

# **Personal Life, Working Time and Job Stress on Employees' Performance in Select Nigerian Banks.**

## **Abstract**

Work-life balance has become an important area of concern for employers and employees in most organizations all over the world. In this study, effort was made to investigate the influence of three variables of work-life balance namely personal life, working time and job stress on employees' performance in select Nigerian banks. Four banks were selected for the study based on their ranking as top Nigerian banks by the Corporate Finance Institute, namely; Zenith bank, GTB, Ecobank Nigeria and First Bank of Nigeria Plc. Primary data was collected using structured questionnaire. Population of the study was 401 bankers in 21 branches of the banks, located in Akwa Ibom State. A sample size of 200 bankers was drawn from the population size using Taro Yamene's formula for sample determination. Chebyshev Proportionate formula was further used to determine the sample proportion of each branch. Hypothesis was tested using multiple regression analysis. Computations were done by means of Statistical Package for Social Science (SPSS). Findings revealed that there was significant effect of employees' personal life, working time and job stress on workers performance in the selected Nigerian banks. It was concluded that work-life balance variables relate to and have influence on workers performance in Nigerian banks. As such, it was recommended that Nigerian banks should establish and maintain a work family culture that encompasses personal life activities, and also implement working time options and stress management programmes as workplace support measures that include family friendly policies to help resolve work-life balance problems.

**Keywords: Personal Life, Working Time, Job Stress, Employee Performance Work-life.**

## **INTRODUCTION**

Work-Life Balance (WLB) has become a concern to managements and workers in almost every organization around the globe (Fapohunda and Tinuke, 2014). Lack of WLB is a problem that poses great risk to the wellbeing of employees, their performance, organizational performance as well as societal functioning. According to Kamau, Mukaya, Wagoki and Muleke (2013), many employees are frequently faced with difficulties in trying to balance the responsibilities of their employment with their social life. As such, finding a suitable WLB becomes a challenge for many workers. In a study conducted by American Psychological Association (2009), it was found that, conflict caused by work pressures and family responsibilities lowered work-life and family life qualities. This in turn, influenced the outcomes in terms of turnover, absenteeism and productivity for the organization.

A key attribute of WLB is the length of time that is spent on a job by an individual. According to Alexander (2009), indications abound that long work hours is capable of harming personal health, endangering safety and increasing job stress. In the U.S, for example, job stress was anticipated to cost industries over \$300 billion per annum due to turnover, absenteeism, shrinking productivity and the costs involved in medical, legal and insurance activities (Alexandra, 2009).

Nigeria and other developing countries are facing severe economic difficulties and pressure of the labour market in addition to inadequate infrastructural facilities, poverty, increase in unemployment and high corruption rate. It is these conditions that exacerbate the work and life situation of a typical Nigerian employee. This calls for arduously building up arrangements that accommodate mental and psychological behaviours and also encourage a desired satisfactory life that can make one to cope and function effectively both at work and at home (Fapohunda and Tinuke, 2014).

According to Verma (2007), WLB has to do with adjusting work schedules so that workers benefit from a better fit between their work, social life, and personal life, such that in the long run, they can achieve a lasting development and profitability. Work-life balance can be achieved if everyone respects and accepts the right of individuals to have a life that is fulfilled within and outside a paid job. This can mutually benefit the individual, business and the society at large (Narendranath, 2007). The vital machineries of work-life balance include; personal life, working time, stress, change, technology and leisure. However, the most emphasized components or machineries of work-life balance are personal life, working time and stress (Fapohunda and Tinuke, 2014). These three components were chosen for this study because they are regarded by International Labour Organisation (ILO) as the major machineries of work-life balance (Golden, 2012).

The difference between work demands and home demands result in conflict and as a result, a work-life imbalance ensues. This confirms the fact that employees are now emphasizing the importance of work-life balance more than those who preceded them. A cursory observation of the degree to which employees achieve this balance shows that, it is far below what is desirable especially in Nigerian banks. One can quickly notice situations where graduates are made to work for progressive longer hours resulting in an increasing unacceptable imbalance between home-life and work-life. However, WLB variables have the capability to improve employees' job performance in terms of improved work commitment, job satisfaction, high quality of service/customer satisfaction and reduction in turnover rate (Kamau *et al.* 2013). This study sought to examine the link between work-life balance variables and workers performance in selected Nigerian banks. Specifically, the study sought to answer the following research question: How do employees' personal life, working time and job stress affect workers' performance in the selected Nigerian banks?

### **Research Hypothesis**

Ho: There is no significant positive influence of employees' personal life, working time and job stress on workers' performance in selected Nigerian banks.

## LITERATURE REVIEW

### Theoretical Foundation

Theoretically, this work anchors on the Work Family Border (WFB) theory. This theory is one of novel theories of work and family balance. This theory was propounded in 1997 by Michaelson and Johnson. It holds that individuals cross the border between the domains of work and family on daily basis. This theory further explains how work-life balance influences the integration and segmentation of domain creation and management of borders, participation in border crossing, and the link between border-crossers and non-border-crossers at work or at home (Clark, 2000). The WFB theory is for the understanding of work and family domains. According to Clark (2000), this theory shows the way work and family spheres are negotiated and managed by individuals and how they cross the borders between them to attain balance. The outcome of interest in this theory is work-family balance (WFB), which was earlier defined as being satisfied and functioning well at work and at home, with a lesser conflict in roles.

Border theory is concerned with the boundaries dividing the times, places, and people linked to work and family roles. According to Clark (2000), border theory is a theory of work and family balance. He suggests multiple ways of which WFB can be attained based on how similar the work and family domains are and the strength in the boundaries between domains. Based on this theory, members of a domain are known as border keepers because they play a role in boundary managements. For instance, in the work domain, border keepers are the supervisors; and in the home domain, border keepers are the spouses. These actors (supervisors and spouses) are the ones engaging in negotiating what makes a domain and the borders between domains. The border keepers may have their views regarding the constituents of work and family and other factors that have impact on the ease with which individuals can cross borders to deal with competing work demands and family demands. As an instance, in order to ensure that the family does not intrude on work domain, a supervisor may prevent employees from making and answering personal calls while at work (Allen *et al.*, 2014). The theory is applicable to workers because it explains how an individual manages and negotiates the work and family activities or interests and the borders between them to maintain a balance. In this study, work and family spheres are seen as different domains that have influence on each other pushing towards a balance or imbalance. The variables of this study like personal life, belongs to family domain; working time belongs to work domain; stress comes from both work and family domains and impact on work performance.

## **Work-Life Balance**

Different authors have given their views on what work-life balance is all about but very few authors and researchers have come to an acceptable definition of what the concept of WLB is all about. According to Bird (2010), WLB does not mean achieving equal balance; this is so because what is considered as best WLB for an individual today may vary as time goes on; and “there is no ‘perfect, one-size fits all balance’ that one should strive for. WLB is defined as the prioritization of career and personal responsibilities (Alterman, Luckhaupt, Dahlhamer, Ward and Calvert, 2013; American Institute of Stress, 2014). This calls for an arrangement regarding daily priorities. Practically, the boundary between work and life is not clear. This makes many workers to put efforts in finding and maintaining a suitable balance. Kamau *et al.* (2013) define it as a balance between employment responsibilities and social life. According to Kamau *et al.* (2013), this entails the ability to make a preferential arrangement regarding work, everyday life, social life, health and family. The concept of WLB presupposes that paid occupation and personal life are not opposing priorities but important necessities of a complete life. According to Lewis (2008), this requires one to adopt a system that will take into cognisance employees and employers needs. By trying to educate employees on this process, it is necessary to highlight the gains obtainable from organisation’s policies regarding employment. It is also necessary to identify sustainable programmes and practices for WLB and the action to be taken in order to extenuate the adverse effects on the management of the organization.

Recently, more components have been integrated into the notion of work-life balance and have been accepted by scholars as being more difficult. Studies prove that as employees spend much hours at work and little at home, they experience deteriorating health and poor performance at work (Hochschild, 2007; Bond, 2009; Okeke, 2011). The orientation a person has about his or her life career and non career inter-role phenomenon is reflected in his/her WLB practices. Work demands and pressures coupled with long work hours have led to tiredness, just as the growing trend of working in the evenings and weekends have reduced the quality of time left for personal life. These have resulted in rising levels of juvenile crime, increase in drug abuse, reduction and unwillingness in taking responsibility for care of elderly relatives and for the less privileges. It is a known fact that correcting these situations is beyond workplace practices. An imbalance often results due to increasing work requirements leading to diminished involvement in non work activities (Aleen and Russel, 2009).

## **Personal Life**

Personal life has to do with the way that people dress, how they eat, their schooling and further education as well as their hobbies and cultural interests. It further includes use of consumer

electronics, individual health, pets, personal relationships, as well as home and personal possessions (Stebbin, 2002). Personal life and self management can be used interchangeably. Self management has to do with managing oneself given the time at one's disposal. It entails managing one's thought and emotions, and dealing effectively with family, community relationships and work. It is about having a balance of control that is dynamic and perspective to achieve a more successful result and a feeling of relaxation along the way. To sum it up, managing one's life entails the ability to know what is to be done at any given moment and it involves dealing effectively with the activities that will enable us to achieve our goals and fulfill our purpose. Self management is an important skill that lasts for a life time (Stebbin, 2002; Dartson, 2014; Fapohunda and Tinuke, 2014). It involves setting goals and managing time in a way that will help to reduce stress and give more opportunities to get involved in fun and work activities. Aspects of personal life /self management as identified by Stebbins (2002) and Davison (2014) are: rest, exercise, nutrition, sleep, play, relaxation, food, dress, hobbies, schooling and personal relationships.

### **Working Time**

Working time which is an aspect of time management has been a vital topic for International Labour Organisation (ILO) for decades. The very first ILO convention theme was on the establishment of daily and weekly hours limits (Golden, 2012). Obisi (2016) sees working time as the number of hours an employee can commit in his/her work place. Working time is an essential part of time management. Managing time effectively has to do with using available time optimally and all other available resources that can be mobilized to keep pace with work and life when these resources match the challenges. This can be enhanced by setting appropriate goals and by knowing what is both important and urgent. Working time entails knowing what can be done best and when, and assembling the correct tools needed to complete specific tasks (Davidson, 2014). A search of the literature reveals a common problem of lack of consistent theory of how exactly or the pathways through which various times of work arrangements directly or indirectly affect employees' productivity. But companies using flexi-time seem to operate more productively and efficiently, and some employers now share the rewards of flexible working time deals with many of their workers (Golden, 2012). In Nigeria, there is no formal working regulation enacted that gives a dynamic working time frame that meets the needs of all workers. What is known in Nigeria as the normal work week is the "8.00am – 4.00pm" time concept.

### **Job Stress**

Stress is a circumstance in life that makes people to face constraints, opportunities or loss of something that they wish to have, the consequence of which cannot be predicted but very crucial.

According to Fapohunda and Tinuke (2014), stress management is the ability to muddle through rest complications. Over time, the society by nature is becoming more intricate. Despite this swelling intricacy, stress on individuals cannot be avoided. Crowded work-place, distractions, and noise require one to adopt a measure of calmness and work out of a situation that is filled of pressure. Some forms of multi-tasking job (that is, dealing with more than one work per time) no doubt increases work stress. The definition of stress has changed over the years. At first, it was seen as environmental pressure, but later as strain within the person. When individual's resources are not sufficient to deal with the pressure of the situation at hand, it results in a physical and psychological state that is known as stress. (Manning and Preston, 2003; Fapohunda and Tinuke, 2014; Ratnawat and Jha, 2014). Fapohunda and Tinuke, (2014) define stress as a response to a demand that is placed upon an individual. Stress is a condition where a gap is experienced between the present and desired state. It may have physiological, behavioural or even psychological effects. Stress affects human's performance, as such it is important to understand the various ways that it can be managed well so as not only to be happy and healthy but also to perform to the best of human ability.

### **Workers Performance**

Performance is a major determinant of organizational success. It is a measure of how well a person executes his/her job duties and responsibilities. The objective of business owners is profitability which depends on the performance of employees (Mokaya and Gitary, 2012 and Knoji, 2015). Employees' performance is related to customer service. Job expectation is based on excellent customer service provided by employees. What makes a company's product or service to stand out is the quality of services received by customers. A business reputation is based almost solely on employees. Workers that acquire outstanding interpersonal relationships and communication skills are the workers who are able to handle customer's business needs (Shanka, 2012). Performance has to do with the task an individual performs to fulfill his/her work and other measurable activities that can be assessed (Orogbu *et al.*, 2015). Organisations require high performance from workers, in order to achieve its goal and also gain competitive advantage. Service in the banking industry relies purely on the performance of employees.

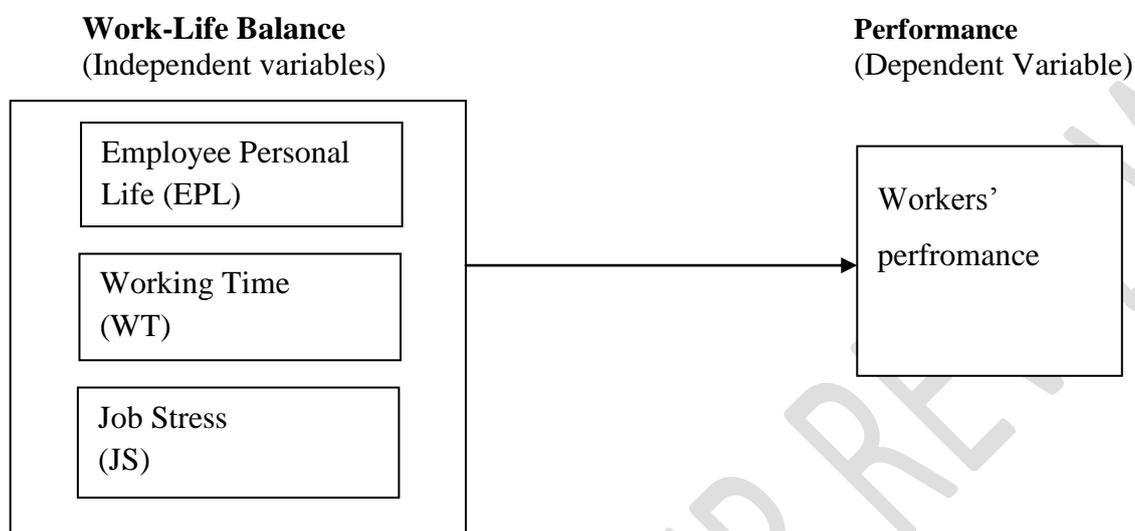
### **Operational Model**

Two key variables were the focus of this work, namely, criterion variable which is Workers Performance (WP) and predictor Variable which is Work-Life Balance (WLB). WP was defined as measured by job satisfaction, service quality and employee's productivity. In the same way, work-life balance has its own dimension of employees' personal life, working time and job stress.

It was assumed that the practice of WLB will trigger WP through its dimensional effect of personal life, working time and job stress.

The theoretical model of Orogbu *et al.* (2015) which showed the relationship between work-life balance practices and workers performance was adopted with modification as shown in

Figure 1.



**Figure 1. Work-life Balance Relationship with Employee Performance**

**Source: Adapted from Orogbu, Onyeizugbe and Chukwuemeka (2015)**

In Figure 1, we have replaced Orogbu *et al.* (2015) work-life practices with selected work-life balance components which were assumed to impact on workers performance. Work-life balance variables in this model are employee personal life, working time and job stress. Employee's Personal Life (EPL) has a linear relationship with Workers Performance (WP) in all its dimensions. Also Working Time (WT) has a linear relationship with workers performance. Equally, Job Stress (JS) has a linear relationship with workers performance. The arrow shows that EPL, WT and JS are jointly related to workers performance. The independent variables trigger workers performance through job satisfaction, service quality and employees' productivity. The model suggests a linear relationship between work-life balance components and workers performance. Work-life balance variables, if properly managed can result in increase in individual's job satisfaction, service quality and increase in productivity.

## **METHODOLOGY**

In order to map out the frame work for the collection, analysis and interpretation of data, cross sectional survey research design was used to obtain primary data for the study. The study covered four selected Nigerian banks. The selection was based on those banks regarded by Corporate Finance Institute (CFI) as leading financial institution in Nigeria. These were Zenith Bank, Guarantee Trust Bank, First Bank of Nigeria and Ecobank Nigeria. Focus was on those branches

located in Akwa Ibom State, South-South Nigeria. Thus, the study covered 21 bank branches with a population of 401 bankers. A sample size of 200 was drawn from the population of the study using taro Yamene’s formula. The sample size for each branch was determined using Chebyshev Proportionate formula. Questionnaire was used to obtain data and was administered in a stratified random sampling technique. Cronbach’s Alpha reliability coefficient of 0.8 was achieved in a test- retest technique. Descriptive analytical tools namely frequency counts, percentages and means were used to analyse data profile. Inferential statistics namely, Multiple Regression analysis technique was used to test the hypothesis.

### Specification of Model

The operational specification assumes a straight line relationship between the independent variables and the dependent variable. The unidirectional relationship assumes that WP is a function of WLB represented mathematically as:

$$WP = f(WLB) \quad \text{Equation 1}$$

Where WP = Workers performance and WLB = Work-Life balance

From the conceptual review, WLB was reviewed in terms of employees’ personal life, working time and job stress. Consequently, the model can be expanded thus:

$$WP = f(EPL, WT, JS) \quad \text{Equation 2}$$

Substituting the workers performance variable and work-life balance variables in a multiple regression equation and with introduction of a constant, coefficients and error term, the following model is developed:

$$WP = a_1 + b_1EPL + b_2WT + b_3JS + e_1 \quad \text{Equation 3}$$

Here, WP is workers performance,  $a_1$  is the constants,  $b_1, b_2, b_3$  are regression coefficients for each independent variable, EPL, employees’ personal life, WT, working time, JS, job stress and  $e_1$  is the error term.

### ANALYSIS AND RESULTS

**Table 1: Percentage Analysis of Personal Life Variables**

Options	4		3		2		1		Means
	Frequency	%	Frequency	%	Frequency	%	Frequency	%	
My work allows me to have enough rest	17	10.5	36	22.1	63	38.9	45	28.4	2.15
I have adequate sleep	36	22.1	47	29.5	46	28.4	32	20.0	2.54

I have regular exercise	20	12.6	34	21.1	70	43.2	37	23.2	2.23
My work allows me to build personal relationships	59	36.8	63	38.9	30	18.9	9	5.3	3.07
I take a balanced diet	42	26.3	75	46.3	36	22.1	9	5.3	2.94
Total	174	108.3	225	157.9	245	151.5	132	82.2	10.93
Average	35	21.7	51	31.6	49	30.3	26	16.4	2.19

Source: Field data (2021).

Table 2: Percentage Analysis of Working Time Variables

Options	4		3		2		1		Means
	Frequency	%	Frequency	%	Frequency	%	Frequency	%	
There is a shift arrangement in the bank	19	11.6	25	15.8	73	45.3	44	27.4	2.12
I would love to work on part time basis	10	6.3	29	17.9	68	42.1	54	33.7	1.97
I do work on call even while at home	12	7.4	41	25.3	61	37.9	47	29.5	2.11
I like to work with periodic breaks	56	34.7	71	44.2	24	14.7	10	6.3	3.07
I do work on weekends	19	11.6	41	25.3	62	38.9	39	24.2	2.24
Total	116	74.6	207	128	288	178.9	194	121.4	11.51
Average	23	14.3	41	25.7	58	35.8	39	24.2	2.30

Source: Field data (2021).

Table 3: Percentage Analysis of Employees Job Stress Variables

Options	4		3		2		1		Means
	Frequency	%	Frequency	%	Frequency	%	Frequency	%	

I frequently bring work home at night	15	9.5	51	31.6	56	34.7	39	24.2	2.26
There are too many deadlines in my work/life that are difficult to meet	29	17.9	54	33.7	46	28.4	32	20.0	2.49
My self confidence/ self esteem is lower than I would like it to be	20	12.6	39	24.2	53	32.6	49	30.5	2.19
I frequently have guilty feelings if I relax and do nothing	34	21.1	58	35.8	47	29.5	22	13.7	2.64
I find myself grinding my teeth	20	12.6	37	23.2	59	36.8	44	27.4	2.21
I am unable to perform tasks as well as I used to do	9	5.3	29	17.9	64	40.0	59	36.8	1.92
I find that I don't have time for my interest/hobbies outside of work	49	30.5	61	37.9	36	22.1	15	9.5	2.89
Total	194	109	334	204.3	447	277.8	312	162.1	16.6
Average	28	15.6	48	29.2	84	39.6	45	23.2	2.4

Source: Field data (2021).

Table 4: Percentage Analysis of Employees Performance Questions

Options	4		3		2		1		Means
	Frequency	%	Frequency	%	Frequency	%	Frequency	%	
I volunteer to help new colleagues to settle down even when it is not mandatory	56	34.7	68	42.1	30	18.9	7	4.2	3.07
I maintain good appearance at work	68	42.1	68	42.1	20	12.6	5	3.2	3.23

I go out of my way to solve challenging problems on the job	51	31.6	80	49.5	20	12.6	10	6.3	3.06
I assisted my colleagues to solve their knotty organizational challenges	54	33.7	71	44.2	27	16.8	9	5.3	3.06
I have autonomy in making decisions concerning my job	66	41.1	73	45.3	17	10.5	5	3.2	3.24
I enjoy relative good health all year round	47	29.5	68	42.1	32	20	14	8.4	2.93
I am in cordial relationship with my associates at work	44	27.4	71	44.2	36	22.1	10	6.3	2.94
I feel adequately compensated for my job	44	27.4	71	44.2	36	22.1	10	6.3	2.94
I have a safe physical work environment	32	20	61	37.9	39	24.2	28	17.5	2.60
I put in extra time to complete my task even when no overtime is provided	20	12.6	38	23.3	52	32.6	51	31.6	2.17
Total	482	300.1	669	414.9	304	193.4	149	92.3	29.23
Average	48	28.9	67	41.5	31	19.2	914.9	9.2	2.9

Source: Field data (2021).

### Test of Hypothesis

Ho: There is no significant positive influence of employees personal life, working time and job stress on workers' performance in selected Nigerian banks.

**Table 5: Regression Analysis for Joint Influence of Personal Life, Working Time and Job Stress on Performance (Result Summary)**

#### Model Summary

Model	R	R. Square
1	.637 <sup>a</sup>	.406

a. Predictors: (constant), stress, working time, personal life

ANOVA					
Model	Sum of Squares	df	Mean square	F	Sig.
1. Regression	36.690	3	12.236	35.792	.000 <sup>b</sup>
Residual	53.646	159	.342		
Total	90.336	160			

a. Dependent variable: performance

a. Predictors: (constant), stress, working time, personal life

Coefficients <sup>a</sup>						
Model		Understandardized Coefficients		Standardized coefficients		
		B	Std Error	Beta	t	Sig.
1	(constant)	.510	.247		2.064	.041
	personal life,	.345	.100	.319	3.439	.001
	working time,	.174	.098	.165	1.763	.080
	stress	-.321	.064	-.325	-5.006	.006

a. Dependent variable: performance

#### SPSS window output (version 20)

**Source:** Computed from Tables 1., 2, 3 and 4.

The summary in Table 5 showed an R-value of 0.637, which suggested a strong positive relationship between employees' personal life, working time and employees job stress and workers' performance. The R<sup>2</sup>-value of 0.406 showed that 40.6% variation in workers performance was jointly accounted for by variations in employees' personal life, working time and employees' job stress. The F-value of 35.792 and its corresponding P-value of 0.000 showed a significant influence of the independent variables on workers performance. The 'constant' (Y intercept) which was the predicted value of workers performance when all other variables were zero was 0.510. The model is now  $WP = 0.510 + 0.345(EPL) + 0.174(WT) + (-0.321 \times JS) + e_1$ . The coefficient for personal life ( $b_1$ ) was 0.345 implying that for every unit increase in personal life, a 0.345 unit increase in workers performance was expected, holding all other variables constant. For every unit increase in working time ( $b_2$ ), a 0.174 unit increase in workers performance was expected holding all other variables constant. And for every unit increase in employees job stress ( $b_3$ ), a .321 unit decrease in workers performance is expected holding other variables constant. The coefficient for personal life and job stress are significantly different from zero because their P-values (0.001 and 0.000 respectively) were smaller than 0.05 Alpha level. However, working time was not significantly different from zero at the 0.05 alpha level because its p-value (0.08) was greater than 0.05. This implies that personal life and job stress provide a better fit for the model than working time when jointly regressed. Since  $R = 0.637$  and  $P < 0.05$ , the null hypothesis which stated that there is no significant effect of personal life, working time and

employees job stress on workers performance in Ecobank in Nigeria in Akwa Ibom State was rejected.

### **Discussion of Findings**

The analysis showed a strong joint effect of employees' personal life, working time and employee job stress on workers' performance. This implies that work-life balance components, if properly managed and integrated into the bank's work-life balance programme can boost performance of workers. The findings agree with Mokaya and Gitari (2012) and Zethlin (2013) who found significant relationship between aspects of personal life and workers performance. The find also agree with Beckman (2016), Golden (2012) and Bashir and Ramay (2013). If workers let go aspects of their personal/family life to be able to keep up with their work-load for fear of cutbacks and lay-offs, it will no doubt results in work stress and burn-out. Although there was a joint positive relationships between employee personal life, working time and stress and workers performance, such relationship was not significant interns of working time when jointly regressed, implying that the right balance was not achieved. Fapohunda and Tinuke (2014) concluded in a study that, where the right balance is established and maintained (work-family culture), both the employee and the employer gain; stressing that, for the employee, there is enhanced happiness, superior dealings with management, successful communication, better sense of worth, health, attentiveness and self assurance, enhanced management of task, amplified driving force and lower level of stress.

### **Conclusion**

Based on the findings of the study that there exists significant effect influence of personal life, working time and job stress on workers' performance, it is concluded that work-life balance components relate to and have strong effect on worker's performance in Nigerian banks. It is certain that if the banks establish, maintain or develop a work family culture, both the banks and employees stand to gain. The employees will gain in terms of enhanced happiness, superior dealings with management, successful communication and lower level of stress. The organizations will be able to take full advantage of existing workforce, have superior appeal to a wider variety of applicant, have added work force devotion and drive, lowers non- attendance and reaps greater output.

### **Recommendations**

It was recommended that:

- i. staff of banks should pay more attention to all aspects of their personal life and be allowed to have control over their own behaviour as these would make it easy for them to concentrate; full concentration will boost staff performance;
- ii. workers should be given control over their working hours in terms of choosing their work options and more options can be introduced including flexi time and compressed works arrangement to enable them to balance between work and their personal life commitments such as family and personal development;
- iii. since employees spent much of their working time in office, and as a way of avoiding stress on the job. It will be beneficial if recreational facilities are provided within the office premises to help workers deviate their minds from the pressure of job obligations and give in to their desires every once in a while; this will enable them to balance their work and their life;
- iv. it is necessary for the bank to reduce factors that could aggravate stress and integrate the major work-life balance components into its employee assistance programme. The result will be that, the employees will experience less stress as they put in their best; and that
- v. Nigerian banks should establish and maintain a work family culture that encompass personal live activities, working time options and stress management programmes as a workplace support measure that will include family friendly policies to help resolve work-life balance problems.

#### **COMPETING INTERESTS DISCLAIMER:**

**Authors have declared that no competing interests exist. The products used for this research are commonly and predominantly use products in our area of research and country. There is absolutely no conflict of interest between the authors and producers of the products because we do not intend to use these products as an avenue for any litigation but for the advancement of knowledge. Also, the research was not funded by the producing company rather it was funded by personal efforts of the authors.**

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