

Impact of Work Life Balance on Employees Ability to Meet Set Targets in Guaranty Trust Bank (GTB), Abuja, Nigeria

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Abstract

The study examined the impact of Work Life Balance on employees' ability to meet set target in Guaranty Trust Bank, Abuja. When employees find it difficult to strike a balance between their work responsibilities and home responsibilities, then their ability to meet set targets becomes threatened. This study adopted a descriptive research design as well as the survey method. A total of 300 respondents served as the sample of the study. A well-structured self-administered questionnaire was used as the main tool for data collection and was administered using Stratified random sampling technique. The Data was analyzed using Simple regression analysis to test the hypotheses in line with the objectives of the study. The result revealed for hypothesis one that there is a positive significant relationship between work support systems and employee's ability to meet set target. The result from hypothesis two shows that there was a significant positive relationship between annual leave and employees' ability to meet set target. While Hypothesis three revealed a significant positive relationship between flexible scheduling and employee's ability to meet set target.

Keywords: *Annual leave, Balance, Flexible scheduling, Life, Work*

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Background to the Study

The advancement in technology globally has forced many organizations to focus on Work Life Balance initiatives in order to help enhance its employee ability to meet set targets. It is obvious that employees are an important resource in any organization; so, it becomes very important for human resource managers to formulate favourable policies that would help the employees minimize issues of work-life balance, so that optimizing their contribution to the company's goals and objectives becomes hitch-free (Afshan, Sobia, Kamran and Nasir 2020). In America, the challenges of work-life balance are more prevalent since many people are engaged in different kinds of jobs at different times in order to make both ends meet. In America and some Asian countries, the challenges of work life balance are not different with what is experienced in most European countries. The inability to manage home responsibilities with work responsibilities have affected many of the employees' ability to meet set targets, commitment to their work as well as their morale at work, as a result of the aggregated stress, anxiety, fear, depression and low concentration at work (Siagian, 2018).

Most employees of Guaranty Trust Bank run into two major problems associated with work-life balance, which are: difficulty in meeting deadlines at work place and not always been available at the home front. Most times, this leads to aggregated stress, anxiety, fear, depression and low concentration at work (Mills, and Walton, 2021). Since the employees of any organization are the engine room of the organization, their performance at work could make or mar the organization (Bugental, 2017). Successful organizations are increasingly realizing that there are a number of factors that contribute to performance but human resource performance is clearly most critical (Mello, 2021). So, it is on this backdrop that the study examined the impact of Work Life Balance on employees' ability to meet set target in Guaranty Trust Bank, Abuja and to identify the key challenges to effective Work Life Balance in Guaranty Trust Bank, Abuja.

Statement of the Problem

When employees find it difficult to strike a balance between their work responsibilities and home responsibilities, then their output in terms of ability to meet set target becomes threatened. This is the case with most employees of Guaranty Trust Bank, Abuja, where most of the employees lament of excess workload, exorbitant target in terms of financial remittance and strict deadliness. Also, the inability to manage home responsibilities with work responsibilities has affected employees' ability to meet set targets in Guaranty Trust Bank, Abuja (Afshan, Sobia, Kamran and Nasir 2020). Adding all these with home responsibilities if not well managed could affect the employees' ability to meet set targets, as a result of the aggregated stress, anxiety, fear, depression and low concentration at work.

Even though the management of Guaranty Trust Bank, Abuja have made efforts like introducing workplace support systems, flexible scheduling and mandatory annual leave to help their employees ameliorate the challenges that come with work responsibilities and home responsibilities, yet the issue of striking a balance between work

responsibilities and home responsibilities among employees in Guaranty Trust Bank, Abuja, have continue to linger. It is on this premise that the study was conducted to examine the impact of work-life balance on the performance of employees of Guaranty Trust Bank, Abuja. In Nigeria, studies on Work Life are few and most studies seem to focus on the female workforce, individuals with children or single-parent families, rather than on all employees. Consequently, there is little research efforts on Work Life Balance for all employees in Guaranty Trust Bank, Abuja, Nigeria. It is this gap that this study intends to fill.

Research Question

This research question is considered for the study:

- i. To what extent does workplace support system, annual leave as well as flexible scheduling affect employees' ability to meet set targets in Guaranty Trust Bank, Abuja?

Objectives of the Study

The general objective of this study is to examine the impact of Work Life Balance on employees' ability to meet set targets in Guaranty Trust Bank, Abuja.

Therefore, the specific objective of the study is to:

- i. Examine the impact of workplace support system, annual leave as well as flexible scheduling affect employees' ability to meet set targets in Guaranty Trust Bank, Abuja.

Statement of Hypotheses

The following hypothetical statements guided the study and are stated in a null form.

- H₀₁ There is no statistically significant relationship between workplace support system and employees' ability to meet set targets in Guaranty Trust Bank, Abuja.
- H₀₂ There is no statistically significant relationship between annual leave and employees' ability to meet set targets in Guaranty Trust Bank, Abuja.
- H₀₃ There is no statistically significant relationship between flexible scheduling and employees' ability to meet set targets in Guaranty Trust Bank, Abuja.

The target respondents were employees of Guaranty Trust Bank, Abuja. The study focused on workplace support systems, annual leave and flexible scheduling as the proxies of the independent variable (i.e. work-life balance) and employees' ability to meet set targets as the dependent variable.

Conceptual Framework

Work Life Balance globally has received enormous research exposure, far less attention has been devoted to exploring the concept of Work Life Balance as it relates to employee performance in Nigeria (Ojo, 2014). The term is not merely related to work and life; it is a positive state of mind of employees.

Concept of Work Life Balance

Clarke, Koch and Hill (2014) noted that 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. Lewis (2018) observes that the way to achieve this is to adopt a system that is conceptualized as a two-way process which considers the needs of the workers as well as those of employers. In order to take on employers in this procedure it is imperative to show the benefits that can be obtained from employment policies and practices that sustain Work Life Balance, and the scope that subsists for extenuating their negative effects on the management of the business.

Clark (2019) defines Work Life Balance as contentment and good functioning at work and at home with negligible role conflicts. Work-life balance is about finding the right balance between one's work and one's life (outside work) and about feeling comfortable with both work and non-work commitments. Many people find it difficult to manage their time in a way that is healthy for work and for personal life not because they are poor at time management, but basically because a good part of the time is not theirs. However, work-life balance is tricky to individually accomplish without organizational encouragement. Bird (2020) reaffirms that, Work Life Balance does not mean an equal balance adding that one's best individual Work Life Balance would vary over time.

Greenhaus (2019) indicates that while Work Life Balance has conservatively been presumed to involve giving equal amounts of time to paid work and non-work roles, more recently the notion has been accepted as more difficult and has been expanded to integrate extra components. Instead, it implies employee satisfaction with work roles or family roles at the same degree. Therefore, the study adopts this assertion as the conceptual framework of work-life balance.

Concept of Employees Ability to Meet Set Targets

Hill (2019), asserted that for employees to meet up with organizational set targets, they must be motivated by the larger organizational ambitions. Employees who are not clear with their roles in the organization, are likely to be ineffective even if they are very hardworking, and cannot meet organizational set targets. To achieve organizational set targets, an employee must master how to improvise when things are not going as planned or when things go wrong in the course of working.

Hill (2019), states that no matter the position an employee occupy, it should be clear to him or her, how his or her task contribute to the helping the organization achieve it set goals or targets. When things go wrong, employees must understand that the organization's vision is the most important thing to protect, correct or fix. When organizational set goals become for competition and for comparison purposes among employees, then the aim of the set goals become threatened. Also, setting different targets for employees with similar responsibilities encourage internal rivalries which could undermine the organizational mission or vision.

Theoretical Framework

Agbaeze (2014) explains that theories provide the rational basis for explaining or interpreting the results of research and relationship between the problem and a given theory. This study is anchored on the spillover theory by Guest (2002).

Spillover Theory by Guest (2018)

The spillover theory postulates the conditions under which spillover between the work micro system and the life micro system occurs. It can either be positive or negative. If work life interactions are rigidly structured in time and space, then spillover in terms of time, energy and behavior is negative (Guest, 2002). When flexibility occurs, which enables individuals to integrate and overlap work and life responsibilities in time and space, it leads to positive spill over which is instrumental in achieving healthy work life balance (Fapohunda, 2014).

Biological Model

Kreitner and Kinicki (1998) in addressing the question of employee performance, opine that organizational theorists not only drew upon the field of general systems theory that emerged in the 1950s, but suggested a more dynamic model for modern organisations. The proposed model likens organizations to the human body; hence it has been labeled the biological model. The biological model identifies the organization as an open system that transforms inputs into various outputs. The biological model shows that the outer boundary of the organization is permeable – people, information, capital, goods and services move back and forth across this boundary. Each of the five organizational subsystems – goals and values, technical, psychological, structural and managerial subsystems is dependent on the other.

Importance of the Theories to the Study

The Spillover theory provides the basic understanding for employees work life by making it clear that if employees work life is so rigid or structured, then spillover in terms of energy, time and behaviour would be negatively affected. This shows that employees work life would be balance in an unstructured in environment, where employees are allowed to bring in flexibility to work. The biological theory equally provides a clear understanding to employee work life balance by indicating that if people, information, capital, goods and services are involved in any work setting, then proper attention needs to be upheld.

Empirical Review

Madipelli, Sarma and Chinnappaiah (2022) investigating the factors influencing workplace support systems among female teachers at home and at work place observed that, organizations having ineffective work arrangements, poor working conditions, long working hours, lower income, pressurized work environment etc., may be responsible for monotony, frustration and stress towards work and home among employees, which leads to work life imbalance. Marital relationship, attitude and cooperation of husband and family members were the other factors may also relate to Work Life Balance amidst

working women. Findings revealed that positive significant relationship between workplace support system and employee's performance.

Nayeem and Tripathy (2018) examined the relationship of satisfaction with leave policy and employee performance among teachers in technical Institutions. The study pointed out that leave policy was a major contributor towards employee performance and males experienced higher degree of performance compared to female teachers. The study identified that leave policy and employee performance had a negative relationship. Lingard, Francis and Turner (2018) conducted a study among project-based construction workers in a large civil engineering construction project in Melbourne, Australia. The study captured data with regard to the number of hours worked, satisfaction with work life balance and capacity to complete required tasks at work and at home. Results demonstrated a strong correlation between hours worked each week and participants' work and life experiences. The time series modelling revealed that workers taking a short, temporary break from work can contribute to improve work life balance.

Julien, Somerville and Culp (2020) had examined the role of alternative workplace support system that helps to reduce work life conflict in the public sector. The results revealed that a compressed work week is considered as an alternative work life arrangement that reduces work-life conflict and helps to enhance work-life balance. High levels of management and superior support of flexible work arrangements such as flexible hours and compressed work week were positively related with the ability to balance personal, family and work demands. Findings revealed that positive significant relationship between workplace support system and employee's performance.

Drake (2021) carried out a study on successful ways to motivate employees to perform at higher levels of customer service, quality, sales and other key metrics. The purpose of the study was to determine the effect of motivation on employee's performance. The study which had a scope of over twenty plus years used 600 employee focus groups and individual interviews of more than 2,000 people in Canada. The researcher adopted the survey research method. The finding of the study indicated that a positive and significant relationship between flexible scheduling inspired motivation (as indicated in the questionnaire) and employee performance.

Okoo (2023) examined the impact of flexible scheduling on employee performance in SOS Children 's Village, Eldoret. This study adopted descriptive research design. The target population for this study was 111, comprising of management and all other employees of SOS Children's Village, Eldoret. From the findings, the study established that team performance was to be achieved through recognition of achievement, promotions, good working environments, flexible scheduling and fair rewards and remunerations.

Martin and Kaufman (2021) queried whether satisfaction with leave policy matters when it comes to retaining employees using 480 extension agents with less than 6 years of employment representing 12 states in the southern United States of America. Using

Ordinary Least Square Regression, they found that significant relationships between employee's perceived fairness of leave policy and intention to quit. Employee retention is one of the most difficult operational areas for human resources managers to determine exactly why employees leave the organization, and what they can do to retain them. The study found a positive significant relationship between annual leave and employee's performance.

Gap in the Related Literature

Critical examination of the literature shows that while Work Life Balance has been extensively researched in the developed countries, it is just beginning to gain attention in sub-Saharan Africa in general and in Nigeria in particular. Therefore, this concept is under-explored in the Nigerian context. There remains much to learn in Nigeria and how best to support their capacities to support employee's Work Life Balance, especially on how to schedule for leave during this time of increased economic pressure. It is this gap in knowledge that the research seeks to fill. Also, there are scanty records on studies showing the influence of annual leave and flexible working schedules on employees' performance in the banking sector in Abuja.

Methodology

The researcher adopted survey research design, according to Fowler (2019), survey research is advantageous because it seeks to obtain information that describes factors under investigation and achieve unbiased representation of the population through appropriate sampling techniques. Surveys are also used in collecting data from large populations that are not easy to observe directly. This design is deemed appropriate for this type of research and also provides the researcher with more reliable conclusions on effects of work life balance on employees' ability to meet set targets in Guaranty Trust Bank, Abuja, Nigeria.

Population of the Study

The study population consists of employees (both junior and senior staff) in Guaranty Trust Bank, Abuja., Nigeria. This comprises three hundred (300) employees of Guaranty Trust Banks, spread across several departments as shown below:

Table 1: Population Size of Guaranty Trust Bank, Abuja

S/N	Bank	Total		
		Management Staff	Junior staff	Total
1	Guaranty Trust Bank	30	270	300

Source: Field Survey, 2023

Table 1 shows that Guaranty Trust Bank, Abuja consists of 300 employees from the management and junior staff.

Sample Size Determination: The sample would remain three hundred, since it is not large enough. Stratified random sampling technique was used to obtain a representation of a sample from the population. The study then employed simple random sampling technique specifically (balloting without replacement) to select the respondents because this method offered the respondents within the stratum equal chance or opportunity of being selected. As shown below.

The study made use of primary data (questionnaire) which was administered to the employees of Guaranty Trust Bank.

The primary data was obtained through well-structured questionnaire of close ended type which was administered to Guaranty Trust Bank Abuja. Structured questionnaire is a document that consists of a set of standardized questions with a fixed scheme, which specifies the exact wording and order of the questions, for gathering information from respondents. The instrument that was used to collect data from the primary source is the questionnaire. The questionnaire is divided into two (2) sections, A, and B. Section A captures the socio-economic characteristics of the respondents (bio-data), while section B captured the specific objectives of the study (opinion of employees of Guaranty Trust Bank on work life balance and its effects on employee's ability to meet set target). A five-point Likert scale that is 5 - Strongly agree, 4 - Agree, 3 - Neither agreed nor disagreed, 2 - Disagree, 1 - Strongly disagree that will best describe the extent to which the respondents agree with each of the items in the questionnaire was used.

The data was analyzed using descriptive statistics and inferential statistics. Measures of work life balance used in this study are workplace support systems, annual leave and flexible scheduling while employees' ability to meet set target was the dependent variable and are expressed in this study as shown below:

$$EAMST = \alpha_1 + WSS_1 + AL_2 + FS_3 + u \dots \dots \dots \text{eqn} \dots \dots \dots 1$$

Where:

- EAMST = Employees' Ability to Meet Set Target
- WSS = Workplace Support Systems
- AL = Annual Leave
- FS = Flexible scheduling

Validity and Reliability of Instrument

The content validity of the research instrument was assessed using expert judgment of five experts from both the banking sector and research supervisor. Measurement of reliability provides consistency in the measurement of variables. Cronbach Alpha is the most commonly used psychometric measure assessing survey instruments and skills (Zhang, Waszink, and Wijngaard, 2000). In this research, the test-retest method of

reliability was used. The same research instrument was administered to 30 employees of Eco bank in order to ascertain the extent to which there is an effect between the two sets of scores obtained.

Data Presentation and Analysis

Analysis of Responses

Table 2: Analysis of the Research Questions

Statements	Responses	Frequency	Percent
Workplace support systems affect the performance of employees in Guaranty Trust Bank?	Strongly Agree	248	83.2
	Agree	15	5.0
	Undecided	7	2.3
	Disagree	9	3.0
	Strongly disagree	19	6.4
	Total	298	100.0
Annual leave affect the performance of employees in Guaranty Trust Bank?	Strongly Agree	130	43.6
	Agree	124	41.6
	Undecided	9	3.0
	Disagree	14	4.7
	Strongly disagree	21	7.0
	Total	298	100.0
Flexible scheduling affect the performance employee's in Guaranty Trust Bank?	Strongly Agree	36	12.1
	Agree	121	40.6
	Undecided	40	13.4
	Disagree	61	20.5
	Strongly disagree	40	13.4
	Total	298	100.0

Source: Data Output Using SPSS Statistical Package (Version 26)

Table 2 above reveals the extent workplace support systems, annual leave, and flexible scheduling affect the employee's ability to meet set target in Guaranty Trust Bank. When the employees were asked to what extent does workplace support systems affect the employee's performance in Guaranty Trust Bank, 83.2% (248) responded strongly agree, 5.0% (15) responded agree, 2.3% (7) responded undecided, 3.0% (9) responded disagree while 6.4% (19) responded strongly disagree. This shows that 83.2% (248) of the employees strongly agreed that workplace support systems affect the employees' ability to meet set target in Guaranty Trust Bank. Also, research question 2 which asked the extent annual leave affects the employees' ability to meet set target in Guaranty Trust Bank, 43.6% (130) responded strongly agree, 41.6% (124) responded agree, 3.0% (9) responded undecided, 4.7% (14) responded disagree while 7.0% (21) responded strongly disagree. Lastly, the research question 3 which asked the extent flexible scheduling affects the employees' ability to meet set target in Guaranty Trust Bank, 12.1% (36) responded strongly agree, 40.6% (121) responded agree, 13.4% (40) responded undecided, 20.5% (61) responded disagree while 13.4% (40) responded strongly disagree.

Test of Hypothesis One

H₀₁ There is no statistically significant relationship between workplace support system and employees' ability to meet set target in Guaranty Trust Bank.

Table 3: Descriptive Statistics

	Mean	Std. Deviation	N
EAMST	3.3375	1.57605	298
Workplace support system	3.4094	2.15092	298

Source: Data Output Using SPSS Statistical Package (Version 26)

Table 4: Correlation Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	.811	.133		.083	.934
IWSSscore	.040	.069	.183	3.551	.537
IALscore	.842	.086	.106	1.660	.100
IFSscore	.861	.046	.380	9.952	.000

Source: Data Output Using SPSS Statistical Package (Version 26)

Hypothesis one which stated that there will be no significant positive relationship between workplace support systems and employees' ability to meet set target in Guaranty Trust Bank, was rejected. From the result shown above in hypothesis one, the analysis indicated that there is a positive strong significant relationship between workplace support systems and employees' ability to meet set target in Guaranty Trust Bank at (Mean = 3.3, 3.4; Std.D = 1.5, 2.1; B = .040, t=3.551 Sig = .537, .000 $P < .05$). This result shows that workplace support system increases the employee's performance at work.

Test of Hypothesis Two

H₀₂ There is no statistically significant relationship between annual leave and employees' ability to meet set target in Guaranty Trust Bank.

Table 5: Descriptive Statistics

	Mean	Std. Deviation	N
EAMST	3.3375	1.57605	298
Annual Leave	1.2785	.44903	298

Source: Data Output Using SPSS Statistical Package (Version 26)

Table 6: Correlation Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	.811	.133		.083	.934
IWSSscore	.040	.069	.183	3.551	.537
IALscore	-.351	.086	.106	1.660	.000
IFSscore	.861	.046	.380	9.952	.000

Source: Data Output Using SPSS Statistical Package (Version 26)

Hypothesis two which stated that there is no significant positive relationship between annual leave and employees' ability to meet set target in Guaranty Trust Bank was rejected. Hypothesis two above shows a significant positive relationship between annual leave and employees' ability to meet set target in Guaranty Trust Bank at (Mean = 3.3, 1.2; Std.D = 1.5, .44; B = -.351, t=1.660 Sig = .000 $P < .05$). This result reveals that annual leave increases employees' ability to meet set target in Guaranty Trust Bank.

Test of Hypothesis Three

H_{03} There is no statistically significant relationship between flexible scheduling and employees' ability to meet set target in Guaranty Trust Bank.

Table 7: Descriptive Statistics

	Mean	Std. Deviation	N
EAMST	3.3375	1.57605	298
Flexible scheduling	1.8993	1.13259	298

Source: Data Output Using SPSS Statistical Package (Version 26)

Table 8: Correlation Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	.811	.133		.083	.934
IWSSscore	.040	.069	.183	3.551	.537
IALscore	-.351	.086	.106	1.660	.000
IFSscore	-.179	.046	.380	9.952	.005

Source: Data Output Using SPSS Statistical Package (Version 26)

Hypothesis three which stated that there is no significant positive relationship between Flexible scheduling and employees' ability to meet set target in Guaranty Trust Bank is

equally rejected. From the result in hypothesis three, there was a significant weak positive relationship between flexible scheduling and employees' ability to meet set target in Guaranty Trust Bank at (Mean = 3.3, 1.8; Std.D = 1.57, 1.13; B = -.179, t=9.952 Sig = .005, .000 $P < .05$). This result indicates that flexible scheduling increases employees' ability to meet set target in Guaranty Trust Bank.

Discussion of Findings

The results of the analysis indicate that there is a significant relationship between work life balance and employees' ability to meet set target in Guaranty Trust Bank.

Research Question One: To what extent does workplace support systems affect the employees' ability to meet set target in Guaranty Trust Bank?

From the analysis, the study found out that there is a significant positive relationship between workplace support system and employees' ability to meet set target in Guaranty Trust Bank. This finding is in line with the study of Madipelli, Sarma and Chinnappaiah (2020) and Julien, Somerville and Culp (2019) which found a positive significant relationship between workplace support system and employees' ability to meet set target. However, the finding of the study is not in alignment with the finding of Hill (2022) and Wali (2020), which found a negative significant relationship between workplace support system and employees' ability to meet set target. The finding of this study is in support with the spillover theory which postulates the conditions under which spillover between the work micro system and the life micro system occurs. It can either be positive or negative. If work life interactions are rigidly structured in time and space, then spillover in terms of time, energy and behavior is negative.

Research Question Two: To what extent does annual leave affect employees' ability to meet set target in Guaranty Trust Bank?

From the analysis, the study found out that there is a significant positive relationship between annual leave and employees' ability to meet set target in Guaranty Trust Bank. This finding is in line with the study of Martin and Kaufman (2021) and Shore and Martin (2021) which found a positive significant relationship between annual leave and employees' ability to meet set target in. However, the finding of the study is not in alignment with the finding of Nayeem and Tripathy (2018) and Sakthivel and Jayakrishnan (2018) which found a negative significant relationship between annual leave and employees' ability to meet set target.

The finding of this study is in support with the spillover theory which postulates the conditions under which spillover between the work micro system and the life micro system occurs. It can either be positive or negative. If work life interactions are rigidly structured in time and space, then spillover in terms of time, energy and behavior is negative.

Research Question Three: To determine the extent flexible scheduling affects employees' ability to meet set target in Guaranty Trust Bank?

From the analysis, the study found out that there is a significant positive relationship between flexible scheduling and employees' ability to meet set target in Guaranty Trust Bank. This finding is in line with the study of Agbola (2018) and Oyedele (2021) which found a positive significant relationship between flexible scheduling and employees' ability to meet set target. However, the finding of the study is not in alignment with the finding of Becker, Billings, Evelleth and Gilbert (2021)) and Lockwood (2020) which found a negative significant relationship between flexible scheduling and employees' ability to meet set target. The finding of this study is in support with the spillover theory which postulates the conditions under which spillover between the work micro system and the life micro system occurs. It can either be positive or negative. When flexibility occurs, which enables individuals to integrate and overlap work and life responsibilities in time and space, it leads to positive spill over which is instrumental in achieving healthy work life balance.

Summary

This study examined Work Life Balance on employees' ability to meet set target in Guaranty Trust Bank. This study discussed the background of the study, statement of the problem, research questions, objectives of the study, significance of the study, scope and limitations of the study. It further assessed the conceptual framework, the theoretical framework as well as the empirical review where previous studies relevant to this study were reviewed in line with the study variables. The study examined the research design, population of the study and sample size, the research instrument, methods of data collection and analysis. Data collected was analyzed using Simple regression and significance was accepted at $P < .05$).

Conclusions

On the basis of research findings, the following conclusions were made: work life balance of employees in Guaranty Trust Bank is one of the imperative duties of organizations. The results regarding this relationship underscored the need for managerial attention to having an affectively committed employee work-force. Organizations can focus on supporting employees' work-life balance to secure their performance to the organizations. Employee's reported that organizational annual leave made them to experience a greater job, family and career satisfaction. Annual leave that are family support designed would greatly help these employees balance their work and personal lives. This is not an option but also a necessity for many employers today.

Recommendations

Based on the results of findings, the following are recommendations are made in line with the objectives of the study:

1. The management of Guaranty Trust Bank, Abuja should encourage their employees to adopt co-worker support system as a means of achieving work-life

balance. So, for the individuals that want to access co-worker support system in their work-place, they should create positive relationships with others and also be aware of the concept of reciprocity.

2. The management and supervisors of Guaranty Trust Bank, Abuja should design policies that lay emphasis on work-family integration. Understanding some of the choices and challenges of employee's might lead to improve organizational policies for employees to accommodate work-life balance issues. They should institute favourable leave policies, procedures, actions, and expectations that enable employees to easily pursue more balanced lives.
3. The management of Guaranty Trust Bank, Abuja should encourage their employees to adopt discretionary policies such as flexi-time, part-time work, telecommuting, job sharing and many others, but ensure that that the job is adequately done.

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