

Balancing Worklife; Enhancing Improved Employee Performance in the Banking Sector of Bayelsa State, Nigeria

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Abstract—This study concerned its empirical focus on the burden of work employees of commercial banks in Nigeria, especially Bayelsa state face and the stress it brings into their personal lives viz a viz its relationship with performance at work. Four Hundred (400) staff of the commercial banks was surveyed as the total population from all the banks branches in the state. To derive a study sample from the total population, the Krejcie and Morgan sample determination table was used to extract 196 respondents. Data gathered with the aid of structured close-ended questionnaire were tested using Pearson Moment Correlation Coefficient and presented using (SPSS). The study established strong significant relationship between work-life balance and employee productivity of commercial banks in Yenagoa, Bayelsa State. The tests of partial correlation showed that organizational culture and leadership have strong moderating effects work-life balance and employee productivity in the banks studied.

Keywords: Worklife Balance, Job Shift, Vacation, Job Delegation, Retirement Scheme

I. INTRODUCTION

In today's business world, employee performance is key determinant in the achievement of organizational goals. As a result, organizations look for different ways of motivating their employees, in order for them to give their best to the organization. For organizations to be sustained, improved employee performance must be the focus. Work life balance is a very important phenomenon that is of great concern to various employees in both private and public sector. It goes beyond prioritizing the work role and one's personal life. It also affects the social, psychological, economical and mental wellbeing of the individual. All these are been reflected in the output of the individual, which affects their productivity in the work place on the long run. Work life balance has implication on employee attitudes, behaviors, wellbeing as well as organizational effectiveness [1]. The competition for market leadership in the banking sector, may lead to bank managers giving their employees excessive work load in order to meet up with their target. Employees try their best to be retained in the organization by putting in more time at work which may be at the detriment of their personal life. All these may affect the upbringing of children, lead to broken and unhappy homes and poor social life. According to [2], the Nigerian banking sector is known for its long working hour culture, and high

work load of employees are not exempted from this culture. They are most likely to be faced with issue of work life balance due to the nature of the work environment. Policies are been made regarding work life balance, but its implementation has become an issue that needs to be looked into. Ensuring effective delivery of service to customers may be achieved by the ability of the management of these banks to maintain policies that promote work life balance. The reform in the banking sector made it mandatory for commercial banks to have a minimum of 25 billion naira capital base to continue their operations. Consequently, commercial banks had to go into strategic alliance with other banks, by merger and acquisition. This has changed the focus of all the banks in Nigeria on new strategies that entails expansion, increasing capital base and customer base. Thus, management expectation of employees' performance also takes a higher note. It is most likely that there will be a misplacement of priority of interest by the employees trying to meet up with the target of the banks, which may affect their personal life. In today's competitive world, organizations are spending lots of time on employee satisfaction in an effort to improve productivity. In the present business scenario, jobs are changing with pace of changing technological advancement which is developing new trends in employment terms and conditions. This change is badly affecting the level of job satisfaction as well as physical and mental health of the workers. It is reported that the more a person gets involved in job tasks, the higher the conflict with family life which eventually leads to increase job burnout, low satisfaction and reduce commitment. Lack of work flexibility, high work pressure and longer working hours are stressing out many bank workers, reducing their job performance and productivity as well as causing broken homes. In addition, the pressures and demands of work, reflected both in longer hours, more exhaustion and the growth of evening and weekend work, leave less scope for quality family time. The consequences include increases in juvenile crime, more drug abuse, and reduction in community care. There has been much debate over a formal definition of work-life balance. According to [3], most of the major reviews of work-life balance articles either do not mention work-life balance per se, or when it is mentioned it is not explicitly defined. Furthermore, in studies where work-life balance or related

constructs are explored, researchers seem to have used several different approaches to operationally define and measure the construct. [4]. In a review of the literature, [5] identify six different definitions that are commonly used within the literature: 1. Work-life balance reflects an individual's orientation across different life roles, 2. The extent to which an individual is engaged in – and equally satisfied with – his or her work role and family role, 3. Achieving satisfying experiences in all life domains and to do so requires personal resources such as energy, time and commitment to be well distributed across domains, 4. The extent to which an individual's effectiveness and satisfaction in work and family roles are compatible with the individuals' life role priorities at a given point in time, 5. Low levels of inter-role conflict and high levels of inter-role facilitation contribute to higher levels of perceived work-family balance, and 6. Work-life balance is about people having a measure of control over when, where and how they work. However, work-life balance is the individual perception that work and non-work activities are compatible and promote growth in accordance with an individual's current life priorities. From this definition it is important to note that work-life balance is about individual's perception as they fulfil multiple and often competing roles.

A review of the work-life literature reveals that Work Life Balance Management strategies can be broadly divided into four categories which include Job Shift (flexible working arrangement (home working, compressed hours); Vacation arrangement (annual leave, Parental leave, care assistance (Child care arrangements and Crèche) Job delegation, and Retirement scheme, general services (Employment assistant programs). [6]. According to [7], work-life balance is generally associated with equilibrium between the amount of time and effort somebody devotes to work and personal activities, in order to maintain an overall sense of harmony in life. To understand work-life balance, it is important to be aware of the different demands upon us and our personal resources- our time and our energy- that we can deploy to address them. Research has indicated that those workers who have some form of control over their working environment tend to suffer less stress-related ill-health, with clear implications for the concept of work-life balance Organizations can implement various work-life balance strategies that may assist employees to better balance their work and family responsibilities, gain improvements in well-being and provide organizational goals. This can be viewed from the lens of BF Skinner's reinforcement theory. It is the primary process that shapes and controls behavior, and occurs in the positive and negative ways. In *The Behavior of Organisms* (1938), Skinner viewed negative reinforcement as synonymous with punishment, and like the presentation of an aversive stimulus. Subsequently, in *Science and Human Behavior*, [8] redefined negative reinforcement. It is interesting that positive reinforcement is the process that strengthens behavior by the occurrence of some event positive action such as reducing workload stressors, providing retirement scheme that encourages the workforce to believe

that the organization recognised their wellbeing, providing comforts through vacation to refresh and return with vigor into the work etc. Whereas negative reinforcement is the strengthening of behavior by the removal or avoidance of some aversive events such as stopping late hours work that keeps a worker far from his personal comforts, and reducing unhumane practices from the work process. Both types of reinforcement strengthen behavior, or increase the probability of a behavior reoccurring; the difference is in whether the reinforcing event is something applied (positive reinforcement) or something removed or avoided (negative reinforcement). Punishment is the application of an aversive stimulus or event -positive punishment or punishment by contingent stimulation or the removal of a desirable stimulus - (negative punishment or punishment by contingent withdrawal.(Skinner, 1953). Though punishment is often used to suppress behavior, Skinner argued that this suppression is temporary and has a number of other, often unwanted, consequences. Extinction is the absence of a rewarding stimulus, which weakens behavior. When an employee is forced to lose afterwork comforts, such as vacation, but increased task continued without recourse to their wellbeing or that of their family, imbalance exists at work and it affects the productivity of the worker. It is very necessary to provide those reinforcement that make work and life of the workforce balance to achieving productivity.

Job shift - Allows two or more than two employees to work shift- time to share a single full- time job. Job shift helps employees manage their time more flexible, fulfill their commitments and learn from others while working with them. It allows employees to choose starting times within guidelines specified by the organization. Flexibility- The heightened demands on organizations have subsequently called for a corresponding staff of flexible and capable individuals. [9]. Flexibility is the ability to respond effectively to changes. It has been suggested that the dimensions of cost, quality, time, and flexibility are not to be traded off against one another but need to be simultaneously prioritized. [10] reported that when employees were asked, they reported flexibility as the most desirable attribute of a work environment. There are many different forms of flexibility. Job flexibility relates to the ability of the system to cope with changes in (or the mix of) jobs to be processed by the system.

Vacation - Vacation is the amount of hours/days employees of an organization are permitted to be away from their employment position within a period of time without consequences. This time off is paid by the organization and employees are allowed to request the time for any reason they wish to be off work. It also gives the ability for employee to release themselves from work stress and create a balance between work and their family activities. This type of work life balances helps employees to perform other duties outside work, which creates a balancing effect between work activities and life activities. [11]. Employees who take most or all of their vacation time each year perform better, are more

productive and more satisfied in their jobs than those who do not, according to HR professionals. In a study conducted by the Society for Human Resource Management (SHRM) for Project: Time Off, talent managers and human resource (HR) professionals overwhelmingly agreed that fully utilizing vacation leave drives higher employee performance and productivity, boosts organizational morale, contributes to employee wellness and results in higher employee retention. However, despite employers' perception that vacation delivers clear benefits, employees are leaving time off on the table. The findings make clear that encouraging employees to use their vacation days plays a vital role in contributing to the success of the entire organization.

Job Delegation - Job Delegation means entrusting to or deputation or representing. To delegate authority, a manager entrusts his authority to others to perform. It is an important tool of management. Management is defined as social process entailing responsibility for an effective planning and regulations of operation of an organization in fulfilment of a given purpose or task. It can also be defined as the act and science of achieving the objectives of a business as organization in the most efficient way. Delegation of authority is one of modern trends practiced by managers. It is function stands out contributing and increasing the level of motivation of employees and achieving positive returns for (an organization with a manager) and (an employee with a customer) both. On the level of an organization, it achieves competitive advantage, knowledge inventory, increases the level of productivity and speed in finalizing tasks effectively. On the level of manager, it alleviates functional burdens, gains employees' satisfaction and builds cooperation and trust between manager and employees giving a chance for manager to have full-time for realization of more important work. So, it reduces physical and intellectual efforts exerted by manager and other employees. On the level of an employee, it works on achieving functional empowerment, constructing alternative and administrative leadership, making employees feel self-confidence and motivation for Excellency in performance. On the level of customer, it meets the needs of customers rapidly, delivering or providing the service will not be delayed due to delegation authority. Giving the customer a higher level of care and attention, building customer's perceived and creating loyalty and mutual respect for an organization and production in which the organization produced. It can be said that method of delegation authority becomes inevitable issue for every organization whether in public or private sector. [12]. It is not optional due to many reasons has connected and brought developments and changes to the organizations including that (increasing its size and diversity of its products, multiplicity of its products and spread of its branches in different geographical zones and different local, regional and international levels. Managers have been imposed for the necessity to have a way for helping them in facilitating business affairs and alleviating the burdens in which they aren't tolerated, implemented and controlled by a manager. From other hand, different social and environmental

transformations at organization have been changed since of classical school that was differentiated by centralism and subjecting to orders of managers without reluctance. Implementing processes and procedures become more flexible, and free due to employees. The results of applying this principle has helped employees to be enhanced, imposed different functional rights for them, and necessity to transform from dictatorship to democracy associates with modern trends of management and employees' desires and wishes. In addition, managers will be able to maintain their job position and preserve the process of facilitating business affairs, employees' loyalty, enabling to be remained and achieving performance efficiency.

Retirement Scheme - Pension is a regularly paid stipend as benefit due to a person in consideration of past services. It is referred to as a sum set aside for retirement purposes. It is a form of arrangement that hopes that at retirement, retirees will not be stranded financially. Pension is simply the amount set aside either by employer or employee or both to ensure that at retirement, there is something for employees to fall back on as income [13]. Pension is an amount paid by government or company to an employee after working for some specific period of time, considered too old or ill to work or have reached the statutory age of retirement (Adams, 2005). As a scheme, pension is the periodic payment granted to an employee for services rendered, based on contractual legal enforceable agreement, paid by an employer at the agree time of termination of employment. Furthermore, pension reform is not a new issue in any part of the world. It is usually a continuous process especially with the ever changing economic and political processes witnessed everywhere in the world [14].

II. METHODOLOGY

The study employed the descriptive survey method. This method was used because it gives greater room to study the subject matter and ensures that inferences can be made about some characteristic attitude or behavior of the population in the study. The management cadre staff of the banks comprise of the heads of various departments, while the non managerial staff comprise of employees of the operation department, marketing department and customer care departments were the focus of the study. The total population of four hundred (400) staff of the commercial banks were surveyed. A sampled size of 196 was derived using the Krejcie and Morgan sampled determination table from the 400 target population. 14 copies of questionnaires were distributed across 14 commercial banks in operation in Yenagoa, Bayelsa State. 174 responded copies of the questionnaire were returned representing 89% of the questionnaire. 22 copies were left unfilled sequel to time schedule of work activities as against the duration of this research; representing 11% of the questionnaire, which amounted to 100% in accordance to the 196 copies of questionnaire distributed. However, the 22 copies of the questionnaire that were not attended to were not included in the analysis. The research instrument was

structured in four sections. The first section was designed to generate the demographic data of the respondents, the second was structured to obtain data on the dimension of work life balance, third to evaluate responses and generate data on employees’ productivity and the four obtain data on the moderating variables. Cronbach’s coefficient alpha was used to determine the internal consistency and reliability of multiple items scales. And other items that return Cronbach Alpha reliability of 0.72 were accepted.

III. METHODS OF DATA ANALYSIS

Based on the nature of the study, which tends to find the relationship between two variables, (Work life balance and employee productivity), the Pearson’s product moment correlation co-efficient will be used to analysed the data. However, the analysis we be categorized under three headings: primary analysis, secondary analysis and tertiary analysis. The primary analysis here involved the use of descriptive statistics. The secondary analysis here is the results for the test on the hypotheses. The analysis on the relationship between the variables was carried out at a 95% confidence interval and a 0.05 level of significance. The tertiary level of analysis involved the interpretation of the results of the secondary analysis which constitutes the findings with a view of making conclusions and recommendations.

Table 1: Showing Descriptive Statistics For Worklife Balance and Employee Productivity.

	N	Min	Max	Mean	Std. Deviation
Work life balance	174	1.00	4.00	3.6846	.96684
Employee productivity	174	1.00	4.00	3.3692	.962135
Organizational culture	174	1.00	4.00	3.3735	.82562
Leadership	174	1.00	4.00	3.4293	.72741
Valid N (listwise)	174				

The data in table 1 above illustrate the descriptive statistics summary for the study variables which are work life balance (independent variable), employee productivity (dependent variable) which organizational culture and leadership (moderating variable).

IV. PRESENTATION OF RESULTS ON THE TEST OF HYPOTHESES

We had proposed ten research hypotheses in chapter one of this study to seek explanation to the relationship between work life balance and employee productivity as well as the moderating influence of organizational culture and leadership in such relationship. The Pearson Moment Correlation Coefficient statistics was calculated using the SPSS version 20 to establish the relationship among the empirical referents of the predictor variable and the measures of the criterion variable.

Correlation coefficients can range from -1.00 to +1.00. The value of -1.00 represents a perfect negative correlation while +1.00 represents a perfect positive correlation. A value 0.00 represents a lack of correlation. In testing hypotheses 1 – 10, the following rules were upheld in accepting or rejecting the alternate hypotheses. All the coefficient values that indicated levels of significance (* or **) as calculated using SPSS were accepted and therefore, our null-hypotheses rejected; when no significance is indicated in the coefficient (r) value, we reject our alternate hypotheses. Our confidence interval was set at the 0.05 (two tailed) level of significance to test the statistical significance of the data in this study.

Table 2: Correlation Matrix For Job Shift And Tasks Accomplishment

		Job shift	Task accomplishment
Job shift	Pearson Correlation	1	.882**
	Sig. (2-tailed)		.000
	N	174	174
Task accompl	Pearson Correlation	.882**	1
	Sig. (2-tailed)	.000	
	N	174	174

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

Table 3: Correlation Matrix for Job Shift and Career Growth

		Job delegation	Task accompl
Job delegation	Pearson Correlation	1	.900**
	Sig. (2-tailed)		.000
	N	174	174
Task accompl	Pearson Correlation	.900**	1
	Sig. (2-tailed)	.000	
	N	174	174

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

The table 2 shows a significant correlation at $r = .882^{**}$ where $P\text{-value} = .000$ ($P < 0.001$). This implies a strong and significant relationship between both variables at 95% level of confidence. We therefore reject the null-hypothesis ($H_{0:1}$), and upheld the alternate hypothesis, thus, there is a significance relationship between job shift and task accomplishment. The table 3 also shows a significant correlation at $r = .962^{**}$ where $P\text{-value} = .000$ ($P < 0.001$). This implies a strong and significant relationship between both variables at 95% level of confidence for the Correlation Matrix for Job Shift and Employee Productivity We therefore reject the null-hypothesis ($H_{0:2}$), and upheld the alternate hypothesis, thus, there is a significance relationship between job shift and career growth.

Table 4: Correlation Matrix for vacation and employee productivity

		Vacation	Task Accompl
Vacation	Pearson Correlation	1	.923**
	Sig. (2-tailed)		.000
	N	174	174
Task accomplishment	Pearson Correlation	.923**	1
	Sig. (2-tailed)	.000	
	N	174	174

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

Table 5: Correlation Matrix for Vacation and Career Growth

		Vacation	Career growth
Vacation	Pearson Correlation	1	.961**
	Sig. (2-tailed)		.000
	N	174	174
Career growth	Pearson Correlation	.961**	1
	Sig. (2-tailed)	.000	
	N	174	174

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

In the table 4 above, a significant correlation at $r = .923^{**}$ where $P\text{-value} = .000$ ($P < 0.001$). This implies a strong and significant relationship between both variables at 95% level of confidence. We therefore reject the null-hypothesis ($H_0:3$), and upheld the alternate hypothesis, thus, there is a significance relationship between vacation and task accomplishment. The table 5 also shows a significant correlation at $r = .961^{**}$ where $P\text{-value} = .000$ ($P < 0.001$). This implies a strong and significant relationship between both variables at 95% level of confidence. We therefore reject the null-hypothesis ($H_0:4$), and upheld the alternate hypothesis, thus, there is a significance relationship between vacation and career growth.

Table 6: Correlation Matrix for job delegation and Tasks Accomplishment

		Job delegation	Task Accompl
Job delegation	Pearson Correlation	1	.900**
	Sig. (2-tailed)		.000
	N	174	174
Task accomplishment	Pearson Correlation	.900**	1
	Sig. (2-tailed)	.000	
	N	174	174

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

Table 7: Correlation Matrix for job delegation and Career Growth

		Job delegation	Career growth
Job delegation	Pearson Correlation	1	.920**
	Sig. (2-tailed)		.000
	N	174	174
Career growth	Pearson Correlation	.920**	1
	Sig. (2-tailed)	.000	
	N	174	174

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

The table 6 shows a significant correlation at $r = .900^{**}$ where $P\text{-value} = .000$ ($P < 0.001$). This implies a strong and significant relationship between both variables at 95% level of confidence. We therefore reject the null-hypothesis ($H_0:5$), and upheld the alternate hypothesis, thus, there is a significance relationship between job delegation and task accomplishment. The table 7 also shows a significant correlation at $r = .920^{**}$ where $P\text{-value} = .000$ ($P < 0.001$). This implies a strong and significant relationship between both variables at 95% level of confidence. We therefore reject the null-hypothesis ($H_0:6$), and upheld the alternate hypothesis, thus, there is a significance relationship between job delegation and career growth.

Table 8: Correlation Matrix for Retirement Scheme and Tasks Accomplishment

		Retirement scheme	Career growth
Retirement scheme	Pearson Correlation	1	.954**
	Sig. (2-tailed)		.000
	N	174	174
Career growth	Pearson Correlation	.954**	1
	Sig. (2-tailed)	.000	
	N	174	174

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

		Retirement scheme	Task Accompl
Retirement scheme	Pearson Correlation	1	.956**
	Sig. (2-tailed)		.000
	N	174	174
Task accomplishment	Pearson Correlation	.956**	1
	Sig. (2-tailed)	.000	
	N	174	174

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

The table 8 above shows a significant correlation at $r = .956^{**}$ where $P\text{-value} = .000$ ($P < 0.001$). This implies a strong and

significant relationship between both variables at 95% level of confidence. We therefore reject the null-hypothesis ($H_0: \gamma$), and upheld the alternate hypothesis, thus, there is a significance relationship between retirement scheme and task accomplishment. The table 9 also shows a significant correlation at $r = .954^{**}$ where $P\text{-value} = .000$ ($P < 0.001$). This implies a strong and significant relationship between both variables at 95% level of confidence. We therefore reject the null-hypothesis ($H_0: \delta$), and upheld the alternate hypothesis, thus, there is a significance relationship between retirement scheme and career growth.

For the multivariate analysis, the partial correlation technique was used in testing the moderating effects of organizational culture and leadership.

Table 10: Partial Correlation For The Moderating Role Of Organizational Culture

Control Variables		Worklife balance	Empl prod	Organl culture
Work life balance	Correlation	1.000	.922	.942
	Significance (2-tailed)	.	.000	.000
	Df	0	172	172
Empl prod	Correlation	.922	1.000	.985
	Significance (2-tailed)	.000	.	.000
	Df	172	0	172
Organl culture	Correlation	.942	.985	1.000
	Significance (2-tailed)	.000	.000	.
	Df	172	172	0
Worklife balance	Correlation	1.000	-.105	.
	Significance (2-tailed)	.	.711	.
	Df	0	171	.
Empl prod	Correlation	-.105	1.000	.
	Significance (2-tailed)	.711	.	.
	Df	171	0	.

a. Cells contain zero-order (Pearson) correlations.

In table 10, the zero-order partial correlation between work life balance and employee productivity shows the correlation coefficient where organizational culture is not moderating the relationship; and this is, indeed, both very high (0.942) and statistically significant ($P\text{-value} = 0.000 < 0.05$). The partial correlation controlling for organizational culture however is (-.105) and statistically significant ($P\text{-value} = 0.000 < 0.05$). The observed positive ‘relationship’ between worklife balance and employee productivity is due to underlying relationships between each of those variables and organizational culture. Looking at the zero correlation, we find that both work life balance and employee productivity are highly positively correlated with organizational culture, the control variable. Removing the effect this control variable reduces the correlation between the other two variables to be (-.105) and it

is significant at $\alpha = 0.05$, therefore, we reject the null hypotheses and conclude that: organizational culture significantly moderates the relationship between work life balance and employee productivity of selected commercial banks in Yenagoa, Bayelsa State.

Table 11: Partial correlation for the moderating role of leadership

Control Variables		Worklife balance Mgt	Empl Prod	Leadship
Work life balance	Correlation	1.000	.922	.965
	Significance (2-tailed)	.	.000	.000
	Df	0	172	172
Empl prod	Correlation	.922	1.000	.962
	Significance (2-tailed)	.000	.	.000
	Df	172	0	172
Leadership	Correlation	.965	.962	1.000
	Significance (2-tailed)	.000	.000	.
	Df	172	172	0
Work life balance	Correlation	1.000	-.083	.
	Significance (2-tailed)	.	.769	.
	Df	0	171	.
Empl prod	Correlation	-.083	1.000	.
	Significance (2-tailed)	.769	.	.
	Df	171	0	.

a. Cells contain zero-order (Pearson) correlations.

In table 11 above, the zero-order partial correlation between work life balance and organizational success shows the correlation coefficient where leadership is not moderating the relationship; and this is, indeed, both very high (0.922) and statistically significant ($P\text{-value} = 0.000 < 0.05$). The partial correlation controlling for leadership however is (-0.83) and statistically significant ($P\text{-value} = 0.000 < 0.05$). The observed positive ‘relationship’ between institutional value management and organizational success is due to underlying relationships between each of those variables and leadership. Looking at the zero correlation, we find that both institutional value management and organizational. Employee productivity shows the correlation coefficient where leadership is not moderating the relationship; and this is, indeed, both very high (0.965) and statistically significant ($P\text{-value} = 0.000 < 0.05$). The partial correlation controlling for leadership however is (-0.83) and statistically significant ($P\text{-value} = 0.000 < 0.05$). The observed positive ‘relationship’ between work life balance and employee productivity is due to underlying relationships between each of those variables and leadership. Looking at the zero correlation, we find that both work life balance and employee productivity are highly positively correlated with leadership, the control variable. Removing the effect this control variable reduces the correlation between the other two variables to be (-0.83) and it is significant at $\alpha = 0.05$, therefore, we reject the null hypotheses and conclude that: leadership significantly

moderates the relationship between work life balance and employee productivity of selected commercial banks in Port Harcourt, Rivers State.

The test of hypothesis one as shown in tables 2 shows a significant relationship between job shift and task accomplishment in the commercial banks in Bayelsa State. This implies that, organizations that design job shift procedure in their work environment enhances the work-life balance among employee in the organization leading to employee productivity. It is also manifested where the test of hypothesis two in table 3 shows a significant relationship between job shift and career growth in selected commercial banks in Port Harcourt, Rivers State. This implies that, organizations with high job shift in practice provide avenue for employee growth thereby increasing their career target.

The test of hypothesis three in table 4 shows a significant relationship between vacation and task accomplishment in selected commercial banks in Bayelsa State. This implies that, organizations with vacation policies in place generate more task accomplishment leading to organizational success. The test of hypothesis three in table 5 also shows a significant relationship between vacation on career growth in commercial banks in Yenagoa, Bayelsa State. This implies that, organizations with vacation policies in place attract more employees into the organizations and allow employees to attained to other issues that will enhances their career growth in the organization.

The test of hypothesis five in table 6 shows a significant relationship between job delegation on task accomplishment in selected commercial banks in Yenagoa, Bayelsa State. This implies that, management of organization that allow job delegation enhances employees to be familiar with difficult task and develop their self-confidence when facing with such task, hence, the zeal of accomplishment is high. The test of hypothesis six in table 7 also shows a significant relationship between job delegation and career growth in selected commercial banks in Yenagoa, Bayelsa State. This implies that, organizations that encourage job delegation build confidence among employee working for the organization, as the process exposes them to different task and develop career growth to their desire stage.

The test of hypothesis seven in table 8 shows a significant relationship between retirement scheme on task accomplishment in selected commercial banks in Yenagoa, Bayelsa State. This implies that, organizations with retirement scheme in place encourage worker/employees to put in their best for the organization, thereby creating more productivity for the organization as the organizations are expected to give in return their employees when they are no longer in their active working life. The test of hypothesis eight in table 9 also shows a significant relationship between retirement scheme on career growth in selected commercial banks in Yenagoa, Bayelsa State. This implies that, organizations with retirement scheme in focus increases the performance of employee

thereby expanding their career growth within and outside the organization.

The test of partial correlation of hypothesis ten in table 10 shows a correlation coefficient result indicated that the organizational culture of organizations significantly moderate the relationship between work-life balance and employee productivity in selected commercial banks in Yenagoa, Bayelsa State. This implies that, organizational culture hold the value of the institutions that enable organizations to differ from one another in operation. Organizations with the right cultural value lead to employee productivity. The test of partial correlation of hypothesis nine in table 11 also shows a correlation coefficient result indicated that the leadership of organizations significantly moderates the relationship between work-life balance in selected commercial banks in Yenagoa, Bayelsa State. This implies that, organizations with leaders that understand the important of value of work-life balance sustain employee productivity.

V. IMPLICATIONS OF RESEARCH STUDY

This study originality especially on the banking workforce in Bayelsa State in Nigeria gives bank management and other leaders in other industries the foreknowledge about the adverse effect of workload on human employees life. Every work wants to work and live better not work and die, therefore, balancing worklife to give room for employee comfort is a significant contribution that this work has been able to bring to the fore. It will educate employees on their lives and work and provide the schemes that can help them live well even after their working life. It is very important for the residents of Bayelsa State where oil and gas activities put pressure on the economic life of the people to such extent that banking activities are more involved in on /offshore frequent banking transactions.

VI. CONCLUSION

This study examined how balancing bank employees' worklife can enhance their productivity especially in Bayelsa State given the work pressure that banking activities pose for the bank workforce. Accordingly, the study strategies and methods were designed in a way that points towards the achievement of the study objectives. We conclude that work-life balance through the use of job shift, vacation, job delegation and retirement scheme significantly influence employee task accomplishment and career growth. This conclusion led to the following recommendations:

- i. That management of organization should ensure there is avenue for job shift among employee in the organization as it enhances their performance in service delivery especially in the banking industry.
- ii. Management of organizations should include in their organizations value policies that will allow employee to go on vacation as it enhances employee to be refresh in their mind and allow for job stability.

- iii. Management should delegate job to employee working for the productivity of the organization as it enhances confidence among employee.
- iv. Management of organization should ensure that there is retirement scheme in place for employee during retirement as it encourage employee to put more effort in the performance of the organization thereby creating more productivity for organizational growth.
- v. That organizational success depends on the right leadership and organizational culture that drive growth. Therefore, management of commercial banks are advised to pay more attentions when chosen leaders that head their banks and cultural value that create social bonding among employees, hence employee productivity is inevitable.

VII. FURTHER STUDIES

Further studies can be extended to the oil gas sector of Nigeria Economy to identify if there will be any deviation or alternative approach to balancing the worklife of the employees. It can as well be extended to the employees of public sector of Nigeria economy.

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