

EFFECT OF INDIVIDUAL EMPLOYEE APPROACHES TO WORK-LIFE INTEGRATION ON QUALITY OF WORK IN NIGERIA DEPOSIT MONEY BANKS

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Abstract

Globally, scholars and practitioners have supported the growing debate on the need to integrate work and personal activities so that both can be managed to ensure a good quality of work. Scholars in Nigeria are also not left out of this debate, most especially as the country is faced with many challenges, including **changing nature of the economy**. And one sector that has played active role in global economy is the banking sector. The sector does not only regulate global economy, it also serves as the intermediary between and among major players in the global economy. However, there appears that the sector has not yet put in place a culture that will promote work-life integration among employee, resulting in serious challenges threatening the well-being of the workforce. In view of this, this paper examined the effect of individual employee approaches to work-life integration on quality of work in Nigeria deposit money banks. The study employed a survey of 398 employees of deposit money banks in Nigeria which were selected using random sampling method. Furthermore, the study used regression analysis to analyze the data. Findings revealed that individual employees' approaches to work-life integration significantly affect quality of work in Nigeria deposit money banks with F-stat =78.269, prob = 0.000 being statistically significant at 5 per cent level. The study, therefore concluded based on its findings that time management and less stress at work improve the quality of work engagement of employees in deposit money banks in Nigeria. The study also recommended that deposit money banks should implement effective time management so that employees can accomplish more, thereby offering them the freedom to improve their focus, reduce stress and allows them to be more productive

Keywords: Commitment; employee performance; stress; quality; work-life integration

1. Introduction and Problem Statement

In recent time, work life balance has shifted towards work life integration. It is assumed that it is rarely impossible to have a balance between work and life but rather individual should look for ways to integrate work and life to be able to perform effectively. Work-life integration has emerged as a term to describe the extensive employee experience that today's organizations strive to provide. Rather than viewing work in terms of how much time it takes away from other employee responsibilities or interests, organizations are shifting their focus to consider work and life as one integrated experience (Gade & Yeo, 2019). The term work life integration refers to the synergies between the work and life domain. Work-life integration are those practices at workplace that recognize and design to support the requests of employees in attaining a balance between the demands of their family life and work lives (Brough & Hawkes, 2020).

There are different approaches to effecting work life integration and this has been broadly classified into individual and organizational based approaches. The individual work life integration approach is a deliberate move by employees to blend work with life without experiencing conflict (Indu & Sameeksha, 2019). Basic move is time management, and workload priority setting among others. While organizational work life integration approach is a deliberate strategy put together by management of an organisation to harmonize work and life expectations of their employees (Gragnano, Simbula & Miglioretti, 2020). The common ones are flexi work hours, compulsory annual leave, remote work arrangements, among others.

In Nigeria, the desire by banks to declare huge profit and struggle to capture the market resulting in unrealistic target giving to their employees. Bank employees also try to meet up with the target since banking sector is one of the sectors giving employment opportunity to the unemployed youths, the urge to meet up with the target results in stress which may be detrimental to their personal life. All these may impact negatively on their family life which may lead to poor social life, broken home or untimely death.

The banking industry is one of the most reliant on employees. Banking employees may work longer hours at the bank doing routine tasks, which may be taxing on their mental health. With the current state of the labor market, the role of employees in organizational development is becoming more recognized. It has been recognized that employees are more than just productive tools at work; their effectiveness extends to how well they live their other lives. With work-life integration, an organization can ensure that its employees are well cared for not only at work but also in other areas. It is necessary to take a holistic approach to life (Mwiikisa, 2021).

However, there appears that the sector is not yet put in place a culture that will promote work-life integration among employee, resulting in serious challenges threatening the well-being of the workforce. However, there is no research evidence that reveals the effect of this threat on the quality of work by employees of DMBs in Nigeria. Lack of this evidence has created a knowledge gap which this study was designed to fill.

1.2. Objective(s) of the Study

The broad objective of this paper was to investigate the effect of individual employee approaches to work-life integration on quality of work in Nigeria deposit money banks. Specifically, the study examined the nexus between less stress and time management with employee performance.

2.0. Review of Relevant Literature

2.1. Conceptual Review

The origin of work-life integration practices can be traced to the work-life conflict experienced by employee. Work Life Conflict is the inter-role conflict that results when one's roles as an employee is incompatible with one other area such as being a spouse, parent or with other religious and leisure activities. According to Iacovoio (2020), the concept of Work Life conflict

recognizes that most individuals have multiple roles and the practices of work life balance can assist in minimizing the level of such conflict. Work-life integration is a significant concept in the world of business today as it aids to encourage the employees and increases their allegiances towards the organisation. Work-life integration is a technique which supports employees of an organisation to integrate their personal and professional lives. It encourages employees to divide their time on the basis on importance and maintain an equilibrium by dedicating time to family, health and vacations.

The concept of employee performance is important to every organization because the success of the firm is a function of good employee performance. Employee performance assist the firm to increase and utilize the capacity of the human resources it has. Employee performance is one of the major drivers of growth and sustainability of every Organisation. Employees Performance is regarded as how well an employee can dispatch his/her duties to the specified organization. The focus of every business entity is to put in place effective ways to motivate employees to achieve higher job performance as well as increase the firm competitiveness (Akinyele, Peters & Akinyele 2016). Employee performance is results attained and accomplishments made at work. The contribution of employees on job is the most important factor for development and excellence in business.

Quality of work is an important factor in achieving business goals, and this can be achieved when organizations have effective work-life balance policies in place. Frequent advancement in work quality should pervade an organization, both within the organization's climate and in its products and services (Akpa, Egbuta, Akinlabi & Magaji, 2019). Quality of work in an organization focuses not only on producing high-quality products, but also on achieving corporate excellence, which distinguishes the organization from competitors. Employees who exhibit satisfactory work quality meet quality expectations for products or services on a regular basis; their work is generally error-free; and they complete the product or service efficiently.

Employee commitment is the strength of an individual's identification with and involvement in an organization (Ebeluku, Akinbode & Sokefun, 2018). It has three components: a strong belief in and acceptance of the organizational goals and values, a willingness to exert considerable effort on behalf of the organization, and a desire to maintain organizational membership. Commitment is a strong and important concept with considerable relevance for both employees and organisations.

2.1.1 Work Life Integration Individual Approaches

Humans are rather resilient, proactive, or enactive, capable of shaping the parameters and scope of their activities and creating meaning both at work and at home (Zheng, Molineux, Mirshekary & Scarparo, 2015). Thus individuals, as human beings, are capable of managing both the work and family spheres, as well as constantly negotiating the differences between work and nonwork domains to achieve balance. The two variables under individual approaches are discussed below.

Less stress

Less stress refers to balance between the demands of the job and the resources and capabilities of the individual worker to meet those demand. A less stress workplace provides employees with an equilibrium between the demand of their job roles and personal life. Work-life integration concept promotes stress free and healthy workplace for the employees. Uchechukwu, (2020) postulates that growing levels of stress in an organisation can result to low employee morale, poor productivity, and decreasing job satisfaction.

Time management

Time management is the system of organizing and arrangement of how to allocate time between specific activities. Work-life integration practice advocate effective use of time between workplace demand and personal life to get the best from the employees. Abdullah, Omar and Mahmoud (2012) opine that time management has positive correlation with job performance. The researchers stated that time management effectiveness is one among the strong boosters to job performance and that human resource directors should be held responsible to implement a good time management policy in the organisation.

2.2. Theoretical Underpinning

The contingency theory was based on the premise that there is no best or universal way to manage an organisation that environmental factors should be considered in designing an organisation and its subsystems and as such the ideal course of action is dependent upon the internal and external situations.

Contingency theory is found suitable for this study because the theory is a framework for exploring both internal and external factors that may influence the development of work-life supportive culture in an organisation. It also advocated flexible work arrangements as supported by work-life integration. Spillover theory is also relevant to this study because it suggested that organisations are expected to adopt positive work-life integration policies that will enable employees to have a positive work-life balance which will make them be effectively committed to achieving the organization's goals.

2.3. Empirical Review

Epie in Orogbu, Onyeizugbe, and Chukwuemeke, (2015) argued that the Nigerian banking sector is known for its long hour culture, and high workload of employees resulting in late closing. This lack of work flexibility, high work pressure and longer working hours are stressing out many Nigerian workers, reducing their job performance and productivity as well as causing broken homes. Also, personal issues that employees of selected Commercial banks face outside work may demoralize them and in turn discourage them to be zealous in their service delivery to customers. All these may result in customers threatening to withdraw their patronage from the banks.

Saeed, Mussawar, Lodhi, Iqbal, Nayab & Yaseen, (2013) studied factors affecting the performance of employees at work place in the banking sector of Pakistan. The quantitative study examined the impact of these variables on managers' attitudes, organizational culture,

personal problems, job content, and financial rewards in Pakistan's banking sector, with a focus on Sahiwal banks as a sample of 200 employees. Because there are 5 independent variables and their effects on employee performance, which is the sole dependent variable, the study was analyzed using multiple regression analysis using SPSS software. The findings revealed that there is a positive relationship between organizational culture and employee performance in Pakistan's banking sector.

Mwiikisa (2021) examined Management of work life balance on employee performance in the banking sector: A case of AB bank Zambia. The study uses an explorative and mixed research design, a population of 500 people, and a sample size of 222 staff members based on Taro Yamane's formula. Purposive sampling was used to select the 22 managers to be interviewed, and stratified sampling was used to select equal numbers of people from various departments and branches to make up the 200 staff members who will answer the questionnaires. SPSS, a computer-based statistical data analysis package, was used to analyze and evaluate the questionnaire data (version 16.0). According to the findings of this study, parenting and pregnancy policies have no effect on employee performance. Pregnant and parent employees generally expect maternity leave for adoption, which is covered by leave arrangements.

3.0 Data and Methodology

3.1 Research Design and Population of the Study

The study adopted a survey research design, therefore primary data was used. The population of the study was made up of all employees in DMBs in Nigeria. The total number of employees in DMBs in Nigeria as at 2020 was 96,446 (NBS, 2020).

Taro Yamane was used to determine the sample size for the study, thus given the population of the study to be 96,446, the sample size was arrived at as shown below:

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

Where n represents the sample size, N is the total population, e is the error term depending on the confidence level, and P = 0.05 is assumed for the equation.

If n = Sample Size

N = 92,446

e = 5% or 0.05

CL = 95%

Therefore, n =

$$n = \frac{92,446}{1+92,446(0.05)^2} = 398.27$$

n = ~ 398 Employees

3.2. Data Specification and Sampling Technique

Data used for this study is mainly primary data which was obtained from employee of Deposit Money Banks using questionnaire. The questionnaire was structured with closed ended questions measured on a Likert scale of five: Strongly Agree, Agree, Indifferent, Disagree and Strongly Disagree. The questionnaire was designed to elicit questions on each of the variable of interest. The study adopted simple random sampling technique.

3.3. Method of Data Analysis/ Model Specification

Regression analysis was used to analyze the data. Two types of variables are involved in the regression equation; these are the explanatory (independent) variable and the explained (dependent) variable. The independent variable in this study is work-life integration measured by: Less Stress (LS) and Time Management (TM), the dependent variable in this study is Employee Performance proxied by Quality of work (QOW) and Employee Commitment (EC) as derived from the regression estimates thus

The model for the variables was denoted in the following equations:

$$Y = f(X)$$

Y = Dependent variable = Employee performance (EPERF)

X = Independent variable = Work life Integration (WLI)

$$EPERF=f(WLI)$$

Where:

Y = Dependent Variable = EPERF

QOW = Quality of work

X = Independent Variables = WLI

IBA = Individual Based Approach

IBA = LS, TM

Functional Relationship

$$QOW = f(LS, TM) \quad (3.1)$$

$$EC = f(LS, TM) \quad (3.2)$$

The following regression models were constructed to examine how the two independent variables of less stress and time management, could improve the employees' performance of listed deposit money banks in Nigeria:

$$QOW = \beta_0 + \beta_1 LS_i + \beta_2 TM_i + u_i \quad (3.3)$$

Where:

β_0 = The constant term which defines the work life integration without inclusion of independent variables $\beta_1 - \beta_2$ = The coefficients for the individual influences of the respective work-life integration variables on the employees performance.

μ = Error Term.

4.0 Results and Discussion

4.1. Regression Results

The results of regression analysis are presented in the Table 4.1 below:

Table 4.1: Individual Work-Life Integration and Quality of Work

Dependent Variable: QOW				
Variables	Coeff	S.E	t-test	Prob
Constant	2.001	0.147	13.658	0.000
LS	0.313	0.037	8.497	0.000
TM	0.188	0.028	6.679	0.000
	Statistic	Prob		
R-Square	0.284			
Adjusted R-Square	0.280			
F-test	78.269	0.000		

Notes: Table 4.1 reports the multiple regression of the effect of individual work-life integration on quality of work of Banks in Nigeria. The dependent variable is Quality of Work (QOW), the regressors are Time Management (TM) and Less Stress (LS). All the analysis was tested at 5% significance level

Source: Authors' Computation, 2022

The results reported in Table 4.1 show that time management and less stress have positive relationship with the quality of work of deposit money banks in Nigeria. This connotes that increases in time management and less stress will lead to increases in quality of work of deposit money banks in Nigeria.

This is indicated by the signs of the coefficients, which are $\beta > 0$. These results are consistent with a-priori expectations. In addition, as touching the size of the estimated coefficients a 1 unit increase in time management and less stress will lead to 0.188 and 0.313 increases in quality of work in deposit money banks in Nigeria respectively.

Furthermore, there is evidence that time management and less stress have significant relationship with quality of work of deposit money banks in Nigeria ($TM = 0.188$, t -test =

6.679, $p < 0.05$; and LS = 0.313, t-test = 8.497, $p < 0.05$). This implies that time management and less stress are significant factors influencing changes in quality of work of deposit money banks in Nigeria

The Adjusted R-square of the model is about 28 per cent, this suggests that variations in a quality of work of the sampled population can be attributed to 28 per cent changes in time management and less stress while the remaining 72 per cent variations in quality of work are caused by other factors not included in this model.

4.2. Discussion of Findings

The results reported show that time management and less stress have positive and significant relationship with the quality of work of deposit money banks in Nigeria. This means that an increase in time management and less stress will result to significant increase in quality of work of deposit money banks in Nigeria. This was evidenced by the value of the F-statistic which suggests that individual employees' approaches to work-life integration significantly affect quality of work in Nigerian deposit money banks.

Based on these findings, the results are therefore comparing with the conclusion of previous studies. There is evidence that the findings of this study corroborate with the results of Akpa et al. (2019) that job stress has a significant impact on employee quality of work, and long working hours have a significant impact on employee motivation in the selected deposit money banks in Lagos State. The findings are also similar to the conclusion of Saeed et al. (2013) that there is a positive relationship between organizational culture and employee performance in Pakistan's banking sector. Likewise, the study of Preeti and Neha (2016) argue for a significant positive impact of work-life balance practices on employee retention and organizational performance among IT firms in Noida region.

5. Summary and Conclusion

The results reported in Table 4.1 showed that time management and less stress have positive and significant relationship with the quality of work of deposit money banks in Nigeria. This implies that a unit increase in time management and less stress will result to significant increase in quality of work of deposit money banks in Nigeria. This study has contributed to the existing literature through the econometric model developed and supported with the sustaining theories of the study. It has also created a nexus between work-life integration of employees and the performance of employees of DMB in Nigeria on the other hand.

Based on its findings, the study concluded that time management and less stress at work improve the quality of work engagement of employees in deposit money banks in Nigeria. This implies adequate time management of the employees and low stress at work serve as factors that influence the productivity and performance of employees in deposit money banks in Nigeria.

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