

Work-Life Balance and Normative Organisational Commitment of Selected Deposit Money Banks in Ado-Odo/Ota Local Government Area, Ogun State

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Abstract

Balancing work and life is a constant challenge in today's world. Today's global marketplace necessitates unwavering 'work-life commitment' in the form of conflicting professional responsibilities. Many deposit money banks have been observed to be focusing on organising work related programmes in recent times to aid career accomplishment of their employees. Focusing only on work related programmes is somehow silently contradicting the notion of work-life balance, thus reduced employee normative commitment in the Nigerian deposit money banks. This study examined the effects of work-life balance (leave policies, flexible working arrangement, and welfare policies) on normative organisational commitment of selected deposit money banks in Ado-Odo/Ota Local Government Area, Ogun State. The study employed survey research design and selected one hundred and seventy (170) respondents from the population of three hundred and forty four (344) using simple random sampling method. Three hypotheses were tested using linear regression method with the aid of SPSS version 25.0. The study results indicated that work-life balance indicators (leave policies, flexible working arrangement, and welfare policies) have positive and significant effects on normative organisational commitment. Thus, the study recommended that deposit money banks management should continuously embrace work-life balance measures such as leave policies, flexible working arrangement, and welfare policies in order to increase their employee normative commitment in the Nigerian deposit money banking industry.

Keywords: Leave Policies, Flexible Working Arrangement, Normative Organisational Commitment, and Welfare Policies



Introduction

Human resources play a vital role in the survival and development of any organisation. There is no organisation that can successfully meet its goals and objectives if there is no sense of commitment from the employees and so, organisations bear a great deal of costs in order to develop and sustain its human resources. When employees feel a sense of oneness and belongingness in the organisation, the organisation tends to experience a higher organisational performance and outputs. Normative organisational commitment is the identification of an employee with the organisation by devoting his/her efforts and time to achieve organisational goals (Yousef, 2017). The degree to which individual and organizational goals overlap is strongly related to organizational commitment.

Furthermore, sharing a common goal and comparable ideals, as well as a flexible working arrangement coupled with considerable welfare policies, helps workers to promote devotion to their organisation, which in turn generates optimal conditions for the breakout of individual performance (Pooja et al., 2016). Normative organisational commitment not only determines how effectively an individual performs in an organisation, but it also determines how long that individual stays in that organisation (Devece, Palacios-Marqués, & Alguacil, 2016). Job satisfaction, on the other hand, is more precise and refers to an employee's self-fulfillment in his/her organisation as well as work-life balance towards his/her job (Basalama & Machmud, 2018). These two notions are linked with normative organisational commitment and have reciprocal effects on each other; in other words, they are both the cause and the result of each other (Organ, 2018; Rawski & Conroy, 2020).

Achieving sound work-life balance has been one of the major challenges encountered by employees' whether in developed or emerging economies and particularly in a developing economy such as Nigeria.

Work is an important component of one's professional identity, but finding a way to balance it with non-work interests can be tough. The preservation of balance between one's work and various aspects of life has become an increasing cause of public concern in recent years, as more employees acknowledge the necessity for what is now popularly described as "work-life balance."

The discourse of work-life balance (WLB) began in the 1990s (Lewis, Gambles, & Rapport, (2007), and it has witnessed significant changes in terms of social, demographic, and workplace improvements since then. These advancements have occurred as a result of profound changes in the labor market, changes in gender roles, increased participation of women in the labor force, increased prevalence of dual-earner couples, single parents in the workforce, longer working hours, 24/7 communication technology blurring the lines between work and non-work, and an increasing desire for quality of life (Rashmi & Kataria, 2021; Shabir & Gani, 2020). Work-life balance directly influences organisational commitment (Erdianza, Tentama, Yuliasesti & Sari, 2020). Those that employ people who seek to put up their best effort are more likely to succeed and endure. As a result, organisations aim to hire employees who are likely to have a high level of organisational commitment as well as manage work-life balance among employees.



Organisational commitment has become a global concern among organisation managers, scholars and human resource profession. Organisational commitment focus on level or extent of employee commitment to an organisation in achieving Organisational goals. Organisational commitment could be affective commitment, normative commitment and continuance commitment. Yang, & Md Tajul Islam (2020) asserted that normative Organisational commitment was one of the most determinant of employee work-life balance among other Organisational commitment such as affective and continuance commitments. Nasimiyu & Egessa (2021) pointed that organisations may not achieve targeted objective if sound and maximum attentions were not given to normative employee commitment. Normative Organisational commitment is identification of group members with the organisation by devoting their effort and time to achieve Organisational goals (Yousef, 2017). The degree to which individual and organisational goals overlap is strongly related to Organisational commitment.

There are several challenges that can arise when employees' experience work-life imbalance resulting in poor organisational commitment such as low productivity, waste of resources owned by management and the organisation as a whole, ineffective co-ordination team activities, inability of organisations to recruit and retain employees' with good quality performance, failure to maintain organisational performance stability among organisations in Nigeria (Nwagbara, 2020; Ojo, Bello & Olonade, 2020). This study examined the effects of work-life balance on normative organisational commitment of selected deposit money banks in Ado-Odo/Ota Local Government Area, Ogun State.

Statement of the Problem

Employees of many organisations in developing economies such as Nigeria find it difficult to gain sound work-life balancing due to overload and unbearable task attached to individual employee thus creating poor organisational commitment among employees' in many organisations in Nigeria (Ojo, Bello, & Olonade, (2020). Similarly, Nwagbara (2020) asserted that among employees' in Nigeria's various industries, work-life balance is unsatisfactory which often lead to low level of organisational commitment, job performance, job satisfaction, employee engagement and higher level of absenteeism, job stress and turnover intention.

Aderibigbe and Mjoli (2018) stated that in a growing competition of a globalised market, disruptions in work-life balance are common in Nigeria. The work responsibilities and professional expectations frequently become so burdensome that they begin to interfere with family commitments and time for relaxation. Some professions, such as those in banking sector have been discovered to be extremely demanding, typically extending beyond job hours, with expectations surpassing an employee's usual working capability thus resulting in a reduced organisational commitment (Aderibigbe & Mjoli, 2018).

Maintaining work-life balance has been viewed to be exceedingly difficult in recent years particularly in the banking sector, resulting in health and stress related issues among employees. This has far-reaching and long-term implications on the society, as well as a direct impact on the employee's job commitment. The strain of work pressure affected not



just the employee's personal health, but also his or her family and personal life. Frustration and sadness were frequently the unavoidable repercussions in such a circumstance, combined with significantly reduced organisational employee's commitment (Nwagbara, 2020). There are paucity of research on the effects of work-life balance on normative organisational commitment of deposit money banks particularly as it concerns Ado-Odo/Ota Local Government Area, Ogun State. It is against this background that this study examines the effects of work-life balance on normative organisational commitment of selected deposit money banks in Ado-Odo/Ota Local Government Area, Ogun State.

Objectives of the Study

The main objective of this study was to examine the effect of work-life balance on normative organisational commitment of selected deposit money banks in Ado-Odo/Ota Local Government Area, Ogun State. The specific objectives were:

1. To examine the effect of leave policies on normative organisational commitment of selected deposit money banks in Ado-Odo/Ota Local Government Area, Ogun State.
2. To examine the effect of flexible working arrangement on normative organisational commitment of selected deposit money banks in Ado-Odo/Ota Local Government Area, Ogun State.
3. To examine the effect of welfare policies on normative organisational commitment of selected deposit money banks in Ado-Odo/Ota Local Government Area, Ogun State.

Research Questions

1. What is the effect of leave policies on normative organisational commitment of selected deposit money banks in Ado-Odo/Ota Local Government Area, Ogun State?
2. How does flexible working arrangement affect normative organisational commitment of selected deposit money banks in Ado-Odo/Ota Local Government Area, Ogun State?
3. What is the effect of welfare policies on normative organisational commitment of selected deposit money banks in Ado-Odo/Ota Local Government Area, Ogun State?

Research Hypotheses

H₀₁: There is no significant effect of leave policies on normative organisational commitment of selected deposit money banks in Ado-Odo/Ota Local Government Area, Ogun State.

H₀₂: There is no significant effect of flexible working arrangement on normative organisational commitment of selected deposit money banks in Ado-Odo/Ota Local Government Area, Ogun State.

H₀₃: There is no significant effect of welfare policies on normative organisational commitment of selected deposit money banks in Ado-Odo/Ota Local Government Area, Ogun State.



LITERATURE REVIEW

This section focused on conceptual review, theoretical framework and empirical review based on study variables and objectives of the study.

Conceptual Review

Work-Life Balance

Mohamed (2019) defined work-life balance (WLB) as the flexible working schedules that allows people create a balance amid the personal and employment responsibilities. Work-life balance is a crucial concept that concerns different workers in both the public and private industries.

Lula (2018) viewed work-life balance as getting a balance between work and family duties. Traditionally, the theory of work-life balance dispute concentrated on the effects of family needs on employment. But today, the concept extends to include the effect that employment poses on family well-being, individual relationships, and stress management (Mungania, 2017). When an experience at work place interferes with family life, a worker tends to encounter work-to-life conflicts. This type of dispute emerges due to interpersonal conflict at the workplace, unsupportive management style, inflexible working hours, and high work overload. On the other hand, family-to-work conflicts takes place when work life interferes with family life such as unsupportive family members, an interpersonal dispute within the family and the care for both the elderly and children (Baral & Bhargava, 2010).

Work-life balance is described as division of one's time and focus between working and leisure activities daily. The bulk of leisure activities would be spending quality time with family members. It requires prioritisation between career ambition and lifestyle. Aspects of lifestyle includes health, spirituality, pleasure, leisure and of course family (Auka & Nyangau, 2020). Three facets of work-family balance are important which are time balance, involvement balance and satisfaction balance (Morgan, 2015). Work can be remunerated or voluntary. Leisure is the opposite of work, where one decides what to do with one's time (Khatano, 2015). In this study, work-life balance was measured with leave policies, flexible working arrangement, and welfare policies.

Leave Policies

Chungo and Anyieni (2019) defined leave policy as a document that lays down the rules and regulations related to various types of leaves that an employee can be availed of. A leave policy sets out the various types of leaves for different situations like a vacation, sickness, maternity, grief, etc. Family leave encompasses maternity and paternity leave, as well as any other paid or unpaid family leave policies (Chungo & Anyieni, 2019). Leave is a period of time that one must be away from one's primary job, while maintaining the status of employee. This contrasts with normal periods away from the workplace and "working from home programmes, in that they are considered exceptional circumstances, rather than benefits. Generally, leave policies arrangement has a predefined termination at a particular date or after a certain event has occurred.



Flexible Working Arrangement

Flexible working arrangement is defined as giving ‘employees’ flexibility on how long, where and when they work. Flexible work hours are designed to keep employees’ motivated in a competitive business environment. The flexible schedules permits workers to vary their start and finish times provided a certain number of hours are worked. This can allow them to meet family or personal commitments/emergencies (enable employees to respond to both predictable and unpredictable circumstances) during the day or to reduce their commuting time by starting and ending work before or after the rush hour (Akinyi, Matula, & Okoth, 2021). When implemented with both employer and employee interests in mind, flexible work schedules can increase efficiency, work focus, and encourage individuals to self-manage work time (Akinyi, Matula, & Okoth, 2021).

Welfare Policies

Employee welfare is a comprehensive term which refers to the various services, benefits and facilities offered by the employer to employees’ with a purpose of enriching the life of employees’ and to keep them happy and contented (Muthoni, Mwaura & Waweru, 2020). The success of these employees’ welfare activities depends on the approach taken by the employees’ for the employer to provide such activities and welfare policy should be guided by the management laws, obligations and regulations. Such services includes the provision of medical facilities, sanitary and the accommodation of workers employed, amenities and industrial social security measures, training and education facilities, HIV and AIDS risk reduction and counseling services (International Labour Organisation, 2019).

Employee welfare is an extremely essential factor and that is the reason employer provides workers, statutory and non-statutory benefits along with proper compensation for enhancing their motivation, which may likewise bring more loyalty and trust of the employees towards the organisation. In banking sector, employee welfare plays an important role. Employers need to provide services to employees who are occupied with the customer’s care and services because employees of the banking sector are locked in with most demanding work i.e. treating and sorting out documents and financial records, for which they require giving full attention towards their work. In this state of affairs, it is required to have stress free and a motivated workplace (Anthony, 2017).

Normative Organisational Commitment

The concept “organisational commitment” has grown in popularity in the literature on industrial and organisational psychology (Organ, 2018). Early studies on organisational commitment viewed the concept as a single dimension, based on an attitudinal perspective, embracing identification, involvement and loyalty (Organ, 2018). According to Okalo, (2012) an attitudinal perspective refers to the psychological attachment or affective commitment formed by an employee in relation to his identification and involvement with the respective organisation.

Anam, Muhammad, & Rab (2015) described organisational commitment as “an attachment to the organisation, characterised by an intention to remain in it; an identification with the



values and goals of the organisation; and a willingness to exert extra effort on its behalf'. Individuals consider the extent to which their own values and goals relate to that of the organisation as part of organisational commitment, therefore it is considered to be the linkage between the individual employee and the organisation. Another perspective on organisational commitment is the "exchanged-based definition" or "side-bet" theory (Okpara, 2014). This theory holds that individuals are committed to the organisation as far as they hold their positions, irrespective of the stressful conditions they experience. However, should they be given alternative benefits, they will be willing to leave the organisation.

Nwagbara (2020) supports the "side-bet" theory by describing organisational commitment as a behaviour "relating to the process by which individuals become locked into a certain organisation and how they deal with this problem". This behavioural aspect of organisational commitment is explained through calculative and normative commitments. The calculative or normative perspective refers to an employee's commitment to continue working for the organisation based on the notion of weighing cost-benefits of leaving an organisation. (Nwagbara, 2020) describes organisational commitment as "behavioural intention or reaction, determined by the individual's perception of the normative pressure".

Normative organisational commitment is referred to as obligatory loyalty to the organisation (Setti, 2014). Normative organisational commitment focuses on the individual's sense of obligation to stay with the organisation. This commitment stems from an individual's moral obligation to stay with the organisation regardless of the benefit he or she might receive by leaving (Radosavljevic, Cilerdzic & Dragic, 2017). Normative organisational commitment is heavily grounded upon values and personal norms; therefore, attempting to measure it presents unique challenges. Researchers have discovered that measuring normative organisational commitment usually focuses on the extent to which a person believes he or she should be loyal and make sacrifices on behalf of the organisation (Weiner, 1982). Normative organisational commitment refers to employees' feelings of responsibility to the organisation. Employees with high levels of normative commitment stay with the organisation because they feel that they have to.

In arguing for their framework, Allen & Meyer (1991) contended that affective, continuance, and normative commitments were components rather than types because employees could have varying degrees of all the three. They exemplified the three types of commitment by saying that one employee might feel both a strong attachment to an organisation and a sense of responsibility to remain. A second employee might enjoy working for the organisation but also recognise that leaving would be very difficult from an economic perspective. Finally, a third employee might experience a considerable degree of desire, need, and responsibility to remain with the current employer.

Theoretical Framework

This study anchored on Spill Over theory, since the perspective of the theory emphasised on the link between work-life balance and employee normative commitment.

The proponents of the Spill Over theory are Aldous, 1969; Piotrkowski, 1979; Staines 1980; Crouter, 1984; & Guest, 2002). The Spill Over theory is based on asymmetric permeable



boundaries between the family and work. It is concerned with work-related factors and family related factors (Piotrkowski, 1979). According to Guest (2002), the spill over theory explains the conditions under which there is spill over between the family microsystem and the work micro system. The spillover may either be negative or positive. If the interactions between work and family are rigidly structured in space and time, then spill over in term of energy, behaviour, and time are negative. Whenever there is flexibility such that an employee can integrate and overlap family and work responsibilities in space and time, a positive spill over is experienced, which is crucial in attaining healthy balanced life (Guest, 2002).

Spill over theory, as stated by Guest (2002) claimed that spill over model details situations under which spill over amid the micro family network and micro work network takes place: either negative or positive. Spill over concerning energy, behavior, and time is unfavorable if the work-to-family relations are firmly designed for both space and time. Conversely, positive spill over is instrumental in attaining healthy work-life balance as it takes place when there is flexibility that allows people to integrate and overlap family as well as work responsibilities. Factors affecting work-life balance are present in both home and work environments (Guest, 2002). Background factors include but not limited to work culture and demands of both home and work. Personal factors are personality, age, life, career stage, gender, individual coping and control, energy, and work orientation. The study parameters are within background factors and include service delivery and leave policy. Service delivery is work's demand whereas leave policy is the work culture (Dixon, & Sagas, 2007).

According to Guest (2002), a state of balance is attained when work or home dominates by choice or when equal weight is given to both home and work. When one area of life interferes with other areas, a spill over is reported. It is also common when there are many consequences of work-life balance including the performance at home and work, influence on family, friends and at work, the general life at home and workplace, as well as personal welfare and satisfaction (Hyman, & Summers, 2004). This theory is relevant to this study project since companies are required to embrace positive policies of work-life balance that enables the staff to gain a positive work-life balance that will make them to be fully committed to attaining institutional goals (Dixon, & Sagas, 2007).

Empirical Review

Leave Policies and Normative Organisational Commitment

There are few studies that have examined the relationship between leave policy and normative organisational commitment. Onu, Akinlabi and Adegbola (2018) examined how leave policy affects normative organisational commitment. The research work adopted survey research design, the target population was 250 employees and sample size was 154 using Taro Yamane's formula. One hundred and fifty four (154) copies of questionnaire were distributed and completely filled and returned. A descriptive and inferential statistics were used in analyzing the data collected. For reliability of the instrument, Cronbach Alpha was used and the values were 0.74 and 0.80, therefore the instrument was also validated. The results revealed that leave policy had significant effect on normative organisational commitment.



Flexible Working Arrangement and Normative Organisational Commitment

Yumei & Dewan (2020) empirically explored the influence of job pressure stress and workplace support on work-life balance and affective organisational commitment among the officers working in field administration. Using a quantitative method, a sample of 157 was collected out of 563 field administration workers in Bangladesh. The results showed that job pressure stress is negatively related to work-life balance. Family supportive organisational policies have a more pronounced influence on work-life balance than other types of workplace support. Surprisingly, affective organisational commitment was not influenced by work-life balance.

Pruchno, Litchfield & Fried (2017), conducted a research to find out impacts of workplace flexibility which shows that “the most workplace flexibility turns into win situation for both the company and the employee, the research also concluded that flexible working hours increases the employee productivity and allows him to be more committed. Employees who are using alternative work schedule are conscious that all the other staff has not been able to utilize it. It is the responsibility of the managers to recognize the staff that will be more productive for opting flex schedule.

Flexible working arrangement is intended at making convenience for employees to change when, where and for how many hours they want to work. Flexible working arrangement encourages workers to bring in new ideas for the conflicts occurring and they also allow line managers to take flexible working options more sincerely. According to the research when organisational environments are not reactive to the needs for substitute work schedule, the probability is that staff work less than their capabilities.

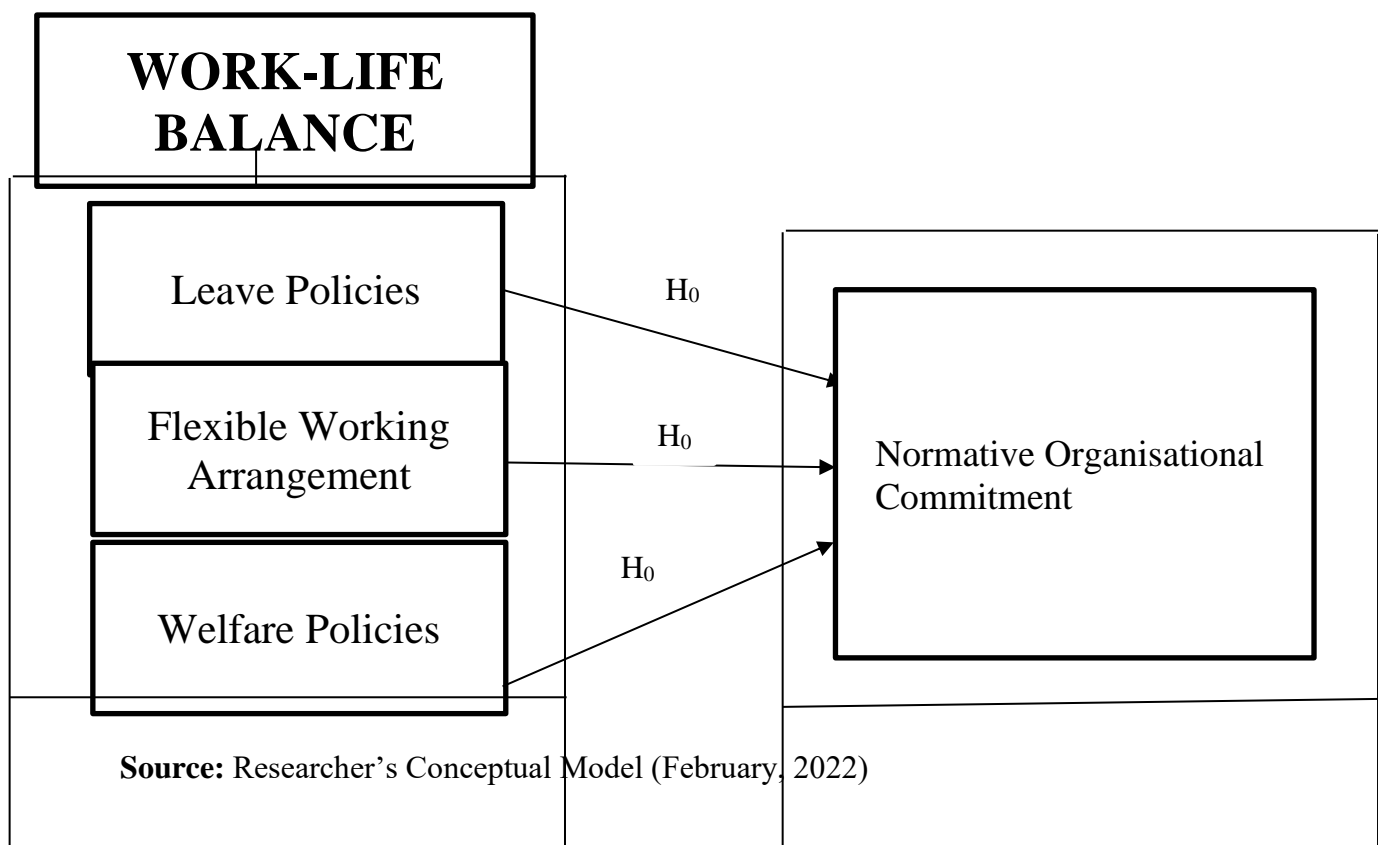
Welfare Policies and Normative Organisational Commitment

Muthoni, Mwaura & Waweru (2020) evaluated the effect of employee welfare on employee commitment at Judicial Service Commission. A descriptive research design was adopted for this study. The population of interest was the 412 employees of Judicial Service Commission across various functions and divisions. Using a stratified random sampling technique, a sample size of 213 respondents was picked. A questionnaire was used to collect data for the study while descriptive statistics and inferential statistics were used to analyze collected data. The study findings indicated that 98% of the variation on employee commitment at judicial service commission in Kenya is determined by employee welfare.

In addition, Okpara (2014) conducted a study in Nigeria on effect of employees’ welfare on employees’ commitment in public organisations. The study applied a descriptive survey research design and sample population was drawn from public corporations. The study findings indicated that lack of good employees’ welfare programmes in terms of health benefits and retirement plans lowered the level of employees’ work motivation and this negatively led to declined level of employees’ commitment. The study concluded that employees’ welfare programmes in terms of health benefits, housing benefits and retirement plans plays a key role in improvement of the level of employees’ commitment in many organisations. However, the study findings did not explain the effect of management style on employees’ commitment at Kenya Judicial Service Commission as the study scope was

limited within the UK context. A study by Okalo (2012) on effect of employees' welfare programmes on employees' commitment in Kenya public sector organisations using descriptive research design revealed that lack of better employees' welfare programmes in many Kenyan State corporations was a major reason that led to low level of employees' commitment and declined rate of employees' retention.

The review of relevant research in employees' commitment showed that scholars have identified the critical variables that have been linked to work-life balance such as, leave programmes and flexible working schedules (Schutte & Eaton, 2004; Williams, Pocock, & Skinner, (2004).; Morrison, 2005; Nganaga, 2010). Although a number of studies have found these variables to have significant impact on employees' commitment, several studies have argued that these variables (work-life balance measures) only provide partial insight into enhancing employees' commitment and that alternative new variable should be brought into work-life balance like welfare policies. Additionally, the above empirical studies reviewed have shown that there were no clear records on studies showing the effects of work-life balance on normative organisational commitment of selected deposit money banks in Ado-Odo/Ota Local Government Area, Ogun State. This study therefore sought to fill this gap.



2.5 Figure 1: Conceptual Framework of the Study

METHODOLOGY

This study used survey research design and quantitative research approach was adopted. The study considered selected deposit money banks of three branches each within Ado-Odo/Ota

Local Government Area, Ogun State which included; First Bank, Zenith Bank, United Bank for Africa, Guaranteed Trust Bank and Access Bank. These deposit money banks were selected in Ado-Odo/Ota Local Government Area because this Local Government Area supposedly is the largest commercial and industrial nerve centre in Ogun State.

According to Human Resource Departments of each bank, the target population of the study with each bank corresponding population (table 1) was three hundred and forty-four (344). The copies of the questionnaire were administered by the researcher with the help of three experienced research assistants. A sample size of one hundred and eighty- two (182) staff was selected for the study.

From the one hundred and eighty- two (182) questionnaire administered to the participants, only one hundred and seventy- six (176) were retrieved, however, one hundred and seventy (170) of the retrieved questionnaire were well filled and then used for the analysis. Adjusted five likerts scale was employed to get dynamic responses from the study respondents. The data collected were analysed using inferential statistics. The Statistical Package for Social Sciences (SPSS) version 25.0 was applied to process the data and the results obtained thereafter was analysed and discussed through the level of significance at 5%.

Table 1: Number of Staff of selected deposit money banks in Ado-Odo/Ota Local Government Area, Ogun State.

S/N	Names of Banks	Total male and female across three (3) branches each		Overall Total
		M	F	
1	Access Bank	23	39	62
2	Guaranty Trust Bank	33	45	78
3	Zenith Bank	31	36	67
4	United Bank for Africa	22	49	71
5	First Bank	27	39	66
				344

Source: Human Resource Departments Reports. (February, 2022)

Table 1 above showed that the staff total population of the selected deposit money banks in Ado-Odo/Ota Local Government Area, Ogun State was 344 and the study employed Cochran formula to determine the sample size. Thus, the formula is stated below:

$$n = \frac{NZ^2pq}{d^2(N-1) + Z^2pq}$$

Where:

n = Sample size

N = Population size

Z = Value for the selected alpha level e.g. 1.96 for a 95.0% desired confidence level.

P = Degree of variability (0.5)

q = 1-p

d= Degree of accuracy (0.05)

$$n = \frac{344 (1.96)^2 (0.5) (0.5)}{(0.05)^2 (344 - 1) + (1.96)^2 (0.5) (0.5)} = 181.7 \sim 182 \text{ respondents}$$

Thus, 182 were arrived at as the sample size for the study.

The study therefore made use of multi-stage sampling techniques that comprised stratified sampling technique and simple random sampling technique. Stratified sampling was used to group the sample size of the study into stratum in order to ascertain the appropriate sample size for the study via proportionate formula. The table below showed the appropriate sample size for each stratum of the study.

$$n_k = \frac{N_k}{N} * n$$

Where n_k = Estimated participant unit allocation per bank

N_k = Population per bank

N = Total population of the study

n_k = Sample size of the study

n = Calculated sample size

Table 2: Proportionate Sample Size of the Study

S/ N	Names of Banks	Population	Proportionate Sample size	Proportionate Sample Size	
				Total Male and Female	
				M	F
1	Access Bank	62	33	11	22
2	Guaranty Trust Bank	78	41	16	25
3	Zenith Bank	67	35	12	23
4	United Bank for Africa	71	38	11	37
5	First Bank	66	35	15	20
		344	182	65	117

Source: Researcher’s Computation (February, 2022)

The study thereby employed simple random sampling so as to give the respondents equal chance of being selected to participant in the study. The study made use of primary source of data collection through the use of structured questionnaire and multiple regressions were employed.

Validity and Reliability of the Instrument

The research instrument was subjected to expert opinion validity. In order to make sure that the research instrument was valid, the instrument was subjected to content and construct validity. For content validity, the questionnaire includes a variety of items /questions on study variables such as leave policies, flexible working arrangement and welfare policies and normative organisational commitment. This study also ensured content validity of the questionnaire by passing through peer review process. The questionnaire was reviewed by the



researcher’s supervisors’ and other senior lecturers in the field of human resource management in Lagos State University, Ojo. Their suggestions were taken and effected in order to ensure that the research instrument was able to measure the variables investigated effectively.

For construct validity, the questionnaire was divided into many sections such that each of the section assessed information for specific objectives in the study. Construct validity were measured statistically using Principal Component Analysis (PCA). The study employed the KMO sampling adequacy and Bartlett’s Sphericity test to determine whether the statements that comprise the research instruments of each variable actually measured what were intended. The result of the Bartlett test of Sphericity at 0.000 which is less than 5% indicates that there is highly significant relationship among variables under study. In this study, the KMO test was greater than 5% and Bartlett test of Sphericity result was less than 5% indicating that statements that comprised the research instruments of each variable actually measured what were intended. Average Variance Extracted (AVE) greater than 0.5 were used as an additional evidence of construct validity of all variables in the research instrument. The result of the KMO and Bartlett test of Sphericity are shown in Table 3.

Table 3: Validity Results

S/N	Variables	No. of Items	AVE	KMO	Bartlett Test
1	Leave Policies	6	0.727	0.598	139.636 (0.003)
2	Flexible Working Arrangement	6	0.679	0.621	156.751 (0.001)
3	Welfare Policies	6	0.587	0.609	167.238 (0.000)
4	Normative Organisational Commitment	5	0.694	0.632	126.892(0.000)

Source: Researcher’s Computation (February, 2022)

Cronbach’s Alpha was used to establish the internal consistency of the research instrument. Since the Cronbach’s Alpha Coefficient is greater than or equal 0.7, therefore the items used for the study variables were reliable.

Table 4: Reliability - Internal Consistency Reliability Result

S/N	Variables	No. of Items	Cronbach’s Alpha Coefficient	Composite Reliability
1	Leave Policies (LP)	6	0.771	0.682
2	Flexible Working Arrangement (FWA)	6	0.701	0.702
3	Welfare Policies (WP)	6	0.722	0.562
4	Normative Organisational Commitment (NOC)	5	0.700	0.580

Source: Researcher’s Computation (February, 2022)



Results and Discussion of Findings

To test hypothesis one to hypothesis three, multiple regression analysis was used. The results of the analysis and parameter estimates obtained are presented in Table 5

Table 5: Summary Results of Linear Regression Analysis of Work-Life Balance Components on Normative Organisational Commitment

Model	<i>B</i>	<i>T</i>	<i>Sig.</i>	<i>F</i> (1,168)	<i>R</i> ²	Adj. <i>R</i> ²	<i>F</i> (<i>Sig</i>)
(Constant)	3.036	3.820	.000	339.129	0.794	0.791	0.000
Leave Policies	.258	3.967	.000				
Flexible Working Arrangement	.259	4.493	.000				
Welfare Policies	.119	2.643	.000				

a. Dependent Variable: Normative Organisational Commitment

b. Predictors: (Constant), Leave Policies, Flexible Working Arrangement, and Welfare Policies

Source: Researcher's Field Survey, February 2022

Table 5 presented the linear regression results for the effect of work-life balance components (leave policies, flexible working arrangement, and welfare policies) on normative organisational commitment of the selected deposit money banks in Ado-Odo/Ota Local Government Area, Ogun State. The results revealed that leave policies ($\beta = 0.258$, $t = 3.967$, $p < 0.05$), flexible working arrangement ($\beta = 0.259$, $t = 4.493$, $p < 0.05$) and welfare policies ($\beta = 0.119$, $t = 2.643$, $p < 0.05$) have positive and significant effects on normative organisational commitment of selected deposit money banks in Ado-Odo/Ota Local Government Area, Ogun State. The results implied that leave policies, flexible working arrangement, and welfare policies are significant predictors of normative organisational commitment of selected deposit money banks in Ado-Odo/Ota Local Government Area, Ogun State.

The results further revealed that work-life balance components (leave policies, flexible working arrangement, and welfare policies) accounted for 79.1% of the variation in normative organisational commitment of selected deposit money banks in Ado-Odo/Ota Local Government Area, Ogun State ($\text{Adj. } R^2 = 0.791$), which implies that there are other factors associated with normative organisational commitment of selected deposit money banks in Ado-Odo/Ota Local Government Area, Ogun State that were not captured in the model. This concurs with Graham & Coffman (2012) that *R-squared* is always between 0 and 100%: 0% indicates that the model explains none of the variability of the response data around its mean and 100% indicates that the model explains the variability of the response data around its mean. In general, the higher the *R-squared*, the better the model fits the data. The *adjusted R square* was slightly lower than the *R-square* which implied that the regression model may be over fitted by including too many independent variables.

Also, the results of Analysis of Variance (ANOVA) for regression coefficients used to test the overall significance of regression model has the value of 339.129 and p-value of 0.000 which was less than 0.05. This implies that the overall model was significant in predicting

normative organisational commitment of selected deposit money banks in Ado-Odo/Ota Local Government Area, Ogun State. That is, leave policies, flexible working arrangement, and welfare policies affect normative organisational commitment with the F-value standing at 339.129. The results showed that at least one of the work-life balance components has a significant effect on the normative organisational commitment of selected deposit money banks in Ado-Odo/Ota Local Government Area, Ogun State. Since the regression coefficients were significant at 5% significance level, the null hypotheses were rejected. Therefore, the null hypotheses one to three (H_{01} - H_{03}) which states that work-life balance components have no significant effects on normative organisational commitment of selected deposit money banks in Ado-Odo/Ota Local Government Area, Ogun State are hereby rejected.

Hypothesis one result revealed that leave policies positively affect normative organisational commitment of selected deposit money banks in Ado-Odo/Ota Local Government Area, Ogun State. Several studies such as Aderibigbe, & Mjoli (2018), Auka & Nyangau (2020), Anthony (2017), Akinyi, Matula, & Okoth (2021), Anam, Muhammad, & Rab (2015) supported the findings of the study. Thus, this position that leave policies affect normative organisational commitment of selected deposit money banks in Ado-Odo/Ota Local Government Area, Ogun State, is valid.

For hypothesis two, the study found that flexible working arrangement positively and significantly affect normative organisational commitment of selected deposit money banks in Ado-Odo/Ota Local Government Area, Ogun State. The result is consistent with the studies of Onu, Akinlabi, & Adegbola (2018), Battisti & Vallanti (2013), Berkery, Morley, Tiernan, Purtill, & Parry (2017), Organ (2018), Pooja, De-Clercq, & Belausteguigoitia (2016), Rashmi, & Kataria (2021) that flexible working arrangement influence employee normative commitment.

Similarly, hypothesis three result revealed that welfare policies positively affect normative organisational commitment of selected deposit money banks in Ado-Odo/Ota Local Government Area, Ogun State. The finding of the study finds support in the works of Agada, and Zeb-Obipi (2018), Ijeoma (2018), Berkery, Morley, Tiernan, Purtill, and Parry (2017), Onu, Akinlabi, and Adegbola (2018), Organ (2018), Pooja, De-Clercq, and Belausteguigoitia (2016), Rashmi, and Kataria (2021) that welfare policies positively affect employee normative commitment. The results of these findings, suggest that when the banking sector provides good and adequate welfare packages such as housing benefits and health facilities, the employees will tend to remain with the organisation and render their optimal performance at work.

In addition to the above, the study is in line with the Spill Over theory (Aldous et. al. 1969) that whenever there is flexibility such that an employee can integrate and overlap family and work responsibilities in space and time, a positive spill over is experienced, which is crucial in attaining healthy balanced life.

Conclusion and Recommendations

The study concluded that work-life balance components (leave policies, flexible working arrangement and welfare policies) affect normative organisational commitment of selected



deposit money banks in Ado-Odo/Ota Local Government Area, Ogun State. This indicated that work-life balance strongly enhanced normative organisational commitment among selected deposit money banks in Ado-Odo/Ota Local Government Area, Ogun State.

Based on the findings, the following recommendations were made:

- i. Top managers in the deposit money banks should continuously approve leave for their employees in order to increase their commitment to organisational activities in Ado-Odo/Ota Local Government Area, Ogun State.
- ii. Management of deposit money banks in Ado-Odo/Ota Local Government Area, Ogun State, should inculcate the policy of flexible working arrangement in working condition policies in order to increase employee normative organisational commitment.
- iii. Top managers in banking sectors should include sound welfare policies such as employee counselling, free health programmes, employee training, and housing assistance in their welfare decision making and policies, thus a drive to enhance total commitment from their employees.

Suggestion for Future Research

The study was on the effects of work-life balance on normative organisational commitment of selected deposit money banks in Ado-Odo/Ota Local Government Area, Ogun State. A further study is suggested in the manufacturing or other sectors of the economy to further determine the outcome of the relationship of the study variables.

Also, the study had only examined one dimension of organisational commitment on three selected dimensions of work-life balance; therefore, a further study that would expand the coverage of the depending variables is also suggested.

Lastly, the study was carried out in just one Local Government Area of Ogun State. Similar study that would have a wider coverage is suggested to enable for a comparison of results.

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