WORK-LIFE BALANCE INITIATIVE AS A PREDICTOR OF EMPLOYEES' BEHAVIOURAL OUTCOMES

Oludayo OA, Covenant University
Falola HO, Covenant University
Ahaka Obianuju, Landmark University
Fatogun Demilade, Bowen University

ABSTRACT

The Work-Life Balance concept has been the discourse of many scholars due to the dynamism in the workplace. The main objective of this study was to ascertain the extent to which work-life balance initiative predicts employee behavioral outcomes in some selected commercial banks in Nigeria. To achieve this, the study adopted a survey research design for an accurate investigation. Three hundred and thirty nine (339) respondents were surveyed across the top five (5) commercial banks with branches in Lagos State, Nigeria using stratified and simple random sampling techniques. Structural Equation Model (AMOS 22) was used for the analysis to find the resultant effects and the degree of relationship between the exogamous and endogamous variables. Results show that work leave arrangement, flexible work arrangement, employee time out, employee social support and dependent care initiative are predictors of employee behavioral outcomes such as job satisfaction, employees' intention and employees' engagement. The study emphasized the need for top management to review the appropriateness and relevance of work-life balance programmes, policies and activities that support and encourage employees as regards their personal and family life issues that are aimed towards inspiring acceptable workplace behavior. This study contributes to the exiting knowledge in the area of work-life balance and employee behavioral outcomes. The insights discovered from this study would help to facilitate management to develop work-life balance initiatives and standard institutional strategies that will propel appropriate and acceptable behavior in the world of work. This will also be useful for managers who wish to improve the well-being of their employees and organizational performance outcomes.

Keywords: Work Leave Arrangement, Flexible Work Arrangement, Employee Time Out, Employee Social Support, Dependent Care Initiative, Work-Life Balance, Employee Behavior.

INTRODUCTION

The rate of change in the socio-economic landscape has largely redefined the nature of work and the workplace. The expectations of employees from their jobs have gone beyond meeting their daily survival needs as a desire for balance between work and non-work obligations have taken the lead. Therefore, the meaningful employment helps to support one's self and others; this will enable employees to derive a high sense of self-worth from doing a job very well particularly in the banking industry (Latessa, 2012). The importance of work is a very crucial activity in human lives since it defines the identity of individuals and what they stand for in any society (Budd, 2011). Consequently, work is a purposeful human activity involving physical or mental exertion that is not undertaken solely for pleasure and that has economic and

symbolic value. NICE (2009) asserts that the importance of work is expressed in the promotion of employees' mental wellbeing. The increasing demand in the workplace particularly in the banking industry coupled with multiple obligations outside the work environment has placed a vital responsibility on the managers of organizations to find ways to balance out the priorities of their employees.

As noted by State Service Commission (2005), work-life balance initiatives in organizations is concerned with employees' interaction between paid and unpaid work activities, leisure and personal development. This will make organizations to create a productive work culture where traces of work-life conflict are minimized and effectively controlled. Similarly, work-life balance is attained where there are shared benefits for employees and the organization (Mesimo-Ogunsanya, 2017; Rajiv & Kumar, 2015). It is about helping employees to maintain healthy, rewarding lifestyles that will in turn lead to improvements in performance (Grimm, 2017). Driving the work-life balance practice has become a joint responsibility between employer and employee. It is no longer a role that resides within the Human Resource department as all line managers are responsible for seeing to the balance of their staff. In his view, Valcour (2003) explains the work life support under two major types: formal and informal. The formal support policies to include; dependent care initiatives, time policies as expressed in flexible work arrangements and the work-leave programme. On the other hand, he mentioned managerial or supervisor support and co-worker support to be informal support policies (Dolcos, 2007; Nuesch, 2017). The informal work-family support according to Ferrero (2014) is an expression of organizational leaders' commitment to the employees' well-being in accordance with the social exchange theory. This will most likely affect the employees' behavioral outcomes i.e. increase in employees' job satisfaction and minimization in turnover intention when top officials in the workplace become interested in employees' well-being (Falola et al., 2016; Kumar, 2017). This will provide stimulation for motivation, energy and willingness to learn new skills as well as cultivating habits that will promote the organization's efficiency through managerial support (Kossek, 2012). Emhan (2012) views managerial support for employees to contribute positively to an organization's effectiveness. Since the employees perceive the top managers as the organization itself, as such any support coming from their end is considered the organization's support thereby increasing the level of loyalty employees have. The focus of this study is to assess the rate at which work-life balance initiatives influence employee job related attitude and their turnover intentions in the Nigerian Banking Sector.

The concept of work-life balance (WLB) has been advocated for prime inclusion in the workplace, particularly in banking industry in Nigeria. The dimensions of work-life balance and it influence on employees behavioral outcomes has not been clearly established in the literature. The expectations of this inclusion are that it will ensure employee well-being and improved organizational productivity. The presence of work-life balance programmes and initiatives also ensure that workers are able to fulfill their work and non-work goals without robbing each domain of the required attention it deserves. However, due to the increasing and dynamic needs arising from employees at various levels, it is difficult to administer a particular policy or approach in tackling these issues since various individuals are unique in their response to policy formulation, engagement and implementation. At the instance where employees do not seem satisfied with the job or workplace, some of the issues that would be recorded would include: turnover intentions, absenteeism and other job-related attitudes (Kodikal, 2017). In addition, work-life balance practices could have disadvantages ranging from lack of communication, no distinction between home and work to the trouble encountered in adjusting the policies during

new management but advocates that the advantages outweigh the demerits (Heath field, 2016). It is on this premise that this study seeks to exam this dilemma as espoused in many unacceptable workplace behaviors by exploring the role of work-life balance initiatives in achieving the balance that guarantee productive employee engagement, satisfaction and commitment to work and non-work obligations. In other to achieve this objective, the first sections discuss the conceptual framework, theoretical framework, research methods and research model while data analysis, discussion of the findings conclusions and limitations are discussed in the last sections.

LITERATURE REVIEW

Work-Life Balance as a Concept

Resulting from the changes in the workplace over the years, the need for a balance between an employee's work and personal life should be struck. The Work-Life Balance (WLB) concept is designed to increase work predictability and career sustainability. Paryani (2014) opined that WLB and stress are intertwined concepts. Biron, Cooper & Burke (2014) assert that the WLB concept in organization should include training programmes and time management even though they come with several consequences such as family conflict, job stress and depression. To them, job stress may arise from direct demands of work and its load or interactions with colleagues or even work conflicts as well as non-work priorities which has a ripple effect of ill-health, drug abuse, depression and ultimately death. The WLB concept will only work effectively where there are well-framed policies that would minimize the workload of employee without affecting the productivity of the organization (Ojo, Salau & Falola, 2014). It is therefore important to note that the WLB subject is wide and all encompassing.

In a related development, Greenhaus (1985) defined WLB to be the satisfaction and good functioning at work with minimum role conflict. The WLB concept covers both the men and female security in terms of job security. Work-life balance to be the general satisfaction with an individual's life as against the notion that WLB is the equal distribution of time between professional and personal activities (Berry, 2010). Ashkenas (2012) noted that no one has taken into consideration the role that limitations arising from the digital age plays in the work-life integration. WLB concerns itself with gaining control over work time and leisure. Fitzapatrick (2013) opined that the WLB concept which usually misunderstood doesn't happen by chance rather it occurs based on a well-organized plan.

Work-Life Balance Policies

Bloom & Van Reenen (2006) assert that firms adopting better WLB policies are the ones who enjoy the benefits accruing to the concept. Paryani (2014) opined that work life policies can improve the level of job satisfaction and increase organizational commitment among their employees. WLB policies are usually referred to in practice as 'flexible working' having different forms of operations such as: part-time working, job sharing, term-time working, shift working, annualized hours, compressed hours, teleporting/e-working, home working, career breaks, study leave, zero hours contracts and V-Time (Paryani, 2014). The essence of the work time policies is to ensure there is a balance between employment and non-work duties that are beneficial to both the employer and employee with the most effective policies being those established after a dialogue between the employer and employee (Ojo, Falola & Mordi, 2014). A number of scholars have different categories in which they classify the WLB policies. Morgan &

Milliken (1992) classified them into three: the provision of careers' arrangements, alternative work arrangements and offsite working arrangements. Lobel & Kossek (1996) categorized the concept under four categories based on time based, information based, money based and direct services. Glass & Finley (2002) also named three classifications of the WLB policies as: parental leave, alternative work arrangements and employer supported child care. The successful formulation, execution and implementation of WLB policies usually rely on the awareness of top management and the organization's culture. In recent times, there has been a concise and encompassing view of the WLB initiative. Oludayo, Gberevbie, Popoola & Omonijo (2015) broadly mentioned the initiatives according to the challenges employees face which include: Time usage policies as expressed by flextime, telecommuting, job sharing and part-time work; Leave policies in organizations to cover paid and unpaid leaves for childbirth, the care of young and other matters of importance requiring personal attention; Dependent care policies which covers resource and referral services to support child or elder care and; Counseling and Wellness initiative which include assistance programmes (EAP), wellness programmes, financial counseling, relocation counseling, educational seminars at the workplace on balancing work and family life, peer support groups, training for supervisors to help them be more attuned to the work-family problems of employees. All these initiatives are been classified under the formal and informal support policies.

Formal Support Policies

The Society for Human Resource Management (2017) advocates for policies that provide fair employment practices and foster labor-management relations. To help employees thrive in the competitive society today, they advocate for policies that bridge the skills gap and immigration system. Dolcos (2007) postulates that the formal supports are usually either underutilized or misused.

Dependent Care Initiatives

A dependent is someone who is sustained by another person, for instance a child supported by his or her parents, sick people can also be termed dependent since they do not have the ability to do certain things by themselves requiring the help of another. The old/aged can also be considered dependent as well as non-working spouse, parent, siblings or relatives. The Indiana Chamber (2004) pointed out the dilemma corporate leaders have always faced with recognizing the dependents of employees as far back as the late 1990s. Bhandari & Soni (2015) opined that the dependent care initiative and work life stress management reflects the importance of nurturing supportive culture in terms of embracing the WLB concept. Hein & Cassirer (2008) opined that the dependent care initiative to help employees balance work and personal needs. The dependent care policies are important as they have been found to be a critical factor in the retention of employees. An example is shown by Hill, Jackson & Martinengo (2006) about the IBM Company's commitment to her employees needs as regards that area in 2001 and the increase in productivity recorded. Furthermore, the policy helps in the following ways:

1. On-site child care enables employers to develop plans that align with work demands with time that can provide for all shifts with a capacity to adjust to varying demands on the employees (Friedman, 2001).
2. Off-site child care is often hinged on referral services and may be supported by a provision of such service or better still subsidized by the employer.

3. Elder care initiatives offer assistance by virtue of consultation and referral services and where possible subsidies to help defray the cost of engaging elder care-givers in the old people's home.

Time Policies as Expressed in Flexible Work Arrangements

Under this type of time policy, there is the flextime which is an arrangement that permits employees, on individual or collective basis to have some flexibility at the beginning and close of the day according to predetermined schedule. Ryerson University (2016) points out the benefits of flextime to include: reduced movement time by beginning and closing work before rush hour, focus during quiet times for uninterrupted work, improvement of customer service. The flextime is the commonly used type of flexible work options, some of which include; telecommuting, compressed work schedules and part time work arrangements. Mohawk College (2013) suggests that if the flexible work arrangement is negatively affecting the employee and/or departmental productivity, costs or operational needs, either party may discontinue the flexible work arrangement at any time with an appropriate notice period.

Work Leave Programme

Leave programmes are best implemented at the beginning of each calendar year so as not to disrupt the smooth running of the organization as well as avoid conflicting situations. An examination of European leave policies found that paid leave programs are a relatively cost-effective way to reduce infant mortality because family leave allows parents to better care for their child and monitor their child's health. The Program perspectives (2009) report that paid leaves is common place for U.S employees who include holidays, vacations, sick leave and personal leave. The parental leave of which the female employees are greater beneficiaries is an official permission granted employees with child care giving responsibilities to stay away from work and be paid for a period of about 3 months. Leave programmes cut across various individuals and aspects in the workplace. Oludayo et al. (2015) view parental leave as an official permission granted employees saddled with child caregiving responsibilities. Another aspect of the work leave programme is that of maternity leave which is usually more beneficial to female employees where nursing mothers are permitted to stay away from work for 3-months. On health grounds, there is provision for paid family and medical leave which permits absence from work in order to attend to dependent care challenges or personal health concerns of the employee. National Partnership for women and families (2017) points out a number of benefits for workers, businesses and the economy in general. Among the mentioned is that it promotes parent's workforce participation and equity. In this, they viewed paid leave to be one that assists new parents in keeping their families in order to meet new expenses. Isaacs, Healy & Peters (2017) assert that paid leave policies also affect a family's finances after childbirth, through the direct payment of leave and increased likelihood of mothers remaining in the labor force. Stanczyk (2016) opines that California's paid leave program reduces a mother's risk of poverty following a birth, particularly among disadvantaged mothers.

Informal Support Policies

Informal initiatives/support is the support given by family members, colleagues and supervisors to decrease the load and or stress of work-life interface and which is not part of written rules and regulations. Studies shows that the informal support is generally more acceptable than the informal support. According to Thompson, Beauvais & Lyness (1999), the

informal support from the organization was operational as the organization's positive attitude toward combining work and family life such as the family-responsive culture. In Taghrid, Ayman & Hannah Diab (2016), the informal WLB practices (managerial support and job autonomy) had the most significant effect and are the determinants of turnover intentions. Taghrid et al. (2016) views the WLB concept as multi-dimensional. Anderson (2002) categorized the concept into the formal and informal practice with the assertion that informal practices are superior to formal WLB practices (Ahmad & Omar, 2012). Hammer (2005) also opined the superiority of the informal practices over the formal as it gives the employee better balance across all aspects of life. Anderson (2002) looks at the practicality of informal support to be a good alternative if a company cannot afford the resources to establish the formal practices. Taghrid et al. (2016) classified the informal WLB initiative into three: Schedule Flexibility, Job autonomy and manager support.

The schedule flexibility otherwise known as flextime as refers to the flexibility granted employees in choosing their starting and finishing times usually around a band of core hours where each employee must be present (Anderson, 2002; Hill, 2008). It was preferred over the other forms of flexibility arrangements since it eliminates the physical boundary between work and personal life (Shockley & Allen, 2007). According to Dunne (2007) it is a preferred practice because it has minimal cost. Job autonomy is the capacity or freedom employees have within their workplace to make decisions about actions. It represents a key informal WLB practice and refers to the degree of freedom and discretion provided to employees to schedule work and choose the appropriate procedures to use in carrying out the job (Hackman & Oldham, 1976). The manager support is also another key informal WLB practice which refers to the extent to which managers' support and understands their subordinates as regards their personal and family life issues. Manager's support is expected to considerably improve satisfaction among employees (Abdallah, 2016). Managerial support is crucial to set concrete actions in motion and secure successful implementation. Emhan (2012) opines that the commitment of employees to their organization increases as a result of managerial support and job satisfaction. Across all kinds of organizations either non-profit or profit oriented have a common need which is effective management or the need for managers to possess the motivating ability towards their employees. The managerial support targeted at the employees plays a crucial role in achieving this (Drucker, 1992). Furlich (2016) assert that one of the ways through which organizations can increase their productivity, efficiency and employee satisfaction is employee motivation. Recognizing how important motivation is to employees for maximum output, he suggested that managers should be provided training sessions which would help to create the awareness in them about the effect human relation in terms of communicating with the employees has on their motivation which reflects in the increase in productivity. The understanding of employee motivation can tremendously influence an organization. When employees are motivated, the potential for them to work harder and become more satisfied with their jobs increases compared to demotivated employees (Elias, Smith & Barney, 2012). Motivation has the capacity to increase job performance effectively and efficiently. The expectancy-valence theory validates this thought. It is a theory focused on motivation based upon the choices an individual makes when striving for a goal taking into account the expectations of an individual when understanding their anticipated motivation. Employee expectations can often be influenced by their supervisor (Yuan & Woodman, 2010). The expectancy-valence theory is important for investigating motivation because the overall context of the interactions between supervisors and employees is important

to understand, which include employee expectations (Andersen, Guerrero, Buller & Jorgensen, 1998; O'Neal, 2012; Yuan & Woodman, 2010).

In line with the expectancy-valence theory, Lunenburg (2011) makes an argument that communication between managers and employees cannot be undermined. The emphasis he laid on managerial communication and employee motivation are identified within the three components of expectancy-valence theory. The first is the managers who set the expectations for employees. This means that managers should be able to communicate employee's job description adequately which will help employees know what they are expected to do and what should be their reward. Secondly, Managers can also take into account employees' suggestions to enable them to succeed and adjust expectations if needed. Furthermore, they can guide employees to encourage them to accomplish their performance goals. Thirdly, Lunenburg (2011) describes ways that managers can link employee's' effort to specific rewards. One of which he suggested is through clear communication of the evaluation as it relates to their performance, such as having clear and accurate assessments. Another way he suggested is to provide clear examples of ways to achieve the rewards such as describing previous employees' past performance who received specific rewards. It is important that employees see the clear connection between specific performance, the work values and specific rewards with concrete examples (Salamzadeh, Nejati & Salamzadeh, 2014).

Behavioral Outcomes of Work-Life Balance Initiatives

Fisher (2001) views WLB in four sections of which an individual's behavior at work and in personal life is mentioned as beneficial, harmful, active and passive. Hughes (2007) during his research among bus drivers concerning their work-life balance, he found out that there is usually a withdrawal behavior when employees are dissatisfied with their job. Where the WLB concept is operational on global platform, however, the application of the concept is contextual since different human beings respond differently to another and is gender bias free (Fried, 1998). Tapasya & Urvika (2017) opines that an individual's behavior is the expectation of behavior that others have of him/her. Oludayo et al. (2015) recognizes the possibility of negative outcomes to surface, however, he suggests that an effective management of WLB should place demand to successfully accommodate employees' work and non-work roles while not jeopardizing institutional goals and reducing negative outcomes that may be associated with multiple-role conflict, stress and job dissatisfaction. Some of the behavioral outcomes include retention, absenteeism, job satisfaction and turnover intention, work-life conflict, employees' engagement among others. Therefore, appropriate work-life balance initiative will help in preventing deviant behavior in the world of work (Osibanjo et al., 2015)

Mathimaran & Knumar (2017) assert that employee retention is a systematic effort by employers to create and foster an environment that encourages current employees to remain employed by having policies and practices in place that address their diverse needs. They make further claims to the fact that when an organization fails to retain key employees then it is costly. This strategy helps organizations provide effective employee communication to improve commitment and enhance workforce support for key corporate initiatives. According to Messmer (2000) the employee retention strategy is an investment in employees' training and career development. In another development, the failure of employees to report at the scheduled time for their work. Akgeyik (2014) opines that employee absenteeism is a social phenomenon influenced by diverse individual, social and organizational factors. Sundaram, Subburaj & Sekar (2012) view absenteeism as a peculiar personal issue which has no cause but has an effect on the

development of an organization. Some researchers view this act to be either voluntary or involuntary. Absenteeism and turnover relate to withdrawal behaviors because they represent some physical removal from the workplace, which affects the organization's' bottom line in the billions per year (Avery, Volpone, McKay, King & Wilson, 2012; Berry, Lelchook & Clark, 2012). Withdrawal behaviors refer to a set of attitudes and behaviors exhibited by employees when working in a position (Shapira-Lishchinsky & Even-Zohar, 2011; Sliter, Sliter & Jex, 2012).

The flexible work practices include the work attitudes (job satisfaction and turnover intention) and non-work attitudes (leisure satisfaction and perceived health) of employees (Kröll & Nüesch, 2017). The concept of employee attitude which has been the topic many scholars focus on has over time spread into several branches such as job satisfaction (Brayfield & Crockett, 1955), morale (Guion, 1958; Katzell, 1958; Stagner, 1958), happiness at work (Fisher, 2010) and eventually, the term commonly understood today as employee engagement (Bakker & Bal, 2010; Ketter, 2008; Welbourne, 2007). Fritzsche & Parrish (2005) state that "A happy worker is a productive worker".

Work-life conflict is the concern for all growing organizations and can be taken as a part of an organization's development. Browne (2015) view work-life conflict as being statistically related to increased supervisor support and reduced career consequences. It is defined as a perception that there is a general tension between one's work-life and non-work-life by Thompson & Bunderson (2001). The term is often associated with increased incidence of depression, psychological strain, anxiety, lower job satisfaction and commitment (Falola et al., 2016). Esther (2017) views informal support as one that has not been statistically significant for estimating work-life conflict but has done so for job satisfaction and workplace turnover rates.

Theoretical Framework

This section provides a number of theories to help in understanding the relationship between work-life balance initiatives and the performance of employees in the Nigerian banking sector. The theories portray a broad structure for ascertaining the relationship among the different behavioral outcomes which include work quality, timeliness, cost-effectiveness, absenteeism, creativity, adherence to policy, gossip and other personal habits.

The border theory/work-family border theory is one of the theories upon which the argument for the work-life balance initiatives and how it predicts employees' behavioral outcomes is built. Clark (2000) referred to this theory as new concerning work-family balance. To him, it "explains how individuals manage and negotiate the work and family spheres and the borders between them in order to attain balance. Central to this theory is the idea that 'work' and 'family' constitute different domains or spheres which influence each other. Given their contrasting purposes and cultures, work and home can be likened to two different countries where there are differences in language or word use, differences in what constitutes acceptable behavior and differences in how to accomplish tasks". It also differs from boundary theory in that its definition of borders encompasses not only those psychological categories but also tangible boundaries that divide the times, place and people associated with work versus family". Clark (2000) states that border theory is a theory about work-family balance, suggesting that work-family balance can be attained in multiple ways depending on factors such as the similarity of the work and family domains and the strength of the boundaries between domains. Border theory in comparison to boundary theory is a relatively newer theory that improves our

understanding of the relationship between work and family in modern societies (Chen et al., 2005).

Another theory adapted to the study is ecological system theory which was propounded by Bronfenbrenner (1977; 1979; 1986; 1989). This theory explains a child's development being shaped by the varied systems of the child's environment and also by the interrelationships among the systems. He labeled different aspects or levels of the environment that influence children's development, including the micro-system, the mesosystem, the exosystem, the macrosystem and the chronosystem. The relationship between the child and the environment as he saw it is reciprocal; the environment influences the child and the child influences the environment. Human beings, Bronfenbrenner suggested, cannot develop in isolation, but within a system of relationships that include family and society. The theory is further discussed in the next section. The work of Bronfenbrenner and two other psychologists Mamie Clark and Edward Zigler laid the foundation for the landmark program, Head Start in the US (Woo, 2005), which indicates its potential for conceptualizing children's development from a holistic perspective.

Similarly, social exchange theory postulates that social interactions are predicated on the costs and benefits at stake in the exchange. An employment relationship typically comprises of social-economic exchanges (Aryee, Budhwar & Xiang-Chen, 2002). Social exchanges are often voluntary actions that can be initiated by the treatment given by an organization to her employees and the expectation of reciprocity (Blau, 1964). Settoon, Bennett & Liden (1996) describe them as: "positive, beneficial actions directed at employee by the organization and/or its representative contribute to the establishment of high quality exchange relationships that create obligations for employees to reciprocate in positive, beneficial ways." Social exchange can be explained as a process where the actors obtain valued resources through reciprocal interaction with other people (Molm, 1997). When viewed and explored from the organizational level, this theory explains the relationship between employer and employee as actors who engage in exchange transactions over time to create an exchange relation (Sinclair, Hannigan & Tetrick, 1995; Settoon et al., 1996). It is important to assert that an exchange relationship can be built between an organization and her employee where the organization acts as a singular entity by offering support initiatives, programmes and policies. When this happens, there is bound to be an exchange of commitments amongst these actors as the employee will be willing to commit to greater levels of diligence and corporate loyalty and the organization sustaining her resolve to support her staff (Sinclair et al., 1995; Armeli, Einsenberger, Fasolo & Lynch, 1998). Another level of exchange relationship is the one that can be developed between the employee and his immediate superior. Here the employee makes himself obligated to working hard for the supervisor and the immediate boss on the other hand committing to supporting the employee basically by providing work-life balance. Previous studies have identified positive outcomes from good exchanges between employees and the organization. Studies conducted by Shanock & Einsenberger (2006) reveal that good treatment of supervisors, subordinates and co-workers are expected outcomes of favorable exchanges. Employees reciprocate aid received by fellow employees and hence develop exchange relationships at the co-worker level. Research outcomes have suggested that the nature and strength of commitment experienced in a social exchange relationship is largely dependent on the value of relationship that exists between the actors in the exchange (Van-Dyne, Graham & Dienesch, 1994; Eisenberger, Huntington, Hutchiso & Sowa, 1986). The explanation of this theory shows that the engagement of work-life balance initiatives has a direct relationship with employee attitude such as job satisfaction. Noting that the availability of these policies shows a level of organizational support for work-life balance of

their employees, this action will in turn stir up positive attitudes toward the organization tending towards increased job satisfaction and reduced turnover intentions (Judge, Boudreau & Bretz, 1994).

MATERIALS AND METHODS

In this study, a descriptive design was adopted for this study. What informed the choice of descriptive design was on the basis that the researcher adopted one time observation, including proximate and conclusive variables essentially needed to address the research problem of the study as suggested by Creswell (2003). However, descriptive design focuses on the phenomenon of interest, which according to this study is to provide precise answers to questions concerning the measurement of variables. The analysis was done using Statistical Package for Social Sciences (SPSS) and AMOS 22. Structural Equation Modeling (SEM) was used to determine the strength of relationship and resultant effect of work-life balance initiatives and employees behavioral outcomes. This is depicted in Figure 1. The sample for this study consisted of 339 respondents across the top five commercial banks with branches in Lagos State, Nigeria. The selection of the participating banks was based on performance. The focused was on the best five commercial banks in Lagos State, Nigeria. What informed the choice of Lagos is because almost all the banks have their headquarters in Lagos. For the purpose of this study, a combination of stratified, purposeful and random sampling techniques was adopted. The method is appropriate because it helps to obtain satisfactory representation of various sub-groups within a population. Cooper & Schinder (2006) posited that stratified random method is a statistical strategic tool that will help in increasing effectiveness of samples; sufficiency of data for examining the various strata and different research methods and procedures for different strata while simple random sampling technique which gives equal opportunity for selection and representation was employed to select samples within each University

Data for the study were obtained through the use of self-structured questionnaire and adapted items from the reviewed literature. The 5-point Likert scale that described the extent to which the respondents agreed to the statements on the research instrument was used. The choice of the 5-point Likert scale was based on it typicality as established by Bowling & Hammond, (2008).

It is also important to state here that the study used measuring model and structural model for the validation of constructs, the fitness of the model as well as test of hypotheses. The validity and reliability evaluation of the model were carried out before the test of hypotheses. Confirmatory Factor Analysis was used to examine reliability of items, item loading and composite reliability, construct and content reliability, scale validity and the fit of the measurement model as suggested by Fornell & Larcker (1981). However, there are conditions that must be met before we can conclude that a model has a good fit. Confirmatory Factor Analysis loading and construct composite reliability should exceed the minimum benchmark of 0.70 and 0.80 respectively. Meanwhile, error variance should be less than 0.5 while construct average variance extracted estimate should be above 0.5. The result of validity and reliability of this study is depicted in Table 1.

RESULTS

		Loading	Indicator Reliability	Error Variance	Compose Reliability	AVE	No. of Final Indicators
Table 1 RESULT OF VALIDITY AND RELIABILITY							
	Variables	≥ 0.7		≤ 0.5	≥ 0.8	≤ 0.5	
WLB Initiatives	Dependent Care Initiatives	0.9364	0.8768	0.1232	0.8968	0.8952	5
	Flexible Work Arrangements	0.8858	0.7846	0.2154	0.7846		4
	Work Leave Programme	0.9647	0.9306	0.0694	0.9307		6
	Employee's Time Out	0.8568	0.7341	0.2659	0.7341		4
	Employee Social Support	0.8248	0. 6803	0.3197	0.6803		5
EBO	Job Satisfaction	0.9747	0.9500	0.0500	0.9500	0.9200	5
	Employees' Intention	0.8978	0.8060	0.1940	0.8060		5
	Employees' Engagement	0.8848	0.7829	0.2171	0.7829		4

All loadings are significant at $p<0.0001$.

Besides the measurement model, of particular interest is the path significance indicated by the standardized regression estimate (β) that assesses the effects of the studied variables. A model fit was evaluated by examining several fit indices which include: chi-square/degree of freedom (χ^2/df), Goodness-of-Fit Index (GFI) Comparative Fit Index (CFI) and Root Mean Square Error of Approximation (RMSEA) as presented in Table 2.

Table 2
FIT INDICES

Chi-square	178.694(p>0.05)
RMSEA	0.112(p<0.80)
GFI	0.994(p<0.90)
AGFI	0.988(p>0.90)
CFI	0.978 (p>0.90)
NFI	0.942(p>0.90)
IFI	0.985(p>0.90)

WLBP=Work-Life Balance Initiatives
DCE=Dependent Care Initiatives
FWA=Flexible Work Arrangements
WLP=Work Leave Programme
ETO=Employee's Time Out
ESS=Employee Social Support
EBO=Employees Behavioral Outcomes
JS=Job Satisfaction

EI=Employees' Intention
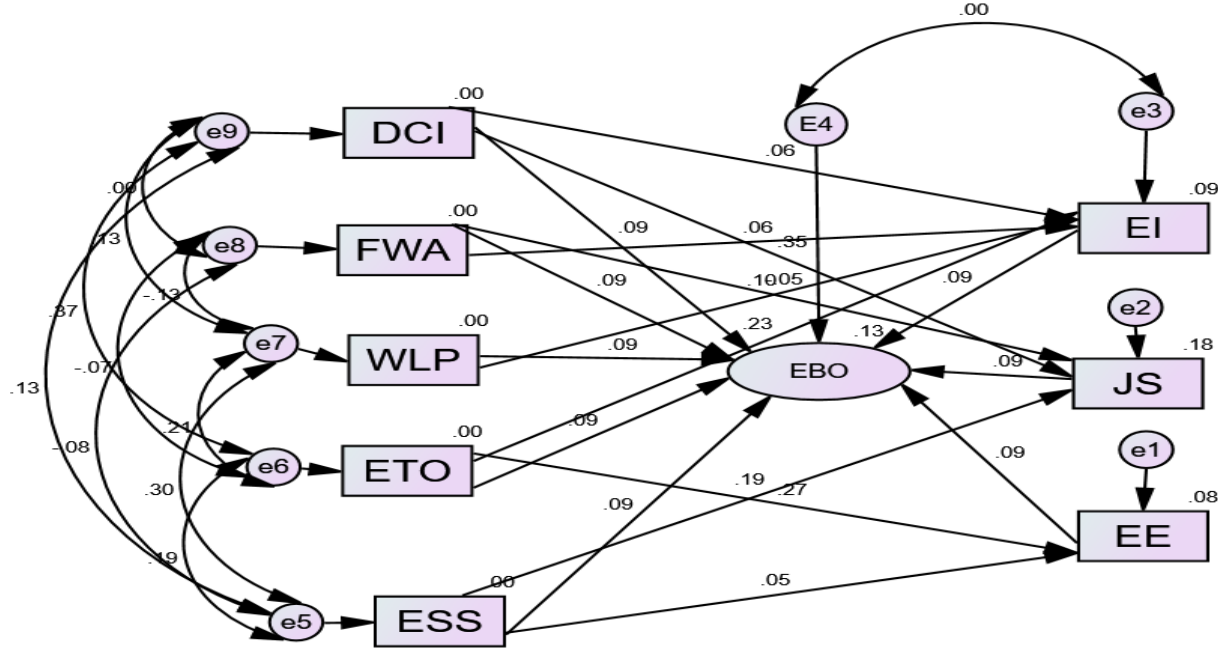EE=Employees' Engagement

FIGURE 1
WLP INITIATIVES AND EMPLOYEE BEHAVIOURAL OUTCOMES MODEL

MODEL TESTING AND DISCUSSIONS

In order to determine the level of fitness between work-life balance initiatives and employees behavioral outcomes, Structural Equation Modeling AMOS 22.0 was used. To achieve this, the following model fit indices were used: Comparative Fit Index (CFI); Normed Fit Index (NFI); Relative Fix Index (RFI); Incremental Fix Index (IFI); Root Mean Square Error of Approximation (RMSEA); CMIN. Following from the scores obtained from the analysis and in comparison with the benchmarks proposed by some scholars such as (Awang, 2012; Tabachinck & Fidell, 2007), it can therefore be concluded that the level of fitness is good and acceptable. The summary of the regression weights and fitness index measurement is depicted in Table 3.

The regression weight between employee social support in the prediction of employee engagement and employee job satisfaction show the path coefficient of 0.055 (p<0.001) and 0.187 (p<0.001) respectively. This suggests that when employee social support goes up by 1 standard deviation, the level of employee engagement and job satisfaction will go up by 0.055 and 0.189 respectively. The implication of this is that, if management invest on employee social support, there is likelihood that it will impact on the employees level of engagement and their satisfaction which will invariably enhance organizational performance particularly in this dynamic and competitive business environment. This validates the findings of Mesimo Ogunsanya (2017).

Table 3
REGRESSION WEIGHTS

			Estimate	S.E.	C.R.	P	Hypotheses
EE	<---	ESS	0.055	0.042	0.827	0.408	Significant
JS	<---	FWA	0.045	0.062	0.732	0.464	Significant
EE	<---	ETO	0.265	0.037	4.021	***	Significant
JS	<---	DCI	0.348	0.046	5.619	***	Significant
EI	<---	FWA	0.062	0.077	0.956	0.339	Significant
EI	<---	WLP	0.101	0.071	1.522	0.128	Significant
JS	<---	ESS	0.187	0.040	3.010	0.003	Significant
EI	<---	ETO	0.232	0.047	3.293	***	Significant
EI	<---	DCI	0.063	0.061	0.903	0.367	Significant

Note: C.R.=Critical Ratio; S.E.=Standard Error; * significant at 0.05.

In a related development, the regression weight between flexible work arrangements and employee job satisfaction and employee intention on whether to stay or leave are 0.045 ($p<0.001$) and 0.062 ($p<0.001$) which indicates that when flexible work arrangements go up by 1 standard deviation, employee job satisfaction and their intention to stay go up by 0.045 and 0.062 respectively. Therefore, organizations' readiness to make work arrangement more flexible will likely affect rub-off on the employees' level of satisfaction and their intention to stay. This corroborates the findings of Nuesch (2017) who noted that flexible work practices is fundamental in building acceptable and appropriate workplace attitudes that will culminate in achieving the organizational strategic goals particularly in the highly competitive business environment that is characterized by the evolvement of sophisticated technology. Meanwhile, the implication of the findings is that any organization that is more sensitive to the new trend of work life balance initiatives in the business world are more likely to retain their employees with distinctive capabilities. This finding is in line with the submission of (Kumar, 2017; Taghrid et al., 2016). This also correlates with the findings of Sheppard (2016) who posited that flexible work arrangement enhances employees' commitment which will invariable increase the level of employees' performance. The regression weight between employee time out and employee engagement and their intention are 0.265 ($p<0.001$) and 0.232 ($p<0.001$) which indicates that when employee time out goes up by 1 standard deviation, employee engagement and intention go up by 0.265 and 0.232 standard deviations in that order. Any organization that what to tap from the reservoir of its employee's potentials and earn their engagements would need to look at what to be done to ensure that occasionally, employees have time out. This would likely make them refreshed and be more engaging. In addition, the attrition rate will be reduced and the organization on the will have concentration of talents which will positively impact on organizational performance. The findings are in line with Oludayo (2015) study on work life balance. In addition to this, the findings validates the submission of (Patricia, 2017; Oludayo, et al., 2015) who opined that if employees are given opportunity to attend to personal and family issues, it will positively rub-off on their level of productive engagement.

Meanwhile, the regression weight for dependent care initiative in the prediction of employee job satisfaction and employee intention are 0.348 ($p<0.001$) and 0.063 ($p<0.001$) which suggests that when dependent care initiative goes up by 1 standard deviation, employees job satisfaction and employee intention will increase by 0.348 and 0.063. The implication of this is that employees are likely to stay and be satisfied with their job if they have the feelings that

there is proper dependent care for them. This finding is in line with the submission of (Bhandari & Soni, 2015; Osibanjo et al., 2016) who noted that the dependent care initiative and work life stress management reflects the importance of nurturing supportive culture in terms of embracing the work-life balance initiatives. The implication of this is that, ones the employees perceive that there is provision for dependent care in the organizational policy and practice, it is will make employees to be more committed, loyal and satisfy with the organization and the level of employee with distinctive competencies will be enhanced. This suggests that the level of performance of employees will be trigged and sustained. This finding also validates the submission of (Grimm, 2017; Nuesch, 2017). Also, the effect of work leave programme on employee intention, show the path coefficient of 0.101 (p<0.05). Therefore, when work leave programme goes up by 1 standard deviation, employee intention goes up by 0.101. The implication of this is that when employees have access to quality and effective work leave programme, it is likely to affect employees' involvement and commitment which will enhance job performance. The finding correlates with the findings of Oludayo et al. (2015) who noted that parental leave, maternity leave, medical leave, annual leave, holiday leave, among others will make employees to be loyal and committed to the organization. Similarly, Isaacs et al. (2017) assert that paid leave policies also affect a family's finances after childbirth, through the direct payment of leave and increased likelihood of mothers remaining in the labor force. In a related development, the regression weight for employee social support in the prediction of employee engagement and employee job satisfaction are 0.055 (p<0.001) and 0.187 (p<0.001) which suggests that when employee social support goes up by 1 standard deviation, employees job engagement and employee job satisfaction will increase by 0.055 and 0.187 respectively. The implication of this is that is organizations give attention to employee social support, it will increase their work engagement and it will drive more satisfaction. This was also observed by Sheppard (2016) who noted that employees are more likely to be satisfied and productively engaged if they perceived that there is opportunity for official social support.

Sequel to the above, it is important to stress that work leave arrangement, flexible work arrangement, employee time out, employee social support and dependent care initiative are predictors of employee behavioral outcomes such as job satisfaction, employees' intention and employees' engagement.

CONCLUSION

The study reveals the importance of work life balance concept in the workplace. However, it has also established the diverse needs arising from employees with no specific method to address the needs. A number of practices were brought forward categorized under the formal and informal practices. The emphasis of the study was on how these initiatives influence employees' behavioral outcomes such as job satisfaction, employee engagements and employee intention to stay with the organization with reference to Nigerian Banking sector. If the banking industry in Nigeria focus more on flexible work arrangement, employee social support, dependent care initiatives, work leave arrangement as well as given them time out occasionally, the level of individual employee commitment and involvement will be enhanced which will invariably impact on employees well-being and organizational performance. Management of the commercial banks should be more accommodating to worker's needs. It must also be noted that various work-life balance initiatives available in the banks may not always attend to some unique needs of some employees; therefore it is advised management should be creative in attending to these needs because there is not one size that fits all. Management should ensure they assess

from time to time the needs of the employees and in turn strategize the means to address such issues. This is important because it builds up a sense of belonging in the minds of employees to trigger commitment to work which will rub-off on the employees' behavioral outcomes.

LIMITATIONS OF THE STUDY

The study was limited in scope as it covers only five (5) selected commercial banks in Lagos state, Nigeria. The implication of this is that the generalization of the findings might become a problem since there are other banks that are not in the category of commercial banks and their mode of operation is quite different from the commercial banks. It is recommended that further research can be carried out by expanding the scope of the study. This can be done by including other banks and if possible other industries to allow for generalization of the findings. Similarly, it is important to state that the relationship between work-life balance initiatives and employee behavior outcomes can be influenced by other factors. It is suggested that factors like organizational commitment, emotional intelligence and demographic variables among others can be introduced as mediating or moderating variables. This will open doors for further research to be carried out. In another development, this study used only qualitative method and questionnaire was used as the only instrument for data collection. It is recommended that future research can adopt mixed method approach to get more adequate data and results.

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