

WORK-LIFE BALANCE AND EMPLOYEE PRODUCTIVITY IN COMMERCIAL BANKS IN RIVERS STATE

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ABSTRACT

This work examined work-life balance and employee productivity of Commercial Banks in Rivers State. The objective of the study was to examine the influence of dimensions of work-life balance such as flexible work schedule, remote working and workplace recreational facilities; on measures of employee productivity in terms of timely employee services, service quality and total employees' service per day. Thus, the study was anchored on the social exchange theory as its theoretical foundation. The study adopted the explanatory cross-sectional survey research design with a population of 2342 employees of 22 Commercial Banks in Rivers State. A sample of 342 respondents was obtained using Taro Yamene formula. After validation, 342 copies of structured questionnaire were administered while 310 representing 91% of the copies administered were retrieved. The reliability of the instrument was ascertained using test-retest. Mean and standard deviation were used for research questions analysis while Pearson Product Moment Correlation Coefficient was used for the test hypotheses. The results showed that dimensions of work-life balance such as flexible work schedule, remote working and workplace recreational facilities has a significant positive influence on measures of employee productivity in terms of timely employee services, service quality and total employees' service per day. The study concluded that Commercial Banks in Rivers State who fail to create modalities for their employees to balance their personal and professional life, will find it really challenging to achieve high employee productivity. Consequently, the study recommended among other things that management should endeavour to put in place day to day, timely and weekly work shifting to enable employees perform effectively; management should provide functional workplace recreational facilities to enable employee to become more productive especially when they have relaxed mind.

Key words: Work Life Balance, Flexibility Work Schedule, Remote Working, Workplace Recreational Facilities and Employee Productivity.

Background to the Study

Organizational survival in this competitive business world depends on how well their employees perform. This could be predicted on their productive level, Commercial Banks in Rivers State is not left out. Thus, employee with diverse background, education, competence, skills, training and abilities make up organization and how the organization develop, achieve efficiency, effectiveness and goal attainment lies so much on them. This is because people are bedrock of organizations. These employees of Commercial Banks equally have emotions and personal challenges which they must attend to. This lies the reason why management of an organization such as Commercial Banks should adopt work-life balance practice. Nevertheless, work-life balance represents a condition where an individual is able to fulfill occupational functions and equally has time to attend to personal and/or family needs. It has been argued that organizations need to be aware of the changing needs of their employees and provide flexible work-life balance strategies in order to retain their managers.

It has been observed that organizations who seeks to increase employee morale, commitment, satisfaction and reduce sources of stress and problems at work, must equally improve their ability

to recruit and retain talented employees. Whether the introduction of work-life balance strategies is effective or not in reducing work and family conflict is uncertain, it may simply improve employee attitude towards the organization. This study dimensionalized work-life balance through flexible work schedule, remote working and workplace recreational facilities.

Flexible work schedule refers to work system that allows staff to work half days and vary their duty schedule to enable them find time for personal functions. It equally depicts the change in employees' regular work calendar on a habitual or occasional basis to react to work/life or operational needs. Flexible work schedule is a work arrangement whereby employees are allowed to decide the time of day they start and stop their job-related work, usually a band of core working hours where each employee must be present. In this kind of work arrangement, the employee is obliged to be physically present in the office or premises of the organization from 8am to 4pm (in the case of some organizations in Nigeria). Depending on the contract of employment, employees could work flexibly from 8am to 12:00noon; 10am to 2pm; or 12pm to 4pm daily or twice weekly. The second dimension of this study is remote working. As used in this study, remote working represents the practice of allowing employees to work from home using internet-enabled smart devices. Remote working using technology is seen as a way for organizations to offer flexibility and consider the well-being of staff, including their work-life balance, whilst reducing costs and improving productivity. Workplace recreational facilities as the last dimension refers to the provision of sporting and entertainment facilities for workers to refresh themselves which could involve their family as well. Recreational activities are a perfect way to break this as it provides employees a forum to discuss their problems with senior leaders in the same way they would discuss it with their friends.

Organizations such as Commercial Banks are more concern with employing and retaining employees who are productive. This is because, the meaningful input these employees assert to the organization, is capable of lifting the organization above its competitors. Thus, employee productivity employee productivity is the measure of the quantity of total employees' output per unit of inputs in their respective bank. It could mean all measures a worker undergo in cause of production or services which encompass quantity and quality of work done, considering the cost of the resources used. Employee productivity may be hard to measure, but it has a direct effect on a company's profits. An employee is productive if it produces either a given quantity of output with less inputs or a higher output quantity with given inputs. This work measures employee productivity of Commercial Banks in terms of timely employee services, service quality and total service by employee per day.

Timely employee services refer to employees' promptness in offering banking services to customers to satisfy them. It also means to provide support to customers in an opportune manner. Responding to customer requests on time as well as resolving customer issues in a timely fashion is an extremely part of customer service. Timely customer service entails action on the part of call center staff, and keeping up with their clients. Service quality as the second measure represents the extent to which bank services rendered by an employee meets prescribed standards of the supervisor or organization. To meet increasing demand of customers, organization such as Commercial Banks need to improve its service quality. Without employees' involvement and support it is not possible to achieve success of any effort of improving productivity and quality. The last measure of this is total services by employee per day. Thus, it represents the computation of all banking services in which an employee/banker renders to the customer in a particular day. It becomes pertinent that bankers (employees) constantly device ways to always serve their customers better. This will in turn increase the daily influx of customers to the banking hall and on the virtual space. Providing efficient customer service is imperative to earning a positive reputation and loyalty among them as well as competitors. This gives credence to this study.

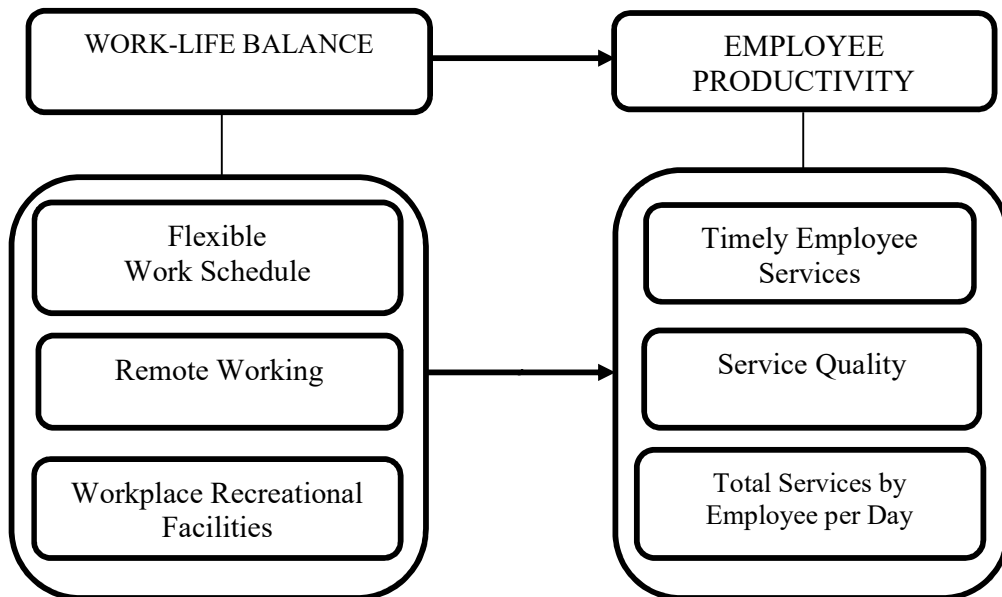
Statement of Problem

The level of productivity among employees across Commercial Banks seems to be dwindling in recent times. The interest of many employees seems to be dropping. This can be seen in the increasing level of absenteeism, resignation, disobedience to rules and regulations among employees of Commercial Banks (Godwin, 2019). If this trend continues, the competitiveness of these firms will be at stake.

The menace of work-life imbalance is noticeable in the Commercial Bank such as Commercial Banks. The relationship between work-life balance and employee productivity of Commercial Banks in Rivers State seems to have received inadequate research attention. Previous studies have investigated the relationship between these two variables some are: work-life balance and organizational commitment in tertiary institutions in Lagos State (Olawale, et al 2017); influence of work-life balance on employees' commitment among Bankers in Accra, Ghana (Darko-Asumadu, et al., 2018). None of these studies examined how work-life balance such as flexible work schedule, remote working and workplace recreational facilities interact with employee productivity of Commercial Banks in Rivers State.

Another issue that necessitated this study is the fact that there appears to be a dearth of empirical studies on how work-life balance interacts with employee productivity within the context of Commercial Banks in Rivers State. This suggests the relationship between work-life balance and employee productivity has not received adequate research attention. There was need therefore to close this knowledge gap through this research effort.

Conceptual Framework



Source: Researcher, 2022.

Aims and Objectives

The aim of the study was to examine the relationship among work-life balance and employee productivity of Commercial Banks in Rivers State. Specifically, the study sought to achieve the following objectives:

1. To ascertain the influence of flexible work schedule on employees' timely services of Commercial Banks in Rivers State.

2. To investigate the influence of remote working on employees' service quality of Commercial Banks in Rivers State.
3. To determine the influence of workplace recreational facilities on employees' total service per day of Commercial Banks in Rivers State.

Hypotheses

The following null hypotheses were tested at 0.05 level of significant.

- Ho₁: There is no significant influence of flexible work schedule on employees' timely services of Commercial Banks in Rivers State.
- Ho₂: There is no significant influence of remote working on employees' service quality of Commercial Banks in Rivers State.
- Ho₃: There is no significant influence of workplace recreational facilities on employees' total service per day of Commercial Banks in Rivers State.

Theoretical Review

This study adopts social exchange theory as its theoretical foundation. Social exchange theory was propounded by George Casper Homans in the year 1958 (Olannye, 2014). Social exchange theory postulates that "give and take" forms the basis of almost all relationships though their proportions might vary as per the intensity of the relationships.

Pfeffer (1982 cited in Ahiauzu & Asuquo, 2016) posits that social exchange theory is a behavioural compliance on the part of the individual in exchange for something which is perceived to be contingent on the individual's behaviour. Thus, the social exchange theory is about giving something of more value to others than what has been given to you and also receiving something of higher value than you have given out (Ahiauzu & Asuquo 2016). The main assumptions of the theory are as follows:

- i. In a relationship, every individual has expectations from his/her partners. A relationship without expectations is meaningless;
- ii. Good relationships are mutually beneficial and not suppose to be one sided. An individual invests his time and energy in relationship only when he gets something out of corresponding or higher value from it (Olannye, 2014).

According to social exchange theory, feelings and emotions ought to be reciprocated for a successful and long lasting relationship. Good relationships should be mutually beneficial and not supposed to be one sided. An individual invests his time and energy in relationship only when he gets something out of it (Olannye, 2014). There are relationships where an individual receives less than he gives. This leads to situations where individual starts comparing his relationship with others.

Similarly, Ahiauzu and Asuquo (2016) argued that employees in organization engage in self interest relationship with the employer or owners of the organization and they endeavour to maximize the benefits of such relationship. To achieve this, both employer and employee would engage in a cost benefit audit in other to determine the viability of the employment relationship.

The justification for the adoption of social exchange theory as the theoretical foundation of this work titled: "work life balance and employee productivity" is predicated on the relevance of this theory to the independent and dependent variable. The theory explains that both the employer and the employee have their own unique expectations in their contractual relationship and that the extent to which these expectations are met will influence or determine the quality of relationship. Employers expect employees to show unwavering commitment towards the achievement of goals and targets by making meaningful inputs. On the other end, the employees expect his employer to provide an enabling work life balance policy that will guarantee meeting his social aspirations at home. This theory posits that the extent to which an employer is able to provide a work life policy frame work will influence his degree of productivity, willingness, enthusiasm, and dedication towards continuing to work enthusiastically for the organization.

Generally, employees expect management to provide social-frame work policy that will promotes programmes as (remote working, and recreational activities). The availability of these social policies and programmes will determine whether the employee will be more productive or otherwise in an organization.

Concept of Work Life Balance

Conceptually, work-life balance represents a condition where an individual is able to fulfill occupational functions and equally has time to attend to personal and/or family needs. It has been argued that organizations need to be aware of the changing needs of their employees and provide flexible work-life balance strategies in order to retain their managers. Igbinomwanhia (2012) averred that work life balance refers to effective management of duties and responsibilities both at work, home and other aspects of life. According to Parkes and Langford (2018) is an individual's ability to meet work and family commitments, as well as other non-work responsibilities and activities. Cappelli (2010) observed that organizations who seeks to increase employees morale, commitment, satisfaction and reduce sources of stress and problems at work, must equally improve their ability to recruit and retain talented employees. For management of Commercial Banks to balance their employee's professional and family life, they must adopt and practice flexible job schedule, remote working and workplace recreational facilities.

Dimensions of Work-Life Balance

Flexible Work Schedule

Operationally flexible work schedule refers to work system that allows staff to work half days and vary their duty schedule to enable them find time for personal functions. It equally depicts the change in employees' regular work calendar on a habitual or occasional basis to react to work/life or operational needs. Richman (2016) perceived flexibility in working policies, which includes the ability to manage the demand of work and family matters, were strongly related to higher levels of organizational commitment. Burud and Tumolo (2014) also concluded that flexible work practices and policies are an indicator of greater employee commitment and productivity with lower intentions to leave the company. Despite the growth of flexible work schedule in many organizations, and the benefits extolled by academic studies, the reality is that in many situations employees and organizations are dissatisfied with their experiences and the outcomes (Ryan & Kossek, 2018).

Remote Working

Conceptually, remote working is the practice of allowing employees to work from home using internet-enabled smart devices. Remote working using technology is seen as a way for organizations to offer flexibility and consider the well-being of staff, including their work-life balance, whilst reducing costs and improving productivity (Lewis & Cooper, 2015). According to CIPD (2016), remote working has been introduced into organizations as a way for employees and employers to have flexibility within their job roles therefore allowing them to suit their personal needs. This type of working can be defined as mobile working, allowing employees and employers to work elsewhere outside of the office for either all or part of their working week. Studies describe remote working using telecommunications devices as e-working, teleworking and telecommuting (Morgan, 2017).

Workplace Recreational Facilities

Workplace recreational facilities refers as the provision of sporting and entertainment facilities for workers to refresh themselves which could involve their family as well. workplace recreational facilities as used here denote the provision of sporting and entertainment facilities for workers to refresh themselves which could involve their family as well. Recreational activities are a perfect

way to break this as it provides employees a forum to discuss their problems with senior leaders in the same way they would discuss it with their friends ([Chandrashekar, 2016](#)).

Concept of Employee Productivity

Conceptually, employee productivity is the measure of the quantity of total employees’ output per unit of inputs in their respective bank. It could mean all measures a worker undergo in cause of production or services which encompass quantity and quality of work done, considering the cost of the resources used. Employee productivity may be hard to measure, but it has a direct effect on a company's profits. An employee is productive if it produces either a given quantity of output with less inputs or a higher output quantity with given inputs. Hence, there are two major ways to increase productivity: increase the output or decrease the input. Of course, a similar effect would be seen if both input and output increased, but output increased faster than input; or if input and output decreased, but input decreased faster than output. Organizations have many options for use of this formula, labor productivity, machine productivity, capital productivity, energy productivity, and so on. A productivity ratio may be computed for a single operation, a department, a facility, an organization, or even an entire country. Conversely, employee productivity is an objective concept (Cooper et al., 2018). As an objective concept it can be measured, ideally against a universal standard. As such, organizations can monitor productivity for strategic reasons such as corporate planning, organization improvement, or comparison to competitors. It can also be used for tactical reasons such as project control or controlling performance to budget. Employee productivity is also a scientific concept, and hence can be logically defined and empirically observed (Cooper et al., 2018). It can also be measured in quantitative terms, which qualifies it as a variable. Therefore, it can be defined and measured in absolute or relative terms. This study measures employee productivity in terms of timely employee services, service quality and total service by employee per day.

METHODOLOGY

The explanatory cross-sectional survey research design was adopted for this study. The population of the study consisted of 2342 employees of 22 Commercial Banks in Rivers State. A sample of 342 respondents was obtained using Taro Yamene formula. After validation, 342 copies of structured questionnaire were administered while 310 representing 91% of the copies administered were retrieved. The reliability of the instrument was ascertained using test-retest. Mean and standard deviation were used for research questions analysis while Pearson Product Moment Correlation Coefficient was used for the test hypotheses.

Results

Work-Life Balance and Employee Performance

Ho₁: There is no significant influence of flexible work schedule on employees’ timely services of Commercial Banks in Rivers State.

Flexible Work Schedule and Employees’ Timely Services

		Flexible Work Schedule	Employees’ Timely Services
Spearman's rho	Flexible Work Schedule	Correlation Coefficient	1.000
		Sig. (2-tailed)	.661**
		N	.000
	Employees’ Timely Services	Correlation Coefficient	.661**
		Sig. (2-tailed)	.000
		N	310

****.** Correlation is significant at the 0.05 level (2-tailed).

SPSS Output, 2022

The table above shows r value of 0.661. Since the r value is 0.661 which is greater than the critical r value of 0.05, the null hypothesis one (Ho₁) which states that there is no significant influence of flexible work schedule on employees' timely services of Commercial Banks in Rivers State was rejected while the alternate was accepted. This implies that there is a very high positive influence of flexible work schedule on employees' timely services of Commercial Banks in Rivers State.

Ho₂: There is no significant influence of remote working on employees' service quality of Commercial Banks in Rivers State.

Remote Working and Employees' Service Quality

			Remote Working	Employees' Service Quality
Spearman's rho	Remote Working	Correlation Coefficient	1.000	.738**
		Sig. (2-tailed)	.	.000
		N	310	310
	Employees' Service Quality	Correlation Coefficient	.738**	1.000
		Sig. (2-tailed)	.000	.
		N	310	310

****.** Correlation is significant at the 0.05 level (2-tailed).

SPSS Output, 2022

The table above shows r value of 0.738. Since the r value is 0.738 which is greater than the critical r value of 0.05, the null hypothesis two (Ho₂) which states that there is no significant influence of remote working on employees' service quality of Commercial Banks in Rivers State was rejected while the alternate was accepted. This implies that there is a significant positive influence of remote working on employees' service quality of Commercial Banks in Rivers State.

Ho₃: There is no significant influence of workplace recreational facilities on employees' total service per day of Commercial Banks in Rivers State.

Workplace Recreational Facilities and Employees' Total Service per Day

			Workplace Recreational Facilities	Employees' Total Service per Day
Spearman's rho	Workplace Recreational Facilities	Correlation Coefficient	1.000	.635**
		Sig. (2-tailed)	.	.000
		N	310	310
	Employees' Total Service per Day	Correlation Coefficient	.635**	1.000
		Sig. (2-tailed)	.000	.
		N	310	310

****.** Correlation is significant at the 0.05 level (2-tailed).

SPSS Output, 2022

The table above shows r value of 0.635. Since the r value is 0.635 which is greater than the critical r value of 0.05, the null hypothesis three (Ho₃) which states that There is no significant influence of workplace recreational facilities on employees' total service per day of Commercial Banks in Rivers State was rejected while the alternate was accepted. This implies that there is a significant positive influence of workplace recreational facilities on employees' total service per day of Commercial Banks in Rivers State.

Discussion of Finding

Flexible Work Schedule and Employees' Employee Timely Services

The test of hypothesis one revealed that there is a significant positive influence of flexible work schedule on employees' timely services of Commercial Banks in Rivers State. This implies that employees who have practice flexible work schedule in their workplace will be more productive. This is predicted on the fact that in this kind of work arrangement, the employee is obliged to be physically present in the office or premises of the organization from 8am to 4pm (in the case of some organizations in Nigeria). The finding of Lim and Teo (2010) equally revealed that flexible work arrangements, like telework, flexible work hours, and flexible workplaces are often used to help employees in balancing their family and work life. The mere existence of flexible working policies in particular is associated with strong positive outcomes for employees who worked for middle to large size organizations.

Similarly, Thomas and Ganster (2015) found that lower levels of work-family conflict were positively associated with the existence of flexibility support and policies like work schedule flexibility and supportive supervisors. Flexibility in the workplace has been defined as "the opportunity of workers to make choices influencing when, where, and for how long they engage in work related tasks" (Bal & De-Lange, 2014). Despite the growth of flexible work schedule in many organizations, and the benefits extolled by academic studies, the reality is that in many situations employees and organizations are dissatisfied with their experiences and the outcomes (Ryan & Kossek, 2018).

Remote Working and Employees' Service Quality

The test of hypothesis two revealed that there is a significant positive influence of remote working on employees' services quality of Commercial Banks in Rivers State. This implies that managerial ability in allowing their employees to practice remote working, that is to say, working outside the physical work environment, will greatly and positively influence the quality of service they will render. This is in line with the findings of CIPD (2016) that Remote working is very necessary due to the fact that it provides employees with an opportunity to work flexibly in order to carry out their job roles within their working environment, this can include when they work, such as, the working hours and also where they work such as the work environment. Remote working has been introduced into organizations as a way for employees and employers to have flexibility within their job roles therefore allowing them to suit their personal needs. This type of working can be defined as mobile working, allowing employees and employers to work elsewhere outside of the office for either all or part of their working week. This will go along way in improving the service quality such employee will render.

Workplace Recreational Facilities and Employee Total Service per Day

The test of hypothesis three revealed that there is a significant positive influence of workplace recreational facilities on employees' total service per day of Commercial Banks in Rivers State. This implies that when employees are more relaxed in mind through usage of workplace recreational facilities with their family, go a long way in balancing their work-life. This is because such employee will feel loved by the organization and will do anything within his or her reach to ensure that the organization achieve their set goals and objectives, this could manifest by the total number of customers such employee is capable of attending to on a daily basis. The findings of Chandrashekar (2016) that recreational activities are a perfect way to break this as it provides employees a forum to discuss their problems with senior leaders in the same way they would discuss it with their friends. Work can also become repetitive and mundane for anyone. These recreational activities can help break this feeling as a sense of excitement and variation can be brought about in the employees. This in turn keeps the workforce happy and a positive vibe is shared among colleagues, which results in a better output. Thus, in order to add enjoyment and

excitement in the work environment on a constant basis, entertainment activities such as traditions and customs are generally thought to be the most effective ways (Kerr, 2011). This creates liveliness and happiness into the workplace as well as feeling of interconnection among all members of the organization.

CONCLUSION

Based on the analyses and discussion of findings, the study concluded that work-life balance positively influences employee productivity in Commercial Banks in Rivers State. Continuous practice of work-life balance in terms of flexible work schedule, remote working and workplace recreational facilities by Commercial Banks in Rivers State brings about corresponding enhancement in the productivity of their employees in terms of employees' timely services, service quality and employees' total service per day. Commercial Banks in Rivers State who fail to create modalities for their employees to balance their personal and professional life, will find it really challenging to achieve high employee productivity which. Thus, low employee productivity is not healthy for organization such as Commercial Banks who have several competitors.

RECOMMENDATION

1. Management should endeavour to put in place day to day, timely and weekly work shift to enable employees perform effectively.
2. Management of Commercial Banks should ensure that their employees are digitally proficient to enable remote work efficiently. This will give bank staff the opportunity to multi-task and work from home while attending to personal needs.
3. Management should provide functional workplace recreational facilities to enable employees have fun and refresh themselves at work. This will make them to become more productive.

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