

Service System and Work-Life Balance in Commercial Banks in South-South, Nigeria

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Abstract: *This study investigated the relationship between service system and work-life balance in Commercial banks in South-South, Nigeria. The accessible population for this research was 232 employees of the main branches of eight internationally licensed Commercial banks in the South-South of Nigeria. The sample size for this research was 147 employees from the population of 232 employees in these banks, with the application of using the Taro Yamane formular. A total of 139 questionnaires were retrieved, which were used for data analysis. Descriptive tools such as frequencies and percentages were applied in the assessment of the demographic characteristics; mean and standard deviation was applied to analyse the research variables. Hypotheses were tested using Spearman Rank Order Correlation Coefficient at 0.05 significance level. From the finding so far, the results revealed that, a significant relationship exist between service system with respect to time balance, involvement balance and satisfaction balance in Commercial banks in the South-South of Nigeria. It was recommended among others that; the service system of workers by the management of the Commercial banks in South-south Nigeria, should be such that centres and emphasizes on consistency, and equity, matching wages and salaries with worker's actual contributions and efforts channelled toward the achievement of organizational goals and objectives.*

Keywords: *Service System, Work life Balance, Involvement Balance Time Balance, Satisfaction Balance*

INTRODUCTION

The service system can pose challenges to work life balance due to the unpredictability of customer demands and the potential for long or irregular working hours. Nonetheless, organization can embark on strategies to enhance work life balance in service systems like flexible scheduling, employee assistance programmes, and clear communication about expectations (Cheng & McCarthy, 2018).

Suffice this to say that, imbalance between work and family life puts employees on pressure by trying their best to be retained in the organization which makes them put more time at work and this may be detrimental to their personal life. All these may affect the upbringing of children, lead to broken and unhappy homes and poor social life (Obiageli

et al., 2015). The banking industry is highly competitive, and the pressure to meet targets can lead to long working hours and limited personal time. This why researchers like Grawitch, Gottschalk and Munz (2016) opined that, banks can provide training in time management and stress reduction techniques to help employees handle their workloads more effectively by establishing clear communication regarding performance expectations, job security, and technological boundaries that can help employees understand what is required of them and reduce anxiety.

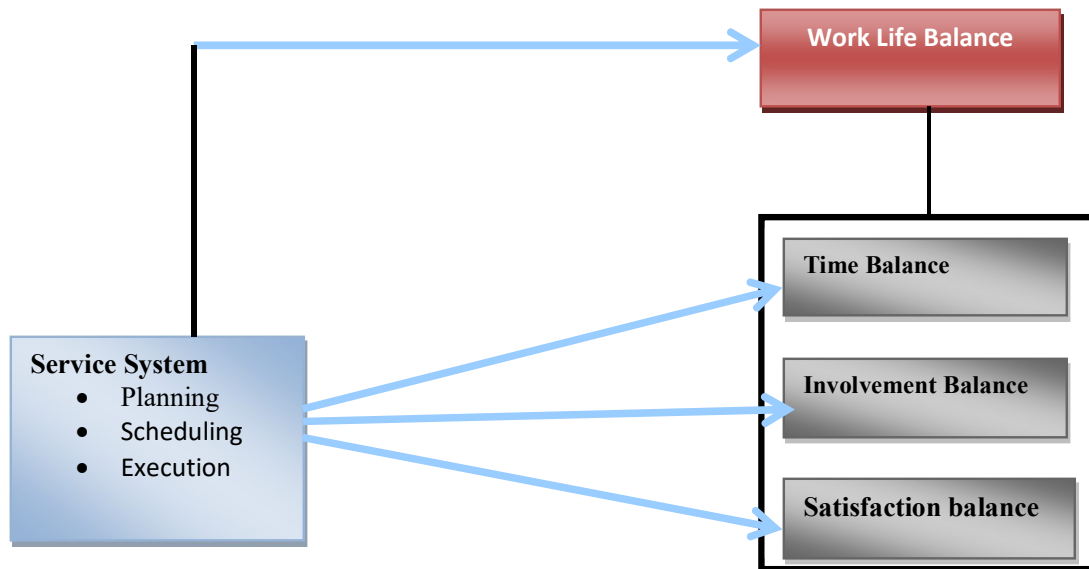
Many scholars have offered various explanations relating to work life balance on how it affects job

productivity and organizational goal attainment. Scholar like Okeke, Chinedu and Umeakuana (2022) examined the effect of work-life balance and female employee performance and their study discovered that leave policy, flexible scheduling has significant positive effect on female employee performance in Commercial banks. Akinbola and Ighomereho (2022) researched on the impact of work-life balance on employee performance using Industrial Training Fund (ITF) and Vincent, Benjamin, Eveth, Sylvester and Christian (2019) examined a critical appraisal of employee work life balance among Commercial banks stressing on how work appraisal affects employee's performance. Other works has been done on employees' motivation, training and how human resource management impact on work life balance. However, a very determinant of

work life balance is the work systems, work systems either in the form of operational system, project system, service system and so on. The factor that affects work life balance are inherent in the work system, meaning that the way the work is planned, designed and the schedule of doing the work are critical factors that affect work life balance.

Nevertheless, not much have been done in this area of how work system affects employee work life balance. The factors inherent in the work system that causes work life balance as mentioned have not been extensively looked at and even when some scholar considered it, it has not been extensively done and has not directly addressed the banking industry. This study therefore, examine the effect of work system on work life balance.

Operational Conceptual Framework



Research Hypotheses

HO₁: There is no significant relationship between service system and employee time balance in Commercial banks in South-South, Nigeria.

HO₂: There is no significant relationship between service system and employee

involvement balance in Commercial banks in South-South, Nigeria.

HO₃: There is no significant relationship between service system and employee satisfaction balance in Commercial banks in South-South, Nigeria.

Service System and Work life balance

Service systems involve the delivery of intangible products such as customer service, healthcare, or education. These systems often require interpersonal skills and may involve irregular hours. The service system can pose

challenges to work life balance due to the unpredictability of customer demands and the potential for long or irregular working hours. The strategies to enhance work life

balance in service systems include flexible scheduling, employee assistance programmes, and clear communication about expectations (Cheng & McCarthy, 2018). The service system in banking involves customer interactions with bank employees, such as financial advisors, tellers, and customer service representatives. The quality of these interactions can significantly influence customers' perceptions of the bank's services. Personalized services in commercial banks, such as financial counselling or customized investment advice, may require customers to allocate time for appointments and discussions. The scheduling of these services can impact work life balance, especially if customers have demanding work schedules (Wirtz & Lovelock, 2016). To support work life balance, banks can offer flexible service hours, digital communication options, and self-service tools, allowing customers to manage their financial affairs conveniently. The service system in banking involves customer interactions, where employees provide services ranging from financial advice to transaction processing. This system may require flexibility in working hours, especially for roles that involve direct customer engagement (Cheng & McCarthy, 2018). Employers can support work-life balance by offering flexible scheduling options, telecommuting opportunities, and clear communication about expectations for roles that involve direct client interactions (Kelly & Moen, 2017). Training and development programmes can equip employees with the skills needed to handle the demands of customer service roles effectively, contributing to job satisfaction and work-life balance. The service system within an organizational work system, especially in the context of banking, is a critical dimension that profoundly influences employees' work-life balance. In the service-oriented banking industry, employees frequently engage in customer interactions, often involving emotional labour. The emotional demands of dealing with customers may impact work-life balance, requiring

Organizational Support Theory

The third theory for the study is Organizational Support Theory by Eisenberger, Huntington, Hutchinson and Sowa (1986). The theory

strategies for emotional well-being (Grandey, 2000, (Wirtz & Lovelock, 2016).

The level of workload and the demands associated with providing services can affect employees' ability to balance work and personal life. High service demands may require effective workload management strategies (Liao, Toya, Lepak & Hong, 2019).). The pursuit of service quality and customer satisfaction can impact work-life balance as employees may face pressure to meet high service standards. Balancing these priorities is crucial for employee well-being. Providing adequate training and skill development opportunities in customer service is essential. Well-trained employees are better equipped to handle service interactions, potentially reducing stress and enhancing work-life balance (Kandampully, 2002). Flexibility in how services are delivered, such as online banking options or flexible service hours, can positively impact work-life balance for employees. It allows them to manage their work responsibilities more efficiently (Cao & Clarke, 2016).

Service recovery efforts, dealing with customer complaints or issues, can be demanding. Organizations that provide effective support and resources for service recovery contribute to employee well-being and work-life balance. The existence of work-life balance policies and support mechanisms within the service system is crucial. Organizations that recognize the unique challenges in service-oriented roles and provide relevant support contribute to a positive work environment (Kossek Baltes, & Matthews, 2011). Involving employees in service improvement initiatives can contribute to a sense of empowerment and job satisfaction and are likely to experience a more positive work-life balance. In a situation where work system is planned and well organized to consider the plight of employees would increase job satisfaction, reduced burnout, improved emotional well-being, and higher levels of organizational commitment.

assumes that employees form a universal perception

concerning the extent to which the organization values their contributions and cares about their well-being. When employees perceive that their organization values their contribution and cares about their wellbeing, their needs for affiliation, approval, emotional support and esteem will be met leading them to identify the wellbeing of the organization as their own and feel emotionally attached to it (Rhoades, Eisenberger, & Armeli, 2011). This personification of the organization is enhanced by the organization's legal, moral, and financial responsibility for the actions of organizational policies, norms, and culture that provide continuity and prescribe role behaviours. They also enhance the power the organization's agents exert over individual employees.

Due to this personification of organizations, employees base their judgments of their perceived value to the organization on how favourably the organization treats them. Rhoades and Eisenberger (2017) postulated that fair treatment, supervisory support and rewards and a

Integration Theories

The fourth theory that gives direction to this study is the Integration Theory postulated by Anne Treisman and Garry Gelade (1980). The theory refers to the holistic view that work-life and community-life domains can be encouraged and facilitated better through a healthy system of flexible and permeable boundaries. The theory assumes that, with regard to work and life, the incorporation of additional contextual elements such as community into a body of knowledge is best portrayed by the Integration theory. This theory makes all 3 stakeholders (employers, workers and communities) active partners with equal voices in the formation of a holistic model of work-life balance by focusing on contemporary understanding that rebuild traditional work-life paradigms (Morris & Maden, 2017). Instead of providing solutions which are shaped in isolation, an

Research Population

The accessible population for this research was 232 employees of the main branches of eight internationally licensed Commercial

favourable job are the predictors for organizations support. Employees who receive organization support from the workplace are likely to create long term relationship with the organization. It also provides opportunities to progress professionally to its staff, while the workers play an important role in the organization's growth and success. People join organizations with personal needs, desires and skill sets, and in return anticipates finding a workplace environment where their abilities can be utilized and most of their basic needs satisfied (Dessler, 2016).

The implication of this theory to the present study is that, when employees receive that organization care and support their personal life, then they will in turn create long term relationship with the organization by giving their professional best for organizational productivity. When employees perceive that their organization values their contribution and cares about their wellbeing, their zeal for productivity would increase and they will be stable emotionally to do good works.

approach that includes all parties and shared responsibility will provide better results in both work and family domain. The relevance or implication of this theory is that, an employee's life comprises of several facets and that they are interrelated with each other to the extent that if one suffers, the other will surely be affected. This theory also explained that in order for the aspects of an employee's life not to suffer, boundaries must be managed properly, most especially between the work life and the personal life.

Research, the correlational research design is adopted. This follows Kothari (2010) position that the correlational design is suitable in assessing the extent of correlation between two or more distinct factors – explaining effects through the establishment of causes within particular contexts.

banks in the South-South of Nigeria which are Access Bank (24), Fidelity Bank (19), First City Monument Bank (19), First Bank of Nigeria (37), Guaranty Trust Bank

(33), Union Bank of Nigeria (18), United Bank for Africa (35) and Zenith Bank Plc (47).

Source:

www.ncc.gov.ng/stakeholder/statistics-reports/industry-overview.

Sample Size and Sampling Techniques

The sample size for this research was 147 middle and junior level management employees of the eight internationally licensed Commercial banks in the South-South of Nigeria which are Access Bank (15), Fidelity Bank (12), First City Monument Bank (12), First Bank of Nigeria (23), Guaranty Trust Bank (21), Union Bank of Nigeria (11), United Bank for Africa (22) and Zenith Bank Plc (30). This was estimated using the Taro Yamane. Therefore, the sample size was 147 from the population of 232 employees.

Instrumentation for Data Collection

This research focused on primary data obtained directly from the study sample units. That is to say the research focused on primary data obtained from the specified members of the 8 internationally licensed Commercial banks in the South-South of Nigeria. Data collection for this research will be conducted using the structured questionnaire.

Method of Data Analysis

The analysis of the data generated in this research was carried out using the Statistical Software for the Social Sciences (SPSS). Data analysis involved both descriptive and inferential statistical techniques, applied in various stages of the analysis. Descriptive tools such as frequencies, percentages and mode were applied in the assessment of the demographic characteristics of the sample; same including the mean and standard deviation was applied in the assessment of the univariate distributions for the variables. Inferential tools such as the Spearman's Rank Order Correlation (Rho) was adopted in the test for the bivariate variable.

HO₁: There is no significant relationship between service system and employee time balance in Commercial banks in the South-South of Nigeria

HO₂: There is no significant relationship between service system and employee involvement balance in Commercial banks in the South-South of Nigeria

HO₃: There is no significant relationship between service system and employee satisfaction balance in Commercial banks in the South-South of Nigeria

Spearman Order Correlation between Service System and Work-Life Balance

		Service System	Time	Involvement	Satisfaction
Spearman's rho	Service System	1.000	.536**	.725**	.608**
	Correlation Coefficient				
	Sig. (2-tailed)	.	.000	.000	.000
Time	N	139	139	139	139
	Correlation Coefficient	.536**	1.000	.412**	.427**
	Sig. (2-tailed)	.000	.	.000	.000
Involvement	N	139	139	139	139
	Correlation Coefficient	.725**	.412**	1.000	.527**
	Sig. (2-tailed)	.000	.000	.	.000
Satisfaction	N	139	139	139	139
	Correlation Coefficient	.608**	.427**	.527**	1.000
	Sig. (2-tailed)	.000	.000	.000	.
	N	139	139	139	139

** . Correlation is significant at the 0.01 level (2-tailed).

Source: (SPSS Output, 2023).

Table above presents the result for the tests on the null hypotheses of no significant association between service system and the measures of work-life balance. The results of the analysis reveal as follows:

- i. Service system significantly and positively contributes to time balance in Commercial banks in South-south Nigeria ($\rho = 0.536$ and $P < 0.05$)
- ii. Service system significantly and positively contributes to involvement balance in Commercial banks in South-south Nigeria ($\rho = 0.725$ and $P < 0.05$)
- iii. Service system significantly and positively contributes to satisfaction balance in Commercial banks in South-south Nigeria ($\rho = 0.608$ and $P < 0.05$)

The result of the tests for the hypotheses on the association between service system and work life balance reveals that all three hypotheses hold false assumptions of a non-significant relationship between the study variables. The result reveals that service system to a great extent is significantly associated with work life balance, thus, all three null hypotheses are on this basis rejected. This is to say that, there are inherent indicators in the work system that significantly affect work life balance among bank employees. These inherent indicators might come from the tools, facilities, people and other conditions and services found in the service system.

Service System and Work-life balance

Evidence from the study affirms to the significance of service system in advancing outcomes of work-life balance and that way impacting positively on time balance, satisfaction balance and involvement balance in Commercial banks in South-south, Nigeria. Adeniyi (2013) in line with this work found that, the fundamental tasks in human resources management are service system management. It is a complex task that occurs periodically which demand accuracy and must not be delayed. Service system management according to the findings requires integrating employees' processes and information with business process and strategies to achieve optimal organizational goals and objectives. This is said to be attributed to the fact that

service system management is an essential tool to integrate individual efforts with strategic business objectives by encouraging employees to do the right things with ever improving efficiency.

The work of Oludele (2014) corroborates this the results of the study by revealing that, there is a significant relationship between work system, workplace hazards and employees' behaviour. The finding revealed that any organization that wishes to carry out its mission successfully must have functioning systems that allow the employees to carry out their work effectively and work systems are vital tools to influence quality of working life and attitude of workers. The result established that there exists a significant connection among work system, workplace hazards and employee's behaviour. The finding upholds some of the principles of Tayloristic approach which assume that the way at which work activity is structured determines the nature of workers behaviour in work organization. To him, work activities should be broken down to simplest tasks in order to ensure rational utilization of organizational resources. If work system design and workers compensation for workplace hazards are deemed unfair or unjust, employees exhibit feelings of anger, dissatisfaction, outrage, and resentment and these feelings may result in employees' withdrawal of behaviours that benefits the organization and production deficiency. From the findings, it is imperative therefore; that the work activities should be structured in a way that met the psycho-social needs of employees in order to become more efficient at work and to assist the organization in realizing their set goals and objectives resourcefully. The findings of Agha et al. (2017) also revealed that, while work interference with personal life and personal life interference with work had a negative relationship with job satisfaction, work and personal life enhancement had a positive relationship with job satisfaction. Bushiri (2014) found that, organization working environment had an impact on members as far as respondents are concerned. The study also revealed that employees' will improve their performance if the problems identified during the research are tackled by the management. The problems are flexibility of

working environment, work noise distraction, supervisor's interpersonal relationship with subordinates, presence of job aid, the use of performance feedback and improve of work incentives in the organization so that to motivate employees to perform their job.

This is in consonance with Ogamegbunam (2023) whose study revealed that, the extent to which the employees give and receive informal support at the workplace is high but the extent to which flexible work arrangements are adopted and wellness programmes are organized was low. However, the results of the tested hypotheses indicated that no significant correlation exists between work leave initiatives, informal support practice, and employee performance. lupu et al. (2021) also found that, changing work patterns or taking on a new role that is designed to be less time consuming can both be effective strategies, as long as they are implemented in a sustainable manner. Such as self-imposing boundaries, choosing not to work on certain days, weekends or during holidays, refusing to accomplish the duties given to employees, like new projects, and travel requests.

Obviously, Service system and employee time, involvement and satisfaction balance within a bank is a critical element that shapes the time dynamics, employee involvement, and overall satisfaction of its workforce. Understanding how service-oriented tasks impact these aspects is crucial for creating a work environment that supports a healthy balance between professional and personal life. The study of Kelly and Moen (2017) supported this work by revealing that, the nature of service provision may require flexible time management strategies. The workload associated with service-oriented roles can influence the time commitment required from bank employees. High service demands may necessitate effective workload management strategies and interactions with customers often involve emotional labour, impacting employee involvement.

The study found that, the pursuit of service quality and customer satisfaction can

influence how employees allocate their time and involve themselves in service-oriented tasks that may require a high level of emotional intelligence and engagement. Flexibility in how services are delivered, such as through digital channels, impacts employee time management. In this case, providing flexible service options contributes to a better work-life balance as found by Cao and Clarke (2016). Notwithstanding, the study of Cao and Clarke (2016) also found that, training and skill development in service roles contribute to employee competence and satisfaction. Well-equipped employees are better prepared for service interactions, enhancing overall job satisfaction. So, dealing with service recovery, addressing customer issues, can be demanding and organizations that provide support for service recovery contribute to employee well-being and satisfaction as well. Therefore, the service system within a bank significantly influences how employees manage their time, their level of involvement, and overall job satisfaction. By addressing factors such as workload, flexibility, training, and organizational support, banks can optimize their service systems to enhance the work-life balance of their employees. Understanding the intricate relationship between time management, satisfaction, involvement balance, and employee productivity is crucial in the dynamic environment of the banking industry, the intricate interplay between time management, satisfaction, and involvement balance significantly influences employee productivity in the banking industry. The study of Kelly and Moen (2017) further found that, job satisfaction directly impacts customer service quality in the banking industry and satisfied employees are more likely to provide excellent service, contributing to customer loyalty and, by extension, the success and productivity of the bank. Flexibility in time management is increasingly relevant in the banking sector and allowing employees some degree of control over their schedules contributes to their satisfaction and well-being.

CONCLUSIONS

This work has truly figured out how some inherent conditions and situations surrounding work system

Furthermore, the study asserts in its general observations and conclusions that:

- i. The timely, equitable and consistent service system of workers is such that contributes to enhanced outcomes of time balance,

RECOMMENDATIONS

In accordance with the findings and conclusions of this study on the relationship between work system and work-life balance, the following recommendations are hereby put forward:

- i. It is recommended that the service system of workers by the management of the Commercial banks in South-south Nigeria, should be such that centers and emphasizes on consistency, and equity, matching wages and salaries with workers actual contributions and efforts channeled toward

with respect to service system keenly relate and affect work life balance.

involvement balance and satisfaction balance; and thus, improved outcomes of work-life balance in Commercial banks in South-south Nigeria.

the achievement of organizational goals and objectives.

- ii. It is recommended that the leadership of the Commercial banks in South-south Nigeria, express commitment toward building mutually respectful and trusting relationship with their employees or subordinates, by being more empathetic and understanding toward the workers; thus, effecting the necessary conditions for improved working conditions for increased levels of stability and work-life balance.

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