial bank. Her business operations began effectively on May 11, 1989 at its Burma Road, Apapa Head Office during the Structural Adjustment Programme (SAP). The bank became a public limited liability company on March 24, 1998 and became listed on the Nigeria Stock Exchange on November 18, 1998. Access Bank Plc obtained a Universal banking license from the Central Bank of Nigeria on February 5, 2001. In March 2002, Access Bank Plc successfully recapitalized and consequently came under its current ownership (Access Bank Online, 2013).

Access Bank Plc has built a reputation for herself as a leading bank in Nigeria. The bank competes favourably with the old generation banks and the new generation banks in terms of asset base. She was the 6th bank with largest total asset base as at 2011 (FDSH, 2012).

The Managing Director, AigbojeAig-Imoukhuede boasted that the transformation of the bank has made it to rank as one of Nigeria's "Big 4" banks in 2011 (Access Bank Plc, 2013).

### 3.6.3 First Bank of Nigeria Plc

First Bank of Nigeria Plc began on 31st March, 1894 when she was then incorporated in Liverpool as the Bank of British West Africa. The bank founded by Sir Alfred Jones started out as a small operation in the Lagos office of Elder Dempster and Company (FBN UK, 2013; FBN Nigeria, 2013). First Bank of Nigeria Plc in her early days known as Bank of British West Africa had absorbed the African Banking Corporation which had been established in 1892. Six years after establishment in Lagos, FBN UK (2013) report that a second branch was opened in the Old Calabar in 1900 and two years later, services were being offered to Northern Nigeria. It was not until 1969 that she was incorporated locally as Standard Bank of Nigeria Ltd. This was to align with the Companies' Decree of 1968. In March 1971, FBN UK (2013) reported that the bank was listed on the Nigerian Stock Exchange. In 1991 the bank took on her current name as First Bank of Nigeria Plc (First Bank Online, 2013).

### 3.6.4 United Bank for Africa

The history of the bank can be traced as far back as 1948 when the British and French Bank Limited began business in Nigeria. UBA was incorporated in 1961 upon Nigeria's independence from Britain to take over the business operations of British and French Bank. In her long history of providing banking services in Nigeria, UBA has sustained her solid financial performance (UBA Online, 2013).

Notable events worthy of mention about the early years of UBA include being the first among international banks to be registered under Nigerian Law in 1961. The bank upon listing on the Nigerian Stock Exchange became the first Nigerian Bank to offer an initial public offering in 1971. UBA is the only sub-Saharan African bank with a business office in the US which was set up in 1984. UBA pioneered the Cheque Guarantee Scheme which she christened UBACARD in 1986. UBA is the first and only Nigerian bank to have been given a banking licence in the Cayman Islands in 1988. UBA began a GDR programme in 1998 as a means of facilitating international investor interest (UBA Online, 2013).

### 3.6.5 Zenith Bank Plc.

Zenith Bank Plc came into being on May 30, 1990 when it was incorporated as Zenith International Bank Limited, a private limited liability company with headquarters in Lagos. The bank received licence to operate the business of banking in June 1990 (Zenith Bank Online, 2013).

The status of the bank changed from being a private limited liability company to becoming a public limited liability company in May 2004. Following a successful Initial Public Offer of the bank, her shares were listed on the Nigerian Stock Exchange on 21st October, 2004 (Zenith Bank Online, 2013).

## 3.7 Reliability of Research Instrument

Reliability of this work is viewed as the accuracy of data or the fitness of what is tested as the exact occurrence during the study. It sought to determine the dependability of the research work for accuracy and consistency. In this regard, this study ensured that items within the research instrument were meaningful to respondents and reflected the way the respondents experience reality.

**Table 4:** Case Processing Summary of Reliability Test

		N	Percent
Cases	Valid	291	75.4
	Excluded <sup>a</sup>	95	24.6
<b>Total</b>		<b>386</b>	<b>100.0</b>

<sup>a</sup>Listwise deletion based on all variables in the procedure.

Cronbach's alpha coefficient as supported in SPSSv.19 was used to test for reliability of test items in the questionnaire. The result of the test shown in Table 4 revealed that only 291 (85.8 percent)

cases were valid for the reliability test. This was due to the prevalence of missing items in the remaining 48 (14.2 percent) cases.

**Table 4a:** Reliability Statistics

Cronbach's's Alpha	N of Items
.795	29

Source: Researchers Field Survey (2015)

The reliability statistics for the combined items in the research instruments as shown in Table 3.2 indicated a 0.795 Cronbach's alpha coefficient. This result confirmed that the research instrument was reliable based on accepted standard that coefficients value of 0.70 and above shows a reliable instrument (Pallant, 2011). The resulting Cronbach's alpha values indicated high internal consistency for each scale.

### 3.8 Validity of Research Instrument

McMillan (1992) views validity as the extent to which the test-items measure what they purport to do. The content validity of the research instrument was assessed using expert judgment by five Faculty experts in the College of Development Studies, at Covenant University, Ota. Through the expert judgment, construct validity was ascertained to establish the extent to which the instruments measured respondents' initiatives of work-life balance on employee behavioural outcomes.

The instrument was also subjected to a pilot test commonly referred to as a pre-test. The pilot instrument was administered on 15 bank employees that had the qualities of the respondents of this study. It has been established in the subject with literature that between 5-10 copies of the questionnaire to representative respondents are enough to identify problems in a questionnaire (Adeniji, 2011; Narver and Slater, 1990). The pre-test helped the face validity of the instrument. It helped to determine the level of recognition that the bank employees had for the type of information they were responding to. The merit of this validity is that once the respondent knows what information the instrument is looking for, they can use that 'context' to help interpret the questions and provide more useful and accurate answers.

### 3.9 Research Questions

1. What is the effect of a time usage policy on employee's work-life conflict in the Nigerian banking sector?
2. What is the impact of leave programmes on employees' attitude in the Nigerian banking sector?

### 3.10 Hypotheses

#### Hypothesis 1

H<sub>0</sub>: Employees' work-life conflict is not reduced by the work-life initiatives on time usage in the Nigerian banking sector.

#### Hypothesis 2

H<sub>0</sub>: Leave programmes do not significantly impact on employees' attitude in the Nigerian banking sector for performance.

## 4. Results

### 4.1 Hypotheses Testing and Discussion of Results

This section of the study presents the test results of the hypotheses that have been earlier stated. All hypotheses presented here have been stated in the null form. The multiple regression analysis features in SPSS version 19 was used to test the hypotheses. The regression analysis measured the contribution of the independent variable to occurrence of the dependent variable. The contribution in terms of nature and strength was tested using the beta coefficients and F-ratio.

### 4.2 Test of Hypothesis 1

$H_0$  Employees' work-life conflict is not reduced by the work-life initiatives on time usage in the Nigerian banking sector.

The standard multiple regression was used to generate results that indicate how well the set of variables representing work-life initiatives on time usage is able to predict work-life conflict. In order to find the relationship between the work-life initiatives on time usage and work-life conflict, the Pearson's product-moment correlation coefficient was used. Table 5 shows the correlation between the dependent variable – work-life conflict and independent variable – time usage as measured by flexible work arrangements scale.

**Table 5a:** Correlations between Work-life Conflict and Time Usage Initiative (Flexible Work Arrangement)

		Work-Life Conflict	Flexible Work Arrangements
Work-Life Conflict	Pearson Correlation	1	.073
	Sig. (2-tailed)		.216
	N	332	290
Flexible Work Arrangements	Pearson Correlation	.073	1
	Sig. (2-tailed)	.216	
	N	290	297

Source: Researchers Field Survey (2015)

Table 5a reveals that a relationship exists between work-life conflict and flexible work arrangements; however, the relationship is not statistically significant as the coefficient is greater than .05. A regression analysis was further carried out to test the contribution of flexible work arrangements to employee work-life conflict.

**Table 5b:** Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.074 <sup>a</sup>	.006	-.001	1.01132

a. Predictors: (Constant), Leave Initiatives, Flexible Work Arrangements

Source: Researchers Field Survey (2015)

Table 5b is the model summary that shows how much of the variance in the dependent variable (work-life conflict) is explained by the model which includes the variables of flexible work arrangements and leave initiatives. In this case, the R square value is .006. This means that our model explains 0.6 percent of the variance in work-life conflict.

**Table 6a:** ANOVA<sup>b</sup>

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1.631	2	.816	.798	.451 <sup>a</sup>
	Residual	293.532	287	1.023		
	<b>Total</b>	<b>295.163</b>	<b>289</b>			

a. Predictors: (Constant), Leave Initiatives, Flexible Work Arrangements

b. Dependent Variable: Work-Life Conflict

Source: Researchers Field Survey (2015)

Table 6a, shows the assessment of the statistical significance of the result. The model in this table does not reach statistical significance (Sig =.451)

**Table 6b:** Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)Flexible	3.154	.354		8.907	.000
	Work Arrangements	.215	.182	.070	1.182	.238
	Leave Initiatives	.036	.143	.015	.250	.803

a. Dependent Variable: Work-Life Conflict

Source: Researchers Field Survey (2015)

Table 6b shows which of the variables included in the model contributed to the prediction of the independent variable. The study is interested in comparing the contribution of each variable; hence the beta values are used for this comparison. In this table, the larger beta coefficient is .070 which is for Flexible Work Arrangements. This means that Flexible work arrangements make the stronger unique contribution to explaining the dependent variable – work-life conflict – when the variance explained by all other variables in the model is controlled for.

### Decision

The decision rule for this test is: Reject  $H_0$  if p-value < 0.05

The findings in the study suggests that none of the two variables measuring work-life initiatives on time usage made a statistically significant contribution to the prediction of work-life conflict where Flexible work arrangements is at significance level of .238 and Leave initiatives is at a significance level of .803.

Table 6b seeks to explain which of the variables is making a statistically significant unique contribution to the model. Looking at Sig. column in the table, none of the independent variables made any statistically significant contribution to the prediction of work-life conflict. However, flexible work arrangements make a higher contribution to the occurrence of work-life conflict than leave initiative. The decision therefore is that we do not reject the null hypothesis that Employees work-life conflict is not reduced by the work-life initiatives on time usage.

### 4.3 Test of Hypothesis 2

$H_0$ : Leave programmes do not significantly impact employees' attitude positively in the Nigerian banking sector for performance.

The standard multiple regression analysis was used to generate results that indicate how well the variable representing leave programmes is able to predict employee job-related attitude. In order to find the relationship between the leave programmes and job-related attitude, the Pearson's product-moment correlation coefficient was used. Table 6c shows the correlation between the dependent variable – job-related attitude and independent variable – leave programmes as measured by the leave initiatives scale.

**Table 6c:** Correlations between Job Related Attitude and Leave Initiatives

		JobRelatedAttitude	LeaveInitiatives
Job Related Attitude	PearsonCorrelation	1	.043
	Sig.(2-tailed)N	333	.453 311
LeaveInitiatives	PearsonCorrelation	.043	1
	Sig.(2-tailed)	.453	
	N	311	316

Source: Researchers Field Survey Result (2013)

Table 6c Shows the correlations between the dependent variable – job-related attitude and independent variable – Leave initiatives to determine the level of relationship the work-life balance initiative bears on job-related attitude. The table shows that a relationship exists between job related attitude and leave initiatives; however they are not statistically significant at .05 level.

**Table 6d:** Model Summary

Model	R	R Square	Adjusted R Square	Std.Error of the Estimate
1	.043 <sup>a</sup>	.002	-.001	.87769

a. Predictors: (Constant),LeaveInitiatives

Source:ResearchersField SurveyResult (2015)

Table 6d is the model summary. It shows how much variance in the dependent variable (job-related attitude) is explained by the model (leave initiatives). In this case, the R square value is .002. This simply means that our model explains 0.2 percent of the variance in job-related attitude. This level of variance is very low and may result in a no significance level of contribution to the prediction of the dependent variable.

**Table 6e:** ANOVA<sup>b</sup>

Model		SumofSquares	Df	MeanSquare	F	Sig.
1	Regression	.436	1	.436	.566	.453a
	Residual	238.036	309	.770		
	<b>Total</b>	<b>238.472</b>	<b>310</b>			

a. Predictors:(Constant),LeaveInitiatives

b. DependentVariable: Job RelatedAttitude

Source:ResearchersField SurveyResult (2015)

Table 6e shows the assessment of the statistical significance of the result. The model in this table does not reach statistical significance (Sig =.453). It is clear from the result that the independent variable of leave initiatives made no unique and statistically significant contribution to the prediction of employee job-related attitude.

## Decision

The decision rule for this test is: Reject Ho if p-value < 0.05

The model in this table does not reach a statistical significance (Sig=.453), hence we do not reject the null hypothesis that Leave programmes do not significantly impact employees attitude in the workplace.

## **5. Findings**

### **5.1 Theoretical Finding**

The study established the relevance and usefulness of the theories that were postulated in this study. All the four theories (border theory, ecological systems theory, role theory and social exchange theory) were in sync with the discoveries made from the data collected during the research.

The role theory elucidates how an employee perceives processes both in the work and in the home domain. This study established that there are vivid interactions between individuals in the banks. It further established that the role behaviour of every individual is influenced by the role expectations of others, such as managers and co-workers.

#### **5.1.1 Empirical Findings**

The empirical findings in this study reveal some issues that are worthy of note. Firstly, it was gathered from the descriptive analysis that all the work-life balance initiatives listed in the study were desired by the employees of the banks. The banks staffs look forward to utilizing all of the programmes, particularly because their needs are varied and these initiatives will meet them at different levels.

Secondly, not all the work-life initiatives measured in this study contributed significantly to the prediction of expected behavioural outcomes. When analysed together, it was discovered that some initiatives possess stronger influence on the occurrence of some behavioural patterns in the employees. However, leave initiatives stood out amongst formal policies that have been used for a long time. It is evident that employees take time out to attend to other issues during their annual leave. It is however not clear whether it is because a financial compensation is attached to annual leaves.

Thirdly, there were three initiatives that stood out amongst those that made contributions toward predicting the measured behavioural outcomes. These initiatives are managerial support, co-worker support and flexible work arrangements. It is important to state that these initiatives, apart from flexible work arrangements, are classified as informal support. This goes further to suggest that workplace relationships have greater impact than formal policies in determining how employees balance their work and non-work domains. The role of managers is very critical to the successful engagement of the work-life initiatives. They also have the responsibility of counseling their subordinates to make better choices in the workplace. The effective manager must have a goal of promoting a harmonious working environment for all his subordinates. Colleagues play a very crucial role particularly at moments when employees need interventions. There are situations that call for emergencies and bring up a need for an employee to relieve the concerned staff. Co-workers offer support in terms of sharing the approaches they have used in balancing work and non-work responsibilities. The third initiative that made a unique influence on the employees' behavioural outcomes includes the flexible work arrangements. This comprises time-out for personal matters, personal scheduling of work hours, compressed workweek, teleworking and part time working. It is believed that most of the elements of the flexible working arrangements still run on the wheels of co-worker and managerial support. This is because when an employee seeks time-out for personal matters, he is expected to identify a colleague to continue to play his work role when he is away. The benevolence of the manager may often not be captured in formal policies but where he allows for some form of flexible schedules, employees should not take them for granted by allowing work to remain undone and targets unmet.

### **5.2 Recommendations and Conclusion**

This study suggests that Employee should seek to understand the complexity of the manager's job in today's workplace while the managers are advised to be more accommodating to worker's needs. The needs of employees are increasing owing to the many roles they play outside the work and family environment. Managers are to be understanding when employees make requests to meet these needs. The study also advises that the management should attach a level of financial compensation to initiatives they choose to promote. The annual leave seems to be the major initiative that is financially

rewarding. It is gratifying to note that some of the banks studied reported that there are financial plans for the health care of their staff. If management chooses to promote paternity leave, they should attach some financial compensation to it. They would be surprised the number of male employees that would take advantage of this just for the sake of the money. This is because of the diversity of employee needs.

In conclusion, this study has been established that work-life balance culture is essential to promote a harmonious work environment. It has also been established that the varied needs of employees can be met by a combination of work-life initiatives that span across formal and informal policies. These initiatives have been canvassed to be promoted through financial incentives and performance appraisal measures. In the light of the rapid changes in the workplace, competition is becoming tenser and there is a need for every organization to reposition her brand as one to be sought after. One of the ways to do this is by promoting a culture that recognizes non-work domains of employees as well. We can conclude in this research that work-life balance initiatives are determinants of employee behavioural outcomes when used correctly and appropriately.

### Acknowledgements

This research was supported by the Covenant University Center for Research, Innovation and Development (CUCRID), Ota, Ogun-State, Africa.

### Declaration of Conflicting Interests

We (authors) declared no potential conflicts of interest with respect to this research authorship and publication.

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