



EFFECT OF WORK LIFE BALANCE AND EMPLOYEE PRODUCTIVITY IN NIGERIAN ORGANIZATIONS

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ABSTRACT

This work examined the work life balance and employee productivity in selected banks in Anambra state, Nigeria. The study was necessitated by high rate of work-life unbalance in the banking industry. Specifically the study determined the effect of workload pressure, role conflict, family stress and Work flexibility on employee productivity. Relevant conceptual, theoretical and empirical literatures were examined. The study was anchored on the Effort-Recovery Model as the theoretical framework. A total of fifteen banks were studied, and the population of study was 1967, while the statistical formula devised by Borg and Gall (1973) was employed to determine the sample of 386. The study also employed Multiple Regression Analysis (MRA) method to determine work life balance and employee productivity. The tools used in analyzing the data collected include simple percentages, descriptive statistics and correlation analysis. Finding from the study reveals a significant effect of workload pressure on employee productivity while role conflict has a significant effect on employee productivity. The study further revealed that family stress exerts significant effect on employee productivity. The study concluded that work load pressure, role conflict and family related stress has negative significant effect on employee productivity. The study recommends that employees should relax in various forms which do not hamper their work; it can be an appropriate factor to recover from identified work life balance issues. In order to cope with work life balance issues within the workplace, it is necessary for management to note the volume of work assigned to employees. Management needs to take remedial action immediately; work should be delegated appropriately ensuring that no one is being excessively burdened. Employees should be provided with breaks and holidays appropriately.

KEYWORDS: Work life, Balance, Employee productivity, Organizations

1.1 INTRODUCTION

Work and family are two important aspects of an individual's life (Komal and Yasir 2014). Every employed person has two important domains to play several roles in his or her life these domains can be categorized as work and family. Work and family require certain role



demands to be fulfilled in order to maintain the balance in life. Work environment has become more stressful because of diverse role expectations, cut throat competition, globalization and technological innovations. Managing work with family is an important issue as it has decisive challenges for organizations and employees. According to Castro and Martins 2010; Stander and Rothmann 2010) such changes have created several complications on both the domestic and professional fronts of the employees. The pressure of work has been intensifying and there is growing feeling among employees that the demands of work begin to dominate life and sense of work-life balance is felt. The challenge of integrating work and family life is a part of everyday reality for the majority of employees now-a-days (Chimote and Srivastava 2013).

Work life balance varies from one country to another country. Stander and Rothmann, (2010) posit that “in some countries, some people have their own business and have no requirement to go to a work organization and obey company policy this does not mean that they have a balanced life between their work and family. People like to have their own life balanced with their work. According to Martins and Coetzee, (2011) people want to find time for life outside of work to have more time to spend with their family and on other social life activities”. Greenhaus, Collins, and Shaw, (2003) assert that work-life balance is the degree to which an individual is equally engaged in and satisfied with his or her role and family role, comprising the following three components of work-family balance: Time balance (equal time devoted to work and family); involvement balance (equal involvement in work and family); and satisfaction balance (equal satisfaction with work and family).

Work-life balance has relevance for all individuals (Sturges and Guest, 2004). Sturges and Guest (2004) suggest that work-life balance denotes not only a balance between work and family, but a balance between work and the rest of life’s activities. Shankar and Bhatnagar, (2010) found work-life balance to be positively related to both individual and organizational outcomes, for instance, improved financial performance, employee satisfaction and productivity, organizational commitment and attachment, and organizational behavior. The satisfaction level of employees plays a critical role in their retention, particularly those regarded as core employees or knowledge workers (Martins and Coetzee, 2007). And organizations are attempting to understand why people leave and what strategies might be implemented to retain knowledge and employees (Martins and Coetzee, 2007).



There are two perspectives on work-life balance, one at the individual (employee) level and the other at the organizational level (Chimote and Srivastava, 2013; Shankar and Bhatnagar, 2010). Is work-life balance for the individual to achieve and maintain, or for the organization? Is it the organization's responsibility? (Shankar and Bhatnagar, 2010). Despite the introduction of flexible working regimes, hours of work are increasing, unpaid overtime and working at home are common, as are evening and weekend shift-working for many employees (Hyman and Summers 2004). Demographic changes in the labour profile and increased workforce diversity facilitated by legislated employment equity and affirmative action drives (Potgieter and Barnard, 2010) have resulted in a renewed interest in work-life balance experiences over the past decade (Rost and Mostert, 2007). Work and home (or families) are the two most significant domains in the life of an employed individual (De Klerk and Mostert, 2010; Greenhaus and Demerouti 2003), and as such work-life balance has relevance for all individuals (Guest, 2002; Shankar and Bhatnagar 2010). Guest (2002) delineates the domains of "work" and "the rest of life", resulting in the concept having a new relevance to all working individuals. (Bhatnagar 2010).

STATEMENT OF PROBLEM

It is believed that balancing a successful career with a personal or family life can be challenging and impact on a person's satisfaction in their work and personal life's roles (Broers 2005). Work life balance arises from stressors at the workplace. These are the demanding and unreasonable situations associated with the organization itself. They include high levels of organizational politics, demanding organizational cultures and poor leadership styles which can create friction; heighten dysfunctional competition between individuals and increase dissatisfaction. (Ivancevich, Konapske and Matteson 2006). McShane, Von-Glinow and Sharma (2008) cited lack of performance feedback, inadequate career development, work place violence, sexual harassment and inequality in remuneration and incentives have also been cited as some of the causes in the increase of work-life balance among employees. Anderson (2003) assert that "work-life balance exists in every organization either big or small the work places and organizations have become so much complex due to which it exists, work-life balance has significant effects over the employees productivity". Eleven forces are used as an antecedent of work-life balance by researches (overload, role vagueness, role conflict, responsibility for family, participation, Lack of



feedback, keeping up with quick technological change, being in an innovative role, career growth, organizational structure and environment, and recent episodic events) overload: excessive work or work that is outside one's capability (Franch and Caplan, 2002), role ambiguity: role insufficient information concerning powers, authority and duties to perform one's role (Franch and Caplan 2002) role conflict: supervisors or subordinates place contradictory demands on the individual (Beehr, Jex, Stacy and Murray 2000; Arbabisarjou, Ajdari, Omeidi, and Jalalinejad, 2013) cited responsibility for people: responsibility for people, well-being works, job security, and professional development .Adikaram (2016) identify the problem of work life balance across the banking sector as long working hours, working conditions, work-load pressure and job security". When people are dissatisfied with their workplace and job, it leads to a negative impact on their work outcomes and personal life. Some employees have real problems managing their time with work duties and family responsibilities which leads them to feel dissatisfied with work arrangements in the workplace. What is more, stress and anxiety are increased due to work overload. Therefore this study examine the effect of work life balance and employees productivity in selected banks in AwkaAnambra State.

OBJECTIVES OF THE STUDY

The main objective of the study is to examine the effect of work life balance and employees productivity in selected banks in Awka, while the specific objectives include:

1. To determine the influence of workload pressure and employees productivity in selected banks in Awka.
2. To examine the effect of role conflict on employees productivity in selected banks in Awka
3. To investigate effect off amily stress on employee productivity in selected banks in Awka

RESEARCH QUESTION

Based on the above objectives, the research questions are formulated to guide the study.

1. To what extent does workload pressure influence employees' productivity in selected banks in Awka?
2. To what extent does role conflict affect employees' productivity in selected banks in Awka?



3. To what degree does family stress influence employees' productivity in selected banks in Awka?

HYPOTHESES

Ho₁: Workload pressure has no significant influence on employee productivity in selected banks in Awka

Ho₂: Role conflict has no significant effect on employee productivity in selected banks in Awka

Ho₃: Family stress does has no significant influence on employee productivity in selected banks in Awka

SIGNIFICANCE OF THE STUDY

Work life balance has different benefits to the organizations, individual and policy makers, bank management, and researchers/scholars.

REVIEW OF RELATED LITERATURE

Conceptual framework

Work-life balance

Deery (2008 in Noor, 2011) suggests that defining the concept of "work-life balance is a complex task, as it can be viewed from the meaning of work life and balance". Work and life have unclear definitions in the literature (Guest, 2002) where work involves paid employment and life involves everything outside of the environment of formal employment, but usually connotes the realm of family or home life (Shankar and Bhatnagar, 2010). Work-life balance is not mere related to work and life; it is the positive state of mind. Work-life balance, in its broadest sense, is defined as a satisfactory level of involvement or 'fit' between the multiple roles in a person's life (Hudson, 2005). Work-life balance is about the interaction between paid work and other activities, including unpaid work in families and community, leisure and personal development. Greenhaus, Collins and Shaw (2003) defined work-family balance as the extent to which an individual is equally self-engaged and equally satisfied with his or her work role and family role". Work-life balance does not mean an equal balance in units of time between work and life. It is not a tight rope walk between two poles acting as an organizational commitments and home demands at the same time, but it is about proper understanding of the priorities of the professional and personal level. Sturges and Guest (2004) describe work-life balance as "satisfaction and good functioning at



work and at home with a minimum of inter-role conflict, and posit that, at times, it is characterized by the absence of unacceptable levels of conflict between work and non-work demands. It follows that when the demands of the work and non-work domains are mutually incompatible, conflict may occur, and it is for this reason, that a lack of balance between work and non-work is commonly conceptualized as work/family conflict or work/non-work conflict. Greenhaus (2003) defines work-life balance can be as the extent to which an individual is engaged in and equally satisfied with his or her work role and family role. The study of work-life balance stems from perspectives emphasizing conflict between work and family roles" (Potgieter and Barnard, 2010). These perspectives include work-family conflict, work-family integration, work-life interaction and work-life balance (Oosthuizen and Mostert, 2010). Overwork was initially identified as the primary reason for work-life balance problems (Roberts, 2007), which probably contributed to Greenhaus and Beutell's (1985) earlier opinion that work-life conflict results when mutually incompatible pressures are experienced in work and family roles.

Concept of Productivity

The term productivity was applied for the first time by François Quesnay, the mathematician and economist who was an adherent of physiocracy school. He believe authority of any government is relied on increasing of productivity in the agriculture sector by proposing the economic table. Another French man in 1883 called Littere defined productivity as knowledge and technology of production. Fredrick Venislo, Taylor and Frank and Lillian Gilbert conducted studies about labor division, improving the methods and determining the standard time in order to enhance efficiency simultaneous with the beginning of scientific management movement period at the beginning of 1900 (Darvish, 2008).

Productivity is maximization of utilizing the resources, human force and schemes scientifically to decrease expenses and increase employees, managers and consumers' satisfaction. Other definitions consider human force productivity as appropriate maximized utilization of human force towards goals of the organization with the lowest time and minimum expense. According to the National Productivity Organization in Iran, productivity is an intellectual attitude towards work and life. This is similar to a culture that its purpose is to make activities more intelligent for a better and excellent life. Productivity is achieving maximum possible profit from the labor force, power, talent and human force skill, land,



machine, money, equipments of time, place, etc to enhance welfare of the society so that increasing of it is considered by the clear-sighted in politics, management and economy as a necessity towards enhancement of humans' living standard and society (Darvish, 2008).

Mathis and Jackson (2000) defined productivity as a measure of the quantity and quality of work done considering the cost of the resource it took to do the work. Steers (1991) in Qadoos, Ayesha, Tayyab, Toqeer and Hafiz (2015) is of the opinion that it is useful from a managerial standpoint to consider several forms of counter-productive behavior that are known to result from prolonged stress. Productivity refers to the real output per unit of labor. It is a powerful driver of international capital flows. Productivity levels seem to be the highest in United States as compared to the euro area, because of higher employment rates in U.S. (Skoczylas&Tissot, 2005). Meneze (2006) defined productivity as the employee's ability to produce work or goods and services according to the expected standards set by the employers, or beyond the expected standards. Productivity is calculated by comparing total amount of output to the total amount of input used to produce this output (Bojke, 2012).

Productivity is defined by Amah (2006) as the measure of how efficiently and effectively resources (inputs) are brought together and utilized for the production of goods and services (out puts) of the quality needed by society in the long term. This implies that productivity is a combination of performance and economic use of resources. High productivity indicates that resources are efficiently and effectively utilized and waste is minimized in the organization. Productivity balances the efforts between different economic, social, technical and environmental objectives (Amah, 2006). High productivity provides more profit for investors and promotes the development of the enterprise. Productivity measurement indicates areas for possible improvements and shows how well improvement efforts are faring.

THEORETICAL FRAMEWORK

The work is anchored on The Effort-Recovery Model: The effort-recovery (E-R) model is frequently used to investigate and illustrate the fundamental operation of work-home interaction (Meijman and Mulder, 1998). This model describes how work and private life may possibly interact with each other, and which aspects of these domains may affect the well-being of an individual during the interaction process (Geurts and Demerouti 2003;



Mostert and Rathbone, 2001). The E-R model suggests that effort expenditure (e.g. task performance at work) is associated with specific load reactions that develop in the individual, which are further associated with short-term psycho-physiological reactions that may include psychological, behavioural and subjective responses, such as changes in hormone secretion, energy levels and mood (Mostert and Oldfield, 2009; Van Tonder, 2005). These load reactions are usually reversible if recovery occurs after the effort was invested and sufficient time was available for the psychobiological systems to become stable again (Mostert and Oldfield, 2009; Van Tonder, 2005). Geurts and Demerouti (2003) describe the E-R model as the quantity and quality of how recovery plays a crucial role in an individual's life. As such, the model provides perspective (theoretical framework) on the underlying mechanisms in the relationship of workload and non-workload with well-being, by assuming that recovery from effort expended on work and non-work tasks during the day plays a crucial role (Geurts et al., 2003).

Geurts, Taris, Kompier, Dijkers, Van Hooff, and Kinnunen (2005) sees "work-home interaction is a process in which an individual's functioning and behaviour in one domain, such as "home", is influenced positively or negatively by load reactions that have built up in the other domain, such as work". The central concept of the E-R model is that that work demands that require too much effort are associated with the building up of negative load effects that spill over to the non-work domain (home and family environment). It is thus more difficult to recover sufficiently at home from the effort one has expended in the work role. This lack of sufficient recovery increases the possibility that demands from work could potentially harm psychological health and create negative work-home interaction (NWHI) (Geurts et al., 2003). Research has associated NWHI with depression (Frone, Russell, and Barnes, 1996), reduced well-being (Grant-Vallone and Donaldson, 2001), and alcohol use or abuse (Frone et al., 1996). It is for this reason that both employers and employees demonstrate a desire to achieve a balance between workplace obligations and personal responsibilities to reduce work-home conflict through work-life balance (Greenhaus and Beutell, 1985). Positive work-home interference (PWHI) describes the positive influences developed at work that facilitate good functioning at home, while positive home-work interference (PHWI) describes those positive influences developed at home that facilitate effective functioning at work (Geurts, Taris, Kompier, Dijkers, Van Hooff, and Kinnunen;



Oosthuizen and Mostert, 2010). The E-R model suggests that work environments that offer employees enough resources, such as feedback, autonomy and personal development, may foster the willingness to dedicate an individual's abilities to the task and yield positive outcomes (Geurts, Taris, Kompier, Dijkers, Van Hooff, and Kinnunen 2005). Under these conditions, resources in one domain may be energizing, increasing the likelihood of positive spillover to the other domain and decreasing the need for recovery (Bakker and Geurts, 2004). Increased motivation and commitment may be the result of this positive mobilization of energy (Bakker and Geurts, 2004).

According to Poelmans (2005), individuals experience two types of recovery, namely internal recovery (during workday) and external recovery (after work). Internal recovery may be negatively affected by the spillover of "home" demands to an individual's "work" environment, while external recovery may be negatively affected by the spillover of "work" demands to one's "home" environment. Individuals who have not fully recovered from previous effort investments, must still in a sub-optimal state invest additional effort to perform adequately when confronted with new demands, resulting in an increased intensity of negative load reactions that appeal even more strongly to the recovery process (Geurts, Taris, Kompier, Dijkers, Van Hooff, and Kinnunen 2005). In the long run, continuously high demands (in one or both domains) and insufficient recovery may lead to an accumulation of persistent negative load reactions (Geurts et al., 2003). Geurts et al. (2003) assert that the role of recovery may enhance our understanding of positive WHI. Energy resources may be replenished rather than depleted, when individuals are able to keep their effort investments within acceptable limits by utilising opportunities for control and support (Geurts et al., 2003). The consumption of energy is a necessary condition for stabilising the production of energy, and people tend to find energy for things they like doing (Geurts et al., 2003). Settings that enable individuals to self-regulate their effort investments offer the opportunity to gain positive experiences that yield positive load reactions and, in turn, spill over to the other (non-work or work) domain (Geurts et al., 2003).



Empirical Literature: Webometric Analysis

Author/Year	Topic	Variables	Method	Remark\Conclusion
Syed and Nadeem (2014)	Effects of perceived work-life balance and employee productivity on organizational commitment among healthcare employees	Dependent Variable Employee productivity Independent Variables	Survey research regression analysis	Results showed that respondents have moderate level of perceived work-life balance, employee productivity and commitment. Significant relationship is found among work-life balance, employee productivity and organizational commitment. A regression analysis revealed that 37% variance in organizational commitment and employee productivity is attributed to work-life balance.
Osman, Ibuathuan and Rukangu (2016)	The influence of work life balance on employee productivity using Northern Rangelands trust in Isiolo County, Kenya	Dependent Variable Employee productivity Independent Variables Job attracts, job retain, job security and job motivate	Descriptive research design and correlation	The study found that there is relationship between work life balance and employee satisfaction. It was recommended that management should try as much as possible to build a work environment that attracts, retain and motivate its employees so as to help them work comfortable and increase organization productivity hence the feeling of job security.
Adikaram (2016)	The impact of work life balance on employee	Employee intention to change of job	Correlation and regression	The findings suggest that work life balance has a significant impact on employee job productivity in



	productivity in private sector commercial banks of Sri Lanka.	and work pressure		private sector commercial banks of Sri Lanka.
Lankeshwara and Wijesekara (2015)	the impact of work life conflict on job productivity in CEB- Sabaragamuwa Provincial	Work life conflict, work to family conflict and family to work conflict	Pearson correlation test and Regression analysis	The results revealed that the employee productivity is inversely affected by the two aspects of work life conflict, work to family conflict and family to work conflict. Further, family to work conflict identified as the most critical predictor. Ultimately work life conflict of non-executive staff employees of CEB negatively impacted on their employee productivity The relationship between work life conflict and employee productivity was contrary to each other. It would be worthwhile for CEB to increase the Employee productivity of non-executive staff employees through introducing work life balance policies.
Quarat-ul-ain, khattak and Iqbal (2013)	The relationship of employee productivity with role conflict and impact of job stress on the relationship in	Employee productivity, role conflict, job stress	Correlation and ANOVA test.	Study results shows that role conflict share a positive relationship with employee productivity and negative relationship with employee productivity



	private banking sectors employee in Pakistan			
Gayathiri and Ramakrishnan (2013)	The concept of quality of work life and to analyze nature of relationship it have with employee productivity	Quality of work life and to analyze nature of relationship it have with employee productivity	Descriptive research and Regression Analysis	The result indicates that the concept of work life quality is multidimensional and it influence employee's use of skills, knowledge, relationship with other and professional interaction and collaboration. Positive relationship exists between employee productivity and quality of work
Yadav and Dabhade (2013)	The relationship that exists between work life balance and employee productivity of the working women.		Authenticity of data and standard deviation	The results indicate that work life balance and employee productivity share significant relationship
ZanéI (2015)	work-life balance, employee productivity and turnover intention amongst information technology employees	Employee productivity,turn over intention, work-home interface and sub-. dimensions of work-life balance	Descriptive statistics, correlations, independent t-tests	Analysis revealed that employee productivity has a significant negative relationship with turnover intention. Furthermore, the work-home interface sub-.dimensions of work-life balance have both a positive and negative relationship with employee productivity and turnover intention.
Emeka (2014)	Work-Life balance and organizational productivity in	Organizational productivity family	t-test statistic	The result, show that that there is significant positive relationship between family responsibilities and



	Nigeria.	responsibilities demography and work-life balance		work-life balance; that demography has significant positive impact on the work-life balance; that Culture has positive effect on the work-life balance; and that there is significant positive relationship between work-life balance and employee's productivity.
Munro (2015)	The relationship between the demographic variables, work-life balance (as measured by the Survey Work- Home Interaction - Nijmegen), employee productivity	work-life balance, employee productivity and turnover intention;	Descriptive statistics, correlations, independent t-tests and regressions	Analysis revealed that employee productivity has a significant negative relationship with turnover intention. Furthermore, the work- home interface sub-dimensions of work-life balance have both a positive and negative relationship with employee productivity and turnover intention.
Mukururi, &Ngari. (2014)	The influence of work life balance policies on employee employee productivity in Kenya's Banking Sector.	Work Life Balance policies, Employee Employee productivity	Descriptive research design.	The findings of this study emphasized that each of the work life balance policies on its own is a predictor of employee productivity The goodness of fit, showed a good strength of the relationships between independent variables and the dependent variable. The result of this study makes the recommendation that managers in banks should improve the work life



				balance policies offered to employees in order to increase their employee productivity, to improve staff commitment and productivity.
Syed and Hassen (2015)	The role of perceived work-life balance and employee productivity in developing commitment among hospital employees.	work-life balance and satisfaction work commitment index to measure organizational commitment	Quantitative research and Regression Analysis	Results revealed a moderate level of work-life balance, employee productivity and organizational commitment among the chosen employees. Significant relationship is found between work-life balance and employee productivity Work interfering family life and family interfering work life are found positively related with organizational commitment. Male and female respondent are found significantly different in their level of commitment, perceived work interfering family life and perceived family interfering work life.

Author's Compilation

METHODOLOGY

The study adopted a descriptive survey design .This study was carried out in Anambra. The researcher made use of primary sources of data. The population of study is 950 made up of all the employees of selected banks in Anambra State. Source: Due to size of the population, the researcher used the connivance Sampling Technique population (380) as sample size of the study. The major instrument used in this research work is the questionnaire. The study used face and content validity in this research work. The instrument was first given to two of



my colleague for validation. Their corrections and suggestions were incorporated into the final draft of the questionnaire. The questionnaire is attached as an appendix to this work. The reliability of the questionnaires used for data collection was also tested. Thereafter, the responses will be collated and recorded. The Cronbach Alpha was used to determine the reliability of the instrument. The CronbachAlpha value of 0.637 and 0.694 respectively for job related stress and employee productivity was obtain. Descriptive statistics, correlation analysis and Multiple Regression Analysis (MRA) method were employed to determine the effect of work-life balance on employee productivity.

Data Presentation and Analysis

In this section, the data generated from the employee of the sampled banks were presented, analyzed and interpreted. A total of three hundred and eighty questionnaires were distributed to the respondents, out of which 300 hundred was properly filled and found relevant to the study. Therefore, the analysis in this section will be based on the three hundred relevant copies. The first section covers the demographic features of the respondents. The second section will analyzed the data relevant to research questions.

Descriptive Analysis

This section presents the descriptive statistics on the stress and employee productivity. The aim of the analysis is to examine the performance of the stress variables in relation to employee productivity. The analysis of the individual characteristics of these variables is presented in the table below:

Table 1 Descriptive Characteristics of the Variables

Variables	Mean	Standard Deviation
Employee Productivity	20.26	3.332
Family Stress	18.74	4.070
Role Conflict	18.25	3.951
Workload Pressure	17.72	4.264

Source: Author's Compilation From SPSS Version 21.0

This table present the summary of statistics used in the analysis. It provides information about the mean and standard deviation of the variables used in the study. The mean value for employee productivity is 20.26 while the standard deviation is 3.332. Job security and family stress recorded a mean value of 17.89 and 18.74 with a standard deviation of 3.751



and 4.070 respectively. Role conflict and workload pressure have mean value of 18.25 and 17.72 with standard deviation of 3.951 and 4.264 respectively.

Table 2 Correlation Matrix

		Employee Productivity	Family Stress	Role Conflict	Workload Pressure
Employee Productivity	Pearson Correlation	1	-.394**	.498**	.536*
	Sig. (2-tailed)		.003	.004	.038
	N	232	232	232	232
Family Stress	Pearson Correlation	-.394**	1	.081	-.062
	Sig. (2-tailed)	.003		.220	.345
	N	300	300	300	300
Role Conflict	Pearson Correlation	-.498**	.081	1	.050
	Sig. (2-tailed)	.004	.220		.450
	N	300	300	300	300
Workload Pressure	Pearson Correlation	-.536*	-.062	.050	1
	Sig. (2-tailed)	.038	.345	.450	
	N	300	300	300	300

Source: Author's Compilation From SPSS Version 21.0

The table above shows the extent of association between the dependent and independent variables used in the study. Family stress recorded a correlation coefficient of -0.394 with employee productivity which shows that family stress has a negative moderate effect on employee productivity. Furthermore, the correlation between role conflict and employee productivity recorded a correlation coefficient of -0.498. This indicates that role conflict has a negative moderate effect on employee productivity. Also, workload pressure recorded a



correlation coefficient of -0.536 with employee productivity. This shows that workload pressure has a negative strong effect on employee productivity

Multiple Regression Analysis

Multiple regression result was employed to test the effect of independent or explanatory variables on the dependent variables. The result of the multiple regression analysis is presented in the tables below.

Table 3 Summary of the Regression Result

The result of the multiple regression formulated in chapter three is presented in the tables below.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.265 ^a	.690	.504	3.241	1.879

a. Predictors: (Constant), Workload Pressure, Role Conflict, Family Stress,

b. Dependent Variable: employee productivity

Table 4.4 shows that R^2 which measures the strength of the effect of independent variable on the dependent variable have the value of 0.690. This implies that 69% of the variation in employee productivity is explained by variations in workload pressure, role conflict and family stress. This was supported by adjusted R^2 of 0.504. In order to check for autocorrelation in the model, Durbin-Watson statistics was employed. Durbin-Watson statistics of 1.879 in table 4.4 shows that the variables in the model are not autocorrelated and that the model is reliable for predications.



Table 4: ANOVA Result

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	179.546	4	44.886	4.272	.002 ^b
	Residual	2384.937	227	10.506		
	Total	2564.483	231			

a. Dependent Variable: Employee Productivity

b. Predictors: (Constant), Workload Pressure, Role Conflict, Family Stress,

The f-statistics value of 4.272 in table 4.5 with f-statistics probability of 0.002 shows that the independent variables has significant effect on dependent. This shows that workload pressure, role conflict and family stress can collectively explain the variations in employee productivity in the selected banks.

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	
	B	Std. Error	Beta			
1	(Constant)	18.311	2.121		8.632	.000
	Family Stress	-.159	.053	-.194	-3.014	.003
	Role Conflict	-.091	.054	-.128	-2.112	.026
	Workload Pressure	-.110	.052	-.140	-2.674	.036

Table 5
Coefficients of the Model

Source: SPSS 21.0

Table 5 shows the coefficient of the individual variables and their probability values. Family stress has a regression coefficient of -0.159 with a probability value of 0.003 implying that family stress has a negative and significant effect on employee productivity. Furthermore, role conflict has a regression coefficient of -0.091 with a probability value of 0.026. This implies that role conflict has a negative and significant effect on employee productivity. On a similar note, workload pressure has a coefficient value of -0.110 and a probability value of



0.036. This shows that workload pressure has a negative and significant effect on employee productivity

Test of Hypotheses

Here, the four hypotheses formulated in chapter one were tested using t-statistics and significance value of the individual variables in the regression result. The essence of this is to ascertain how significant are the effect of individual independent or explanatory variables on the dependent variables. The summary of the result is presented in the table below.

Table 6 T-Statistics and Probability Value from the Regression Result

Model	T	Sig.
(Constant)	8.632	.000
1 Family Stress	-3.014	.003
Role Conflict	-2.112	.026
Workload Pressure	-2.674	.036

Source: Authors Compilation from the Regression Result

Test of Hypothesis One

Ho: Workload pressure has no significant influence on employee productivity

Hi: Workload pressure has a significant influence on employee productivity

In testing this hypothesis, the t-statistics and probability value in table 4.7 is used. Workload pressure has a t-statistics of -2.674 and a probability value of 0.036 which is statistically significant. Therefore, we reject the null hypothesis and accept the alternative hypotheses which state that workload pressure has a significant influence on employee productivity

Test of Hypothesis Two

Ho: Role conflict has no significant effect on employee productivity

Hi: Role conflict has a significant effect on employee productivity

Role conflict has a t-statistics of -2.112 and a probability value of 0.026 which is statistically significant. Therefore, we reject the null hypothesis and accept the alternative hypotheses which state that role conflict has a significant effect on employee productivity



Test of Hypothesis Three

Ho: Family stress has no exert significant influence on employee productivity

Hi: Family stress has a significant influence on employee productivity

Family stress has a t-statistics of -3.014 and a probability value of 0.003 which is statistically significant. Therefore, we reject the null hypothesis and accept the alternative hypotheses which state that family stress exerts significant effect on employee productivity

Discussion of Findings

This work examined the effect of work life balance on employee productivity in selected bankin Awka. A total of 20 banks were studied. The hypotheses formulated were tested using multiple regression analysis. At the end of the analysis, the following were discovered.

The result of the Pearson correlation analysis shows that workload pressure, role conflict and family stress has a negative correlation with employee productivity This finding is consistent with that of Affum-Osei, Agyekum, Addo and Asante (2014) whose study showed that there was a negative correlation between work life balance and employee productivity

The study found that workload pressure has significant effect on employee productivity. This study tallies with the findings of Mark (2012) that working under pressure had an effect on productivity. It also agrees with the conclusion of Hira and Anam (2012) that excessive workload than normal work leads the employees towards counter-productive work behavior and job dissatisfaction. Similarly, Warraich, Ahmed, Ahmad and Khoso (2014) found that workload is the prime reasons of causing stress in employees, and this stress reduces their satisfaction.

The study also revealed that role conflict has no significant effect on employee productivity. This finding conforms to that of Fatima and Rehman (2012) Lankeshwara and Wijesekara (2015) whose study indicated that role conflict reduces employee productivity, employee performance and efficiency.

Finally, the study found that family work life balance significant effect on employee productivity.

This study agrees with the findings of Zanél (2015) that family related stress is bound to adversely affect the employee productivity of employees. According to Osman, IbuathuandRukangu (2016), work-family conflict may lead to stress and strain. Syed andHassen(2015), posit that, inability of the individual to balance the demands of work and



home, particularly in the context of dependent care and dual-earning families is a source of job dissatisfaction in this regard.

SUMMARY OF FINDINGS

This work examined the effect of work life balance and employee productivity. The data generated were subjected to statistical analysis. The result of the correlation shows that:

1. Workload pressure has a significant influence on employee productivity
2. Role conflict has a significant effect on employee productivity
3. Family stress has a significant influence on employee productivity

CONCLUSION

This work covered that effect of work life balance and employee productivity using 20 commercial banks in Awka, Anambra. The responses of the employees of these banks were subjected to statistical analysis. The study found that work overload, role conflict and family related stress has negative significant effect on employee productivity. Due to these sources of work life balance, employee engagement to work decreases and ultimately it negatively affects employee productivity.

Therefore, the study concludes that work life balance had negative significant effect on employee productivity in Nigeria banking sector.

RECOMMENDATIONS

Base on the findings of this study, it is recommended that:

1. Banks should put in effective work life balance management strategy that will reduce workload pressure, role conflict and family related stress so as to improve the employee productivity of their employees.
2. Employees should take measures which are under their control that allow them to correctly perform their responsibilities and duties assertively. Relaxation in various forms which do not hamper their work can be an appropriate factor to recover from identified work life balance issues.
3. In order to cope with work life balance issues within the workplace it is necessary for the management to keep on the lookout for any signs indicating that the employees are being pressurized into too much work. Management needs to take remedial action immediately, work should be delegated appropriately ensuring that no one is being



excessively burdened. Employees should be provided with breaks and holidays on a regular basis.

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