



## Effect of Work Life Balance on Job Satisfaction Among Staff of Deposit Money Banks in Enugu State

**Authored by**

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### Abstract

*The study evaluated the effect of work life balance on job satisfaction among staff of deposit money banks in Enugu State. The specific objective of the study was to: examine the effect of working time arrangements on the job security among staff; evaluate the effect of leave entitlement on the employee engagement among staff of deposit money banks in Enugu state. The study employed descriptive survey design. The area of this study was Enugu State, Nigeria. The populations of the study were two hundred and thirty three (233) staff. The whole population was used as a result of small number. A total of 220 staff returned the questionnaire accurately filled. Data from the questionnaire were analysed with the aid of SPSS version 23 using simple, percentages and correlation co-efficient. The findings indicated that Working time arrangements had significant positive effect on the job security among staff of deposit money banks in Enugu state  $Z(95, n = 220), 5.326 < 7.551 = p. < 0.05$ . Leave entitlements had significant positive effect on the employee engagement among staff of deposit money banks in Enugu state  $Z(95, n = 220), 6.675 < 8.293 = p. < 0.05$ . The study concluded that working time arrangements and leave entitlements had significant positive effect on the job security and employee engagement of among staff of deposit money banks in Enugu state. The study recommended among others that Bank managers should ensure that there are flexible work hours for employees.*

**Keywords:** Work Life Balance; Job Satisfaction; Deposit Money Banks; Enugu State

## Introduction

Work-life balance foretells a serious cost for employees, organizations and the society at large. Conflicts, particularly between work and family, significantly affect quality of family life and career attainment for both men and women. As companies are competing for qualified employees, a reasonable balance between staff well-being and family time is required. Today's global business companies focus on managing the work balance of their employees. As a result, they receive more humanitarian assistance in their work that improves productivity and helps achieve the organisation's purpose over time (Kunwar & Paudel, 2022; Agbo, Eze, & Mbah, 2022). To enhance each worker's performance and motivation level, the organisation should satisfy their employees as they play a significant role in any organisation. Work life balance initiative is to encourage employers provide flexible working hours and related policies in the organization to support employees manage their working time with their family time. Work life balance can be reached when a minimum of role conflict exists by the proper functioning of work hours and home time. As companies they are competing for qualified employees, a reasonable balance between the wellbeing of staff and their family time. On the other hand, the demand of work has been a major factor in securing qualified employees for a long term (Kruja & Jaupi, 2020). work-life balance characterises a person's evaluation of their fulfilment with their work and life jobs accepted their needs at one point.

Balanced work life leads to job satisfaction and life satisfaction. Job satisfaction is the gathering of beliefs and feelings that people experience by people at large regarding their job. At the same time, job satisfaction may be a level of happiness that staff feels regarding their work, which affects their performance. Successful overall performance in every role decides the satisfaction of the work-life balance. Similarly, the quality of working life and its connection to personal life and activities highlights individuals' subjective perception of how effectively they work and the rest of life is balanced (Haar, Russo, Sune & Ollier-Malaterre, 2014). Job satisfaction at the middle level of employees decreases when work life conflict and stress increases. Job satisfaction at the lower level of employees has negative correlation with stress and family to work interference and positive correlation with job autonomy. The demand of employees work life balance is increased by change in trends in the business such as change in organizational structure, diversity of work force.

Job satisfaction is an integral component for the environment of organization and an important element for the relationship between management and employees. Work-life balance supports flexible work hours, remote working options, and telecommuting. As a result, productivity increases and costs decrease. Job satisfaction is a key construct in industrial and organizational psychology, and has been associated with multiple desirable outcomes such as job performance, organizational citizenship behaviour, absenteeism, and life satisfaction. Diener & Tay (2012) asserts that job satisfaction is a key indicator of workers' well-being. Work-life policies and practices in the banking industry increases employee's commitment and product. The employees of the Bank are valuable assets to the organization. If they are highly satisfied with the job, they produce more which is profitable for the organization. So, in the competitive environment, the essential thing is to know the views of employees toward their job and to measure the level of satisfaction with various aspects of job satisfaction (Karim, Islam and Mahmud (2014). Acknowledging your employees as people and striving to help them find balance in their lives increases their job satisfaction, which makes them more invested in your company and increases their effectiveness. The present study was on the effect of work-life balance on job satisfaction among staff of deposit money banks in Enugu State.

## Statement of the Problem

Balancing work and family or personal life can be a challenge. When workers/employee feels emotionally or socially detached at work, feelings of dissatisfaction may start to surface. Job satisfaction typically increases with improved life balance, which in turn increases employee loyalty, creativity and productivity. If workers or employees work properly, the organization can easily achieve the target. To get the best out of the employees in work, proper attention must be given to enhance their job satisfaction level.

Every organization depends on their manpower for success and development. Businesses are facing increasing demands to raise efficiency and becoming more responsive to customers and employees. An employer who recognizes the impact of workplace relationships to employee satisfaction, and encourages flexibility and interaction, can transform a brittle workplace into a productive, satisfying environment. However, employees are

often feels dissatisfied due poor working time and absence of leave entitlement after overtime and several weeks and months of dedicating their all to job.

Workloads, pressure and deadlines gets tough as organizations grow. The inconsistency in the work-life balance appears to increase dejected and unsatisfied workers. Due to poor work-life practices in the banking industry, employees are prone to suffer poor job security and low employee engagement. Bankers are exposed to multiple job tasks which often exceed their job specification in other to satisfy their customers. As a result, they achieve job satisfaction but unbalanced work life. This necessitated for the study on effect of work-life balance on job satisfaction among staff of deposit money banks in Enugu State.

### **Objections of the Study**

The main objection of the study was to evaluate the effect of work life balance on job satisfaction among staff of deposit money banks in Enugu State. The specific objective of the study was to:

- i. Examine the effect of working time arrangements on the job security among staff of deposit money banks in Enugu State.
- ii. Evaluate the effect of leave entitlement on the employee engagement among staff of deposit money banks in Enugu state.

### **Research Questions**

The following research questions guided the study

- i. What is the effect of working time arrangements on the job security among staff of deposit money banks in Enugu State?
- ii. What is the effect of leave entitlement on the employee engagement among staff of deposit money banks in Enugu state?

### **Statements of Hypotheses**

The following hypotheses guides the study

- i. Working time arrangements has significant effect on the job security among staff of deposit money banks in Enugu state
- ii. Leave entitlements has significant effect on the employee engagement among staff of deposit money banks in Enugu state

### **Significance of the study**

The study will help the banking industry and all other organisations that advocate for productivity, it will help them to organize work activities in a way that will be favourable to both employees and the organizations. The study will also help workers/employees know the importance of target, planning and goal setting. Once employees understand their target, they will be moved to plan themselves well in other to achieve their goal and as well achieve maximum satisfaction. The study will help employees understand that in everything they are doing their mental health should be stable.

### **Scope or the Study**

The scope of the study was on effect of work life balance on job satisfaction among staff of deposit money banks in Enugu State. The key variables of the study were working time arrangements, leave entitlements, job security and employee engagement. The geographical scope of the study was Enugu State.

## **Review of Related Literature**

### **Conceptual Reviews**

#### **Work Life**

Work life is the part of a person's daily life spent at work, as opposed to their domestic life or personal life. Work life deals with the physical, emotional and mental health of workers or employees in an organisation. Work life balance is an issue to workers as it involves the strategies adopted by workers on how to manage their professional and personal responsibilities, deliver excellent job and as well have enough rest and free time. A healthy employee work life balance also drives engagement, productivity, and retention. Work life changes as the economy change. These changing work demands lead to inevitable changes in personal lives. Chand (nd) defined work life (WL) as the favourableness or unfavourableness of a job environment for the people working in an organisation. Work life is a process of work organisations which enable its members at all levels to actively; participate in shaping the organizations environment, methods and outcomes. This value-based process is aimed towards meeting the twin goals of enhanced effectiveness of organisations and improved quality of life at work for employees. Work life is a somewhat recent phenomenon, arising from employees' concerns about the demands expected by their work. To understand why work-life balance is important, individuals start by considering how to keep personal and professional lives separate. Individuals with this balance are more likely to maintain their mental health and experience less work-related stress (Indeed, 2022).

#### **Balance**

Balance is a situation in which different elements are equal or in the correct proportions. Balance refers to an individual's ability to maintain their line of gravity within their base of support (BOS). It can also be described as the ability to maintain equilibrium, where equilibrium can be defined as any condition in which all acting forces are cancelled by each other resulting in a stable balanced system. Balance is a term frequently used by health professionals working in a wide variety of clinical specialities (Alexandra, Durward & John, 2000).

#### **Work Life Balance**

Work life balance is the balance of prioritizing job duties with personal lifestyle, and it might be reached by providing a balance between according to the paid work. Qualtrics (2023) defines work-life balance as the minimization of work-related stress, and the establishing of a stable and sustainable way to work while maintaining health and general well-being. It involves the minimization of work-related stress, and the establishing of a stable and sustainable way to work while maintaining health and general well-being. Work-life balance is a key part of a healthy and productive work environment. An individual who achieves this balance successfully dedicates an equal amount of time to work-related tasks and personal matters without experiencing stress or becoming overwhelmed. Achieving a work-life balance means maintaining a healthy separation between work and personal life. It's hard for some employees to spend enough time in each area. This is especially if they work overtime, commute a lot or have a lot of personal responsibilities (Hall, 2022; Eze, Olorunda & Mbah, 2022). Work-life balance is rated highly by 10% of employees, which increases their likelihood of remaining at the company. In contrast, employees may feel overwhelmed and burnt out when work-life balance is off.

### **Components of Work life Balance that Formed Part or the Study**

#### **Working Time Arrangement**

Formulas of working time offer a range of possibilities in relation to the number of hours worked and the arrangements of rosters, shifts or work schedules by day, week, month or year. Time management is the coordination of tasks and activities to maximize the effectiveness of an individual's efforts. Essentially, the purpose of time management is to enable people to get more and better work done in less time (Lutkevich & Wigmore, 2023). Working time may vary from person to person, often depending on economic conditions, location, culture, lifestyle choice, and the profitability of the individual's livelihood. Working-time laws and regulations on maximum daily hours of work and statutory rest periods are achievements that contribute to the long-term health and well-being of a society and must not be put at risk. Working time flexibility can be rated as contributing to gender equality

because it helps individuals to maintain work–life balance. Working time arrangement helps to achieve bigger goals, reduces procrastination, and increases productivity. Effective time management reduces overwhelm and helps prioritise, ensuring work smarter and achieve goals faster (Bakker, 2023). However, it also brings disadvantages, such as the concentration of women in low-paid, part-time work, with little or no training or career opportunities available. Working (labouring) time is the period of time that a person spends at paid labour.

### **Leave Entitlement**

The term leave refers to the time away from work, but it's often used to describe time an employee is entitled to take by law or company policy (Kyle, 2021). Common leave entitlements include vacation, personal days, and sick days. Other forms include time off taken for bereavement, military service, jury duty, and birth or adoption of a child. Annual leave means leave provided by an employer for the purpose of taking regularly scheduled work time off with pay. Annual leave does not usually include leave for illness, personal business if in addition to and different than vacation leave, or other paid time off from work. Paid leave is the annual period during which workers take time away from their work while continuing to receive an income and to be entitled to social protection. Workers can take a specified number of working days or weeks of leave, with the aim of allowing them the opportunity for extended rest and recreation. Deloitte (2022) asserts that to make mandated leave more effective, employers can insist that workers disconnect from the office during this period and reassure them that the workplace cannot contact them for any reason unless in an emergency.

### **Job Satisfaction**

Job is an important aspect of an individual's life and it occupies a lot of personal and professional time compared to any other activity. Job satisfaction is a key work-related attitude and can be described as an internal state expressed by the affective and/or cognitive evaluation of job experience (Woods, Mustafa, Anderson, and Sayer, 2018). Employees' job satisfaction is essential for high-quality work for effective organizational performance. Job satisfaction describes how much extent an individual is pleased, comfortable or satisfied with his or her job. It is a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences. Individuals who are content with their occupations have positive attitudes about their work, whereas those who are dissatisfied with their jobs have negative attitudes toward their work (Obiekwe, Obibhunun and Omah, 2019; Agbo, Eze, & Mbah, 2022). In current organisations Job Satisfaction is a crucial subject of attention which is very considered by the higher authorities, policy makers and top executives because this issue is related to many other significant and important issues of organisations.

### **Components of Job Satisfaction used in the Study**

#### **Job Security**

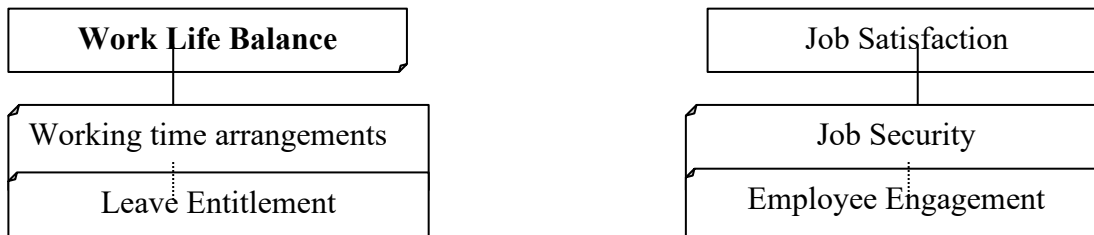
The concept of job security started gaining popularity in the recent times as a result of economic pressures on organizations. It is an important component in measuring the quality-of-life job done and well-being of employees. Sanyal, Hisam and Baomar (2018) asserts that job security is a top driver of attraction and retention for top-performing and high-potential men and women of all ages, and in a wide variety of industries and roles, such as engineering, production, research and development, sales, technology, financial services and pharmaceuticals. Due to increase in technology usage in the banking industry, performance increases day-by day and employees in the banking sector are likely to face job insecurity when they are incompetent in handling of modern equipment which helps to enhance service delivery. Roy (2018) noted that Job insecurity of employees is considered to be one of the reasons for such malpractices.

#### **Employee Engagement**

Engagement involves the active use of emotional, cognitive and behavioural energies at workplace while working in coherence with the organization's objectives and strategies. Employee engagement is linked to customer satisfaction which is linked to an organization's financial success. Engagement comes about when enough people care about doing a good job and care about what the organisation is trying to achieve and how it goes about doing it. Engaged employees believe that their work is meaningful, believe that they are appreciated and backed by their supervisors and that they have been entrusted with the success of their company (Smith and Daniel, 2020). Employee

engagement is a fundamental concept in the effort to understand and describe, both qualitatively and quantitatively, the nature of the relationship between an organization and its employees. An "engaged employee" is defined as one who is fully absorbed by and enthusiastic about their work and so takes positive action to further the organization's reputation and interests. An engaged employee has a positive attitude towards the organization and its values (Emptrust, 2017).

### Conceptual Framework



Source: Researcher, 2023

### Theoretical Reviews

#### The Work/Family Border Theory

Clark (2000) gave the work/family border theory, a replacement theory regarding work-family equilibrium. Consistent with this theory, every individual's role occurs in a selected dominion of life. These dominions are differentiated by limits which will be bodily, sequential or mental.

According to this theory, the flexibility and permeability of the boundaries between people's work and family spheres will impact the standard of assimilation, the ideas of alterations, and the level of a skirmish between concerned realms. The transition becomes stress-free when realms are consolidated, but family conflict can occur. According to the theory, people are daily border-crossers between the domains of work and family. The theory addresses how domain integration and segmentation, border creation and management, border-crosser participation, and relationships between border-crossers and others at work and home influence work/family balance.

### Empirical Reviews

#### Working Time Arrangements on the Job Security

Sanyal, Hisam & Baomar (2018) conducted a study in the Sultanate of Oman to explore the impact of job security loss on employee performance and satisfaction. The research aimed to analyze the relationship between employees' labor market status and their concerns about job security. The methodology involved the use of t-tests to examine the connection between variables, utilizing a significant sample of participants in Oman. The findings revealed a substantial effect of job security on both employee performance and satisfaction. Notably, the study contributes to the limited research available in the Sultanate of Oman regarding this critical aspect of employee well-being.

Eru, Unim, and Thompson (2019) focused on the relationship between working hours, job security, and their influence on commercial bank workers' well-being and performance in Cross River State, Nigeria. The study employed a survey research design, selecting 232 participants through purposive and proportional sampling techniques. Data were collected using questionnaires and analyzed with statistical methods, including Pearson Product Moment Correlation. Results indicated a significant relationship between working hours and well-being/performance. However, no significant relationship was found between job security and well-being/performance, shedding light on the nuanced dynamics within the Nigerian commercial banking sector.

Kumaar (2019) investigated the impact of job security on employee motivation and workplace outcomes in Nagpur, with a special focus on unionized and non-unionized organizations. The study employed a Likert scale questionnaire to gather perceptions from employees across various positions and organizations. The findings supported existing literature, suggesting that employees in unionized organizations perceived higher job security, leading to enhanced



job performance. The security provided by union participation emerged as a predictor of increased performance and positive behaviour within the organization. This study contributes insights into the varied organizational contexts within which job security operates and its subsequent impact on employee behaviour and performance

Renato, Rui, Carolina & Alvaro (2020) examined the work-life Balance and Job Satisfaction. Employees, as well as their motivations, needs and ambitions, are increasingly present in the business context experienced today. How organizations select that the environment they live in is positive and stable, so that their employees feel part of the organization, and that it cares about them and how they want them. It is increasingly important to enhance the feeling of commitment to the organization and professional satisfaction. It is up to the organizations to allow their employees to achieve a balance between the most important roles in human, professional and personal life. Based on a sample of 262 workers, our findings indicate that the organizational environment positively affects or compromises the organization and job satisfaction. However, we have not seen any impact on the balance between professional and personal life. The fact that there is a positive and significant relationship between organizational commitment and job satisfaction was also validated. However, no significant relationship between organizational commitment and the balance between professional and personal life were found. It was also found that organizational commitment mediates the relation between the organizational environment and job satisfaction, but not the relation between organizational commitment and the balance between professional and personal.

Silaban and Margaretha (2021) examined the impact of work-Life Balance toward Job Satisfaction and Employee Retention of millennial employees in Bandung City, Indonesia. This research aimed to explore the effect of work-life balance on job satisfaction and employee retention of the millennial generation employees in the city of Bandung, Indonesia. The sample used in this study was 196 employees from various fields of work. Analysis of data used simple linear regression, by testing the quality of the data through validity and reliability test. Study results found that there was an effect of work-life balance on job satisfaction as much as 8.3%, and there was an effect of work-life balance on employee retention of 4.4%. One of the managerial implications of the research results that can be implemented is organization should provide a good work environment and facilities to increase the motivation of the employees.

#### **Leave Entitlement on the Employee Engagement**

Fayyazi & Aslani (2015) explored the impact of work-life balance (WLB) on employees' job satisfaction and turnover intention, with a focus on the moderating role of continuance commitment. The study, conducted in an Iranian industrial company, involved 265 participants, and regression analysis was used for data analysis. The findings supported a positive relationship between WLB and job satisfaction, as well as a negative relationship between WLB and turnover intention. Additionally, the study revealed that continuance commitment moderates the relationship between job satisfaction and turnover intention, suggesting that employees with low WLB and job satisfaction may not necessarily exhibit high turnover intention unless they have low continuance commitment.

Larasati, Nida & Istiqomah (2018) investigated the effects of work-life balance on employee engagement in the millennial generation, emphasizing its role in retaining employees. The study focused on employees of PT. Senwell Indonesia in Banjarmasin. Utilizing a work-life balance scale and the Utrecht work engagement Scale, researchers employed simple linear regression for data analysis. Results indicated that work-life balance significantly influenced employee engagement, accounting for 14.3% of the variation. The study underscores the importance of considering employees' personal and work life to enhance engagement among the millennial workforce.

Aruldoss, Berube, Travis, and Parayitam (2022) explored the relationship between work-life balance (WLB) and job stress, commitment, and satisfaction. The study, conducted in a transportation company in southern India, investigated the moderating role of training and development and work environment in this relationship. Using a structured survey, data were collected from 331 respondents, and hierarchical regression and structural equation modeling were applied for analysis. Results revealed that WLB was negatively related to job stress and positively related to job satisfaction and commitment. Work environment and training and development were identified as moderators in the relationship between WLB, job stress, and job satisfaction, providing insights into the complexities of these dynamics in a workplace context.

Perengki, Hoque, Jannat, Emely, Zona, and Islam (2022) conducted a study on work-life balance, job satisfaction, and job performance in SMEs, considering the moderating role of family-supportive supervisor behaviors (FSSB). Using a

mediated-moderated model, the study employed SEM-PLS and collected data from SMEs. Results demonstrated a positive influence of work-life balance on job satisfaction and performance. Job satisfaction partially mediated the relationship between work-life balance and job performance. The study also highlighted FSSB as a moderator, influencing the relationship between work-life balance, job satisfaction, and job performance.

Afia, Richard & John (2023) delved into work-life balance as predictors of job satisfaction in the tertiary educational sector. Utilizing a structural equation model, the study analyzed cross-sectional data from 476 employees across 8 tertiary institutions in the Greater Accra region of Ghana. The study concluded that workplace support positively affects personal and work interference, with implications for satisfaction with work life. The findings emphasize the importance of addressing personal and work interference for improved workplace satisfaction in the tertiary education sector.

### **Gap in Empirical Review**

The present study after the literature review found that there have been many studies conducted on work-life balance and job satisfaction. However, these studies were conducted in different parastatals and geographical areas different from that of the present study. Furthermore, the previous studies were analysed using other statistical tools but the present study was analysed using z-test statistical tool. Also, the study would likely be the most current of the whole studies and as such would highlight the importance of work-life of employees presently with regards to evolved changes in the society.

### **Methodology**

#### **Research Design**

The study employed descriptive survey design. The survey research is one in which a group of people or items is studied by collecting and analyzing data from only a few people or items considered to be representative of the entire group. It is cheaper.

#### **Source of Data**

Data are classified as either primary or secondary data. The classification was based on the two possible sources: primary source and secondary source.

#### **Primary Source**

The primary source was questionnaire. A primary source is the one which the data is collected directly (usually first-hand) by the researcher.

#### **Sources of Secondary Data**

Secondary data source was the one which the data is obtained from published materials, internet websites, reports, dailies, text books and so on from the library of the institutions understudy. Sources of secondary can be split into two parts internal and external sources.

#### **Area of Study**

The areas of the study were five (5) selected out Eleven (11) Deposit money banks with National Authorization in Enugu state, Nigeria. The Banks understudy include: Ecobank Nigeria, Keystone Bank Limited, Polaris Bank Limited, Stanbic IBTC Bank Plc and Sterling Bank Plc. These Banks were chosen due the number of employees and high ethical standard, and within Enugu Metropolis. Their main Headquarters were used for the study.

#### **Population of the Study**

The populations of the study were five (5) selected Deposit money banks with National Authorization in Enugu state, Nigeria, with two hundred and fifty five (233) selected staff.



	Name of the University	Population
1.	Ecobank Nigeria	52
2.	Keystone Bank	43
3.	Polaris Bank Limited	41
4.	Stanbic IBTC Bank Plc	55
5.	Sterling Bank Plc	42
	<b>Total</b>	<b>233</b>

### Sample Size Determination

The whole population was used due to small number

### Sampling Technique

The stratified random sampling with a random start was adopted so as to give every unit of the population under study equal opportunity of being selected into sample. The secondary data were collected from firms, journals, publication, textbooks and the internet. Ten questions (10) in the questionnaire were ranged.

### Instrument for Data Collection

The main instrument for data collection was a structured questionnaire. Copies of the questionnaire were administered to the academic staff. Ten (10) designed questionnaire was used. The responses generated were used thereafter for data analyses.

### Validity of the Instrument

The instrument was given to two experts from the industry and academia to measure face and content validity. To make sure that the research instruments applied in the work are valid, the research ensured that the instrument measure the concept they are supposed to measure.

### Reliability of the Research Instrument

This was done by administering 10 copies of the prepared questionnaire to the sample of the study. Cronbah's Alpha was used in determining the extent of consistency of the reliability.

**Table 1: Case Processing Summary**

		N	%
Cases	Valid	10	100.0
	Excluded	0	.0
	Total	10	100.0

a. Listwise deletion based on all variables in the procedure.

**Table 2: Reliability Statistics**

Cronbach's Alpha	No. of Items
.800	10

Scale reliabilities were calculated using Cronbach's Alpha; the result obtained was 0.800. This shows that the internal consistency of the scale is good for the purpose of this study because it is greater than 0.800 which was good.

### Method of Data Analyses

Data from the questionnaire were analysed with the aid of SPSS version 23 using simple, percentages and correlation co-efficient. Data from the questionnaire were further analysed using simple percentages, mean and standard deviation. For the 5-point likert scale questions, the scale and decision rule stated below were used in analysing the findings.

**Scale:** Strongly Agree (SA) -5, Agree (A) - 4, Neutral(N) -3, Disagree (D) -2, Strongly Disagree (SD),1

**Decision Rule:** If Mean  $\geq 3.0$ , the respondents agree and If mean  $\leq 3.0$ , the respondents disagree. The decision rule is to accept the null hypothesis if the computed r is less than the tabulated r otherwise rejects the null hypothesis and Z - test was used to test the hypotheses and analysed with the aid of SPSS.

## Results

### Distribution and returned Questionnaire

The section presents and analyses the data collected for the study. The presentation and interpretation of data were based on the questionnaire administrated to the staff of the food and beverages under study. Table 4.1 shows the Distribution and Return of the Questionnaire from the Universities.

**Table 3: Distribution and Return of the Questionnaire**

Firms	Distributed	No Returned	percent	No not Returned	Percent
1. Ecobank Nigeria	52	50	22	2	1
2. Keystone Bank	43	42	18	1	-
3. Polaris Bank Limited	41	39	16	2	1
4. Stanbic IBTC Bank Plc	55	50	22	5	2
5. Sterling Bank Plc	42	37	16	5	2
<b>Total</b>	<b>233</b>	<b>220</b>	<b>94</b>	<b>13</b>	<b>6</b>

**Source: Field Survey, 2023**

Two hundred and thirty three(233) copies of the questionnaire were distributed to the respondents and two hundred and twenty (220) copies were returned representing ninety four (94%) percent, while thirteen (13) copies of the questionnaire were not returned representing six (6%) percent. That showed a high rate of response.

### The effect of working time arrangements on the job security among staff of deposit money banks in Enugu State

**Table 4: Responses on the effect of working time arrangements on the job security among staff of deposit money banks in Enugu State**

	5 SA	4 A	3 N	2 DA	1 SD	$\Sigma$ FX	- X	SD	Decision
1 Scheduling and reaching work creates certainty.	395 79 35.9	148 37 16.8	168 56 25.5	54 27 12.3	21 21 9.5	786 220 100%	3.57	1.338	Agree
2 Flexible- work schedule promotes well being of the employees and encourages them to remain organisation.	490 98 44.5	148 37 16.8	117 39 17.7	54 27 12.3	19 19 8.6	828 220 100%	3.76	1.358	Agree
3 Long working hours to reduce experiencing a lot of work pressure are treated.	448 88 40.0	148 37 16.8	141 47 21.4	48 24 10.9	24 24 10.9	809 220 100%	3.64	1.383	Agree
4 Proper time arrangements are made to avoid broken homes.	495 99 45.0	192 48 21.8	99 33 15.0	34 17 7.7	23 23 10.5	843 220 100%	3.83	1.353	Agree
5 There is a better fit between employee work and areas of their personal life in the bank.	560 112 50.9	216 54 24.5	66 22 10.0	36 18 8.2	14 14 6.4	892 220 100%	4.05	1.230	Agree

<b>Total Grand mean and standard deviation</b>	<b>3.77</b>	<b>1.332</b>
		<b>4</b>

**Source: Field Survey, 2023**

Table 4, 116 respondents out of 220 representing 52.7 percent agreed that scheduling and reaching work creates certainty with mean score 3.57 and standard deviation of 1.338. Flexible- work schedule promotes well being of the employees and encourages them to remain organisation 135 respondents representing 61.3 percent agreed with mean score of 3.76 and standard deviation of 1.358. Long working hours to reduce experiencing a lot of work pressure are treated 125 respondents representing 56.8 percent agreed with mean score of 3.64 and standard deviation of 1.383. Proper time arrangements are made to avoid broken homes 147 respondents representing 66.8 percent agreed with mean score of 3.83 and 1.353. There is a better fit between employee work and areas of their personal life in the bank 166 respondents representing 75.4 percent agreed with a mean score of 4.05 and standard deviation 1.230.

#### **The effect of leave Entitlement on the Employee Engagement among Staff of Deposit Money Banks in Enugu State**

**Table 5: Responses on the effect of leave entitlement on the employee engagement among staff of deposit money banks in Enugu state**

		<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>	<b>ΣFX</b>	<b>-</b>	<b>SD</b>	<b>Decisio</b>
		<b>SA</b>	<b>A</b>	<b>N</b>	<b>DA</b>	<b>SD</b>		<b>X</b>		<b>n</b>
1	The rate of long-term sick leave decreased as a result of reduced pressure of work.	475 95 43.2	236 59 26.8	54 18 8.2	99 33 15.0	15 15 6.8	879 220 100%	3.85	1.308	Agree
2	Dependent care has positive turnover intentions in the bank.	510 102 46.4	260 65 29.5	57 19 8.6	16 8 3.6	26 26 11.8	812 220 100%	3.95	1.328	Agree
3	Family- responsive policies enhances employee organizational commitment in deposit money banks.	605 121 55.0	228 57 25.9	54 18 8.2	12 6 2.7	18 18 8.2	917 220 100%	4.17	1.206	Agree
4	Allowance for child care in the bank makes me to productive.	555 111 50.5	256 64 29.1	38 13 5.9	16 18 8.2	14 14 6.4	879 220 100%	4.09	1.209	Agree
5	A pleasant, interesting and challenging work does not make unproductive hence for leave entitlement.	410 82 37.3	316 79 35.9	39 13 5.9	58 29 13.2	17 17 7.7	840 220 100%	3.82	1.276	Agree
<b>Total Grand mean and standard deviation</b>							<b>3.976</b>	<b>1.2654</b>		

**Source: Field Survey, 2023**

Table 5, 154 respondents out of 220 representing 70.0 percent agreed that the rate of long-term sick leave decreased as a result of reduced pressure of work with mean score 3.85 and standard deviation of 1.308. Dependent care has positive turnover intentions in the bank 167 respondents representing 75.9 percent agreed with mean score of 3.95 and standard deviation of 1.328. Family- responsive policies enhances employee organizational commitment in deposit money banks 178 respondents representing 80.9 percent agreed with mean score of 4.17 and standard deviation of 1.206. Allowance for child care in the bank makes me to productive 175 respondents representing 75.6 percent agreed with mean score of 4.09 and 1.209. A pleasant, interesting and challenging work does not make unproductive hence for leave entitlement 161 respondents representing 73.2 percent agreed with a mean score of 3.82 and standard deviation 1.276.

## Test of Hypotheses

**Hypotheses one: Working time arrangements has significant effect on the job security among staff of deposit money banks in Enugu state**

**Table 6: Z-test on working time arrangements has significant effect on the job security among staff of deposit money banks in Enugu state**

		Schedul ing and reaching work creates certainty .	Flexible- work schedule promotes well being of the employees and encourages them to remain organisation.	Long working hours to reduce experiencing a lot of work pressure are treated.	Proper time arrangements are made to avoid broken homes.	There is a better fit between employee work and areas of their personal life in the bank.
N		220	220	220	220	220
Uniform Parameter s <sup>a,b</sup>	Minimu m	1	1	1	1	1
	Maxim um	5	5	5	5	5
Most Extreme Difference s	Absolut e	.359	.445	.400	.450	.509
	Positive	.095	.086	.109	.105	.064
	Negativ e	-.359	-.445	-.400	-.450	-.509
Kolmogorov-Smirnov Z		5.326	6.607	5.933	6.675	7.551
Asymp. Sig. (2-tailed)		.000	.000	.000	.000	.000
a. Test distribution is Uniform.						
b. Calculated from data.						

If the calculated Z-value is greater than the critical Z-value (i.e  $Z_{cal} > Z_{critical}$ ), reject the null hypothesis and accept the alternative hypothesis accordingly.

## Result

With Kolmogorov-Smirnon Z – value ranges from  $5.326 < 7.551$  and on Asymp. Significance of 0.000, the responses from the respondents as display in the table is normally distributed. This affirms the assertion of the most of the respondents that working time arrangements had significant positive effect on the job security among staff of deposit money banks in Enugu state

Furthermore, comparing the calculated Z- value ranges from  $5.326 < 7.551$  against the critical Z- value of .000(2-tailed test at 95percent level of confidence) the null hypothesis were rejected. Thus, the alternative hypothesis was accepted which states that working time arrangements had significant positive effect on the job security among staff of deposit money banks in Enugu state

**Hypotheses Two: Leave entitlements has significant effect on the employee engagement among staff of deposit money banks in Enugu state**

**Table 6: Z-test on leave entitlements has significant effect on the employee engagement among staff of deposit money banks in Enugu state**

		The rate of long-term sick leave decreased as a result of reduced pressure of work.	Dependent care has positive turnover intentions in the bank.	Family- responsive policies enhances employee organizational commitment in deposit money banks.	Allowance for child care in the bank makes me to productive.	A pleasant, interesting and challenging work does not make unproductive hence for leave entitlement.
N		220	220	220	220	220
Uniform Parameters <sup>a,b</sup>	Minimum	1	1	1	1	1
	Maximum	5	5	5	5	5
Most Extreme Differences	Absolute	.450	.509	.559	.545	.482
	Positive	.068	.118	.082	.064	.077
	Negative	-.450	-.509	-.559	-.545	-.482
Kolmogorov-Smirnov Z		6.675	7.551	8.293	8.090	7.147
Asymp. Sig. (2-tailed)		.000	.000	.000	.000	.000
a. Test distribution is Uniform.						
b. Calculated from data.						

If the calculated Z-value is greater than the critical Z-value (i.e  $Z_{cal} > Z_{critical}$ ), reject the null hypothesis and accept the alternative hypothesis accordingly.

**Result**

With Kolmogorov-Smirnon Z – value ranges from  $6.675 < 8.293$  and on Asymp. Significance of 0.000, the responses from the respondents as display in the table is normally distributed. This affirms the assertion of the most of the respondents that leave entitlements had significant positive effect on the employee engagement among staff of deposit money banks in Enugu state

Furthermore, comparing the calculated Z- value ranges from  $6.675 < 8.293$  against the critical Z- value of .000(2-tailed test at 95percent level of confidence) the null hypothesis were rejected. Thus the alternative hypothesis was accepted which states that leave entitlements had significant positive effect on the employee engagement among staff of deposit money banks in Enugu state.

**Discussion of Findings**

**Working time arrangements had significant positive effect on the job security among staff of deposit money banks in Enugu State**

Hypotheses one showed that comparing the calculated Z- value ranges from  $5.326 < 7.551$  against the critical Z- value of .000. The null hypothesis were rejected. Thus, the alternative hypothesis was accepted which states that working time arrangements had significant positive effect on the job security among staff of deposit money banks in Enugu state. In support of this hypotheses, the study of Eru, Unim and Thompson (2019) on working hours and job security: an analysis of their relationship with commercial bank workers well-being and performance in cross river state, Nigeria. The study seeks to examine the relationship between working hours, job security and their relationship with commercial bank workers wellbeing and performance in Cross River State, Nigeria. There is no significant relationship between Job security and commercial bank workers wellbeing and performance in Cross River State, Nigeria. The instrument of data collection was the questionnaire. Data gathered from the field were coded and analysed using the appropriate frequency distribution, tables, charts and Pearson Product Moment Correlation at 0.05 confidence level. Results revealed that there is statistical considerable relationship between working hours and commercial bank workers wellbeing and performance in Cross River State, Nigeria and there is

no significant relationship between Job security and commercial bank workers wellbeing and performance in Cross River State, Nigeria.

### **Leave Entitlements had significant positive effect on the employee engagement among staff of deposit money banks in Enugu state**

The result of hypotheses two revealed that the calculated Z- value ranges from  $6.675 < 8.293$  against the critical Z- value of .000. The alternative hypothesis was accepted which states that leave entitlements had significant positive effect on the employee engagement among staff of deposit money banks in Enugu state. Afia, Richard & John (2023) Work-life balance as predictors of job satisfaction in the tertiary educational sector. The paper examines work-life balance as a predictor of job satisfaction in the tertiary education sector. The structural equation model was used to quantitatively analyse cross-sectional data gathered from 476 employees of 8 tertiary institutions operating in the Greater Accra region of Ghana. The study concludes that workplace support has a positive effect on personal life interference with work, and work interference with personal life. Work interference with personal life and personal life interference with work had a negative relationship with satisfaction with work life.

### **Summary of Findings**

The study found that;

- i. Working time arrangements had significant positive effect on the job security among staff of deposit money banks in Enugu state  $Z (95, n = 220), 5.326 < 7.551 = p. < 0.05$
- ii. Leave entitlements had significant positive effect on the employee engagement among staff of deposit money banks in Enugu state  $Z (95, n = 220), 6.675 < 8.293 = p. < 0.05$

### **Conclusion**

The study concluded that working time arrangements and leave entitlements had significant positive effect on the job security and employee engagement of among staff of deposit money banks in Enugu state. When organizations strategies present balance to the work-life of the employees it boosts performance, productivity and job satisfaction. Organisations needs to maintain and to give consideration to their employees as they want the company productivity to gain profits. When the mental health of employees is put into consideration, they are likely to give in their best in the organization.

### **Recommendations**

The following recommendation were made by the study

- i. Bank managers should ensure that there are flexible work hours for employees. they should also ensure that there are enough employees in the organization that can help in exchange when one has worked a maximum amount of time
- ii. Employees should be entitled to off work benefits such as, leave, holiday and all expense trip paid travel as it will help to motivate them and also impact and enhance their knowledge. Also, employees should not only be allowed to go on leave but should also be paid as a means of showing that they are valued in the organisation

### **Contributions to Knowledge**

The present study after the literature review found that there have been many studies conducted on work-life balance and job satisfaction. However, these studies were conducted in different parastatals and geographical areas different from that of the present study. Furthermore, the previous studies were analysed using other statistical tools but the present study was analysed using z-test statistical tool. Also, the study would likely be the most current of the whole studies and as such would highlight the importance of work-life of employees presently with regards to evolved changes in the society.



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