

**THE IMPACT OF WORK-LIFE BALANCE ON  
EMPLOYEE PRODUCTIVITY:  
CASE STUDY OF ACCESS BANK, NIGERIA**

Research dissertation presented in partial fulfilment of the requirements  
for the degree of  
**MSc in International Business Management**

Griffith College Dublin

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“The Impact of Work-Life Balance on Employee Productivity: Case Study of Access Bank, Nigeria” submitted for the degree of **MSc in International Business Management** is the result of my own work and that where reference is made to the work of others, due acknowledgment is given.

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## **. DEDICATION**

This work is dedicated to God almighty for His protection and blessing throughout this research and for making it a success. Also, to my parents (Mr & Mrs. S.O. Efurho) for their formidable contribution and support overtime.

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My success in this programme is owned specifically to God who saw me through considering all the lapses that form our imperfections.

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**Oghenerume Stephen Efurho**

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## **ABSTRACT**

Work-Life Balance (WLB) is the ability of an employee to achieve both work and life responsibilities without one suffering at the expense of another. WLB is essential to employees as it eases stress, pressures and workload, further giving them the right state of mind, which enhances productivity. This study sought to investigate the impact of WLB on employee productivity in Access bank, Nigeria. The core objectives of the research were to discover the reasons for stress and pressures amongst employees, identify specific WLB policies and discover challenges of WLB. The study adopted the qualitative research which collected interviews from six employees at Access Bank Nigeria. The research discovered that the reasons for stress and pressures include workloads, job descriptions, long hours of work and the physical environment. The study also discovers that WLB policies put in the bank are Flexitime, job sharing and work leaves. In a rare discovery, the study finds out that WLB limits performance of employees, as employees who frequently took WLB policies did not get many tasks done, hence they underperformed when compared to staff who did not frequently use WLB policies. The research thus recommends that the use of WLB policies should be minimised by staff, rather than constantly use WLB policies to achieve family roles, they should create a balance between work and life roles this will enhance productivity and performance.

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## **LIST OF ABBREVIATIONS AND ACRONYMS**

|     |   |                                   |
|-----|---|-----------------------------------|
| AHA | - | American Health Association       |
| EU  | - | European Union                    |
| HRM | - | Human Resource Manager/Management |
| PLC | - | Private Limited Company           |
| UK  | - | United Kingdom                    |
| USA | - | United States of America          |
| WLB | - | Work Life Balance                 |

## CHAPTER ONE

### INTRODUCTION

#### 1.1. Research Overview

This research evaluates the impact of work-life balance on organisational productivity. Since the industrial revolution, the concept of work-life balance has gained prominence due to the rise of several labour policies targeted at promoting employee welfare at the workplace. The need for financial resources to cater to human needs has prompted humans to take on job roles while also maintaining an active social life (Banker and Demerouti, 2009). Thus, two areas where employee attention is needed are; the workplace (where he earns a living) and life (which involves his family, relationships, and other social interactions outside of the formal work environment). Creating and managing a favourable balance between the two is essential for both the employee and the organisation. Torrigton, et al. (2009), notes that negative work-life balance was detrimental to both the employee and the organisation. Negative work-life balance was responsible for low employee retention, low productivity, low performance level, increased absenteeism, low productivity, low motivation, and morale. The absence of a positive work-life balance was the second most popular reason employees quit their jobs in America.

On the other hand, Barnet and Hyde (2001) conclude that an imbalance in work-life relationship could deteriorate employees' health, thus affecting their productivity levels. This goes ahead to influence the general profits and performance of the organisation. This compels organizations to create several policies that encourage and enhance work-life balance.

A positive work-life balance environment creates a perception of organizational support, thus increasing the commitment levels of employees (Banker and Demerouti, 2009). Organizations that create the avenue for employees to balance both work and life increased satisfaction and happiness levels of their employees; this was further necessary for a motivated, committed, and productive workforce (Barnett and Hyde, 2001).

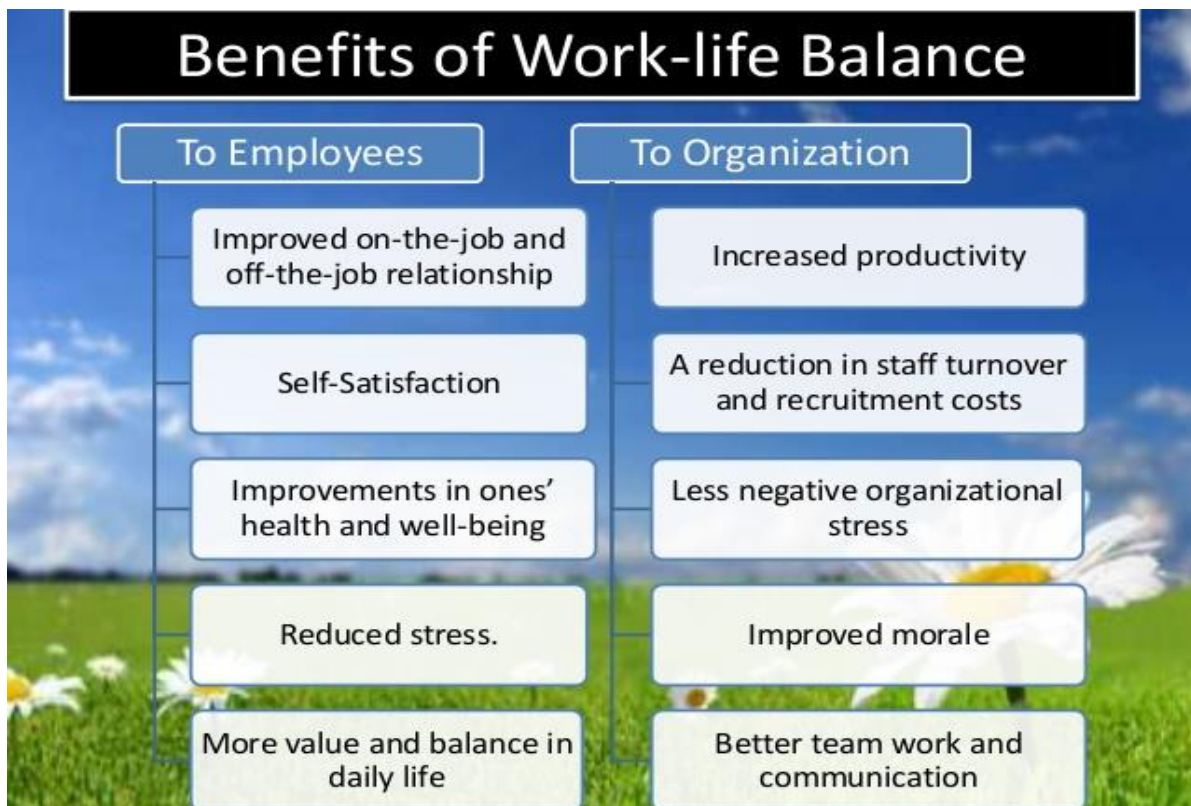
On the other hand, organisational productivity refers to the ability of organisations to mobilize all resources, including energy, time, financial, and personal resources, to achieve the desired result. It is the efficiency and effectiveness of organizations in terms of cost of operations (Torrington, et al, 2009). It is a central goal and aspiration for organizations to be productive, and a significant influencer of organizational productivity is work-life balance. Work-life

balance creates work happiness, work satisfaction amongst employees, which was essential in increasing employee productivity levels.

The relationship between work-life balance and employee productivity is established in several studies; Bakker and Demorouti (2009), expressed that employee that balanced their work and life responsibilities were less stressed, thus allowing them to stay focused and put their best efforts into work. Similarly, Harris (2001), notes that companies that created avenues where employees could balance their work and life had better motivated and more productive staff. Thus, they were able to achieve much from their staff with less effort. Furthermore, Au and Ahmed (2014), expressed that by introducing several flexible work policies such as alternative work environments, flexible working hours, leave policies, employee assistance programmes and work compensation packages, organisations could boost employee productivity. This, therefore, establishes the relevance of work-life balance on employee productivity and overall organizational performance.

The relevance of work-life balance is briefly described in the diagram below.

**Figure 1. Benefits of Work-Life Balance**



Source: Adapted from Bakker and Demorouti (2009)

## **1.2. Research Purpose**

The purpose of this study is to investigate the impact of work-life balance on employee productivity in relation to Access bank Nigeria PLC, and by so doing, answer the research questions documented in the previous section that are yet to be answered by existing research.

Access Bank Nigeria PLC is one of the flourishing and thriving banks in Nigeria; in 2019, the bank recorded an all-time high productivity rate of 67%; the company also has witnessed a steady decline in employee turnover since 2015 (Ahmed, 2020). The organisation prides itself on having committed workers who go the extra mile of the organisation and stick to accomplishing tasks most accurately; work is also achieved to meet quality and quantity standards set by management. Ahmed (2019) notes that the bank's success is linked to its staff strategic management. The organisation set quality standards for rewards, promotions, training, development, and career development. The aspect of work-life balance is yet to be investigated upon in relation to the organisation. Essen (2018), notes that 54% of its overall staff are married with children, 12% are expectant mothers, and 5% had children below two. This creates the question of how work and life is managed amongst its employees. From the statistics mentioned earlier, it was evident that employees had active life outside the work environment. Research concerning work-life balance practices within the organisation is scanty and inadequate.

Furthermore, central questions regarding work-life balance within the organisation are yet to be answered. Questions like how employees cope with stress, what policies are put in place by the organisation to balance work and life? and how employees manage work and life responsibilities are yet to be answered.

Thus, this research will be carryout to empirically investigate the impacts of work-life balance in Access bank Nigeria.

## **1.3. Research Questions**

The following are the research questions.

- i. How are do employees in Access bank Nigeria cope with stress and associated pressures from the workplace?
- ii. What are the observable policies set by management in Access bank Nigeria PLC to ensure that employees effectively balance their work and life responsibilities?

- iii. To what extent has work-life balance enhanced employee productivity in Access bank Nigeria?

#### **1.4. Research Objectives**

Bakker and Demerouti (2009), Barnett and Hyde (2001), note that a major challenge amongst employees was balancing work and life responsibilities. The inability to achieve a favourable balance between the two often led to stress, conflict, dissatisfaction, and job turnover. Work pressures from increased workload can cause job dissatisfaction, thus reducing employee involvement in work responsibilities. This can affect the general work productivity of employees. Ahmed (2019) notes that the Nigerian banking sector was much; he explained that most bankers exceed the daily 8 hours of work as stipulated by the Nigerian labour codes to meet up with tasks and jobs. Increased workloads create pressures for the employee, especially when these workloads prevent them from attending to family responsibilities. Bellavia and Frone (2005), also note that the imbalance between work and life can lead to a display of absolute commitment, which was detrimental to the organisation's wellbeing. Thus, it was pertinent for organisations to set up policies that effectively ensure that employees manage both their work responsibilities and personal life. Several strategies to achieve this have been documented; Barnett and Hyde (2001) point out that employees can adequately harmonize the two areas through flexible working hours, running shifts, break times, and alternative work policies. There is a gap in the literature concerning these policies in relation to Access Bank, Nigeria; research has not yet adequately covered. With the high workload in Nigeria's banking sector, as revealed by Ahmed (2019), it can be deduced that work in Access bank is high as well. However, since employee productivity in the bank is high, there must be some policies which the bank has put in place to manage the workload and ensure that employees effectively manage their work and life responsibilities. This is what the research intends to investigate. Thus, the research will look into the organizational operations of Access bank and discover how work and life balance is achieved and how it affects employees' productivity. Thus, the central objective of this research is to investigate the impact of work-life balance on employee productivity in Access bank Nigeria. Other objectives include:

- i. To investigate how employees in Access bank cope with stress and associated pressures from the workplace
- ii. To examine the observable policies set by management in Access bank Nigeria PLC to ensure work-life balance.

- iii. To examine the extent to which work-life balance enhanced employee productivity in Access bank Nigeria

#### **1.4. Rationale/ Justification of the Study**

This study is justified based on its intentions to critically discover the role of work-life balance on employee productivity with reference to Access bank Nigeria, Cinamon, and Rich (2010), explains that low stress and pressures on employees increased their productivity levels. Low conflict and imbalance between work and life were insignificant for employee commitment, loyalty, and personal development. On the opposite, when employees cannot manage their work and life responsibilities, it creates pressure, stress, and tension, which can negatively impact employee's responsibility in the workplace, thus leading to low productivity. Despite these witty research findings, there has not been research that narrates the work-life balance experience in Access Bank Nigeria. Thus, a central justification for this study will be in its empirical investigation of work-life balance in Access bank further discovering if it is related to employee productivity.

The research will also empirically discover various policies in place to ensure work-life balance in Access bank; this will be significant in making comparism with what is already available in existing literature, thereby discovering if the work-life balance policies in Access bank meet up to standard. This research will also learn how employees in Access bank cope with stress, pressures and still can meet up with job responsibilities. This will add to both academic and practical knowledge of which models for ensuring work-life balance can be drafted for other banks in the Nigerian banking and financial sector.

In general, this research is justified based on its intentions to fill the gap in academic literature concerning work-life balance in Access bank and provide models based on the Access bank experience, which can generally apply to other workplaces.

## **1.5. Outline of the Study**

This study consists of 5 chapters.

Chapter one is the introductory chapter which sets the foundation of the research; thus, it includes the research overview, research purpose, research questions, and aims and objectives of the study.

Chapter two is the literature review which consists of the critical analysis of existing seminal studies. The review is structured into the conceptual, theoretical, and empirical review. Findings of the review are used to draft the conceptual framework.

Chapter three contains the methodological frameworks and procedures that the researcher will adopt in arriving at his answers. Thus, the chapter includes all methods adopted to sourcing and analysing data.

Chapter four contains the interpretation and discussions of finding. Here the objective of the research is put in view and explained in line with the research findings.

Chapter five contains the concluding chapter which the researcher makes reflections and recommendations for practice and future research.

## CHAPTER TWO

### LITERATURE REVIEW

#### 2.1. Introduction

This section contains the literature review which is the critical analysis of existing extent to put the research objectives in view. This section is subdivided into four sections, conceptual reviews, theoretical reviews, empirical review, and the conceptual framework. The literature review is essential as it carefully critiques literature, therefore, leading to findings that can be included in the conceptual framework.

#### 2.2. Conceptual Reviews

##### 2.2.1. Work-Life Balance

The concept of work-life balance has gained prominent explanations from various scholars. The field of HRM deals with the management of people, of which work-life balance is foremost as such several related explanations of the concept have evolved. Voydanoff (2008) explains that work-life balance is a situation where work and non-work activities are compatible; thus, they are organized to promote growth under the individual's priorities and desires. In a similar explanation, Grwacz and Carlson (2007), opines that WLB is the successful attainment of both work and family-related desires and expectations without causing conflicts between them. Kalliath and Vrough (2008), explanation notes that WLB is the global assessment that argues in favour of balancing work and life responsibilities with adequate resources and efficacy in both domains.

The above explanation sees work-life balance as a situation that can be achieved. This, however, does not give an adequate description of WLB as it is more than just a situation.

Greenhouse, et al. (2003), however, provide six different explanations for WLB, which elaborates on its definition.

- WLB is the extent to which an individual can achieve both work and life responsibilities.
- WLB reflects the satisfaction of an individual of his work and family roles.
- WLB is the ability of an individual to achieve satisfaction and aspirations in all work and life domains without experiencing a conflict within them.

- WLB reflects the effectiveness and satisfaction of an employee's office or work roles and how they are compatible with family and life roles at a given point in time.
- WLB is attained when work and life roles do not conflict but have higher compatibility, which contributes to higher performance within the two areas.
- WLB is the control of an employee over his work and life responsibilities.

Greenhouse's (2003) explanation of WLB provides a more authentic and robust explanation of the concept; this is because it depicts that the concept of WLB refers to the extent to which an individual can satisfy numerous responsibilities.

WLB involves balancing relationships, interactions between personal and job life; thus, it can be said that an employee has effectively achieved WLB when paid job roles, work tasks, and other work responsibilities do not conflict with personal development, family affairs, and community development (Helmle, *et al.*, 2014). With a good WLB, an employee is equally engaged with work and life roles and satisfies the needs emanating from the two areas (Baicker, *et. al*, 2010). Conflicts within the two spheres are managed adequately to the extent that one does not interfere with the other.

Scholars like Bell, *et. al* (2012); Cinamon and Rich (2010); Anwar, *et. al*, (2013), have explained WLB from the perspective of the organisation, rather than the individual. It is the central argument of Bell, *et. al* (2012), that WLB refers to all comprehensive policies made by managers to ensure that employees have a "family-friendly" work environment. Thus, WLB has been extended beyond the level of family/work to professional, personal responsibilities, and job roles. Cinamon and Rich (2010), note that in achieving WLB, employees do not share their time between the two areas; however, it entails that employee can meet up with responsibilities of both areas.

There has been an increase in research on WLB in the 21st century (Au and Ahmed, 2014); this is associated with problems that come with the inability of employees to achieve WLB. Work Research Institute (2018), note that 12% of workers in the USA quit their jobs due to the inability to manage work and family roles. Baicker, *et al.*, (2010) further point out that the inability to manage work and family responsibilities is associated with stress, pressures, and a huge workload from the workplace. Bell, *et. al*, (2012) also point out that employees in corporate and labour-intensive societies find it difficult to achieve WLB. This is not associated with poor time management but with the rising hours humans spend at the workplace.

Abdallah, *et al.*, (2017), research confirms that the average worker in a capitalist-oriented society spends 7-9 hours at the workplace. This signifies that employer are responsible for the inability of employees to achieve WLB as the employer takes the employee's time. Arguments may be made that employer take time in exchange for wages; however, with contemporary labour legislations that mandate employers to create the avenue for employees to achieve WLB, WLB was still grossly lacking amongst employees (Au and Ahmed, 2014). American Heart Association (AHA, 2018) research confirms that 66% of Americans mentioned that the inability to achieve WLB is linked directly to the number of hours employees spend at work.

In an insightful discovery, Baicker, *et al.*, (2010), note that WLB varies across different organisations and jobs; self-employed individuals may have greater WLB than employed individuals. Thus, researchers studying WLB need to look at the particular job and work policies before making conclusions about the extent to which employees can manage work and life roles. Bell, *et.al.*, (2012) further note that WLB changes in relation to situations faced by the employee; thus, an employee's level to achieve WLB will change in situations such as marriage, childbirth, getting a new job, career promotions, and retirements. Therefore, there is no perfect explanation and universal situation of WLB, which employees should aspire to achieve as WLB changes due to priorities, new jobs, and experiences. However, when assessing the level of WLB, the researcher must investigate the extent to which an employee can manage stress, pressures and achieve job satisfaction and enjoyment (Baicker, Cutler, and Song, 2010). When employees can eliminate the stress and pressures of the workplace, they can have more time to achieve other life-related roles, which translate into job satisfaction and enjoyment. Workers that were stressed and had enormous pressures from their workplace were mainly not satisfied with their jobs. Thus, employers must draft policies that minimise stress and pressures from the workplace and promote job satisfaction and enjoyment.

From the above, as some scholars note, WLB is more than just a situation; it can be regarded as the level of satisfaction an individual gets based on his ability to manage or control his work and life responsibilities. To achieve WLB, there must be compatibility between work and life responsibilities. One must not suffer at the expense of the other; also, stress, and pressures must be limited, while promoting job satisfaction and enjoyment.

### **2.2.2. Work Policies that Enhance Work-Life Balance**

As established in the preceding section from Baicker, *et. al.*, (2010); Abdallah, Obeidat, *et al.*, (2017), and Cinamon and Rich (2010), WLB is relatively achieved when an employee can

manage stress, pressures and promote job satisfaction and enjoyment. The process through which this is achieved has been a source of varying research. Since organisations were different in size, scope, functions, and human resources, they developed several alternatives to achieving WLB. Eze (2018), notes that to increase employee satisfaction and wellbeing, most organisations adopt family-friendly policies, including flexible working hours, job sharing, part-time work, compressed working hours, parental leave, telecommuting, onsite child facilities, etc. Organisations usually had an array of WLB policies to adopt; adopting these policies ensures that employees are satisfied at work, thus increasing their productivity. The rise of a mobile workforce and “working from home,” as occasioned by the COVID-19 pandemic, has made job-sharing the most popular WLB policy adopted by organisations. Guthrie (2012) argues that job sharing entails the sharing of job roles, responsibilities, and benefits. Hours employees spend at work are significantly reduced, therefore giving workers more time to perform other tasks. Job-sharing is also associated with part-time work, which allows employees to attend to family and personal activities, thus increasing the degree of WLB an employee achieves.

Technology and modern communication systems have enhanced the balancing of work and life responsibilities. Modern technologies enabled workers to carry out tasks without being in the vicinity of work; this allowed employees to perform tasks at comfortable locations and attend to other family roles. Through the internet, computers, mobile phones, emails, and other technological connected sources, employees can perform tasks without being restricted to an office; this saves time to attend to other personal issues.

As earlier noted, in achieving WLB, it was essential to eliminate all stress and pressures emanating from excess workloads and long hours at work. Stress and pressures were detrimental to employees as it led to deteriorating health conditions of employees due to mental and physical disturbance. Helmle, *et al.*, (2014), note that health deterioration amongst employees was a threat to employers. Capitalist-oriented societies have witnessed a rise in the cost of health care treatment, of which employers are responsible for paying for the health services of sick employees. Thus, it was prudent and cost-efficient for employers to pay greater attention to setting WLB policies that reduce stress and pressures, thereby limiting the rate at which employees fall sick than spending huge money on health services (Breitenecker and Shah, 2018). Hence, Au and Ahmed (2014) argue that another method to enhance WLB was for management to provide and sponsor wellness and physical fitness programmes. The cost of sponsoring health programmes for employers was lesser than the cost of treatment or health

services. This was proven by Baicker, *et al.*, (2010), meta-analysis, and critical research that revealed that medical costs spent by organisations on its employees fell by \$3.27 per employee when the organisation set up wellness and physical fitness programmes. This proves that WLB policies, especially on fitness and health, were essential to both employee and employer.

This section of the literature review is vital as it reveals the extent and nature of WLB, it was discovered that WLB involves measures by which an employee can satisfy both work and personal family needs (Baicker, *et al.*, 2010; Abdallah, *et al.*, 2017). However, no universal system of WLB exists as it was dependent on the job, nature of employment, differences in company laws, etc. (Bell, *et al.*, 2012). It is thus suggested that in achieving WLB, employers should be able to provide measures for stress and pressure reduction as well as avenues for job satisfaction and enjoyment, this can be achieved through family-friendly policies, job sharing technologies, wellness, and fitness programmes. In contextualising these discoveries to the present research, the researcher interrogates how stress and pressures in Access bank are effectively managed by adopting several WLB policies. Furthermore, the researcher seeks to investigate the extent to which these WLB policies have provided employees with more time to achieve other non-job-related functions.

### **2.2.3. Employee Productivity**

Employee productivity is regarded as an important achievement within an organisation, as the productivity of its staff significantly determines organizational success. As such, Bourne, *et al.*, (2005) note that employee productivity is the extent to which employees working in an organisation achieve organizational objectives. Fulfilment of objectives is overall, while parts include meeting deadlines, carrying out projects successfully, and performing tasks. In a similar explanation, Abel-Maksoud, *et al.*, (2008), say a productive employee achieves tasks, objectives, and projects. A productive employee will accomplish tasks within the right context, with the desired standards and proper quantity.

The above justifies the assertion that a productive employee is goal-oriented and achievement inclined. Abel (2014) notes that a productive employee adopts all necessary means and mobilizes the right number of resources to ensure that the objectives of an organisation are met. This, therefore, is significant to organizational performance. Within the context of this research, any factor that prevents an employee's productivity is detrimental to the organisation. Thus, stress, pressures, conflicts, and incompatibility between work-life responsibilities were

a big problem as it limits employee productivity and affects his/her ability to achieve organizational goals.

#### **2.2.4. Importance of Work-Life Balance to Employee Productivity**

Given the importance of WLB to employee's physical wellbeing, mental/cognitive alertness, and skills/expertise development, the centrality of WLB to employee productivity cannot be denied. Au and Ahmed (2014); Eze (2018), note that there is a positive link between employee productivity and WLB, as managing both jobs and work-related roles significantly reduced the amount of stress faced by employees, thus increasing their productivity. A stress-free employee had better emotional, cognition, attention, and concentration to work and get better results (Bell, et.al, 2012; Cinamon and Rich, 2010). This is in line with Guthrie (2012); Helmle, et. al, (2014), who argue that stress imbalanced the mindset of employees, therefore, crippling their productivity. Bell, et.al., (2012), also note that employees who could not balance work and life responsibilities developed acute resentment to their workplace, which affected their motivation/commitment and productivity. Thus, they are unable to meet up tasks and deadlines. Arain, *et al.*, (2010), further note that an absence of WLB is a significant reason most employees quit their jobs, as an absence of WLB culminated into stress, pressures, job dissatisfaction, and turnover. However, WLB aided in removing the overwhelming and discomfiting effect of stress and pressures, thus providing more job satisfaction and increased productivity.

WLB was also associated with mental health; a study carried out by the AHA (2018), revealed that the absence of WLB was responsible for 61% of mental illness amongst employees. The survey further explained that mental illness was a product of accumulated stress, pressures, and excess workloads; these could reduce employee productivity by diminishing motivation, commitment, enthusiasm, and physical strength to work. Thus, it was essential for managers to create avenues through which employees can achieve WLB, as Breitenecker and Shah (2018) note that proper WLB improved mental health and cognitive well-being, further increasing motivation and enthusiasm.

Eze (2018), in his analysis, note that WLB was a form of motivation for employees; when employees are provided with the avenue to achieve both works- and job-related roles, it gives them a sense of importance that management considers their happiness. This increases motivation and productivity while reducing negative behaviours as absenteeism, job dereliction, and disloyalty.

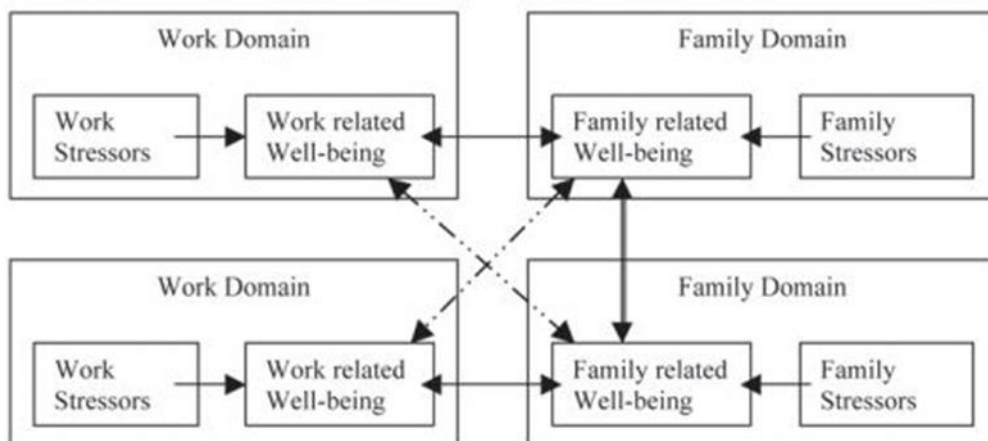
The preceding paragraph establishes that WLB is essential to employee productivity as it eliminates stress, pressures, workloads, mental illness and increases motivation, strength, concentration, cognitive skills, and behaviours. These factors are used to investigate the quality of WLB on employee productivity in Access Bank. This research interrogates all WLB policies in access banks and examines if they are essential in increasing employee productivity.

### 2.3. Theoretical Reviews

Theories offer academic explanations to phenomena as they are often the result of empirical research concerning a research topic. Several theories have been postulated that discuss the relevance, nature, and value of work-life balance; most of these theories are complementary. As noted in the introductory section, there are minor arguments on work-life balance; most empirical studies point in the same direction.

For instance, as explained by Guest (2001), the spill over theory notes that workers can carry their feelings, skills, experiences, emotions, and behaviours developed in one area of life into the other area. Thus, negative and positive experiences easily migrate within the work environment and living environment. Therefore, conflict in one area can easily slide into the other area, thus creating negative experiences in the particular area. For example, a pay rise in the work environment will flow to the life environment; the employee will be happy and have more resources to take care of his needs. Also, family conflicts and stress can easily slide into the work environment causing work-related challenges. As revealed in figure 2

**Figure 2. Spill over Theory**

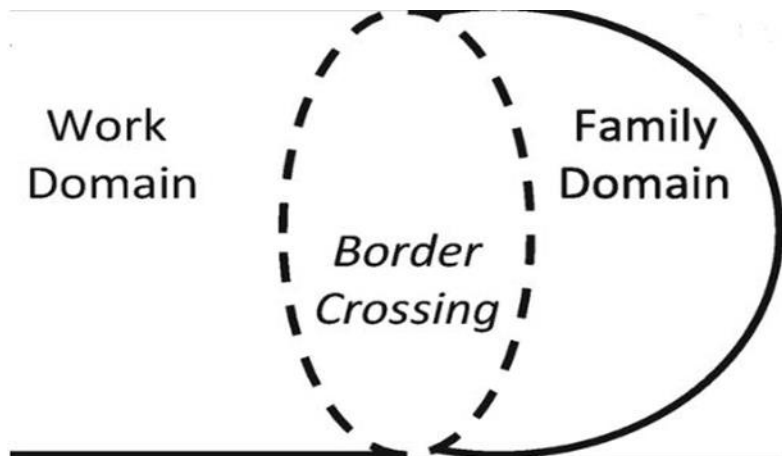


**Source: Guest (2001)**

According to Bird (2001), the theory thus postulates that there is no actual demarcation between work and life; boundaries do not exist as whatever happens in one area will be experienced in the other area. Therefore, managers must ensure that environments that enable the employee to integrate both work and life responsibilities must be created. Doing so will allow a positive spill over from family and work domains, thus allowing the employee to perform better.

The above theory is similar to the Border theory, which notes that individual roles occur between two domains of life i.e., work domains and life domains. These domains are separated by borders which could be fluid, or stringent, physical or temporal. A cross border movement between the domains is achievable depending on the flexibility and permeability of the borders (Clark, 2000). Thus, the transition between the work environment and the life environment was determined by the flexibility of both domains. The best border that enhances the ability of employees to balance their work and life environment is a flexible border; this is because it allows the integration of work and life responsibilities. Therefore, an employee can effectively meet the needs of both domains. Rules and regulations should be set to enhance the flexibility of each domain, thereby enhancing work-life balance.

**Figure 3. Border Theory**



**Source: Guest (2002)**

As explained by Guest (2002), the value of both theories is that they both consider that each environment can affect each other, which significantly is the underlining postulation of work-life balance. The inability to manage work or life will create stress, hindering the employee from achieving both responsibilities. However, while the spill over theory reflects ease in migration of experiences between both domains, the border theory notes that migration was

also possible if borders were flexible. Thus, activities of management are necessary for ensuring that domains are flexible to allow positive movement.

Both theories were criticised, Ransom (2003), criticised the spill over theory for its postulation that there are no boundaries between work and family, he notes that modern organisations have procedures, rules, and regulation to ensure that “what happens at home, stays at home, and what happens in the office stays in the office.”. The border theory was criticised by Middleton (2007), who notes that the theory is too simplistic. By limiting the domains of life to just two, the theory was inadequate in explaining life situations; thus, he added the recreational domain as a third domain. Despite this, both theories will inform theoretical investigations of this study, as the study will inquire about the spill over effect and the flexibility of domain borders in Access bank Nigeria.

#### **2.4. Empirical Reviews**

Several studies have been conducted which seek to explain the link between Work-life balance and organisational performance. The majority of studies discovered that work-life balance was essential to employee productivity because, as James (2017), notes from his assessment of WLB on millennials working in the banking sector; WLB increases work satisfaction, happiness, motivation, commitment, creativity, and innovation which were cardinal factors for employee productivity. Wang and Hun (2016) achieved a similar result from their quantitative analysis of firms in China; they discovered that a lack of a balance in work and life responsibilities dropped employee productivity by 8.9% every week. In a slightly different study Pedro (2018), notes that the flexibility in work-life environments was key to ensuring that the two were balanced. Thus, WLB will not be achieved without work flexibility; his study investigates WLB amongst nurses in South Africa. Results revealed that nurses had the most flexible working hours; hence their productivity was high.

**Table 1. Empirical Reviews**

| <b>S/N</b> | <b>Study</b>                                    | <b>Focus</b>   | <b>Method</b> | <b>Finding</b>  |
|------------|---|--|---------------|---|
| <b>1</b>   | Abdallah, Obeidat, Aqqad <i>et al.</i> , (2017) | Focus is on WLB as one factor that influenced job satisfaction, job involvement, and organisation commitment. This study aimed to discover if WLB had a direct or indirect correlation with the variables as mentioned earlier | Quantitative  | There exists a positive correlation between WLB job satisfaction, job involvement and organisation commitment. WLB was a central determinant in the manifestation of the other variables amongst staff.   |
| <b>2</b>   | Answar, Hansu and Janjua (2013)                 | The study focused on the relevance of WLB on total organisational performance. The aim was to develop a model for WLB amongst firms by identifying the significance of WLB   | Qualitative   | WLB is relevant for the overall organisational positive outcomes, as it ensured that both management and employees were positively knitted, thus enhancing productivity   |
| <b>3</b>   | Bell, Rajendran and Theiler (2012)              | The study focused on the impact of stress on organisational productivity of academics  | Quantitative  | The study revealed a positive correlation between stress, wellbeing, and WLB. Conflict stress had a 2.3% rate effect on the aforementioned amongst academics. Stress thus reduced the ability of academics to achieve work and life-related goals |
| <b>4</b>   | Breitenecker and Shah (2018)                    | Studied WLB on the performance of staff, using performance management indexes such as total outputs, goal achievement, and number of tasks achieved  | Quantitative  | High-performance measurement amongst staff is related to WLB.   |

The above empirical reviews are essential in revealing the importance of WLB on employee productivity; however, the above studies mainly used quantitative methodology. Thus, in-depth explanations about the link between WLB and employee productivity is not effectively established; significant gaps still exist in discovering the adverse effects of stress, pressures, and long working hours, especially amongst employees of Access bank; furthermore, much needs to be explained in relation to the extent to which WLB aids employee productivity. An in-depth and detailed analysis is required on specific WLB policies and their attendant impact on employee productivity. This research is conducted to study WLB and employee productivity in Access Bank while considering the gaps mentioned earlier.

### **2.5. Existing Debates and Commentary on the Literature**

As noted earlier in the literature review, WLB is one of the concepts that has succeeded in getting a fair coherence in HRM; this is because very few differences exist within its scope and concern. Debates within the literature were thus complementary, each being a significant build-up of the other. Overall, the literature is coherent. Studies were primarily qualitative with few quantitative that measure WLB using statistical calculations. The literature further revealed that intensive studies on WLB balance are needed to make newer academic discoveries.

### **2.6. Conceptual Framework**

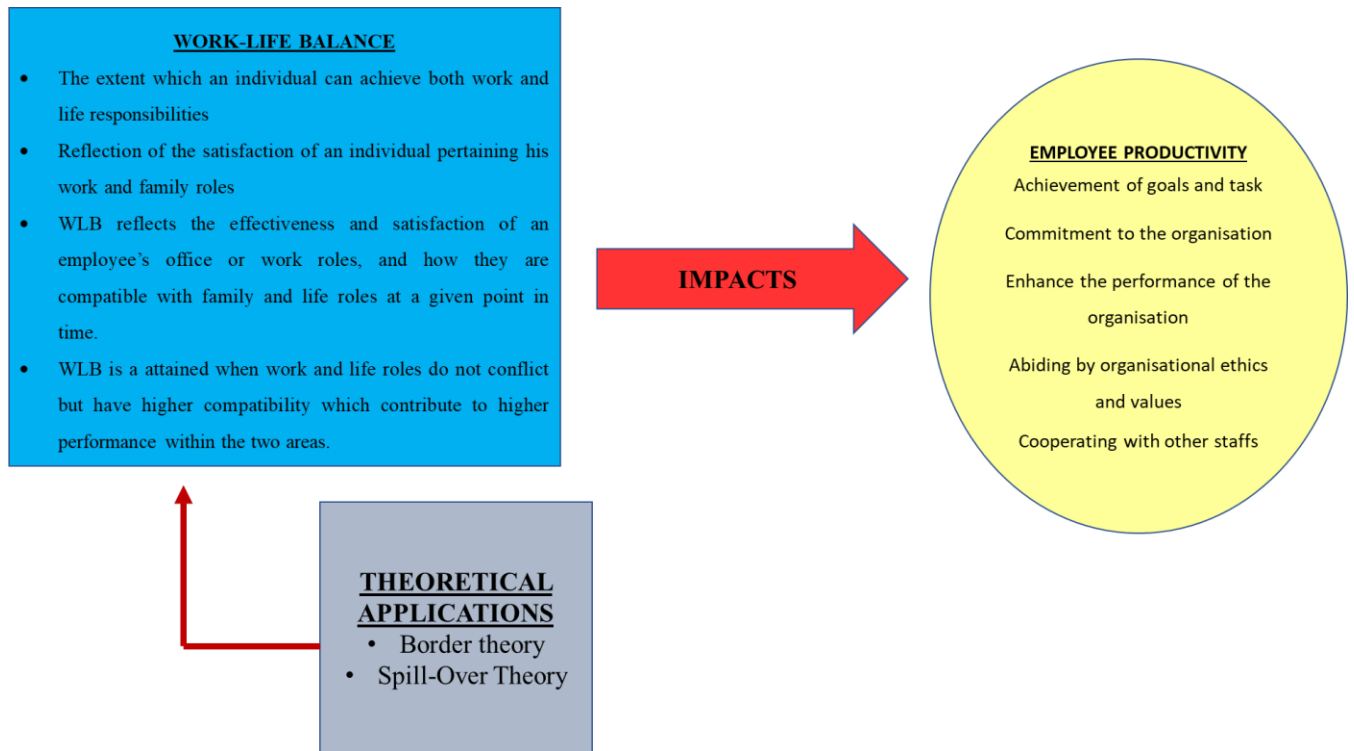
The conceptual framework is developed based on concepts that were reviewed in the literature review. The conceptual framework enables the researcher to narrow down the research variables he wants to study, thus focusing on the research. Thus, the conceptual framework shows the units of measurement for each concept in the research, shows the relationship between them, and further tells how the researcher will use them to answer the research question. The table below thus explains the conceptual framework.

**Table 2. Conceptual Framework**

| S/N | CONCEPTS              | MEASUREMENT   |
|-----|-----------------------|---|
| 1   | Work-Life Balance     | <ul style="list-style-type: none"> <li>• The extent to which an individual can achieve both work and life responsibilities.</li> <li>• Reflection of the satisfaction of an individual pertaining to his work and family roles</li> <li>• WLB reflects the effectiveness and satisfaction of an employee’s office or work roles and how they are compatible with family and life roles at a given point in time.</li> <li>• WLB is attained when work and life roles do not conflict but have higher compatibility, contributing to higher performance within the two areas.</li> </ul> |
| 2   | Employee Productivity | <ul style="list-style-type: none"> <li>• Achievement of goals and task</li> <li>• Commitment to the organisation</li> <li>• Enhance the performance of the organisation.</li> <li>• Abiding by organisational ethics and values</li> <li>• Cooperating with other staffs</li> </ul>   |
| 3   | Border Theory         | The flexibility of work-life balance policies in enhancing the achievement of both work and life roles.   |
| 4   | Spill-Over theory     | The ability of work-life policies to enable employees to integrate both work and life responsibilities.   |

Based on the above, the conceptual framework is used to discover the influence of work-life balance on employee productivity. The central analysis is done by investigating the impacts of work-life balance variables on employee productivity. However, the theoretical applications are made to access the quality and standards of work-life balance policies in the organisation of the study. The relationship between the variables is thus explained in the figure below.

**Figure 4. Conceptual Framework**



The blue box contains the factors related to work-life balance; hence, it implies using the elements. Employees should be able to cope with stress and pressures effectively. Therefore, the factors in the blue box were used to investigate how employees in Access bank cope with stress and associated pressures from the workplace. This achieves objective one of the studies. Also, the second objective is achieved by examining factors in the blue box, therefore, examining the observable policies set by management in Access bank Nigeria PLC to ensure work-life balance. The third objective is achieved by investigating the factors in the blue box and yellow box, examining how work-life balance enhanced employee productivity in Access bank Nigeria. The elements of the ash box are used to make further analysis on the outcome of the three objectives.

## 2.7. Conclusion

The literature review has provided several variables such as integration, flexibility, and satisfaction, which can be used to investigate the level of WLB in Access bank Nigeria. With the absence of academic literature on WLB in Access bank, the literature review findings will be used to study the impacts, policies, and WLB effectiveness in Access bank Nigeria. The next chapter contains the research methodology.

## CHAPTER THREE

### RESEARCH METHODOLOGY

#### 3.1. Introduction

This section of the study discusses the research methodology consisting of all methodological frameworks the research adopts to arrive at the research conclusion. The overall framework for the methodology is the qualitative design, which collects data through semi-structured interviews. Thus, the researcher adopts the thematic model of analysis. All other sections of the study are in line with qualitative studies.

#### 3.2. Research Paradigm and Overall Approach

According to Bajpai (2011), a research paradigm collects specific assumptions, laws, and principles that govern the way knowledge is acquired. They are frameworks that determine the acquisition of scientific knowledge; thus, a paradigm describes the processes and manner of conducting a scientific inquiry and how knowledge is generated afterward. Therefore, the research paradigm encompasses several patterns, values, beliefs, and norms utilised and adhered to when conducting a scientific inquiry to gain knowledge about existence. The purpose of a research paradigm is to ensure that knowledge in academia is acquired properly, and its explanations can be sustained and developed for the benefit of humanity.

Two main types of paradigms exist, positivism and interpretivism; this study adopted the interpretivism paradigm. This paradigm notes that the knowledge is based on observation and understanding of human behaviour concerning the realities they construct. To the interpretivist knowledge is drawing from studying human behaviour and experiences which shape their behaviour. Hence the study of humans should be subjective, as humans are dynamic and are subject to constant change.

In business research, Bajpai (2011), notes that the interpretivist tries to understand the outcome of human behaviour based on experiences and influences of organisational practices and processes. He goes further to note that since humans work in an organisation, they are bound to be affected by decisions, policies, and processes, which in turn shapes their behaviour towards the organisation. Therefore, it is the role of the business researcher to study these

policies and processes not as a single factor but based on the impacts they have on employee behaviour.

The adoption of the interpretivism paradigm for this study is justified based on the aforementioned. Using this paradigm enabled the researcher to study several organisational processes and policies as work-life balance and how these shape employees' behaviors; in the case of this research, this was employee productivity, which is a combination of positive behaviours displayed by the employee. Furthermore, the interpretivism paradigm emphasises the need for an in-depth understanding of human behaviours in relation to several variables at a specific period. The paradigm enabled the researcher to study productive employee behaviours within Access bank Nigeria, thus getting an in-depth understanding of how work-life balance shapes productive behaviour.

This research adopted the inductive approach because the inductive approach goes together with the interpretivist paradigm. Most research with interpretivism paradigm adopts the inductive approach (Collis and Hussey, 2013). They both emphasise the study of human behaviour based on experiences (Gorad, 2013). The inductive approach tries to discover patterns of relationship between variables and human behaviour; thus, it seeks to uncover deeper meanings and reasons for human behaviours. By moving from “specific to general” the inductive approach can uncover the significance of variables, manifestations, influence, and greater meanings of these variables to human behaviour. Since this research sought to understand the influence of work-life balance on employee productivity, the research moved from the specific organisation under study “Access bank” and tried to make generalisations on the impact of these variables. The approach also aided in theory and model formations concerning work-life balance and employee productivity by uncovering relationship patterns.

### **3.2. Research Design**

The research design puts the research in focus by harmonising and integrating all parts of the research, to ensure an effective synergy and coherent flow of the research process (Gorard, 2013). By achieving coherency, the researcher can study all problems logically, therefore, reaching authentic and genuine answers to the research questions (Howell, 2013). The research design is further important because it provides a unified blueprint for explaining the research objectives, data required, data collection method, and data analysis (Howell, 2013).

The research design chosen for this research is the qualitative research design; the qualitative research design emphasises the use of non-numerical values and data to study the phenomenon. The qualitative design seeks to get a deeper understanding and meaning of variables; this can only be achieved by non-numerical data that provides in-depth and explanatory accounts of the impacts of variables on the subject of study. The qualitative design further enhances the study of social realities and their impacts on human behaviour and actions (Franklin, 2012). This design was adopted in this study to get a deeper understanding of work-life balance and its influence on employee productivity; using non-numerical data will enhance the detailed and in-depth comprehension of the influence of work-life balance on employee productivity. Non-numerical data is best for this kind of study, as the researcher got tangible explanations on how work-life balance resonates with employee productivity.

The tangible, detailed, and non-numerical data added value to this research by enabling the researcher to address the research problems and attain the research objectives reasonably, coherently, and logically without ambiguity. It also prevented unconvincing and weak conclusions about the manifestations of the research variables, thereby enhancing the credibility of this research.

### **3.3. Research Strategy**

Research strategy refers to the process of data collection and specifies what data will be collected for the research. As noted in the subsequent section of this study, the research design harmonises and integrates all elements of the research, ensuring coherency. Thus, the research strategy adopted for this study must be in harmony with all other aspects of the research methodology. Since the study adopts interpretivism paradigm, inductive approach, and qualitative design, which are targeted at exploring the influence of variables in an in-depth and detailed manner, the research strategy chosen must ensure that the data collected for this research is detailed and offers in-depth explanations of the variables. Thus, the qualitative research strategy is chosen.

The qualitative research strategy is used to generate data from individuals; it generates factual data from individuals, thus enhancing an in-depth and detailed understanding of the variables. The strategy is in tandem with the interpretivist and qualitative design. It seeks to understand human behaviours by uncovering deeper meanings and patterns of relationships through non-numerical data. The qualitative research strategy gathers non-numerical data from interviews,

ethnographies, observations, printed documents, etc. Therefore, using this strategy enabled the researcher to acquire the correct data to address the research questions and objectives adequately.

A major limitation of the qualitative strategy is its subjectivism; the researcher was also likely to influence the data through personal sentiments, leading to an inaccurate representation of participant perspectives (Franklin, 2012). Furthermore, Creswell (2013), notes that the strategy is not scientific enough; thus, its findings may be doubtful and less credible. These limitations did not threaten the outcome of this study, as the researcher adopted a robust and empirical methodology that limited the influence of the researcher's sentiments and bias on the reporting of the research finding. Furthermore, empirical measures for validity and reliability like pilot studies and member checks were adopted to ensure that what is reported as the research finding is what was recorded from the data.

### **3.4. Sources of Data**

The Primary data was the major source of data for this research, the primary data was collected via interviews. The primary data was collected first-hand from the participants through direct interviews. The primary data is considered reliable and appropriate for business research, as it provides a more accurate representation of the perspectives, perceptions, and opinions of the research participant.

The second type of data adopted in this study is the secondary literature. This exists as already analysed data; thus, it was important for making discussions and supporting the findings made from the primary source of data. Furthermore, the secondary literature was used to make comparisons on findings from the primary data to discover if there is a coherency in knowledge or the new knowledge disagrees with older knowledge.

### **3.5. Instrument of the Study**

The major instrument of the study was the interviews; the interview operates based on a question-and-answer format, where the participant is asked some questions, and his/her answers are documented for future analysis. The interview excelled in getting a deeper, detailed, and in-depth understanding of issues because it offered the participant the opportunity to explain, cite examples, experiences, events, or even give stories to buttress his/her point (Creswell, 2013). Furthermore, during the interview, the researcher observed the participant's

body language, emotions, and gestures; this led to a deeper understanding of how work-life balance impacted the employee.

The interview was drafted using the semi-structured and open-ended format; this gave the participant flexibility in answering questions and kept the participant within the confines of the discussed issue. Furthermore, this format allowed for probes on answers given by the participant, thus leading to further answers.

The questions in the interviews were drafted based on the conceptual framework; the conceptual framework focused on measuring the impacts of work-life balance on employee productivity; thus, possible interview questions included.

- i. How can you describe work-life balance in your workplace?
- ii. Are there policies that enable you to keep up with your work and personal life responsibilities in your workplace?
- iii. How are you able to manage work and life responsibilities?
- iv. Does the absence of work-life balance impact your productivity?
- v. What are the challenges you experience as an employee in your workplace while trying to manage work-life responsibilities.

In ensuring the reliability of the interview as a research instrument, the researcher conducted a pilot study on a sample population; this enabled the researcher to note potentially weak questions in the schedule. This was rectified before the actual interview was carried out.

### **3.6. Participants of the Study**

The participants of the study included the Staff of Access bank, both management and normal staff. This was to get more answers concerning policies for work and life balance and the importance of these policies in keeping employees productive. Participants were recruited via convenience, purposive, and snowball sampling. This ensured that only participants with the correct information and were willing to be involved in the study were recruited.

### **3.8. Ethical Considerations**

Research ethics are necessary for upholding the sanctity of the research in regard to integrity, transparency, and ethical conduct (Creswell, 2013). Ethical principles were adhered to in this research, the research maintained the safety and rights of the participants to engage or withdraw from the study. A consent and plain language statement form was delivered to participants to fill as a sign of their consent and willingness to participate in the study (see Appendix A). The researcher also kept the identity of participants safe to avoid jeopardising the security of participants. Also, the data was documented using data management processes. Other critical areas of research ethics which the researcher adhered to were.

- i. Protection of identities, rights, privileges, and opinions of the participants, since the interviews were conducted through skype, the researcher upheld the decisions of interviewees to keep their faces hidden.
- ii. The researcher upheld the decision of the participant to cancel or hide certain information. Furthermore, participants were free to withdraw from the research at any time.
- iii. The researcher upheld principles of data reporting, acknowledgment of intellectual property, and lack of falsification of data.

### **3.9. Analysis of Data**

Data was analysed using the thematic framework. This grouped ideas into general themes that discuss the manifestation and relationship between variables. The thematic analysis provided an easy and understandable method for presenting the results of the research. Furthermore, the thematic analysis is a credible form of presenting data collected from interviews. It groups the ideas of participants into prevailing themes based on the participants' opinions (Creswell, 2013). The thematic analysis for this study followed the process below.

- i. Listening and transcribing of interviews to get conversant with the information.
- ii. Coding interviews based on the conceptual framework.
- iii. Developing themes based on grouping coded responses.
- iv. Synthesising findings with relevant secondary data
- v. Discussing findings and relating them with the research objectives.

The above format was used for the thematic analysis, allowing the researcher to approach data analysis, leading to accurate research findings accurately.

### **3.10. Test of Validity and Reliability**

The validity and reliability of this study were done using the pilot study. The pilot study allowed the researcher to conduct pre-studies with the research participant, thus identifying conflicts, errors, and corrections before the original study. The researcher, therefore, conducted pilot studies with two staff from Access bank. The pilot study revealed that certain questions were not drafted according to the research objectives; thus, the researcher redrafted these questions before conducting the main studies. The pilot study thus ensured that the research instrument measured what it intends to measure and also the findings of the study are consistent with what is obtainable from the case study.

### **3.11. Conclusion**

The outcome of this research provides an explanatory account of the impacts of work-life balance on employee productivity. This will be relevant to both academic and business practice. Within academia, the outcome of this research adds to knowledge on the interactions between work-life balance and productivity. Furthermore, the research will be used as a reference for further studies. Within the business practice, the research makes recommendations on how organisations can improve their work-life balance policies, thus enhancing greater employee productivity. The research also provided new work-life balance policies that several organisations can adopt.

## CHAPTER FOUR

### DISCUSSION OF FINDING

#### 4.1. Introduction

This section of the study contains the discussion of the research findings. Recall, in the previous chapter, it was explained that the findings would be discussed in a thematic format, i.e., relevant ideas are grouped under relevant themes. This chapter thus contains the relevant findings of the research, which are grouped under themes. The findings were collated based on the responses from six participants. The table below provides a breakdown of respondent's biodata. Due to the principle of anonymity, only participant initials are documented.

**Table 3. Participant Details**

| <b>S/N</b> | <b>NAME</b> | <b>DEPARTMENT</b>      | <b>WORK EXPERIENCE</b> |
|------------|-------------|------------------------|------------------------|
| <b>1</b>   | AM          | Counter Staff          | 4 years                |
| <b>2</b>   | BD          | Counter Staff          | 4 Years                |
| <b>3</b>   | CT          | Marketing              | 3 Years                |
| <b>4</b>   | TH          | Customer Care          | 3 Years                |
| <b>5</b>   | VD          | Records                | 4 Years                |
| <b>6</b>   | RT          | Human Resource Manager | 8 Years                |

Each theme is developed based on the participant's response. Due to heavy data, only relevant statements of participant that indicated a theme was used in the analysis.

## 4.2. Analysis of Findings

### 4.2.1. Theme One: Causes of Stress and Pressures amongst Employees in Access Bank

Table 4. Do you find your work stressful?

| PARTICIPANT | REPOSE   |
|-------------|--|
| <b>AM</b>   | <i>Yes, I find my work every stressful, like you come to work in the morning from 7am and you do not have a definite closing time, this means that you are not sure when you are likely to go home and meet your family, coupled with this, you know this is a bank, and you must have customers every day, so in a day I can attend to over 100 customers, this is really stressful as you meet with different kind of customers and even managing them is a very hectic endeavour</i>  |
| <b>BD</b>   | <i>Yes, this is a bank, and we deal with money, hence when money is involved there must be stress, you have people going in and coming out, people talking, you are attending to issues and then someone comes again with an information, you need to attend to that and all. It is really stressful. Most importantly is you work from 8am, official resumption time is 7:00am but you start working from 8:am and you do not know when you will close. Because every attendant within the bank must be attended too, so for instance official closing time is 4:00 but within the bank we still have like 200 people that means you must attend to these 200 people which sometimes can take extra 3-4 hours, so you come by 7:00am and leave by 8:00pm only to come back again the next day</i> |
| <b>CT</b>   | <i>well, it depends on what you say stress is, if you look at it from the time perspective, then yes, the job is very stressful as we barely have time for ourselves, but from the work itself, it is not really that stressful especially when you love, the job, so if you are a person that loves your job then you will definitely not be stressed. But in this sector, there is bound to be stress what is important is how well you manage it.</i>   |

**Table 5. Are there associated pressures from your workplace?**

| PARTICIPANT | RESPONSE  |
|-------------|---|
| AM          | <i>Yes, there are a lot of pressures especially in this sector, the organizational culture alone is one that promotes hard work and diligence, hence when you are working in such an organisation there is bound to be some level of pressure. When you work hard daily to meet up with deadlines, attend to customers and also meet up with other activities definitely you will be stressed and pressurized</i>   |
| BD          | <i>yes, there are pressures, especially ones that flow from the need for you to keep up with deadlines and your job content. Like me my job description is mainly marketing, hence I have to meet with people, talk to them about the bank, get them to open accounts, follow them up and all. Somethings you become the manager to some of the customers, like if they have problems, it's you, they will call, no matter the time, some customers do not even respect privacy, a person can call you at 9pm in the night just to lay a complain. What I am trying to say is that your job content says you have to do this and this, however you end up doing more than that.</i> |
| CT          | <i>Yeah, there are pressures from work, especially when you start working newly in the bank, but as you arise, the pressures tend to reduce because you have less workloads, so pressures mainly come from workloads, as I have said before, this is a bank, so there are many customers hence you must work. Well, another reason that I can say is responsible for pressures is the physical environment, when you came into the bank, you saw how busy the place was, this shows you what we deal with every day.</i>  |

**a. Discussion**

Stress and pressures are problems in the banking sector that affect employees' emotional, cognitive, and physical well-being; stress is often a reaction to psychological and physiological demands emanating from within or outside an individual (Helmle, et al, 2014); these demands are stressors. Stress and pressures occur when the stressor's demand exceeds the abilities of the individuals or resources that the individual poses to handle it; as Cinamon and Rich (2010) note, stress mainly comes from the inability to handle demands, requirements, and expectations. When there are several demands on an individual, and he/she cannot manage them effectively, it leads to stress and pressures (Bell, *et al.*, 2012).

In the banking sector, stress is common, as many employees cannot manage their responsibilities, demands, and work expectations. Thus, bankers appear to be overworked and under pressure. The interviews have revealed this. The most typical reason for stress is the workload employees encounter at work. All participants noted that the workload in the bank was demanding as they had to attend to customers daily, sometimes over 100 customers a day.

*"The workload in the bank is much, sometimes I can attend to over 100 customers"-AM.*

Anwar, *et al.*, (2013), note that stress and pressures occur when the workload exceeds an individual's ability to handle it, creating unmanageable tensions. Also, Baicker, *et al.*, (2010), explain that with much workload, employees became confused and could not achieve more significant duties; thus, workload prevents an employee from completing current and future tasks.

Another reason attributed to stress and pressures was long working hours. Most of the participants noted that they had long work hours and very little time for themselves. The statement below authenticates this:

*"We come to work at 7am, official duties start by 8am and closes by 4pm, however if there are customers in the bank at 4pm, they must be attended to"- BD.*

Long work hours create stress; as Baicker, Cutler, and Song (2010) note, an employee can be stressed when there is a lack of balance between work hours and comfort hours. Studies as Abdallah, *et al.*, (2017); Bell, *et al.*, (2012), have demonstrated that long working hours amongst employees significantly contribute to stress. This affects employee productivity and performance. Studies Au and Ahmed (2014); Abdallah, *et. al.* (2017), also attribute long working hours to work pressures, as longer work hours accumulate pressures and stress. A person working for a short time had less work to do than others working for a long time. A participant notes this

*"When I work for over 10 hours my tasks increase, as with longer working hours the more customers come into the bank requesting to carry out an operation or the other"- CT.*

Long work hours are an attributable factor that creates work stress, especially when long working hours is not accompanied by breaks and other stress-relieving incentives (Bell, *et al.*, 2012).

Another significant cause of stress and pressure revealed from the interviews is job content. Participants noted that they had a specific job description; however, they carried out other tasks that were not in the job description. The statement below authenticates this:

*"What I am trying to say is that you have a specific task dictated in your job description however, at the end of the day, you see yourself having to do much more than is assigned in your job description"-BD.*

*"As a marketer, my job is to promote the bank and get more customers, but often times I end up doing the work of a customer care assistant"- AM.*

Baicker, *et al.*, (2010) note that job content gives the employee an expectation, i.e., it sets his/her mind on job expectations and requirements. However, when an employee's duty increases beyond the boundaries of the job content, it creates disorientation in the employee's mind, hence, leading to stress and pressures, especially if the employee was unprepared to perform other jobs. Employees are forced to take on other jobs that are not within their job description; this is because, as Cinamon and Rich (2010), note; in the Nigerian society, the number of jobs and tasks an employee achieves show "how you are such a good employee." The Nigerian society exalts workaholism without an attachment of attendant rewards. Thus, when employees have to carry out other tasks that are not contained in their job description, it brings about confusion, disorientation, and imbalance in the employee's mindset, thus causing stress and pressure.

Another significant factor that was revealed from the interview that caused work stress was the physical work environment. This is the context where work is performed (Eze, 2018), Cinamon and Rich (2010), explains that the work environment should be designed in a conducive manner that supports health, safety, and productivity. This was the case in Access bank; the work environment was conducive and constructed considering the safety and health of employees. However, a significant problem was crowd maintenance. The bank was usually crowded with several people; sometimes, the noise and crowdedness affected the psychological well-being of the staff and led to stress and pressures.

*"The physical environment is too crowded; sometimes we can have over 300 to 400 people in here, this sometimes leads to lack of concentration and focus on work"- CT.*

A deeper analysis of the work environment reveals those principles of a healthy work environment are not implemented in Access bank. Helmle, *et.al.*, (2014), indicate that crowd

maintenance was essential in a workplace, as it enabled proper interactions and reduced noise and confusion. In Access bank, there was an absence of a work environment with a limited crowd and reduced noise, this increased employees' chances of stress and pressure.

Other factors mentioned by participants that caused work stress and pressures were an organisational culture that supports workaholism; this is associated with the last point on job content; tight deadlines are associated with heavy workloads where the employee was faced with meeting up with deadlines while performing multiple tasks.

Findings from this section reveal that long work hours, work overloads, job content, and physical environment were reasons for stress and pressures amongst employees in Access bank. It is worthy to point out that results were not contained in the literature review, scholarly articles that presented a case on stress and pressures in the literature review, Baicker, *et al.*, (2010); Abdallah, *et al.*, (2017) and Cinamon and Rich (2010); did so on a surface basis, they failed to go in-depth and provide detail explanation for the causes of stress. However, this study has filled in the gap by giving exact reasons for stress amongst employees in Access Bank.

#### 4.2.2. Theme Two: How Employees at Access bank Cope with Stress and Pressures

**Table 6. How do you cope with stress and pressures?**

| <b>PARTICIPANT</b> | <b>RESPONSE</b>   |
|--------------------|---|
| <b>AM</b>          | <i>I sleep, like take time to really sleep, especially during the weekends. Thank God I am single so when I go home, after taking my bath, eating the next thing is to sleep, may be for 4 to 5 hours. I also take breaks in the office, sometimes I excuse myself from my seat to have maybe 10 to 15 minutes break, I just stretch myself and then come back to work. I also take breaks to eat, close my eyes for like 5-10 minutes before I come back to work</i>   |
| <b>VD</b>          | <i>I take breaks on the job, maybe to eat and use the restroom, breaks are really helpful, sometimes I time myself I do not waste time on a client especially if there are many people waiting, so if a customer has issues, I try to resolve it as quickly as possible, I may send him to another person if I cannot complete the job. Exercises to helps in relieving stress and pressures, so on Saturday morning I go for jogging, I also spend time with my family on Sunday just to hang out, it eases stress</i> |
| <b>TH</b>          | <i>Stress comes from heavy workload, long hours at work and tight deadlines. So, I mainly try to rest, exercise, eat good food, hangout with my family, take courses that teach how to manage stress and most important I try as much as possible to finish all required duty within the day, so I do not carry over workloads and jobs.</i>  |

**Table 7. Are there policies and plans that help you cope with stress and pressures.**

| <b>PARTICIPANT</b> | <b>RESPONSE</b>   |
|--------------------|---|
| <b>AM</b>          | <i>Yes, they are, job shifts are an example so, I can move from a more demanding job in a day to a less demanding job, like me and a friend will exchange. Also, I can give a friend of mine who is less busy some of my duties, so he helps me complete it. There are also policies for breaks and timeouts, as I have earlier said each employee is entitled to 15 minutes break each day, but you must ensure that there is someone to cover for you</i> |
| <b>RT</b>          | <i>Yes, the bank supports policies that enable us manage stress, there is the annual leave where from two weeks, the bank sponsors you to wherever you want to go, for vacation, you can rest and all. Also, the bank has policies that train safe i.e., let them know how to manage their duties, tasks and job stress, the bank also supports rotating jobs, shifts and breaks, every employee is entitled to at most 15 minutes break each day.</i>      |

**a. Discussion**

Employees must cope with stress and pressure, as the two significantly affected the productivity and performance of employees; stress and pressure also lead to mental and emotional strains, which is a cause of depression, frustration, and other mental illness (AHA, 2018). It is therefore prudent for employees and employers to draft workable ways to manage stress and pressures. The interviews revealed that employees adopt personal practices and organisational strategies for managing stress and pressures associated with the bank's policies.

Personal ways include rest, exercise, sleep, and breaks. Participants note that these factors were important as they enabled them to get easy stress by taking time to relax and be refreshed.

*"Over the weekend I sleep, I exercise and I also hangout with my family members, this enabled me to get rid of unnecessary fatigue"- VD.*

More importantly, employees managed workloads through job sharing, rounding up work for each day to prevent a spill-over, and time management on work that prevents an employee from spending much time on a single task. Employees must draft out unique techniques of managing stress and pressures, as individual strategies to stress and pressure management were faster (Breitenecker and Shah, 2018).

However, the area of emphasis is on the policies that management implement to enable staff to cope with stress. The banking sector was a "work-laden" sector (James, 2017). Hence it became necessary for the administration to draft out policies to allow employees to cope with stress and pressures, as over-stressed employees were detrimental to the organisations (Joo and Lee, 2017).

The interviews revealed that the management at Access bank implemented four policies to enable employees to cope with stress; these policies are breaks, job shifts, work-leaves, and training and development.

Breaks were periods when employees were allowed to set aside work and relax or do other stress-free activities. Guthrie (2012) notes that breaks were essential to an organisation as they enabled employees to regain expended energy, focus, and concentration. The relevance of breaks to a participant is revealed in the statement below.

*"When I go for breaks, I have time to relax, eat, close my eyes for 5-10 minutes before returning on the job, I usually come back refreshed and reinvigorated"* - **TH**.

*"Breaks also allow me to stretch, ease the pains from long hours of sitting down, and also relax my brain"* - **VD**.

The benefit of break times thus reduces a build-up of stress, increase concentration and help maintain the performance of employees.

A second policy was job shifts. Job shifts helped employees reduce the stress and pressures of complicated tasks (Daverth, 2011). Furthermore, it also allowed employees to set their schedule, control their day and achieve work-life balance (Enache, *et al.*, 2013)

*"With work-life balance, I can ask a friend to fill in for me, while I fill in for him/her at another time, this helps me manage my work well."* - **AM**.

Work leaves were another important policy that the management at Access bank put in place to ensure that employees cope with stress and pressure. Guthrie (2012), explains that it was important for employees to take time off jobs to regain strength, relax their minds and unwind. In the long run, work leaves were beneficial to employees and employers as they reduced the possibilities of illness, mental disorders, absenteeism, etc. Interviews discover that work leaves were sponsored by the bank and are beneficial to managing stress and pressures.

*"The bank takes you to anywhere you want to go for two weeks; it is really an interesting time as everyone looks forward to it"* - **BD**.

*"During my work-leaves I have time to relax and recuperate from long days of work"* - **VD**.

A final policy that management put in place to enable employees to cope with stress and pressures was adequate training on stress management. This was important in teaching employees' strategies to cope with stress. The statement below authenticates this,

*"The banking sector is a work-laden sector, we know that employees will be stressed so we have implemented different training programmes where we teach employees how to manage and cope with stress"* - **RT**.

Though the effectiveness of training is yet to be empirically discovered, from observation, the researcher can conclude that it was effective as workers at the bank did appear to be under stress and pressure. It can be implied that employees put all they have learned from stress management training sessions into practice.

This section was relevant in discussing policies adopted to manage stress and pressures in Access bank. It is worthy to note that the existing literature is silent on the issues mentioned earlier; as such, the literature did not discuss causes of stress nor appropriate policies to address them. This study has filled in the gap in the existing literature and discovered the reasons for stress and how employees manage stress in Access bank.

### 4.2.3. Theme Three: Work-Life Balance and Employee Productivity

**Table 8. How effectively can you manage your work and family roles?**

| <b>PARTICIPANT</b> | <b>RESPONSE</b>   |
|--------------------|---|
| <b>AM</b>          | <i>Well, managing my family and work role is fairly okay, but it can be better, my work roles are actually stressful, before I leave this place sometimes 8 or 9pm, before I go home, eat, sleep etc it's very difficult but I create time for my family, like during the weekends we always go out to talk etc.</i>  |
| <b>BD</b>          | <i>Managing work roles and family roles is difficult, being a mother of three children it is very difficult, sometimes I only get to see my children in the night and those times they are fast asleep. But at least during weekends I see them. For my job roles well, job never finishes in this bank, so I just try as much as possible to complete a significant day's work, balance all accounts for the day, so I know when I go home, I do not have any excess or undone work. Furthermore, I hired a nanny who will take care of my children while I am here at work, during break time I can rush to pick them from school and bring them back</i> |
| <b>CT</b>          | <i>Managing work and responsibilities can be difficulty at times especially when you are new in the bank, however the more you grow an ascend higher levels, work tends to reduce, you also have the possibility to share your work hence achieve more work and have more time to manage your family</i>  |

**Table 9. Are there policies that enable you to achieve work-life balance?**

| <b>PARTICIPANT</b> | <b>REPOSE</b>  |
|--------------------|--|
| <b>RT</b>          | <i>Yes, there are significant policies that enable employees manage their work and life balance, one is flexitime, where you have to work for specific hours in a week, however you can choose how you achieve those hours, this however is not for everyone, but nursing mothers and sick people. There is also work free day, where you can come to work but you don't do anything, you can choose to observe things the way they are done, these days you can choose not to come to work. The bank does not support shifts, there are no shifts, however there are job sharing, like if you are going to be absent for a day you can tell a less busy employee to cover for you, however when you come back you continue with your work. There are also yearly leaves, you choose when to have your leaves, either in the beginning of the year, middle or end. The bank sponsors your leave, to anywhere in the world, for two weeks just get your visa. Also, we know that the workload is heavy on our staff, so we compensate them with high bonuses and incentives. Our bank is one that provides the most incentives to workers, we have, extra-time allowance, wardrobe allowance, health allowance, Holiday bonuses etc. I can tell you that majority of our staff though they work hard, are compensated for their work time</i> |

**Table 10. Will you say these policies are effective in enhancing your productivity?**

| <b>PARTICIPANT</b> | <b>REPOSE</b>  |
|--------------------|--|
| <b>AM</b>          | <i>well, they effectively reduce the workload but still not sufficient to enhance my work and life balance. Flexitime does not give you extra time; you just get to work more on some days and less on the other, for example if I take flexitime because I am a nursing mother, I may start work 8 and leave 12, when I am okay to start work, I will have to meet up for those lost hours. This will be either through coming to work on Saturdays or Sundays, which is not ideal. Most people do not take flexitime</i> |
| <b>BD</b>          | <i>The bonuses are the most effective as with more incentives you can pay people to do some of your house roles, while you focus on work roles. Work free days are also effective as you do not have to come to work, hence you can take the time off, to attend to more important and pressing duties.</i>  |

## **a. Discussion**

From the above responses, it is evident that there was an imbalance in the employees' work-life balance in Access bank. Most participants agreed that they managed their work roles perfectly; the problem was glaring in managing family roles. According to the participants, the long working hours gave them more time to carry out job-related functions.

*"So, if we come to work by 7am, when have a lot of time to work at least by 8pm you should have finished a considerable amount of work, if not all the work"* - **AM**

Long working hours allowed employees to round up tasks in a day, thus reducing the workload for the following day. Long working hours were, to an extent, beneficial; this is in tandem with Guthrie (2012), who notes that serious employees took advantage of long working hours to finish up tasks, clearing up their table for the day and making room for new jobs the next day.

However, even though long working hours were beneficial to achieving work roles, it was detrimental to achieving family roles, as too much time spent in work led to less time spent on family and social activities.

*"I hardly have time for my family, when I leave this place mostly it is 8 or 9pm, when I get home most of my children are already asleep"* - **BD**.

*"The only time I had for my family or other social activities was during the weekend, during the week, long hours spent at work prevented me from taking care of pressing family matters"* - **CT**.

Employees' inability to balance family roles due to long hours at work is confirmed by Huang, *et al.*, (2016), who noted that employees spend significant time at work, thus leaving less for family activities. This implies that long working hours were responsible for the inability of employees to achieve a balance of work and life roles. Helmle, *et al.*, (2014) explain that employees spent more time on the job in capitalist-oriented societies than at home; this creates imbalances in work and life roles. This further contributes to stress, pressures, and tensions.

Thus, despite long working hours being beneficial, as it enhanced the achievement of work roles, on the other hand, it was detrimental as it hindered employees from meeting up to family roles.

It is discovered from the interviews that the major policies for attaining work-life balance were flexitime, job sharing, work-free days and work leaves, etc. However, from the responses, it is

noted that these policies are not effective in enhancing work-life balance as employees still spent more time attending to work roles and less time attending to life responsibilities. Statements below authenticate this.

*"Using flexitime does not mean you have more time for yourself, it just means you share your time and push forward all tasks that you have to do"- AM.*

*"Flexitime did not really give you time to spend on your family, because whatever time you took off from work, you still had to repay it by working another time, sometimes this includes working over the weekend"- BD.*

Therefore, workloads still accumulated despite the different work-balance policies. Joo and Lee (2017); Guthrie (2012), note that work-life balance policies were implemented to give employees more time to achieve personal or family roles, employees using work-life balance policies will reduce the time spent at work and have more time to carry out family responsibilities (James, 2017). However, in Access bank, the case was different as despite having work-life balance policies, employees still did not have enough time for themselves. This negates what is discovered from the literature review, Daverth (2011); Enache, et. al, (2013), note that policies on work-life balance ensured that family roles do not suffer at the expense of job roles and vis-versa; thus, good work-life balance policies promote the adequate achievement of both roles and ensures that employees are satisfied with family and work responsibilities. However, this was not attained in Access bank, as work-life balance policies did not offer employees the chance to achieve family roles.

The most effective policy for work-life balance from the participants was the bank's colossal compensation. The bank pays many financial incentives and bonuses for extra time spent in work; this was a significant motivator. Employees could use the additional payment to pay for additional home and family services.

*"I will consider having better incentives as compensation as a very good work-life balance policy, as while I am at work, I can pay someone to clean my house, take care of my children, do the laundry and other things which I cannot attend to because of my work"- AM.*

#### 4.2.4. Theme Four: Challenges with Work-Life Balance Policies

**Table 11. Are there challenges you face with Work-Life Balance Policies**

| <b>PARTICIPANT</b> | <b>REPOSE</b>  |
|--------------------|--|
| <b>TH</b>          | <i>yes, there are, work accumulation was one, especially with flexitime, it's not that your work is totally taken away from you. You will still have to do it when you return. So, imagine you are on flexitime for a week, the next week you come with double work. This is why a lot of people avoid Flexitime. It accumulates work</i>  |
| <b>VD</b>          | <i>For job sharing it was hard to get people to cover for you, especially on busy says as Mondays, Tuesdays and Wednesdays, thus you are stuck with your own work, even when there is a pressing demand it was hard to find anyone that will cover for you during those days</i>   |
| <b>AM</b>          | <i>The banking sector relies on performance, and every month you are evaluated, one of the challenges associated with taking work-life balance policies is that they limit your productivity and performance, if you are constantly taking them, you may not be able to meet up with deadlines as other staff, thus you increase your workload, increase stress and pressures.</i> |

#### **a. Discussion**

From the above, several challenges have been revealed that face work-life balance policies in Access Bank; work accumulation, absence of people to share jobs, and inability to meet up with work.

Work accumulation arises from Flexitime; Flexitime offered employees to choose their working hours; however, they worked for specific hours in a week or a month. Participants explained that work accumulation was a significant challenge with Flexitime as the policy only seemed to give employees time to take care of certain personal matters; however, they still had to meet up with job roles, thus if an employee takes five hours of today, the employee will have to add five hours extra to the next day, if this cannot be achieved then the hours are shifted to weekends. This created a massive accumulation of workload as a task was moved to the next day and had to be performed with the tasks of the present day. This significantly increased job stress and pressures.

*"This is why a lot of staff do not like taking flexitime, as it led to workload accumulation"- TH.*

Another challenge experienced was the inability to get a colleague for job sharing. Though the bank supports a policy for job sharing, i.e., individuals work on a different aspect of a job, it was usually difficult to get a colleague to share jobs with as everyone was busy, usually on the early days of the week.

*"Though job sharing was a policy, it was rarely used, because majority of times people complain of having too much work hence, they were not available to share jobs"-VD.*

A final challenge experienced was the lack of productivity or meet-up with work roles. Employees who took Flexitime were unable to meet up with their job roles, especially compared to other employees who do not. In the bank, employees are evaluated based on their ability to meet up with tasks. Using Flexitime limits the number of tasks an employee can complete and affects his/her evaluation. Productivity employees rarely used Flexitime, but work leaves and free days.

### **4.3. Comparison of the Research Findings to the Literature Review**

Work-life balance, as established, is the ability of an employee to manage both work and life roles. One role does not suffer at the expense of the other; an excellent work-life balance ensured that work and life roles are managed appropriately without conflicts. Within the literature review, educational documents were reviewed concerning work-life balance, employee productivity, work-life balance policies, and the effectiveness of work-life balance in ensuring employee productivity. The study, however, conducted an in-depth and detailed interview with employees in Access bank to evaluate the extent to which work-life balance has enhanced employee productivity. This section thus explains the similarity and differences of the research findings with the literature review.

#### **4.3.1. Similarities**

Several similarities were discovered from the literature review and findings of the study. These similarities are.

##### **a. Effectiveness of Work-life Balance**

From the literature review, especially the works of Helmle, *et al.*, (2014); Breitenecker and Shah, 2018); Au and Ahmed (2014), it was discussed that work-life balance was essential for employee productivity, and its absence could lead to the inability of employees to meet up with

their job roles and tasks. Also, Au and Ahmed (2014), explain that with a good work-life balance, employees were in a better state of mind to achieve work roles, as family activities did not interfere with job roles and vis-versa. This was confirmed from the interviews; most participants noted that it would improve their productivity if they could balance their family and work roles. It will make them more focused and concentrated on work without worrying.

From the literature review, Baicker, et.al, (2010); Abdallah, et. al (2017), and Cinamon and Rich (2010), it was discovered that an essential factor that limited the productivity of staff was stress and huge workload, which affected the cognitive abilities of employees, hence, preventing them from concentrating and putting best efforts to work. This was confirmed by the study, as many participants acknowledged that the presence of stress and pressures limited their productivity.

#### **b. Policies on Work-life balance**

From the literature review Bell, *et al*, (2012); Au and Ahmed (2014); Guthrie (2012), it was discussed those policies on work-life balance ensure that more time is giving to the employee to achieve personal and family objectives, therefore enhancing their productivity in the workplace. Policies essentially were meant to increase the rate at which employees could manage both work and life responsibilities. Thus, the management implemented several policies such as job sharing, flexible working hours, work shifts, work-leaves, and breaks to give more time to employees. This was confirmed from the interviews; participants noted that at Access bank implemented policies on work-life balance at to ensure that the burdens of workloads were minimised, and sufficient time is provided for employees to achieve family roles. Thus, policies like Flexitime, work-leave, job sharing, and adequate compensation for work extra-time were designed to give more time to employees.

#### **c. Long Working Hours**

The literature review Eze (2018); Baicker, *et al.*, (2010); Field and Buitendach (2011), revealed that long working hours are a major factor that prevented employees from achieving work-life balance as the larger part of employees' time was spent at work. Guthrie (2012), further notes that employers are the major hindrance to achieving work-life balance, as employers take the major share of employee's time. The interviews confirmed this; participants noted that long working hours enabled them to achieve work roles, as with long working hours, there was sufficient time to finish up daily tasks. However, as rightly pointed out by the literature review,

the excess time spent in the workplace led to the inability of employees to manage personal life roles, as most of employee's time was spent in the workplace.

#### **4.3.2. Differences**

Differences exist between the research findings and the literature review in areas of newly discovers, i.e., issues found from the interviews that were not discussed by previous literature.

##### **a. Causes of Stress**

A significant and new finding was factors that led to employee stress and pressures. From the literature review, mainly works from Bell, Rajendran, and Theiler (2012); Au and Ahmed (2014); Guthrie (2012), it was revealed that long working hours were the cause of stress and pressures. However, findings from the interview revealed that job content and physical environment also led to work stress and pressures. Stress and pressures arose from job content in situations where employees had to perform more duties than what was described in his/her job description while crowding and noise in the physical environment distracted and confused employees, thus leading to stress.

##### **b. Coping with Stress**

The literature is entirely silent about measures and strategies which employees adopt to cope with stress; the research findings have discovered that employees cope with stress in two ways; personal strategies, i.e., those adopted by the employee (rest, exercise, and breaks) and those implemented by management (job sharing and training). These findings serve as new knowledge to research.

##### **c. Challenges of Work-life balance**

Also, another area where the literature review is silent but discovered by this study is the challenges associated with work-life balance policies. The research finds that while adopting work-life balance policies, there is bound to be an accumulation of work that increases employees' workload. Especially policies that shifted worktimes, the more employee shifts worktime, the greater the work accumulation, thus employees that adopted time shifts policies had double tasks to perform. Furthermore, employees who regularly took work-life balance policies were most likely to underperform than staff that did not. Work-life balance policies provided more time for employees to take care of personal responsibilities; however, job activities were suspended.

#### **4.4. Summary of Key Findings**

These are the significant findings of the research:

Work-life balance is central to employee productivity in Access bank without its employee's risk under performance.

- Policies of work-life balance in Access bank include Flexitime, Job sharing, Work-leaves, work-free day.
- Long work hours are a significant issue that prevents the attainment of WLB.
- Stress amongst employees in Access bank is caused by long work hours, work accumulation, the physical environment, and job content.
- Employee's cope with stress through personal and organisational strategies
- Compensation and bonuses on extra work time was the most effective work-life balance policies.

## CHAPTER FIVE

### CONCLUDING THOUGHTS

#### 5.1. Implications of the Research Findings on the Research Objectives

This research sought to understand the impacts of work-life balance on employee productivity by drawing evidence from Access Bank, Nigeria. Work-life balance is essential in contemporary organizations as it was a significant determinant of employees' emotional and psychological well-being (Eze, 2018; Baicker, et. al, 2010; Field and Buitendach, 2011)). The employee had two environments with which he relates: the work environment, which contains all job responsibilities. The employee is expected to fulfil all these responsibilities to acquire a means of livelihood. The second environment is the personal environment, which consists of the employee's family and social responsibilities; this environment is equally important as employees find love, care, and affection. Balancing is essential to employees; work-life balance thus signified the extent to which employees managed both environments and responsibilities (Au and Ahmed, 2014); Abdallah, et. al, 2017). Work-life balance also prevents conflicts, stress, and pressures that may ensue from the inability to control the two roles. Furthermore, work-life balance was essential to both employees and employers; with an excellent work-life balance, employees' motivation, satisfaction, morale, and productivity was increased.

Employees who actively balanced their work and job roles were focused, concentrated, energetic, and enthusiastic. This enhances better performance for the benefit of the organisation. A negative work-life balance affected the organisation as it led to demotivation, lack of productivity, absenteeism, and turnover (Bell, *et al.*, 2012; Au and Ahmed, 2014; Guthrie, 2012). As such, this research attempted to empirically discover the impacts of work-life balance on employee productivity by focusing on Access bank. To achieve the overall aim of the research, two research objectives were drafted. The section below explains the implication of the research findings on the research objectives.

##### **5.1.1. Research Objective One: To Investigate How Employees in Access Bank Cope with Stress and Associated Pressures from The Workplace**

This research objective was drafted from the inadequacies in scholarly write-ups of Abdallah, et. al. (2017); Bell, et. al, (2012), who discussed that stress and pressures were factors that limit employees from attaining productivity. Thus, this objective was targeted at discovering the reasons for stress and pressures, identifying its links with WLB, and its impacts on productivity,

and the necessary steps adopted by employees to cope with stress. The interviews revealed that the major causes of stress were long working hours, job content, and physical environment. Long work hours created more work for employees, thus creating stress and pressure. Job content created stress and pressure as most of the time, employees at Access bank performed more duties than what is their job description contains; this led to overwork and workload accumulation. Furthermore, the physical environment at the access bank was constantly overcrowded and noisy; this distracted employee, imbalanced their emotions, and subsequently led to stress and pressures.

In coping with stress and pressures, the research discovers that both employees and management had implemented ways to manage stress. Employees managed stress through rest, exercise, and breaks, while job sharing, work leaves, and training were policies the management of Access bank implemented to reduce employee stress and pressures.

### **5.1.2. Research Objectives Two: To Examine the Observable Policies Set by Management in Access Bank Nigeria PLC to Ensure Work-Life Balance**

This research objective was drafted to discover the policies that enhance the achievement of work-life balance in Access bank, Bell, et.al., (2012); Cinamon and Rich (2010); Anwar, et. al, (2013), note that work-life balance policies were implemented to ensure that employees had more time to take care of family and personal responsibilities. Thus, policies like job sharing, flexible work time, welfare benefits, etc. were policies that ensured that employees achieved work-life balance. This research studied work-life balance in greater detail; the study interrogated the various work-life balance policies in Access bank to discover if they provided more time for employees to achieve personal roles. The research finds that Access bank implemented policies such as Flexitime, Work-leave, work-free days, and job sharing to enhance the rate at which employees achieved work-life balance. However, it was also discovered that these policies had associated challenges; employees who constantly used these policies accumulated work for themselves, which made them less productive than employees who did adopt work-life balance policies. This proves that despite policies on work-life balance being relevant for employees, employees needed to be prudent while assuming them.

### **5.1.3. Research Objective Three: To Examine the Extent to Which Work-Life Balance Has Enhanced Employee Productivity in Access Bank Nigeria.**

This research objective was drafted to discover the impact of work-life balance on the productivity of staff, Eze (2018); Baicker, *et al.*, (2010); Field and Buitendach (2011), note that

Work-life balance was essential to productivity as it enhanced the cognitive and emotional well-being of employees, further improving their productivity. This research confirms this, as it was revealed that employee productivity in access bank was determined by the extent to which they managed their work and life roles; however, it was also discovered that the inability to achieve life or family roles did not stop the productivity of staff, as despite having long working hours, employee productivity was high. Long working hours caused stress and work pressures it was essential to employee productivity, as employees had more time to carry out tasks, thus increasing their performance.

## **5.2. Contributions of the Study**

From the analysis of interviews. The research has discovered new insights which are its significant contributions to knowledge:

Firstly, the research has discovered that job content; the physical environment can contribute to stress amongst employees; previous knowledge focused on long work hours and workloads as factors that contribute to stress and pressures. The research discovered that employees had expectations and were required to perform duties based on job content and description; however, in the Access bank, employees performed more duties than initially assigned duties in the job description. Employees are forced to perform more job roles; this increases their job content and incurs stress and pressures. The research also discovers that overcrowding and noise in the physical environment distracted and affected their state of mind, creating stress for employees.

Secondly, the research discovers that there are personal ways in which employees cope with stress, i.e., through breaks, rest, exercise, etc. this contribution thus bolsters the need for a healthy lifestyle amongst employees as it is a means of preventing the accumulation and prevention of stress. Previous knowledge focused on managerial implemented policies for managing stress and pressures.

Thirdly, this research discovers that work-life balance policies could affect the performance of employees. Previous knowledge pointed out that work-life balance policies ensured that employees were constantly productive, as it created more time for employees to carter for family roles. Findings of this research negate this, the study discovers that the regular use of work-life balance policies such as Flexitime, work-leaves, work-free days, etc., reduced the productivity of employees as it reduced the number of tasks and jobs performed by employees,

employees who regularly used work-life balance policies could not be compared to others in terms of output and number of works performed.

This study also discovers that long work hours were not wholly negative. Long working hours enabled staff to perform more tasks and reduce the likelihood of work overload and accumulation, as employees could complete tasks sufficient for each day. Previous knowledge had described long working hours as purely negative; however, this research has discovered the positive side of long work hours.

Overall, the research has established the relevance of work-life balance, therefore increasing knowledge on the subject. Work-life balance is essential for employee productivity, as this research confirms.

A significant limitation of this study is its small sample size; the researcher interviewed six Access Bank employees, Nigeria. This sample is not representative; hence the researcher cannot generalize the findings of the study. Recall, it was noted that the qualitative research does not seek to make generalization but to get an in-depth understanding of a phenomenon, this research has achieved this; thus, the limitations of not having a generalizable sample size does not affect the credibility of the research findings.

### **5.3. Recommendations for Practice**

Based on the research findings, the following are recommended for future practice.

The management in Access bank and employers at large should stick to offering employees jobs that match their job description; thus, excesses jobs should not be provided without incentives as this led to stress and pressures.

Employers should create a physical environment that is spacious and less noisy; furthermore, overcrowding within banks should be effectively managed. This will be important in reducing stress and pressures that come from noise and crowds.

Employers should create more work-life balance policies, especially those that remove workloads from employees, giving employees free time without returning to work for time spent. This prevents the accumulation of workloads by employees who regularly use work-life balance policies.

Employers should provide more financial incentives and bonuses for extra time spent or extra work performed by employees; this served as motivation.

Employees should prudently use work-life balance policies; regular use of work-life balance policies reduced performance and rating of staff. Thus, employees should mind the way they adopted work-life balance policies and should use them when necessary.

Employees should include health, fitness, and well-being into their routine. Regular exercise and rest reduced stress and pressures, thus increasing productivity.

#### **5.4. Recommendation for Future Research**

Based on the limitations of this study, the following is recommended for future researchers to build on the knowledge acquired from this study.

Future researchers can study work-life balance and employee productivity using quantitative methodology. The quantitative method excels in representation and generalization. Thus, the findings can be generalized to a larger population.

Future researchers can test the validity of this study by carrying out similar research to discover if the results of the study are authentic.

Future researchers can also make a comparative analysis of different banks or different sectors. This will provide more comprehensive insights concerning work-life balance and how its influence on employee productivity.

#### **5.5. Conclusion and Reflection**

The value of work-life balance cannot be overemphasised, as revealed from this study. Work-life balance ensures that employees are in a perfect state of mind; neither do they encounter stress or pressures that weaken their productivity. Furthermore, work-life balance ensured that employees are constantly motivated and satisfied with their job and family roles. This enables them to concentrate effectively and give their best to the organisation. Therefore, it is prudent that organisations take strategic steps to manage work and job roles adequately.

This research has been insightful and has revealed that work-life balance is a central factor in the organization; future studies can be conducted to further understand the work-life balance operations within specific employee contexts. Work-life balance is within the academic areas of human resource management; thus, the researcher has understood more about human resource management and its effectiveness in undertaking this research. This area may be areas which the researcher may in the future explore in more significant detail.

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## Appendix A: Consent Form

### INFORMED CONSENT FORM

#### I. Research Study Title: THE IMPACT OF WORK-LIFE BALANCE ON EMPLOYEE PRODUCTIVITY: CASE STUDY OF ACCESS BANK, NIGERIA

University: Griffith College, Graduate Business School.

Principal Investigator: Dr Garrett Ryan.

Researcher Name: Oghenerume Efurho

Email: stephenrume@gmail.com

#### II. Clarification of the purpose of the research

The aim of this research is to investigate the impact of work-life balance policies on employee productivity. The research seeks to get your opinions about the issue to further increase knowledge for academic and practice purposes

#### III. Confirmation of particular requirements as highlighted in the Plain Language Statement

This project involves taking part in Qualitative Method semi-structured interviews. The interviews responses will be recorded, and seek to gather information on your experience of work-life balance policies and employee productivity. Questions are directed towards your thoughts on impact of social media marketing strategies. I estimate the interviews will take no longer than 30 minutes to complete.

every attempt will be made not to interfere with normal business operations, as such interviews and or surveys will not be conducted at month or quarter end.

#### **Participant – please complete the following (Circle Yes or No for each question)**

- Have you read or had read to you the Plain Language Statement **Yes/No**
- Do you understand the information provided? **Yes/No**
- Have you had an opportunity to ask questions and discuss this study? **Yes/No**
- Have you received satisfactory answers to all your questions? **Yes/No**
- Are you aware that interviews will be audiotaped? **Yes/No**

#### IV. Confirmation that involvement in the Research Study is voluntary

Involvement in this Research Study is voluntary. Participants who decide to take part may withdraw from the Research Study at any point. There will be no penalty for withdrawing before all stages of the Research Study are complete

#### V. Advice as to arrangements to be made to protect confidentiality of data, including that confidentiality of information provided is subject to legal limitations

Every effort is made to ensure the confidentiality of the participant. Participant names will not be recorded, as all participants will be assigned a code. Where used, recorded interviews/survey data will be downloaded to a password-controlled computer, typed transcripts/survey results are held within password-controlled documents. Participant biographical details and or mention of other persons will be omitted in the final report. Confidentiality of information provided is subject to legal limitations.

**Participant Signature:**

I have read and understood the information in this form. My questions and concerns have been answered by the researcher, and I have a copy of this consent form. Therefore, I consent to take part in this research project

**Participants Signature:**  \_\_\_\_\_

**Name in Block Capitals:** AMEERAH MOHAMMED

**Witness:** Oghenerume Efurho

**Date:** 19/05/2021

## Appendix B: Plain Language Statement

### PLAIN LANGUAGE STATEMENT

#### **Introduction to the Research Study**

Research Study Title: **“THE IMPACT OF WORK-LIFE BALANCE ON EMPLOYEE PRODUCTIVITY: CASE STUDY OF ACCESS BANK, NIGERIA”**.

University: Griffith College, Graduate Business School.

Principal Investigator: Dr Garrett Ryan.

Researcher Name: Oghenerume Efurho

Email: stephenrume@gmail.com

#### **II. Details of what involvement in the Research Study will require**

This project involves taking part in semi-structured interviews and questionnaires. The interviews/survey responses will be recorded and seek to gather information on your experience of employees rewards and performance. Questions are directed towards your thoughts on which type of reward drive employees to perform better between financial rewards and non-financial rewards in the Nigerian banking industry. I estimate the interviews/survey will take no longer than 30 minutes to complete.

#### **III. Potential risks to participants from involvement in the Research Study (if greater than that encountered in everyday life)**

I do not anticipate any risk to participants as a result of participation in this Research Study.

#### **IV. Benefits (direct or indirect) to participants from involvement in the Research Study**

The objective of this Research Study is to gain new knowledge that will enable me to evaluate which type of reward drives employees to perform better between financial and non-financial rewards in the Nigerian banking industry. This study may, therefore, be of benefit to you by providing you with the opportunity to contribute to body of knowledge on Employee rewards and performance so that you and or society may benefit.

#### **V. Advice as to arrangements to be made to protect the confidentiality of data, including that confidentiality of information provided is subject to legal limitations**

Every effort is made to ensure the confidentiality of the participant. Participant names will not be recorded, as all participants will be assigned a code. Where used, recorded interviews/survey data will be downloaded to a password-controlled computer, typed transcripts/survey results are held within password-controlled documents. Participant biographical details and or mention of other persons will be omitted in the final report. Confidentiality of information provided is subject to legal limitations.

#### **VI. Advice as to whether or not data is to be destroyed after a minimum period**

Audio tapes/Survey data will be destroyed on the successful completion of this master's degree in full compliance with GDPR regulations.

## **VII. Statement that involvement in the Research Study is voluntary**

Involvement in this Research Study is voluntary. Participants who decide to take part may withdraw from the Research Study at any point. There will be no penalty for withdrawing before all stages of the Research Study are complete.

**If participants have concerns about this study and wish to contact an independent person, please contact:**

Dr. Garrett Ryan

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Graduate Business School  
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Website: [www.griffith.ie](http://www.griffith.ie)

## Appendix C: Interview Schedule

Interview topic overview - IMPACT OF WORK-LIFE BALANCE ON EMPLOYEE PRODUCTIVITY IN ACCESS BANK NIGERIA

My name is Stephen Rume, and I am a student at Griffith college Dublin. I am doing a research on IMPACT OF WORK-LIFE BALANCE ON EMPLOYEE PRODUCTIVITY IN ACCESS BANK NIGERIA.

So, I am interested in your opinions. There is no right, or wrong answers so just be honest, and everything you say will be recorded anonymously.

Before we start, can I run through this consent form to make sure everyone is happy with what's going to happen today.

### Introduction

- How long have you worked here?
- What is your in this bank roles?
- Do you have sufficient knowledge on work-life balance?
- I'm I permitted to record this interview?

Work-life Balance and Employee Productivity

1. How long do you work?
2. Do you find your work stressful?
3. Are there associated pressures from your workplace?
4. How do you cope with stress and pressures from your workplace?
5. Are there policies and plans that enable you cope with stress and pressures from your workplace?
6. How effectively are you able to balance your work and family roles?
7. Are there policies that enable you to achieve work-life balance?
8. Will you say these policies are effective?
9. Are there challenges to these policies?
10. Are there recommendations you can make to help you balance your work?

## **Appendix D: Transcribed Interview for AM**

### **Introduction**

#### **How long have you worked here?**

*4 Years*

#### **What is your in this bank roles?**

*I am a counter staff, so I mostly credit or debit people's account. But you know I am on the counter today, tomorrow I may be somewhere else.*

#### **Do you have sufficient knowledge on work-life balance?**

*Yes, I do, it's about managing both work and life roles, balancing your office duties with that of your family or personal responsibility.*

#### **I'm I permitted to record this interview?**

*Yes, you can.*

#### **How long do you work?**

*Well, the bank has an official 8-hour work time, however sometimes we may be in the office till 7 or 8 it depends on factors such as what you are doing, number of people in the bank and well depends on the work that is to be done.*

#### **Do you find your work stressful?**

*Yes, I find my work every stressful, like you come to work in the morning from 7am and you do not have a definite closing time, this means that you are not sure when you are likely to go home and meet your family, coupled with this, you know this is a bank, and you must have customers every day, so in a day I can attend to over 100 customers, this is really stressful as you meet with different kind of customers and even managing them is a very hectic endeavour*

#### **Are there associated pressures from your workplace?**

*Yes, there are a lot of pressures especially in this sector, the organizational culture alone is one that promotes hard work and diligence, hence when you are working in such an organisation there is bound to be some level of pressure. When you work hard*

*daily to meet up with deadlines, attend to customers and also meet up with other activities definitely you will be stressed and pressurized.*

**How do you cope with stress and pressures from your workplace?**

*I sleep, like take time to really sleep, especially during the weekends. Thank God I am single so when I go home, after taking my bath, eating the next thing is to sleep, may be for 4 to 5 hours. I also take breaks in the office, sometimes I excuse myself from my seat to have maybe 10 to 15 minutes break, I just stretch myself and then come back to work. I also take breaks to eat, close my eyes for like 5-10 minutes before I come back to work.*

**Are there policies and plans that enable you cope with stress and pressures from your workplace.**

*Yes, they are, job shifts are an example so, I can move from a more demanding job in a day to a less demanding job, like me and a friend will exchange. Also, I can give a friend of mine who is less busy some of my duties, so he helps me complete it. There are also policies for breaks and timeouts, as I have earlier said each employee is entitled to 15 minutes break each day, but you must ensure that there is someone to cover for you.*

**How effectively are you able to balance your work and family roles?**

*Well, managing my family and work role is fairly okay, but it can be better, my work roles are actually stressful, before I leave this place sometimes 8 or 9pm, before I go home, eat, sleep etc it's very difficult but I create time for my family, like during the weekends we always go out to talk etc.*

**Are there policies that enable you to achieve work-life balance?**

This question was only asked to RT as he is the human resource manager?

**Will you say these policies are effective in enhancing your productivity?**

*well, they effectively reduce the workload but still not sufficient to enhance my work and life balance. Flexitime does not give you extra time; you just get to work more on some days and less on the other, for example if I take flexitime because I am a nursing mother, I may start work 8 and leave 12, when I am okay to start work, I will have to meet up for those lost hours. This will be either through coming to work on Saturdays or Sundays, which is not ideal. Most people do not take flexitime.*

**Are there challenges to these policies?**

*The banking sector relies on performance, and every month you are evaluated, one of the challenges associated with taking work-life balance policies is that they limit your productivity and performance, if you are constantly taking them, you may not be able to meet up with deadlines as other staff, thus you increase your workload, increase stress and pressures.*

## Appendix E: Coded Interviews

### Codes

Stress/Causes of Stress

Pressures/Causes of Pressures

Coping with Stress/Pressures

Policies for WLB/Stress and Pressures

Managing work and life roles

WLB and Productivity

Challenges to WLB Policies

*Yes, I find my work every stressful, like you come to work in the morning from 7am and you do not have a definite closing time, this means that you are not sure when you are likely to go home and meet your family, coupled with this, you know this is a bank, and you must have customers every day, so in a day I can attend to over 100 customers, this is really stressful as you meet with different kind of customers and even managing them is a very hectic endeavour* *Yes, there are a lot of pressures especially in this sector, the organizational culture alone is one that promotes hard work and diligence, hence when you are working in such an organisation there is bound to be some level of pressure. When you work hard daily to meet up with deadlines, attend to customers and also meet up with other activities definitely you will be stressed and pressurized* *I sleep, like take time to really sleep, especially during the weekends. Thank God I am single so when I go home, after taking my bath, eating the next thing is to sleep, may be for 4 to 5 hours. I also take breaks in the office, sometimes I excuse myself from my seat to have maybe 10 to 15 minutes break, I just stretch myself and then come back to work. I also take breaks to eat, close my eyes for like 5-10 minutes before I come back to work* *Yes, they are, job shifts are an example so, I can move from a more demanding job in a day to a less demanding job, like me and a friend will exchange. Also, I can give a friend of mine who is less busy some of my duties, so he helps me complete it. There are also policies for breaks and timeouts, as I have earlier said each employee is entitled to 15 minutes break each day, but you must ensure that there is someone to cover for you* *Well, managing my family and work role is fairly okay, but it can be better, my work roles are actually stressful, before I leave this place sometimes 8 or 9pm, before I go home, eat, sleep etc it's very difficult but I create time for my family, like during the weekends we always go*

out to talk etc. Well, they effectively reduce the workload but still not sufficient to enhance my work and life balance. Flexitime does not give you extra time; you just get to work more on some days and less on the other, for example if I take flexitime because I am a nursing mother, I may start work 8 and leave 12, when I am okay to start work, I will have to meet up for those lost hours. This will be either through coming to work on Saturdays or Sundays, which is not ideal. Most people do not take flexitime The banking sector relies on performance, and every month you are evaluated, one of the challenges associated with taking work-life balance policies is that they limit your productivity and performance, if you are constantly taking them, you may not be able to meet up with deadlines as other staff, thus you increase your workload, increase stress and pressures.