

**THE EFFECT OF WORK LIFE BALANCE ON EMPLOYEES JOB
SATISFACTION IN THE NIGERIAN BANKING SECTOR, BENIN CITY**

BY

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DEPARTMENT OF HUMAN RESOURCE MANAGEMENT

FACULTY OF MANAGEMENT SCIENCES

UNIVERSITY OF BENIN

BENIN CITY

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**BEING A PROJECT SUBMITTED TO THE DEPARTMENT OF HUMAN
RESOURCES MANAGEMENT, FACULTY OF MANAGEMENT SCIENCES,
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MANAGEMENT, FACULTY OF MANAGEMENT SCIENCES, UNIVERSITY
OF BENIN, BENIN CITY.**

NOVEMBER, 2025.

DECLARATION

I declare that:

This project work is based on a study undertaken by me in the Department of Human Resource Management, University of Benin under the supervision of **Dr. J. ERIMIFE**.

This work has not been previously submitted for award of a degree elsewhere.

All ideas and views are product of my personal research effort and all references to works of others have been duly acknowledged.

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DATE

CERTIFICATION

We the undersigned, certify that this project was carried out by **Agbebiyi Peace Ayobami** of the Department of Human Resources Management, University of Benin, Benin City. It is adequate in scope and quality for the partial fulfillment of the requirements of the award of Bachelor of Human Resources Management.

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DEDICATION

To My Dear Lord, the creator of the universe, who has made this a reality. For His mercies and grace seeing me through all my academic session and up to this final lap of my undergraduate program.

ACKNOWLEDGEMENT

I want to express my profound gratitude to my project supervisor, Dr. J. Erimife, for being more than a supervisor. I am grateful for your nurturing attitude, constructive feedback when I made mistakes, and the patience you consistently showed me.

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ABSTRACT

This study examined the influence of work-life balance on employees' job satisfaction within the Nigerian banking sector in Benin City. The research was motivated by the increasing demands of banking jobs, which often require employees to manage challenging work schedules alongside personal and family responsibilities. The study aimed to determine how work-life balance practices affect employees' satisfaction with their jobs and overall workplace experience. A descriptive survey research design was adopted, and data were collected from employees of selected commercial banks in Benin City through structured questionnaires. The findings revealed that effective work-life balance initiatives, such as flexible work arrangements, manageable workloads, and supportive organizational policies, contribute positively to employees' job satisfaction. The study further established that employees who experience a healthy balance between their professional and personal lives tend to demonstrate higher levels of motivation, commitment, and productivity. Conversely, poor work-life balance was found to increase stress levels and reduce job satisfaction. Based on the findings, the study recommends that bank management should implement and strengthen work-life balance policies to enhance employee well-being and organizational performance. The study concludes that work-life balance is a significant determinant of job satisfaction among employees in the Nigerian banking sector.

Keywords: Work-life balance, job satisfaction, banking sector, employee well-being, organizational performance, Benin City, Nigeria.

CHAPTER ONE

INTRODUCTION

1.1 Background to Study

The topic of work-life balance has received more attention in recent years in both organizational practice and scholarly research, especially in high-demand industries like banking. work The equilibrium between a person's time and energy spent at work and their time and energy spent with their family, friends, and leisure activities is known as life balance. Employee satisfaction and well-being are directly related to their ability to balance the demands of their personal and professional lives, as companies look to increase productivity.

Performance, absenteeism, organizational citizenship behavior, and life satisfaction are all impacted by job satisfaction, which is essential for the health of a company. Work-life balance initiatives like telecommuting and flexible alternatives increase productivity and reduce expenses since contented workers are more productive, which benefits the company. Job satisfaction is the result of a balanced work-life balance. Furthermore, job satisfaction is a major predictor of employee retention and performance, and it can be hampered by a lack of work-life balance. Research indicates that workers who have a healthy work-life balance are more committed to their company and report better levels of job satisfaction (Brought, 2008). For instance, a study by Baral and Bhargava (2010)

highlighted that WLB initiatives significantly improved employee job satisfaction ,leading to increased engagement and lower turnover intentions .Organizations plays a crucial role in promoting work life balance. Implenting flexible working arrangements, such as telecommuting, flexible working hours ,and the option to take sabbaticals ,can significantly enhance employees ability to achieve a satisfactory balance (Kossek &ozeki,1998) furthermore management support is critical in shaping organizational culture, when leaders prioritize WLB and demonstrate understanding towards employees personal commitments it fosters a supportive work environment (Allen et al.2013).

Particularly in the fast-paced and demanding banking industry, work-life balance (WLB) has emerged as a key topic in organizational psychology and human resource management. The idea pertains to a person's capacity to fairly balance the demands of their personal and professional lives (Greenhaus Allen, 2011). The banking industry in Nigeria, especially in urban regions like Benin City, has undergone revolutionary changes due to economic policies, competition, and technology. As a result, staff are under more strain. As such , understanding the relationship between work life balance and employee job satisfaction is critical for organizations among to enhance productivity and retain talent .Work life balance is essential for employee well being , satisfaction and productivity (Williams& Alliger,1994).

A balanced approach allows employees to manage their work demands alongside personal commitments, affecting their mental health, job satisfaction and overall quality of life (Beauregard & Henry, 2009). Research indicates that high levels of work life conflict can lead to stress, burnout and turnover intentions among employees (Frone, 2003). In contrast, employees who experience favourable work life balance tend to exhibit higher job satisfaction, commitment to the organization, and overall performance (Baral & Bhargava, 2010).

Despite known benefits of work life balance, employees in the Nigerian banking sector face several challenges. First, the organizational culture within many banks often prioritizes productivity and availability over employee well-being (Inegbedion et al., 2020). Long working hours, constant accessibility through technology, and high performance expectations often lead to work life conflict. The limited availability of flexible work arrangements, such as remote work or flexible schedules exacerbates these issues as employees struggle to meet both their work commitments and personal life demands (Odugoye & Osundina, 2021). As a result, many employees feel overwhelmed and dissatisfied with their jobs leading to adverse effects on motivation and retention.

1.2 Statement of problem

Employee job satisfaction is a fundamental driver of productivity, efficiency and customer satisfaction in the banking sector in Benin city, despite the implementation of various human resource policies aimed at promoting work life balance many banks

employees continue to report significant levels of dissatisfaction. Research by Smith (2018) has shown that inadequate leave policies and rigid working hours often prevent employees from fulfilling personal and family responsibilities, leading to heightened stress levels, reduced morale and poor job commitment. Furthermore, Johnson (2020) emphasized that the lack of managerial support, recognition, and encouragement exacerbates these negative outcomes as employees feel undervalued and demotivated in their roles.

In addition, welfare policies such as health benefits, housing allowances and employee assistance programs, provided by some banks, are often generic and fail to address the specific and evolving needs of employees, thereby limiting their effectiveness in enhancing job satisfaction (Adeyemi, 2019). Family responsibilities also pose a major challenge, especially within the cultural context of Benin City, where expectations of employees' roles in their households are strong and demanding (Ojo, 2021). While a few banks have introduced flexible working arrangements in response to these challenges, there is limited empirical evidence within the local banking sector to demonstrate the extent to which these measures improve employee satisfaction and overall well-being.

Moreover, managerial support has been identified as a key factor in promoting a positive work environment, yet it is often overlooked in policy implementation (Eze, 2020). Without adequate support and understanding from managers, employees may experience

feelings of neglect, leading to disengagement, low productivity and increased turnover rates. Given these enduring problems, it is imperative to look into how different facets of work-life balance interact. In particular, leave regulations, flexible work schedules, welfare initiatives, family obligations, and supervisor support have an impact on workers' job satisfaction in Benin City's banking industry.

Thus, by thoroughly analyzing these characteristics, this study appears to close this information gap. The results will help bank management pinpoint areas where their current policies are lacking and create focused strategies that will improve employee motivation, psychological health, and performance. This will ultimately help the bank achieve its objectives and remain viable in the highly competitive Nigerian banking market.

1.3 Research Questions

1. What effects does Benin City's banking industry's leave policy have on workers' job satisfaction?
2. What effects do flexible work arrangements have on job satisfaction among employees in Benin City's banking industry?
3. What connection exists between Benin City's banking industry's welfare programs and workers' job satisfaction?
4. What effects do family obligations have on Benin City banking personnel' job satisfaction?

5. How does management support affect workers' job satisfaction in Benin City's banking industry?

1.4 Objectives of the study

1. To assess how leave policies affect workers' job satisfaction in Benin City's banking industry
2. To look into the impact of flexible work schedules on Benin City's banking industry employees.
3. To investigate the connection between Benin City's banking industry's welfare programs and workers' job satisfaction
4. To evaluate how Benin City banking workers' job satisfaction is impacted by family obligations
5. To investigate how management assistance might improve workers' job satisfaction in Benin City's banking industry.

1.5 Research Hypothesis

H₀₁; Leave policies in Benin City's banking industry have no discernible effect on workers' job satisfaction.

H₀₂: Does Benin City's banking industry's employee job satisfaction remain mostly unaffected by flexible work arrangements.

H₀₃: In Benin City's banking industry, there is no discernible correlation between welfare policies and workers' job satisfaction.

H04: In Benin City's banking industry, family obligations have no discernible impact on workers' job satisfaction.

H05: Employee job satisfaction in Benin City's banking industry is not significantly increased by managerial help.

1.6 Significance of the study

This study is important because it appears to offer a thorough grasp of how work-life balance affects workers' job satisfaction, which is a crucial component of any organization's success. The study will produce results that will be useful to a number of groups by looking at leave regulations, flexible work schedules, welfare programs, family obligations, and managerial assistance. First and foremost, employees will gain a great deal from this study since organizations will be in a better position to develop policies and procedures that put the interests of employers first once they understand how leave policies, flexibility, welfare benefits, and management support affect job satisfaction. Long-term, this will lessen stress and burnout at work, enhance mental health, boost motivation, and give workers a sense of value and belonging. It will also encourage work-life balance, allowing workers to manage their personal and family obligations without feeling overburdened. Second, managers and employers will get crucial information on what, in addition to pay, really inspires and fulfills their staff. They will see how important it is to have a welcoming workplace where staff members feel valued, understood, and cared for. With this information, they will be able to carry out focused initiatives that boost employee satisfaction, encourage loyalty, lower absenteeism, and

lower turnover rates. Increased productivity, creativity, and self-worth are all correlated with high job satisfaction and are critical for the expansion and competitiveness of a firm. This study will also be useful to human resource managers since it will provide guidance for evaluating and creating HR policies that accurately represent the requirements and expectations of employees. HR experts can utilize the study's empirical data to support their employers' policies regarding leave, welfare, flexible work schedules, and support networks. This will guarantee adherence to contemporary HR procedures, improve organizational culture, and improve employee relations. Furthermore, when workers are happy in their positions and are able to successfully balance their personal and professional life, they are more involved and dedicated to the objectives of the company. Better performance, more customer happiness, and enhanced company reputation are the outcomes of this. The study's conclusions can also assist the company in making well-informed decisions that promote stability, profitability, and sustainable growth in a cutthroat commercial climate. The study would also assist scholars and students because it will add to the body of knowledge on job satisfaction and work-life balance, particularly in the Nigerian setting. In addition to serving as a resource for scholarly research projects and dissertations in organizational behavior and human resource management, it will lay the groundwork for further investigations into related subjects. Lastly, the findings will be useful to policymakers, including government organizations, labor unions, and regulatory authorities. They will receive evidence-based information from the study about the significance of work-life balance for employee job satisfaction,

which can direct the creation of national standards, labor laws, and policies targeted at enhancing working conditions in various industries. This will improve workers' general well-being and support economic growth and productivity in the country.

1.7 Scope of Study

This study examines how work-life balance affects employee job satisfaction, emphasizing important elements like flexible work schedules and leave policies. Support networks and welfare initiatives Family obligations and how they affect job satisfaction The function of managerial support in fostering a productive workplace To ensure a thorough grasp of the subject, the study will include a wide range of personnel from different departments and levels within the company. The study will: Analyze how well flexible work arrangements and leave policies increase employee satisfaction. Examine how welfare benefits and support networks affect workers' job satisfaction and general well-being -Examine the connection between employment satisfaction and family responsibilities while taking age, gender, and marital status into account. Examine how managers can create a positive work atmosphere that encourages job satisfaction. Data for the study will be gathered using a combination of questionnaires, interviews, and group discussions during a six-month period, from April to September 2025. The ultimate objective is to offer employers useful insights and suggestions for enhancing work-life balance and employee satisfaction.

1.8 Study Limitation

This research has several limitations that may impact its scope and applicability. Understanding these limitations is crucial for interpreting the study's findings and identifying areas for future research.

1. **Geographic Scope:** The study's applicability to other areas may be limited by its concentration on Benin City, Nigeria. Work-life balance and job satisfaction may be impacted in ways not included in this study by many organizational, cultural, and economic settings.
2. **Industry Focus:** Because of its distinct work environment and culture, the banking industry is the focus of this study. This could restrict the findings' relevance to other sectors, such as manufacturing, healthcare, or education, which can have distinct goals and difficulties related to work-life balance.
3. **Snapshot Approach:** The cross-sectional approach of the study, which gathers data at a specific moment in time, can miss long-term patterns or shifts in job satisfaction. This restriction might be especially pertinent in situations where job satisfaction and work-life balance are dynamic and subject to shifting conditions.
4. **Dependency on Self-Reported Data:** The study may contain biases or mistakes due to its dependence on self-reported data. Respondents might not always give truthful or correct responses, which could affect how reliable the results are.
5. **Narrow Focus:** The study only looks at some facets of work-life balance; it doesn't look into other possible elements that could affect job satisfaction. These elements could include, among other things, pay, chances for career progression,

company culture, or individual traits. By acknowledging these limitations, the study provides a nuanced understanding of its findings and highlights areas for future research. Future studies can build on this research by exploring these limitations and providing a more comprehensive understanding of work-life balance and job satisfaction.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This section examines research on how work-life balance affects workers' job satisfaction in the banking industry in Nigeria. It covers topics like concept definitions, factors that affect employees' job satisfaction, determinants of employees' job satisfaction, work-life balance, aspects of work-life balance (with particular attention to welfare policies, flexible work schedules, leave policies, and family responsibilities), conceptual framework reviews of empirical studies, and theoretical frameworks.

2.2 Conceptual Review

2.2.1 Concept of Job Satisfaction

The extent to which the people like (satisfaction) or dislike (dissatisfaction) their jobs can be defined as job satisfaction (Aziri, 2011). Job satisfaction is the level of satisfaction that a person feels regarding his or her job (Hassan et al, 2011). This feeling is mainly based on an individual's perception of job. Job satisfaction can be influenced by a person's ability to complete required tasks, the level of communication in an organization and the way that the management treats the employee (Spector 2021). According to Luthans (2018), job satisfaction is the most significant attitude in the field of organizational behavior and has been the subject of numerous studies. According to Martin and Roodt

(2018), it is frequently a key variable in the investigation and study of organizational phenomena. Employees' perception of how well their job meets their hierarchy of needs, values, and expectations is embodied in job satisfaction, which is a generalized affective work attitude toward one's current job and employer that results from cognitive processes (Luthans, 2018; Martin and Roodt, 2018). According to Abebe and Markos (2016), job satisfaction is the degree to which a working individual finds their workplace to be favorable. It is the mindset that workers have about the tasks they are performing at work. He defined "job satisfaction as the combination of psychological, physiological, and environmental" factors that lead people to acknowledge that they are happy or fulfilled in their jobs.

Steyn and Van Wyk (2019) define work satisfaction as the extent to which people feel both positively and negatively about their jobs. It is particularly focused on how employees feel about their jobs. According to Gaur and Saminathan (2018), attempting to get job satisfaction in all facets of life can boost the value of interpersonal relationships and greatly improve the performance of the firm. Workers who are highly satisfied with their occupations have good views toward them, whereas those who are not satisfied with their work have negative attitudes toward them (Mbundu, 2011). Job satisfaction, according to Umukoro (2015), is "the sense of contentment experienced by someone whose performance has been recognized through performance appraisal as commensurate with what is expected of him." This sentiment causes the person to feel positively about

his work. The belief that his performance is deemed sufficient is the cause of the employee's contentment.

The degree to which a person's career satisfies their desires also affects their degree of job satisfaction. An employee will therefore be overjoyed if benefits like pay and promotion, job stability, and recognition follow a performance review that finds their work to be satisfactory. By defining job satisfaction as the extent to which people enjoy their employment, Ellickson and Logsdon (2012) provide support for this viewpoint. According to Reilly (2021), a worker's view of their job affects their overall attitude toward their work and their level of job satisfaction. Job satisfaction, according to Unugbro (2016), is a successful reaction to different aspects of an employee's employment. Wanous and Lawler (2019) posited that job satisfaction expresses the amount of congruence between one's expectations of the job and the rewards that the job provides. Job satisfaction is ever-changing and must therefore be asseverated at all times.

According to Luthans (2018), there are three general dimensions to job satisfaction: First, it is an emotional response to a job situation; second, it is determined by the extent to which expectations are met; and third, job satisfaction represents several related attitudes. There are many facets of a job to which employees have affective responses, including the work itself; pay and promotion opportunities; leadership and co-workers (Lumley et al., 2011; Luthans, 2018). Meeting employees' diverse needs is essential since it will influence how they behave in the workplace (Martin and Roodt, 2018; Maslow, 2012). It

is necessary to satisfy both inner and extrinsic demands (Luthans, 2018). Performing labor and subsequently feeling a sense of accomplishment, self-actualization, and identification with the task is the source of intrinsic satisfaction. The benefits an individual receives from peers, superiors, or the company are the source of extrinsic happiness. According to Martin and Roodt (2018), this may manifest as promotion compensation or recognition.

2.2.1.2 Determinants of Employees' Job Satisfaction

There are several factors that influence how satisfied employees are with their jobs. The days of assuming that job satisfaction could be achieved by matching job features to employees' demands are long gone. The causes of job satisfaction are more complex than this, according to recent research papers on the topic. Therefore, other factors still influence job satisfaction in addition to the ones mentioned above. Ohadinma (2015), Unugbro (2016), and Robbins et al. (2009) list these factors as follows:

- 1. Expectations:** One important factor is the expectations that a person has of their work; for example, if they expect their job to be hard and it isn't, they are likely to be unhappy; if they expect their job to be uninteresting and it is, they may be less irritated.
- 2. Self-evaluation:** Another factor influencing job happiness is an employee's perception of themselves. He or she will be reluctant to acknowledge that a job can make them unhappy if they believe they are normally content or capable of

handling life's challenges. However, if they have a cheerful temperament, this will probably show in how they approach their work.

3. **Input/output Relations:** How an employee views the connection between what they contribute to the job (input) and what they receive from it (output) also affects how satisfied they are with their position. He or she will therefore be less content than if they had only made a mediocre effort if, in spite of their hard work (input), they are unable to achieve the intended outcome.
4. **Social Comparisons and Norms:** Job happiness is also influenced by the values that other members of society—especially opinion leaders—place on employment. Their job satisfaction and morale will be strong when they perceive their work as worthwhile and significant.
5. Additionally, a person is likely to be less content than if everyone was in the same boat if their peers have more difficult professions than they do. **Priming:** Another aspect of job happiness is the kind of primary emphasis placed on the work. For example, if one's peers place a high value on salary packages, the employee is likely to believe that they are significant. However, if the organization promotes work enrichment instead, the employee is likely to be disappointed when the highly praised program falls short of expectations.

2.2.1.3 Factors Influencing Employees' Job Satisfaction

Numerous factors, including pay, promotion, training and development, working conditions, leadership styles, relationship with superior authority, job security,

relationship with group members, fairness, and the nature of the job itself, are known to affect employees' job satisfaction (Robbins et al., 2019; Parvin and Kabir, 2011; Singh and Jain, 2013; Ruchi and Surinder, 2014; Nabi et al., 2017). Together, these factors suggest a set of workplace practices and policies that could be seen as promoting job satisfaction and, in turn, staff retention. For the purposes of this article, the following factors affecting employees' job satisfaction were examined, as listed below:

1. Working Conditions

Employees will be happy in their jobs if the work environment supports their happiness. Employee happiness is unlikely to rise in unfavorable working conditions. Employees are highly motivated and operate in favorable environments because they provide a sense of safety, comfort, and motivation. Conversely, unfavorable working conditions cause workers to worry about their health. Erickson, and Yust (2011) claims that a workplace that fosters a sense of belonging benefits employees. Wells and Thelen (2015) stated in their study that organization which have generous human resource policies have a very good chance to satisfy and retain employees by providing them an appropriate level of privacy and sound control on work environment which enhances the motivation levels to commit with the organization for the long-term. This category can be used to define the following points: feeling secure and at ease in the workplace; safety gear and tools; parking lots and security personnel; office space, restrooms, and rest areas that are tidy and clean; air-conditioned, well-ventilated, and equipped with fans; safe techniques for working.

2. Pay and Promotion

The most important factor influencing an employee's job satisfaction is their pay. According to Silbert (2021), compensation (reward) is crucial because it leaves a lasting impact on workers, which in turn helps them feel appreciated by the company. In contrast, a promotion entails transferring an employee to a position that offers greater income, greater autonomy, authority, and responsibility, as well as a higher status. Giving promotions to people who work hard will probably increase their level of satisfaction. Promotional chances that come with more monetary compensation, however, typically exert greater pressure or influence an employee's level of happiness. The following items could fall under this category: Possibility of advancement: Salary or wages: incentives like health insurance, school funding, etc. chance to put skills and abilities to use.

3. Employee's Training and Development

According to Bateman and Snell (2011), training focuses on teaching lower-level employees how to perform their current duties, while development involves teaching managers and professional staff more broad skills necessary for their current and future positions. In order to improve employee performance, Nabi et al. (2017) defined training and development as "an educational process which involves the sharpening of skills, concepts, changing of attitude, and gaining more knowledge." In a survey of South African public and private sector companies, training and development were identified as

motivating factors for staff retention. The findings showed a clear correlation between staff retention and training and development (Samuel & Chipunza, 2019). Kabungaide, Matilatshana, and Ngirande (2013) discovered a strong positive correlation between employee retention and work satisfaction based on training. Additionally, Terera and Ngirande (2014) discovered a 100 percent positive link between training and job satisfaction, which aids in employee retention. The following elements could fall under this category: Equal opportunity for progress regardless of gender; access to training and development programs; and shifting perspectives and learning more.

4. Job Security

According to Singh and Jain (2013), job security is defined as "an employee's confidence that they will keep their current job". Workers who have a high degree of job security are unlikely to lose their position very soon. In a study of Japanese workers, Abegglen (2018), referenced in Das and Baruah (2013), discovered that employment characteristics like job security result in high levels of commitment, job satisfaction, and staff retention in a company. According to a study by Davy, Kinicki, and Scheck (2021), employees' job stability leads to their job happiness. Job security is implicitly worse for some work options than for others. In addition, job security is affected by the worker's performance, success of the business, and the current economic environment (Singh & Jain, 2013). This category can be used to describe the following: Leaves; Accessible/reasonable aim; and Transfer Facility.

5. Relationship with Immediate Boss

Having a positive working relationship with your immediate boss or superior is crucial since you need their professional advice, helpful criticism, and wide-ranging understanding at every stage (Singh & Jain, 2013). According to Bhatnagar (2019), one of the top five factors influencing employee performance and retention is having a wonderful and encouraging supervisor. According to Brunetto and Farr-Wharton (2022), public sector workers are more satisfied with their jobs when their immediate boss is effectively supervised. According to Ahsana, Foonga, Alamb, and Gun-Fiea (2013), a strong relationship with one's immediate supervisor is a key component of emotional commitment, job satisfaction, and employee retention. The points listed below can be categorized under this heading: Relationship with immediate supervisor; Equitable treatment; and communication between upper management and staff.

1. Relationship with Co-workers

Humans are naturally inclined to interact with others. Consequently, the existence of a group within the company is widely recognized. Isolated workers dislike their occupations (Singh & Jain, 2013). Strong bonds with coworkers increase employee engagement, which influences output and, eventually, job satisfaction. Relationships among coworkers have a special effect on workers' job satisfaction. The following points can be defined using this category: Coworker relationships; the need for group cohesion and affinity.

7. Leadership Styles

Employing a leadership style that fits the needs of the business will boost employee happiness. An employee or job may be the focus of a manager or supervisor. Employee satisfaction has been found to be higher when a leader exhibits employee-centered behavior, or shows real concern for their team members. The following points can be defined using this category: Prefer a democratic leadership style that is characterized by love, camaraderie, and respect.

8. The Job Itself

Jobs that provide chances to improve one's reputation and status have an impact on job satisfaction. This implies occupations that are both challenging and stimulating, enabling the employee to realize their full potential. Job rotation, job enlargement, and job enrichment are all very advantageous in this regard. Therefore, factors like job design, job rotation, job expansion, and job enrichment are essential when examining how the job itself affects employee job satisfaction. The following points can be defined using this category: Job expansion, job enrichment, job rotation, and job design

2.2.2 Concept of work-life balance

Noor (2011) asserts that it is challenging to define the concept of work-life balance since it depends on what balance and work life actually mean. The literature contains differing concepts of life and labor (Guest, 2020). According to Shankar and Bhatnagar (2018),

life is anything that takes place outside of the official workplace, usually referring to the house or family, whereas work is defined as paid employment. Beyond work and life, work-life balance is a positive mental state. The broadest definition of work-life balance is a proper level of engagement or "fit" between the many duties in an individual's life (Hayman, 2021). Work-life balance is the interaction between paid employment and other activities, including leisure, personal development, and unpaid labor in families and communities. Greenhaus, Collins, and Shaw (2023) define job-family balance as "the degree to which an individual is equally self-engaged and equally satisfied with his or her work role and family role." Work-life balance does not imply an equal allocation of time between work and life. It entails having a firm grasp of both personal and professional goals as opposed to juggling organizational responsibilities and household obligations simultaneously.

Sturges and Guest (2014) describe work-life balance as having the least amount of inter-role conflict and being content and operating effectively at work and at home. Additionally, they imply that excessive conflict between work-related and non-work-related needs can occasionally be an indication of work-life balance. Therefore, when the demands of the work and non-work domains cannot be reconciled, conflict may result. For this reason, a lack of balance between work and non-work is frequently referred to as work/family conflict or work/non-work conflict (Sturges and Guest, 2014). Greenhaus (2013) defines work-life balance as the degree to which a person is equally content with and involved in both their work and family roles. Perspectives that highlight the tension

between work and family responsibilities are the foundation of the study of work-life balance (Potgieter and Barnard, 2012). Work-family conflict, work-family integration, work-life interaction, and work-life balance are some of these viewpoints (Oosthuizen and Mostert, 2015). Greenhaus and Beutell (2016) previously believed that work-life conflict arises when pressures in work and family roles are mutually incompatible. This belief was likely influenced by the first identification of overwork as the main cause of work-life balance issues (Roberts, 2017). Research on work-family conflict began with a rather one-dimensional view of the term and concentrated on single-parent households, dual-career couples, and married women entering the workforce (Potgieter and Barnard, 2014).

When a person's personal and professional obligations are equal, they are said to be in a condition of work-life balance (Lockwood, 2020). It is the capacity to successfully balance paid employment with other pursuits that people find meaningful. According to Kodz, Hraper, and Dench (2022), the idea behind work-life balance is that "an individual's work and his life outside work should be balanced, and this balance should be healthy." The Work Foundation expanded on the concept of work-life balance in 2003, highlighting that it is about employees finding a healthy balance between work and non-work activities (i.e., parenting duties and more general caregiving obligations, as well as other activities and interests). Changes in the social, political, and economic structure of societies have affected and still influence the nature of labor and its relationship to life outside of work. The concept of work-life balance is becoming increasingly significant

in a workplace that is always evolving. From the perspective of the worker, work-life balance is maintaining commitments at home and at work.

According to Russell and Bowman (2017), workers perceive the benefits of working circumstances as work-life benefits that assist them in balancing their personal and professional lives. Work-life conflict, on the other hand, is a type of internal role conflict in which role pressures from the workplace and other areas of life, like family, are somewhat incompatible, making it harder to fulfill one role because of the other (Greenhaus and Beutell, 2019). The idea of work-life conflict was first developed with an emphasis on how family obligations affected work. The impact that employment has on personal stress, relationships, and family well-being is now included (Russell and Bowman, 2017).

2.2.2.1 Dimensions of Work-life Balance

1. Leave Management

Work-life balance depends on leave management since it enables workers to take time off for personal reasons like holidays, family obligations, or general well-being. The time and flexibility to take a break when necessary without compromising their work obligations is guaranteed by an efficient leave management system. This preserves general wellbeing, enhances job satisfaction, and lessens burnout.

The Employment Act offers a number of leave options, such as parental, sick, and yearly leave. Workers have the right to take time off to focus on matters unrelated to their jobs. Given that leaves are an important tool for promoting an employee's welfare, this aids in their efforts to strike a balance. The law establishes the bare minimum of leave benefits that firms are required to provide to their staff (Akinjola & Stugat, 2021). In terms of annual leave, if both the employer and the employee agree, the employee is entitled to 21 days of paid leave during their employment. Employees may take this vacation with their consent, according to the Nigeria Employment Act of 2007, and the amount of days can be spread out over a number of years. Employees can better balance their personal and professional lives when leave is provided (Tamunomiebi & Oyibo, 2020). The majority of firms have prioritized employee production and organizational performance over human resource welfare.

Therefore, one of the most important employee rights and welfare factors that any firm should uphold is employee leave. As part of work-life balance, it enables them to attend to personal responsibilities, engage in hobbies, and spend time with their families (Vance, 2014). It guarantees equilibrium among operational effectiveness, adherence to legal and organizational regulations, and assistance for the welfare of employees. This entails drafting explicit policies, managing requests for several kinds of leave (personal, family, vacation, and medical), keeping meticulous records, and making sure the policies are applied consistently and fairly (Chungo & Anyieni, 2019). Good leave management reduces absenteeism, guarantees legal compliance, and creates a happy work environment,

all of which can improve individual performance. When properly managed, paid leave encourages employees to work hard and be happy in their jobs (Vance, 2014). It promotes worker performance and productivity by boosting motivation (Maxwell, 2015). Armstrong (2014) and an International Labour Organization (ILO) Report (2018) have both outlined a number of suggestions on the proper administration of leave.

According to the studies, if leave is managed effectively, it may improve worker performance. Even though leave administration may have an impact on employee performance, this gap has not been sufficiently addressed in prior research. As long as they fulfill this initial employment duration, this clause guarantees that workers will have paid sick leave in the event that they become ill. However, a certificate of incapacitation from a licensed medical professional is required of any employee requesting sick leave. It is well recognized that behavioral attitudes that affect employee performance are linked to sick leave. Few studies have examined the relationship between sick leave and performance, and the findings have been inconsistent (Cieri et al., 2018).

2. Flexible Working Arrangement

In today's business world, flexible working arrangements are a significant subcategory of workplace management trends. It is thought to be the capacity of employees to make decisions that affect the time, location, and duration of their work-related activities (Mwebi & Kadaga, 2015). Any official or informal policies or practices that allow employees to change the time and location of their work are considered flexible work

arrangements (Fiksenbaum, 2014). According to Blunsdon (2016), flexible working arrangements are methods that enable people to successfully and satisfactorily manage the seesaw of their lives and careers. According to Fisher (2021), there are three parts to flexible work arrangements. The first element is time, more especially how much time is spent working compared to other pursuits. Since flexible work arrangements are based on an individual's belief that he can accomplish his goals in both his personal and professional life, the second has to do with conduct, such as reaching work goals. The third element is energy, which is consistent with the concept of time. Employees' ability to accomplish both work-related and non-work-related goals is impacted by energy, a limited resource.

According to Okemwa (2017), employers' and employees' interests in flexible work schedules might occasionally diverge. Employers can therefore create flexible work schedules purely to suit their own business plans, which may or may not be advantageous to workers. Lockwood (2019) expressed this opinion and went on to discuss flexible work arrangements from both the employer's and the employee's perspectives. "It is the dilemma of managing work obligations and personal or family responsibilities," according to the employee, and "flexible working results in employee loyalty and engagement, increased organizational commitment, and higher job satisfaction, as well as helping to recruit and retain talented employees to the organization," according to the employer. Steiner (2020) shared the same stand point that changing working styles requires more flexible arrangement to better respond to the demand of knowledge

workers. Employees can move freely inside these arrangements according on the type of activity they are involved in at any given time thanks to the flexible framework.

Flexible work arrangements can be used to both retain employees and draw in underrepresented groups in the workforce because of family obligations or other constraints during periods of high labor market competition (Coenen & Kok, 2014; Brumit, 2012). Flexible work arrangements have been recognized as a way to gain a competitive edge by enhancing the recruitment and retention of top talent that may have previously been disregarded due to a variety of factors, such as their individual circumstances (Brumit 2012; Chinchilla & Cardona 2017; Cole 2013). The opinions of Chinchilla and Cardona are also supported by Rogier and Padgett (2020), who hypothesized that flexible work arrangements can benefit organizations by increasing employee job satisfaction, organizational commitment, productivity, and lowering absenteeism and attrition. From the standpoint of flexible work schedules, employees will be able to manage their personal and professional lives.

3. Welfare Policies

In the competitive corporate world of today, companies are aware of their workplace. Since employee commitment and productivity are essential to any business's success, protecting employees' happiness and well-being has emerged as a top priority for progressive companies. The implementation of a comprehensive staff welfare package is one of the most important strategies to do this. This study explores the value of a strong

employee welfare program, its elements, and the advantages it provides to the company and its workers.

Furthermore, a compelling welfare package enhances the organization's cohesiveness as a whole in addition to helping individual workers. A cohesive staff that is motivated by a common goal and assisted by an active welfare program fosters a productive workplace where cooperation, creativity, and innovation thrive. Employee success creates a positive feedback loop for the company. We will examine practical examples, creative solutions, and export lessons in this study of welfare packages and their important impact on employee job satisfaction. Businesses may embrace the power of an enticing welfare package to unlock the full potential of their company and cultivate a culture of engagement, productivity, and fulfillment. Therefore, buckle up and set off on a voyage that will motivate you to reinvent conventional welfare services and spark a revolutionary change within your company. Since most research projects draw from previous studies in the topic, each study's textual source serves as a crucial foundation. According to Hunt (2015), in addition to financial resources, a firm needs personnel available at the right time and place to operate. As part of its human resource management, a company frequently provides its workers with specialized perks like financial, health, and safety programs.

The connection between a welfare package and employee work satisfaction is an important topic in the domains of organizational management and human resources. The entirety of the benefits, privileges, and support that a company offers its employees

beyond financial compensation is known as a welfare package (Gbarage & Ololube, 2022). These options can include work-life balance initiatives, healthcare benefits, retirement plans, flexible work hours, opportunities for professional development, and more.

Moreover, a welfare package that supports workers' personal and family needs and encourages work-life balance can greatly increase job satisfaction. A better balance between work and personal life is facilitated by employee help programs, flexible work schedules, and parental leave regulations. Higher job satisfaction and less burnout are experienced by workers who can balance their personal commitments with their work responsibilities (Ololube, 2013). A well-designed welfare package can also be used as a strategy to draw in and keep outstanding people. Candidates frequently weigh an organization's benefits and perks as crucial considerations when making decisions in the competitive job market of today. Businesses can establish themselves as appealing employers and improve their capacity to attract and retain top talent by offering a strong welfare package. Consequently, this leads to a more contented and driven workforce.

4. Family Responsibilities

According to Boyer, Maertz, Pearson, and Keough (2019), family responsibility is "the duty to care for others who are either formally or informally sanctioned family members." According to Boise and Neal (2018), family obligations, whether or not they include taking care of a child or other dependents, increase the time demands and strain

on the family. These time commitments can also interfere with an individual's job. For most people, family is a significant aspect of their personal lives throughout their lives. Nevertheless, a number of new issues have emerged in the modern era, such as the increase in women's paid employment, the development in nonstandard labor, the intensification of work, aging, and shifts in family dynamics, such as the rise in single-parent families (World of labor Report, 2011). According to Aycan, Al-Hamad, Davis, and Budhwar (2020), the demands of family life that affect a person's work-life balance include household tasks, shopping, childcare, role expectations in the family, and a lack of support for the spouse. Once more, marriage, raising children, and taking care of the elderly at home all require greater family responsibilities, which affects work-life balance. People who have to care for an elderly person or a child may occasionally have to sacrifice their job by working fewer hours, which causes stress for them (Lowe, 2015). Once again, the experiences of motherhood, which is a component of family responsibilities, have a significant impact on how people manage work and family balance throughout time, with different outcomes for men and women (Blair-Loy, 2011).

2.2.3 The Impact of Leave Policy on Job Satisfaction among Employees in the Banking Sector

Leave policy is the secret to impacting job satisfaction, particularly in high-stress sectors like the banking sector. In theory, leave entitlements—annual leave, sick leave, and family-related leave—are meant to give employees enough blocks of time to address

personal matters, get over burnout, and maintain a good work-life balance (Kadiri, Dunmade, Isiaka, Ajayi, & Adeyemi, 2021). But the actual impact of such policies on workers' satisfaction is heavily dependent on their implementation and employees' perception (Oludayo, Gberevbie, Popoola & Omonijo, 2015). For the banking sector, where employees' working hours are generally long under pressure to meet performance goals and maintain customer service levels, availability of leave is not just a luxury—it's an imperative. Oditia (2023) opined that if workers feel comfortable to take time off without risking judgment, burdening their colleagues, or falling behind on performance goals, they will feel more respected and cared for. This has a positive effect on their general job satisfaction and emotional status.

But the existence of policies is not inherently guaranteed to lead to satisfaction. According to Khan and Fazili (2016), a leave policy that is too rigid, enforced unevenly, or poorly communicated can actually cause dissatisfaction and frustration. For instance, employees might officially be allowed to take leave, but if the workplace culture discourages it—either from managerial pressure or fear of falling behind—employees will avoid taking time away that they need. This adds to higher stress, burnout, and resentment, eventually degrading job satisfaction. Wulandari and Dirbawanto (2022) stated that attitudes of equity and fairness in leave dispensation can also have a significant impact on morale. If some employees feel that leave is more easily accessible to others—perhaps by seniority, favoritism, or department—a perception of unfairness could ensue and reduce management confidence. In such cases, even a sound policy can

have no beneficial impact. According to Gololo (2018), a good, adaptive, and inclusive leave policy, when effectively enforced, can foster loyalty, reduce turnover, and create a more dedicated workforce. However, its effective role in enhancing job satisfaction depends on whether it is supplemented by an honoring culture of workers' requirement for rest and personal time (Lewis & Beauregard, 2018). In so doing, leave policy is not merely an administrative nicety of human resource management—it is a gauge of an organization's regard for the well-being of its human capital (Akintola, Adewumi & Ibrahim, 2023).

But it is not so much about having leave days on paper. How leave is practiced and what attitude an organization has towards leave can make a huge difference (Ibrahim, Oladipo & Adebayo, 2022). Akinbode and Ayodeji (2022) stated that if a bank has a clear leave policy but has a culture that frowns on employees taking time off, the employees may feel guilty or anxious about taking their rightful leave. They may be afraid that they will be seen as less committed, denied promotions, or returning to a larger workload. Leave policies in these situations do not act in their intended purpose. Employees may be legally entitled to leave on paper but practically discouraged from doing so. This disconnection has the ability to lead to resentment, feeling undervalued, and eventually lower job satisfaction (Okeke, Abiola & Eze, 2023). Further, how transparent and equitable leave policy implementation is also affects the degree of employee satisfaction (Nguyen, Smith & Jones, 2023). When some departments or individuals are perceived as having more flexibility or easier access to leave than others, resentment and perceptions

of unfairness result. According to Farid (2022) job satisfaction flourishes in environments where policies are being consistently and fairly applied. When employees see that their organization places a value on each person's need for relaxation—regardless of position or level of performance—they are likely to feel valued themselves.

Leave policy is also a reflection of the overall values of an organization. Abasili, Achufusi, and Nwokike (2023) stated that a progressive leave policy that includes cover for parental leave, mental health days, or family emergencies shows that the employer cares about employees' overall welfare. In the banking sector, traditionally seen as rigid and profit-driven, having such policies in place can show that the organization is shifting toward a staff-based culture (Okeke, Abiola & Eze, 2023). This not only increases job satisfaction but can also increase the company's reputation and help in the recruitment and retention of employees. The other important consideration is how leave policies help in staff autonomy. If the employee has control over when and in what manner he or she takes his or her leave, it increases his or her autonomy and reduces the feeling of being micromanaged or trapped in a rigid framework (Ibrahim, Oladipo & Adebayo, 2022). Wheatley (2017) sees autonomy as a well-established motivation for job satisfaction. Yet, if leave policies are overly limiting—i.e., blackout periods during the peak business season, or limited types of leave—it has the potential to disenfranchise and displease employees.

2.2.4 The Effect of Flexible Working Arrangements and Job Satisfaction among Employees in the Banking Sector

As banks adjust to contemporary workforce needs, the impact of flexible work arrangements on employee job satisfaction in the banking sector is a growing worry and technical developments. The banking industry has long been associated with strict work hours, hierarchies, and face time culture (Orogbu, Onyeizugbe & Chukwuemeke, 2020). The change toward flexible employment—sped up by The COVID19 epidemic has changed banks' view of workplaces, therefore greatly affecting employees' job satisfaction (Ayam & Darlane, 2020). According to Robbins and Judge (2013) flexible working arrangements like hybrid, remote work Schedules, flexible hours, and compressed workweeks have been found to improve work satisfaction in several notable ways:

Thevanesand and Harikaran, (2020) opined that flexibility helps people to better balance demands at home and at work in banking, when employees are accustomed to long working hours in a trying environment. Less stress, better mental health, and more control over one's time—those features strongly linked with job satisfaction—this suggests. Flexible working enables one to feel more free (Turanligil & Farooq, 2019). Employees who are entrusted to control their own time or work where they desire are more inclined to feel empowered and appreciated by their company (Song & Baicker, 2019). This move toward independence can significantly impact motivation and mood in

traditional control based and organized banking environments. Giannikis and Mihail, (2011) opined that flexibility results in improved productivity and lower burnout, hence greater happiness. Particularly if they can work during their most productive hours of the day or eliminate long commutes, flexible schedule employees are less tired and more awake. Better performance and a more upbeat perspective on job both result from this.

According to Ali and Farooqi, (2014), employees see banks with flexible working programs as contemporary, compassionate, and attentive to their needs. This increases organizational commitment and lowers the likelihood of attrition. Flexible working's effect on job happiness is not always beneficial, though, and could depend on how it is carried out (Shabir & Gani, 2019). Among these are isolation's hazards and decreased team building. Remote or asynchronous work can obstruct communication and weaken team-based businesses based on supervision, client interaction, and staffing and staff management relationships (Ayam & Darlane, 2020). Particularly for those personnel who depend on social contact, this might generate sadness and isolation. Another issue is unequal availability of flexible arrangements. In many banks, only certain roles—typically those not involving direct customer service—are eligible for flexible work (Song & Baicker, 2019). This disparity can create perceptions of unfairness, which negatively affects satisfaction among employees who feel excluded. Additionally, lack of clear guidelines and support systems for flexible work can reduce its effectiveness (Orogbu, Onyeizugbe & Chukwuemeke, 2020). Without proper training, technological

support, and performance management systems, flexible arrangements may cause confusion or increase stress, thereby diminishing job satisfaction rather than enhancing it.

2.2.5 The Relationship Between Welfare Policies and Employee Job Satisfaction among Employees in the Banking Sector

The relationship between welfare programs and job satisfaction among employees in the banking sector is a significant area of study in organizational behavior and human resource management. Policies for welfare include a broad spectrum of employee perks including health insurance, pension schemes, housing allowances, transportation support, wellness initiatives, and family support services—they serve both as a means of staff pay and a sign of how much a company values its personnel (Olorunda & Mbah, 2022). According to Diener and Tay (2012) job satisfaction is crucial in the financial industry, where employees usually have heavy workloads, short deadlines, client service demands, and rigorous compliance requirements, for maintaining morale, productivity, and retention. Kruja and Jaupi (2020) asserts that welfare programs offer stability and a sense of security that is absolutely necessary for employment pleasure. Employees who are sure of health care, retirement plans, or financial assistance in times of emergency have reduced future worry (Karim, Islam & Mahmud, 2014). These emotional consolations enable them to concentrate more on their duties, therefore boosting their job satisfaction and participation. In banking, where work stress might be great, the availability of welfare benefits like mental health care or stress management courses might help one

make a actual variation in employees' views of their workplace wellbeing (Smith & Daniel, 2020).

According to Larasati, Nida and Istiqomah (2018) welfare programs help to create a greater feeling of organizational commitment. Afia, Richard and John (2023) opined that investing in the welfare of bank personnel signals that they are appreciated members of the organization rather than just resources. This apparent organizational backing fosters loyalty and trust, which are strongly related to job satisfaction. Employees who feel taken care of are more inclined to remain committed to the company, favorably discuss it, and perform better in their jobs (Mukururi & Ngari, 2014). Conversely, the lack of such laws can cause neglect, lower motivation, and greater employee intention. Especially when tied to performance recognition or employee development, welfare policies can also serve as motivators. For instance, understanding that their development and well-being are being supported can inspire employees to perform by allowing access to housing loans, education subsidies, or skill development initiatives (Osman, Ibuathu & Rukangu, 2016). In the banking industry, where employees value professional development and career growth, this kind of nonmonetary remuneration is particularly significant.

Motivated people often find more satisfaction as they witness the long-term worth and encouragement of their efforts being rewarded in addition to compensation (Olorunda & Mbah, 2022). Work-life balance is particularly enhanced by policies that help employees manage their personal and family responsibilities, such as flexible spending accounts,

parenting leave, or childcare assistance. Employees in banking roles often face rigid schedules and long hours, which can strain personal life. Supportive welfare benefits reduce this strain and help employees maintain harmony between their work and personal responsibilities (Mukururi & Ngari, 2014). A better work-life balance translates directly into improved job satisfaction and overall life satisfaction.

2.2.6 The Influence of Family responsibilities on Job Satisfaction among Employees in the Banking Sector

Family responsibilities influence on the fulfillment of bank employees is a vital and complex subject, especially with work life integration becoming increasingly meaningful in modern employment (Pagudala, 2014). According to Brow and Taylor (2011) family responsibilities are the obligations employees have towards their children, spouse, older parents, or other dependents. With an industry having a reputation for long work schedules, pressure prone environments, and formal performance requirements, employees with high family responsibilities also face more challenges to achieve equilibrium, which can have a significant impact on their levels of satisfaction (Hossein, Mohammad, Bitu, Fariba & Hosseinali, 2012). Nwinyokpugi and Modey (2019) asserts that family responsibilities can be looking after family members, household duties, school work, and emotional support. When family responsibilities are severe or long term, they may clash with work demands, particularly in hierarchical work environments like banking. According to Quo and Zhao (2012), job satisfaction, however, refers to the

degree to which employees are satisfied and happy with what they do based on workload , autonomy, compensation, workplace, and support system. Family responsibilities in most cases can lower job satisfactio , especially when employees do not get the support they require to carry out both roles efficaciously (Ogunfowora & Ayeni, 2014).

Employees in the banking sector often work long hours, like evenings or weekends late in the day, particularly in customer service, sales targets, or compliance time sensitive jobs (Ogunyemi & Ojo, 2019). Family responsibilities can influence this satisfaction positively or negatively. Such overtime can lead to work family conflict, where the demands of one domain spill over into the other. Over time, this conflict creates a sense of imbalance, job dissatisfaction, and even burnout (Singh & Jain, 2016). For instance, a parent who works a late night at the bank may miss important family activities, leading to stress, guilt, and emotional exhaustion. Similarly, employees who act as caregivers for aging parents find it difficult to handle unexpected emergencies due to inflexible work schedules, which further increases their stress level (Ugwu & Asogwa, 2015). This organizational lack of empathy can greatly reduce job satisfaction and even turnover intentions. Also, when family responsibilities are not acknowledged or planned for by organizations by offering flexible schedules, provisions for leaves, or care support services employees end up feeling unsupported or devalued.

On the other hand, family demands can improve job satisfaction, but this often happens when workers are being assisted by the organization in balancing their dual jobs (Hosseini,

Mohammad, Bitra, Fariba & Hosseinali, 2012). Employees with high family commitments are likely to view their job as a means of earning an income to help support their family members (Pagudala, 2014). Provided their workplace condones such commitments through family friendly policies like flexible working hours, parental leave, child care support, or even caring managers the employees are likely to have improved job satisfaction. According to Adejiya (2018) staff perceive that they do not have to make a choice between their family and career, which leads to increased loyalty and commitment. In this scenario, family obligations serve as a stimulus, motivating staff to work hard at the workplace in order to meet their obligations at home, but without jeopardizing their own health (Chukwuemeka, Nwakoby & Onwuka, 2019). This is because the desirable outcome is derived from a perception of equilibrium, gratitude, and mental well being.

2.3 Conceptual Framework

A conceptual framework is defined as a broad set of ideals that guides and informs the research process by connecting various theories and models relevant to the study. It enables the researcher to situate their inquiry within multiple theoretical perspectives, allowing for a comprehensive understanding of the research problem. (Bustamante, 2019). Conceptual framework enables researchers to organize different theories, arguments, methods, procedures, and evidence in a clear and visual manner during the planning of their study (Grant & Osanloo, 2014).

Figure 2.1 below represents the conceptual framework for this study.

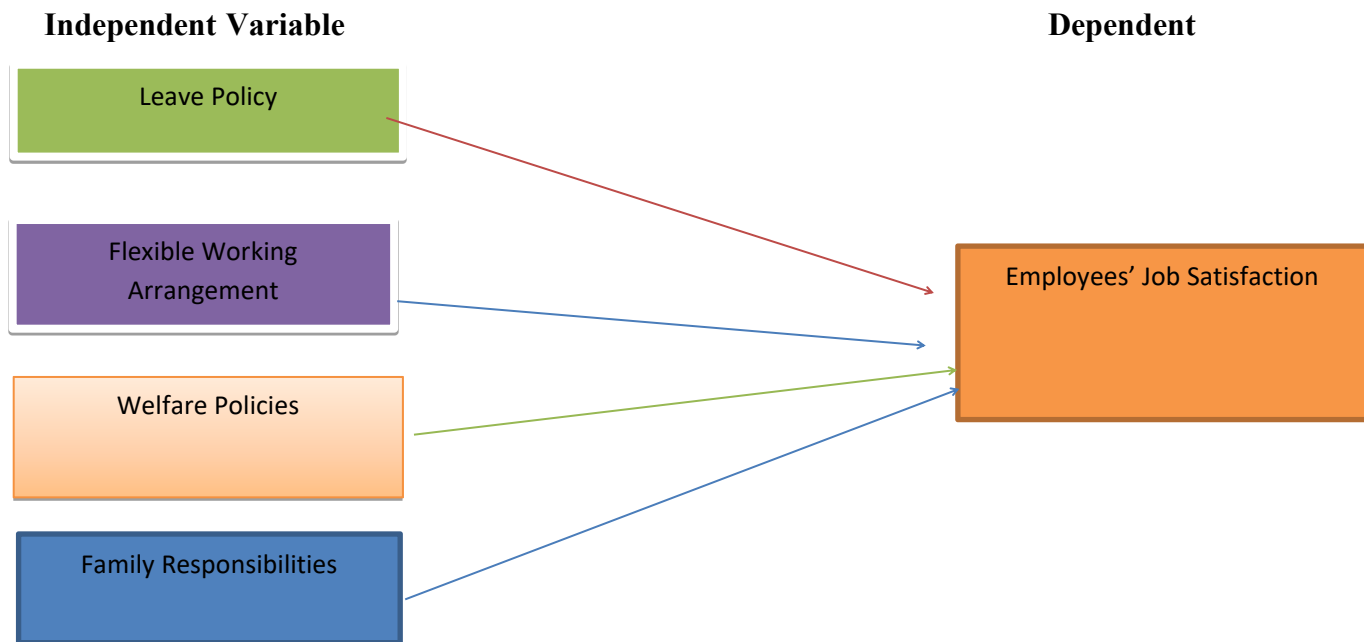


Figure 2.1 Conceptual Framework of Work-life Balance and Employees' Job Satisfaction

Source: Researcher's Compilation (2025)

2.4 Review of Empirical Studies on Work-life Balance

Syed and Nadeem (2014) looked into how healthcare personnel' views of work-life balance and job satisfaction affected their organizational commitment. It was predicted that perceived work-life balance would increase job satisfaction, which in turn would result in long-term organizational commitment from employees. The degree of work-life balance is measured using the fifth and eighth statements. A shortened version of the

Minnesota Satisfaction Questionnaire (MSQ) was used to gauge job satisfaction. Eleven elements were chosen from the work commitment index to gauge organizational commitment. There were 275 responses to the survey. The results showed that respondents had modest opinions about job satisfaction, dedication, and work-life balance. There is a strong correlation between organizational dedication, job happiness, and work-life balance. A regression analysis indicates that 37% of the variation in job satisfaction and organizational commitment may be explained by work-life balance.

Osman, Ibuathu, and Rukangu (2016) examined the effect of work-life balance on employee job satisfaction using Northern Rangelands Trust in Isiolo County, Kenya. The population of interest for this study, which employed a descriptive research approach, consisted of Northern Rangelands Trust employees who were specifically classified as top management, middle management, lower management workers, and non-management. The company employs 132 workers. The study used the stratified random sampling strategy to ensure balanced representation in the sample and reduce bias in sample selection because each component had to have an equal probability of being selected. A questionnaire was used to collect data. The study's goal was to ascertain whether respondents' duties to their families and homes affected their work lives and how this affected their degree of job satisfaction. The data was presented in tables, and the results were evaluated using correlation and descriptive statistics. The study found a link between work-life balance and employee satisfaction. In order to promote employees' comfort and increase organizational productivity—thus the perception of job security—it

was recommended that management make every effort to create a work environment that attracts, retains, and motivates its employees.

Adikaram (2016) examined the impact of work-life balance on job satisfaction among workers of private sector commercial banks in Sri Lanka. When collecting the data, demographics and factors affecting job satisfaction are taken into consideration. The aim of employees to change employment, work pressure, working conditions, work-life balance initiatives, job satisfaction, and balance with regard to working hours are some of the elements at play. Information was acquired from both primary and secondary sources. Primary data was collected through questionnaires, whereas secondary data came from earlier research, publications, and online resources. As part of the main data gathering procedure, 150 copies of the questionnaire were distributed to employees of several commercial banks. Regression and correlation tests were employed in the analysis of the data using SPSS. The findings show that work-life balance had a major impact on employees' job satisfaction in Sri Lanka's private sector commercial banks.

Syed and Hassen (2015) looked into how hospital employees' views of work-life balance and job satisfaction affect their commitment. Gender differences were also considered in order to get a certain conclusion. The inquiry is quantitative in character. Based on the evaluation of the literature, it was proposed that the growth of commitment among the chosen respondents was significantly influenced by work-life balance and satisfaction. To evaluate work-life balance and look at particular traits, thirteen items were changed.

Job satisfaction was measured using the Minnesota Satisfaction Questionnaire (MSQ). Eleven items from the Work Commitment Index were selected to measure organizational commitment. The findings demonstrated that the chosen workers had a moderate degree of work-life balance, job satisfaction, and organizational commitment. Work-life balance and job satisfaction were found to be significantly correlated. Organizational commitment was found to be positively connected with work-family conflict. The degree of commitment, views of work interfering with family life, and perceptions of family interfering with work life were found to differ significantly between the male and female respondents.

The impact of work-life conflict on job satisfaction was examined by Wijesekara and Lankeshwara (2015). The study employed primary data and a sample of 120 individuals chosen by the census method, comprising nonexecutive employees of the CEB-Sabaragamuwa Provincial Office, using a pre-established self-administered questionnaire. Regression analysis and the Pearson correlation test were used to create the model. It was discovered that there was a negative correlation between job satisfaction and the two aspects of work-life conflict: work to family conflict and family to work conflict.

The relationship between work-life balance practices and job satisfaction in Pakistan was examined by Saif, Malik, and Awan (2011). A questionnaire was used to collect data from 450 layoff supervisors from two large Pakistani companies. Multiple regression

analysis was employed to investigate the hypotheses. The results indicate that work-life balance techniques and job satisfaction are positively correlated.

Rani, Kamalanabhan, and Selvarani's (2011) study evaluated the relationship between work-life balance and employee satisfaction. Information was gathered from 210 respondents who worked for IT organizations using a questionnaire. Multiple regression analysis was used to get the results. The results demonstrated a negative correlation between work recognition and job satisfaction and a positive correlation between work-life balance and job satisfaction. interaction between the supervisor and subordinate and the task at hand. Varatharaj and Vasantha (2012) looked into the relationship between job satisfaction and women's work-life balance. The study employed the descriptive research method. Information from 250 working women in Chennai's service industry was gathered using a questionnaire. The Wallis, Kruskals, Chi-Square, and correlation tests are used to examine data. The findings indicated a high positive correlation between work-life balance and job satisfaction.

Yadav and Dabhade (2013) looked into the relationship between work-life balance and job satisfaction among working women. Samples were supplied by the financial and educational sectors. A poll was conducted with 150 female employees, 75 from each sector. The authenticity of data is examined using the standard deviation. The results demonstrate a strong relationship between work-life balance and job satisfaction.

Zanél (2015) looked into work-life balance, job satisfaction, and the intents of IT workers to quit. A quantitative cross-sectional survey study approach was applied to a stratified random sample of 79 employees from a South African IT company. Regressions, independent t-tests, correlations, and descriptive statistics were used to analyze the data. The analysis's findings revealed a strong inverse relationship between work satisfaction and turnover intention. Furthermore, the work-home interface subdimensions of work-life balance are positively and negatively correlated with job satisfaction and turnover intention. The many biographical groups are very diverse from one other.

Emeka (2014) looked into work-life balance and organizational productivity in Nigeria. A contingency table was used to assess the information obtained from the questionnaire. Again, the t-test statistic was used to examine the study hypotheses. The findings led to the following conclusions: there is a significant positive relationship between work-life balance and family responsibilities; work-life balance is positively impacted by demographics; work-life balance is positively impacted by culture; and there is a significant positive correlation between work-life balance and employee productivity.

Orogbu, Onyeizugbe, and Chukwuemeke (2020) examined work-life balance and employee performance in a few commercial banks in Lagos State. The specific objective of this study is to determine the extent to which leave policy affects service delivery in accordance with the research question and assumption. Because commercial banks have a poor organizational culture that may not promote various work-life balance strategies,

this study found that this is the problem. With a population of 759 and a sample size of 262 calculated using Taro Yamane's technique, the study employs a descriptive survey research design. 262 copies of a methodical questionnaire were given, completed, and returned. The idea was tested using regression analysis and Pearson product moment correlation. Cronbach alpha was employed to assess the instrument's dependability. The results showed a strong positive correlation between service delivery and leave policy. Work-life balance practices are crucial for improving employee performance, as the results showed that leave policies encourage employees to provide services effectively and efficiently. According to the study, management of these commercial banks should give top priority to developing various work-life balance incentives that will enhance worker productivity.

Okeya, Ajayi, Olamide, and Owoniyi's (2020) study examined the impact of work-life balance on the well-being and health of employees in Nigeria's banking industry. The purpose of the study is to determine the relationship between work-life balance and employee health and wellbeing in the Nigerian banking industry. Approach The study was conducted at the bank headquarters in the state of Lagos and relied only on primary data that was gathered through the distribution of a structured questionnaire. Banks and bank employees were carefully selected utilizing the random sample technique because they are the study's subject. Yamane's formula was used to determine a sample size of fifty employees. The data was analyzed using the multiple regression approach. There is a strong correlation between work-life balance and workers' health and well-being in the

Nigerian banking industry. The recommendation highlights the need for Nigerian corporations and the banking sector to improve the working conditions of their employees. The welfare package of newly hired employees in Nigeria's banking industry needs more attention because the unfavorable association with welfare facilities also suggests management incompetence.

The mediating role of organizational citizenship behavior in the relationship between work-life balance and organizational effectiveness was examined in a study by Thevanesand and Harikaran (2020). The purpose of the study is to examine how work-life balance, organizational citizenship behavior (OCB), and organizational performance are related, as well as how OCB functions as a mediator in these interactions. The method's basic data came from 166 employees of specific private banks in the Batticaloa province of Sri Lanka. The basic mediation analysis was used to test the study model. The parameters under research demonstrated strong and positive relationships with each other, according to the study's findings. Additionally, the empirical findings of the study demonstrated that OCB mediates the relationship between work-life balance and organizational effectiveness. The study's empirical results corroborate its theoretical arguments. It is suggested that understanding the empirical knowledge regarding the relationships between work-life balance, organizational effectiveness, and organizational citizenship behavior (OCB) requires an understanding of the current study.

Malik, Wan, Dar, Akbar, and Muhammad (2021) examined the impact of work-life balance on the benefits and job satisfaction of Pakistani employees. The purpose of the study was to determine how work satisfaction among workers of Pakistani public and private business schools was impacted by employment benefits. It also examined how the relationship between job satisfaction and employment benefits was mediated by work-life balance (WLB). Method: A sample of 329 replies from Pakistani business schools is obtained using a standardized questionnaire. The data was analyzed using multiple regression analysis. The results show that WLB plays a mediating role in the relationship between job satisfaction and work benefits. According to the study, unless they provide a good balance between personal and professional lives, only job advantages like income, insurance, medical leave, etc. should be provided. If not, the benefits are meaningless since staff dissatisfaction will persist, which will reduce academic productivity.

2.5 Theoretical Review

There are two theories that are relevant to this study, these theories are the two-factor theory and the effort-recovery model. These hypotheses are then reviewed in the sentences that follow;

2.5.1 The Two-Factor Theory

Two-factor theory serves as the foundation for our investigation. The study used the two-factor theory, which was made popular by Herzberg in 1968, as a theoretical framework to better understand employees' views and reasons for staying or leaving a company. What do workers want from their occupations, according to Herzberg (1968)? Do they simply want to be paid more? Or do they desire stability, positive working relationships, chances for development and promotion, or something else entirely? These are crucial inquiries to have a deeper understanding of employee motivation and attitudes. Herzberg's 1968 two-factor hypothesis distinguished between two main categories of factors that influenced an employee's job satisfaction or dissatisfaction. The first category, hygiene considerations, includes organizational regulations, working conditions, pay, supervision, relationships with coworkers, interactions with management, and other aspects of the workplace. Staff members may become dissatisfied if these factors are not adequately managed. If coworkers treat employees well and have positive opinions of them, they won't be unhappy.

However, no matter how good these components are, they won't genuinely motivate and fulfill employees to perform properly. The basis for true job satisfaction and performance motivation, according to Herzberg, is the second category—the motivators. The motivators described the job itself, or what people perform at work. Motivators include the nature of the work itself, the responsibilities involved, the opportunity for

growth and recognition, and the sense of accomplishment the position provides. When these components are present, it is considered that the majority of people feel their careers to be both inspiring and satisfying. To use Herzberg's theory of motivation in the workplace, people must be motivated to perform through a two-stage procedure. Firstly, one needs to eliminate the dissatisfactions that workers are experiencing and secondly, as well, the need to help an employee find satisfaction. When these are successfully done, employee retention is guaranteed.

Because it highlights how important it is for businesses to have both hygienic and motivational aspects in order to sustain employee happiness and encourage them to stay with the company longer, this theory was relevant to the study. Although it's widely accepted that motivational factors lead to high retention, a lack of hygienic factors may increase employee turnover (Coetzee & Schreuder, 2013). Herzberg's theory has been contested by several scholars since some of its components cannot be verified by science. Despite the criticisms, the two-factor theory has persisted because Herzberg made several significant contributions. First of all, Herzberg's theory highlights the important distinction between extrinsic incentives, which originate from hygienic considerations, and intrinsic rewards, which originate from motivating factors. Second, in order to motivate employees, it pushes managers to prioritize both internal and extrinsic rewards. Thirdly, it opens the door for theories like the Hackman and Oldham model that offer a more thorough explanation of how managers could enhance workers' work. Fourthly, it is easy to comprehend, seems to be based on "real life" rather than academic abstractions,

and is consistent with the Protestant ethic that work is desirable in and of itself and a fundamental belief in the dignity of labor. As a result, Herzberg had a significant impact on the job enrichment movement, which aimed to improve the quality of working life by designing occupations in a way that would increase the likelihood of obtaining intrinsic happiness from work.

2.5.2 The Effort-Recovery Model

The effort-recovery (E-R) model is frequently used to investigate and illustrate the fundamental operation of work-home interaction (Meijman & Mulder, 1998). This model describes how work and private life may possibly interact with each other, and which aspects of these domains may affect the well-being of an individual during the interaction process (Geurts & Demerouti 2003; Mostert & Rathbone, 2001). According to the E-R model, effort expenditure (such as task performance at work) is linked to particular load reactions that occur in the individual. These reactions are then linked to short-term psycho-physiological reactions, which can include behavioral, psychological, and subjective reactions like changes in mood, energy levels, and hormone secretion (Mostert & Oldfield, 2009; Van Tonder, 2005). If recovery takes place after the effort has been made and enough time has passed for the psychobiological systems to stabilize once again, these load reactions are typically reversible (Mostert & Oldfield, 2009; Van Tonder, 2005). According to Geurts and Demerouti (2003), the E-R model measures the extent to which recovery is important in a person's life. Accordingly, the model offers a

theoretical framework (or perspective) on the mechanisms that underlie the link between workload and nonworkload and well-being, presuming that recuperation from the effort put forth on work and nonwork tasks during the day is essential (Geurts et al., 2003).

Work-home interaction, as defined by Geurts, Taris, Kompier, Dijkers, Van Hooff, and Kinnunen (2005), is the process through which load reactions that have accumulated in one domain, like "work," have an impact on an individual's functioning and behavior in another domain, like "home." The E-R model's core idea is that excessively demanding job demands are linked to the accumulation of detrimental load effects that affect the non-work domain (the home and family environment). As a result, it is more challenging to adequately recuperate at home from the effort one has put up in their professional role. This inadequate recuperation raises the risk that work-related demands may impair mental health and result in unfavorable work-home interactions (NWHI) (Geurts et al., 2003). NWHI has been linked in studies to alcohol consumption or misuse (Frone et al., 1996), depression (Frone, Russell, and Barnes, 1996), and decreased well-being (Grant-Vallone & Donaldson, 2001). In order to lessen work-home conflict through work-life balance, both employers and employees show a desire to strike a balance between work-related commitments and personal responsibilities (Greenhaus & Beutell, 1985).

According to Osthuizen and Mostert (2010), positive work-home interference (PWHI) refers to the positive influences that are developed at work and that support effective functioning at work, while positive home-work interference (PHWI) refers to the positive

influences that are developed at home and that support good functioning at work. According to the E-R model, workplaces that provide sufficient resources for workers, including autonomy, feedback, and personal growth, may encourage a person's willingness to put their best effort into a task and produce favorable results (Geurts, Taris, Kompier, Dijkers, Van Hooff, & Kinnunen 2005). Under these conditions, resources in one domain may be energizing, increasing the likelihood of positive spillover to the other domain and decreasing the need for recovery (Bakker and Geurts, 2004). Increased motivation and commitment may be the result of this positive mobilization of energy (Bakker & Geurts, 2004).

Poelmans (2005) asserts that people go through two different kinds of rehabilitation: internal recovery, which occurs throughout the workday, and external recovery, which occurs after work. When "home" expectations spill over into one's "work" environment, it can have a detrimental effect on internal recovery, and when "work" demands spill over into one's "home" environment, it can do the same to external recovery. According to Geurts, Taris, Kompier, Dijkers, Van Hooff, and Kinnunen (2005), people who have not fully recovered from prior effort investments must still exert extra effort to perform well when faced with new demands. This leads to a greater intensity of negative load reactions that further appeal to the recovery process. Long-term accumulation of persistent negative load reactions may result from persistently high demands (in one or both domains) and inadequate recovery (Geurts et al., 2003). According to Geurts et al. (2003), the involvement of recovery could improve our comprehension of positive WHI.

When people are able to use possibilities for control and support to keep their effort investments within reasonable bounds, energy resources may be restored rather than drained (Geurts et al., 2003). Energy consumption is a prerequisite for stabilizing energy production, and people typically find energy for activities they enjoy (Geurts et al., 2003). According to Geurts et al. (2003), environments that allow people to self-regulate their effort investments provide the chance to have positive experiences that result in positive load reactions, which then spread to other (work or non-work) domains.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

The overall design and methodology of the study are intended to be presented in this chapter. The strategies for gathering data that allowed the researcher to test hypotheses or provide answers to research questions are included in this chapter.

3.2 Research Design

3.3 Population and Sampling Techniques

The study's target population consists of 236 Nigerian employees of Access Bank Plc. The departments of Strategic Business Units, Corporate and Investment Banking, Retail Banking, Enterprise Resource Group, and Information Technology will be the specific sources of the sample. The sample size is calculated using Taro Yamane's sample size determination formula, where $N = 236$ and the selected margin of error (e) is 0.05 (equivalent to a 5% confidence level).

$$n = 236$$

$$1+236(0.05)^2$$

$$n = 236$$

$$1+236(0.0025)$$

$$n = 236$$

$$1.59$$

Sample size = 148

3.4 Measurement and Operationalization of Variables

The purpose of the study is to investigate the causal relationship between the dependent variable, employee job satisfaction, and its explanatory variables, which include welfare programs, leave policies, flexible work schedules, family responsibilities, and managerial assistance. Descriptive statistics will be used for the initial data analysis. Participants will respond with their choices based on the statements provided, and the questions will be in statement style. A 5-point Likert scale with the options "Strongly Agree, Agree, Neutral, Disagree, or Strongly Disagree" will be used for the responses. Table 3.1 below displays the variables' measurement and operationalization.

Table 3.1 Operationalization of Variables

Section A: Demographic Data

S/N	VARIABLES	OPERATIONALIZATION	QUESTION NUMBER
1	Sex	Male Female	Q 1
2	Age	25-29 years 30-34 years 35-39 years 40 years and above	Q2
3	Marital status	Single Married	Q3
4	Educational qualifications	OND HND BSC MSC PHD	Q4
5	Job role	Tellers Loan officer Branch managers Administrative assistants IT specialists	Q5
6	Years of experience	2 years 3 years 4 years 5 years 6 years	Q6

Section B: Work-life Balance and Employee Job Satisfaction

7	Employees Job Satisfaction	Employee job satisfaction is the level of contentment, fulfillment, and positive emotion an individual feels about their job and work environment.	Q7-11
8	Leave Policy	A leave policy is a formal, written document that outlines an organization's rules for employee time off, detailing the types of leave available (like annual, sick, or parental leave), the eligibility requirements for each, and how to request and receive approval for leave days.	Q12-16
9	Flexible Working Arrangement	A flexible working arrangement is a change from a standard, traditional work setup that offers employees more autonomy over their schedule and location to better support their personal needs and work-life balance.	Q17-21
10	Welfare Policies	Welfare policies are government-implemented laws, programs, and regulations designed to promote the well-being and provide a social safety net for citizens, particularly vulnerable populations.	Q22-26
11	Family Responsibilities	Family responsibilities are the duties and obligations family members have toward one another, including providing care, support, and maintenance for dependent children, elders, or other family members in need.	Q26-31
12	Managerial Support	Managerial support is the provision of resources, guidance, and encouragement by managers to employees, fostering a positive work environment that boosts productivity and well-being.	Q31-35

(Source: Researchers Compilation, 2025)

3.5 Research Instrument

To gather information for the study, questionnaires were created. There were two parts to the questionnaire titled "the effect of work-life balance on employees job satisfaction in the Nigerian banking sector, Benin City." In Section A, demographic data is gathered, including sex, age, marital status, educational background, work role, and year of experience. Twelve questions in Section B of the questionnaire address topics pertaining to the goal of this investigation. The questionnaire's items were based on a four-point Likert scale, with four points for Strongly Agree (SA), three points for Agree (A), two points for Disagree (D), and one point for Strongly Disagree (SD).

3.6 Source of Data Collection

A questionnaire was used as the method of data collection. The researcher gave the questionnaires to the participants and collected them immediately upon completion. In about two weeks, this activity was finished.

3.7 Validity and Reliability of the Instrument

In order to achieve authenticity in both face and content. The study equipment was provided for constructive criticism and modification by my supervisor and other research experts from the Faculty of Management Sciences. In light of their corrections, the questionnaire's language and structure were changed. The tool was designed to reduce the impact of mistakes like ambiguity and inconsistency. Twenty respondents from Benin City's five commercial banks were used to determine the instrument's reliability.

There was a test retest. Twenty respondents completed the questionnaire, which the researcher collected when they were finished. The identical questionnaire was given to the same group of responders about two weeks later. The instrument's test-retest reliability was determined using the Cronbach alpha reliability method, yielding an index of 0.63 that demonstrated the instrument's internal and external consistency.

3.8 Method of Data Analysis

Descriptive and inferential statistics will be used to examine the questionnaire results. The demographic data will be summarized using descriptive statistics, such as frequency distributions, means, and standard deviations. The five study hypotheses will be tested using inferential statistical methods such as multiple regression analysis and correlation analysis. The association between work-life balance and employee job satisfaction will be determined using regression analysis. For data analysis, the Statistical Package for Social Sciences 23.0 software will be used, guaranteeing precise and effective statistical measure computation.

3.9 Model Specification

The ordinary least square method (OLS) was employed as the estimation technique. The functional relationship between the dependent and independent variable are as follows;

$$EJS = F(LP, FWA, WP, FR, MS) \dots\dots\dots 1$$

This is further expressed econometrically as follows;

$$EJS_i = \beta_0 + \beta_1 LP_i + \beta_2 FWA_i + \beta_3 WP + \beta_4 FR_i + \beta_5 MS_i + e_i \dots \dots \dots 2$$

Where:

EJS = Employee Job Satisfaction (dependent variable)

LP = Leave Policy

FWA = Flexible Working Arrangement

WP = Welfare Policies

FR = Family Responsibilities

MS = Managerial Support

The expected apriori signs are as follows:

$\beta_1 > 0$; This implies that an increase in Leave Policy will lead to a proportionate increase in Employee Job Satisfaction.

$\beta_2 > 0$; This implies that an increase in Flexibility Working Arrangement will lead to a proportionate increase in Employee Job Satisfaction.

$\beta_3 > 0$; This implies that an increase in Welfare Policies will lead to a proportionate increase in Employee Job Satisfaction.

$\beta_4 > 0$; This implies that an increase in Family Responsibilities will lead to a proportionate decrease in Employee Job Satisfaction.

$\beta_5 > 0$; This implies that an increase Management Support will lead to a proportionate increase in Employee Job Satisfaction

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION OF RESULTS AND DISCUSSION OF FINDINGS

4.1 Introduction

This chapter presents analysis of the data and the results on the effect of Work-life balance on employee job satisfaction in the Nigerian banking sector, Benin City, through the analysis of data from the research instrument and discussion of findings. Specifically, a total of one hundred and forty-eight (148) sets of questionnaires were filled online by the sampled respondents who were employees of Access Bank Plc, Benin City, Nigeria, and same one hundred and forty-eight (148) sets of questionnaires were retrieved and used for the empirical analysis which is now being presented and discussed in this chapter.

4.2 SECTION (A) DEMOGRAPHIC DATA OF RESPONDENTS

Table 4.1 Gender Distribution of the Respondents

Options	Frequency	Percentage (%)
Male	72	48.6
Female	76	51.4
Total	148	100

Source: Field Survey (2025)

From table 4.1 above it is noted that majority of the respondents 76(51.4%) were females while 72(48.6%) were males.

Table 4.2 Age Distribution of the Respondents

Options	Frequency	Percentage (%)
25-29 years	64	43.2
30-34 years	32	21.6
35-39 years	27	18.2
40 years and above	25	16.9
Total	148	100

Source: Field Survey (2025)

The table 4.2 above showed that majority of the respondents 64(43.2%) were aged between 25-29 years, while 32(21.6%) were aged between 30-34 years, 27(18.2%) were aged between 35-39 years, and 25(16.9%) were aged 40 years and above.

Table 4.3 Marital Status of Respondents

Options	Frequency	Percentage (%)
Single	89	60.1
Married	59	39.9
Total	148	100

Source: Field Survey (2025)

Table 4.3 above shows that 89(60.1%) of the respondents are single, while 59(39.9%) of the respondents are married.

Table 4.4 Educational Qualifications of the Respondents

Options	Frequency	Percentage (%)
OND	28	18.9
HND	27	18.2
BSC	50	33.8
MSC	27	18.2
PHD	16	10.8
Total	148	100

Source: Field Survey (2025)

Table 4.4 above revealed that 28(18.9%) of the respondents hold OND and their academic qualifications, 27(18.2%) of the respondents hold HND as their academic qualifications, 50(33.8%) of the respondents also hold BSC as their academic qualifications, 27(18.2%) of the respondents hold MSC, while 16(10.8%) of the respondents hold PHD as their academic qualifications.

Table 4.5 Job Role of the Respondents

Options	Frequency	Percentage (%)
Tellers	23	15.5
Loan officer	31	20.9
Branch managers	24	16.2
Administration assistant	46	31.2
IT specialists	24	16.2
Total	148	100

Source: Field Survey (2025)

Table 4.5 above revealed that 23(15.5%) of the respondents are Bank Tellers, while 31(20.9%) of the respondents are Bank Loan officers, 24(16.2%) of the respondents are Branch Managers, 46(31.2%) of the respondents are Bank Administration Assistant and 24(16.2%) of the respondents are IT Specialist.

Table 4.6 Respondents Years of Working Experience

Options	Frequency	Percentage (%)
2 years	33	22.3
3 years	32	21.6
4 years	29	19.6
5 years	33	22.3
6 years and above	21	14.2

Source: Field Survey (2025)

4.3 Data Presentation and Analysis for the Independent Variable

The descriptive analysis of the independent variables (leave policy, flexible work schedules, welfare policies, family responsibilities, and managerial assistance) using frequency count, percentage, and mean is shown in the table below.

Table 4.7: Descriptive Analysis of Leave Policy

S/N	Statement	Total Responses	SA (%)	A (%)	N (%)	D (%)	SD (%)	Mean (X)
1	I feel comfortable taking my full leave entitlement without fear of repercussions or increased workload upon my return.	148 (100)	58 (39.2)	42 (28.4)	19 (12.8)	17 (11.5)	12 (8.1)	3.79
2	The provision for sick leave in my bank's policy is adequate to cover my health-related needs without financial worry.	148 (100)	54 (36.5)	43 (29.1)	19 (12.8)	18 (12.2)	14 (9.5)	3.71
3	When I return from leave, I feel more energetic and motivated to perform my job effectively.	148 (100)	65 (43.9)	48 (32.4)	16 (10.8)	7 (4.7)	12 (8.1)	3.99
4	I believe the leave policy in my bank is fair compared to those in other banks in Benin City.	148 (100)	62 (41.9)	40 (27.0)	27 (18.2)	7 (4.7)	12 (8.1)	3.90
	Average		59.8 (40.4)	43.3 (29.2)	20.3 (13.7)	12.3 (8.3)	12.5 (8.5)	3.85

Source: Field Survey (2025)

From Table 4.7 above, it was revealed that the leave policy implemented by banking sector in Benin City have critical impact on employee's job satisfaction. Specifically, majority of the respondents agreed that they feel comfortable taking their full leave entitlement without fear of repercussions or increased workload upon their return ($\bar{x}=3.79$); majority of them also agreed that the provision for sick leave in their bank's

policy is adequate to cover their health-related needs without financial worry ($\bar{x}=3.71$); majority of them also agreed that when they return from leave, they feel more energetic and motivated to perform their job effectively ($\bar{x}=3.99$); majority of the respondents also agreed that they believe the leave policy in their bank is fair compared to those in other banks in Benin City ($\bar{x}=3.90$).

Essentially, based on the mean analysis of the above statements with the average mean value of 3.85, we can infer that leave policy implemented by banking sector in Benin City have impact on employee's job satisfaction.

Table 4.8 Descriptive Analysis of Flexible Working Arrangement

S/N	Statement	Total Responses	SA (%)	A (%)	N (%)	D (%)	SD (%)	Mean (X)
5	My current working schedule allows me to effectively manage my personal and family responsibilities.	148 (100)	59 (39.9)	40 (27.0)	25 (16.9)	12 (8.1)	12 (8.1)	3.82
6	I feel that my job performance is better due to the flexibility offered in my work schedule.	148 (100)	61 (41.2)	49 (33.1)	17 (11.5)	11 (7.4)	10 (6.8)	3.95
7	The bank's policy on flexible working arrangements is clearly communicated and easy to understand.	148 (100)	63 (42.6)	43 (29.1)	24 (16.2)	6 (4.1)	12 (8.1)	3.94
8	My work environment, including the flexibility offered, makes me feel valued by the organization.	148 (100)	61 (41.2)	46 (31.1)	21 (14.2)	8 (5.4)	12 (8.1)	3.92
	Average		61 (41.2)	44.5 (30.1)	21.8 (14.7)	9.3 (6.3)	11.5 (7.8)	3.91

Source: Field Survey (2025)

According to Table 4.8 above, employees' job satisfaction in Benin City's banking industry is positively impacted by flexible work arrangements. In particular, the majority of respondents agreed that their current work schedule enables them to successfully manage their personal and family responsibilities ($\bar{x}$ =3.82); they also agreed that the flexibility offered in their work schedule improves their job performance ($\bar{x}$ =3.95); they

agreed that the bank's policy on flexible working arrangements is easily understood and communicated ($\bar{x}$ =3.94); and they agreed that their work environment, including the flexibility offered, makes them feel valued by their organization ($\bar{x}$ =3.95).

Essentially, we can conclude that flexible working arrangements have a positive impact on employees' job satisfaction in the banking industry in Benin City based on the mean analysis of the aforementioned statements with an average mean value of 3.91.

Table 4.9 Descriptive Analysis of Welfare Policies

S/N	Statement	Total Responses	SA (%)	A (%)	N (%)	D (%)	SD (%)	Mean (X)
9	The health insurance/medical benefits provided by the bank adequately cover my family's needs.	148 (100)	63 (42.6)	26 (17.6)	16 (10.8)	29 (19.6)	14 (9.5)	3.64
10	I feel a strong sense of loyalty to the bank because of the welfare benefits they provide.	148 (100)	59 (39.9)	43 (21.9)	23 (15.5)	11 (7.4)	12 (8.1)	3.85
11	I believe the training and professional development opportunities provided by the bank constitute a valuable welfare benefit.	148 (100)	63 (42.6)	47 (31.8)	17 (11.5)	10 (6.8)	11 (7.4)	3.95
12	The lack of certain desired welfare benefits is a major factor that would make me consider leaving the bank.	148 (100)	64 (43.2)	41 (27.7)	19 (12.8)	13 (8.8)	11 (7.4)	3.91
	Average		62.3 (42.1)	39.3 (24.6)	18.8 (12.7)	15.8 (10.7)	12 (8.1)	3.84

Source: Field Survey (2025)

According to table 4.9 above, welfare policies and job satisfaction among workers in Benin City's banking industry are positively correlated. In particular, the majority of respondents agreed that the bank's health insurance and medical benefits sufficiently cover their family's needs ($\bar{x}=3.64$); they also agreed that the bank's welfare benefits give them a strong sense of loyalty ($\bar{x}=3.85$); they agreed that the bank's training and professional development opportunities constitute a valuable welfare benefit ($\bar{x}=3.95$); and they agreed that the absence of certain desired welfare benefits is a major factor that would make them consider leaving the bank ($\bar{x}=3.91$).

We can basically conclude that there is a positive correlation between welfare programs and work satisfaction among employees in the banking sector in Benin City based on the mean analysis of the aforementioned assertions, which has an average mean value of 3.84.

Table 4.10 Descriptive Analysis of Family Responsibilities

S/N	Statement	Total Responses	SA (%)	A (%)	N (%)	D (%)	SD (%)	Mean (%)
13	The pressure and stress from my job often leave me too tired to fulfill my family responsibilities.	148 (100)	63 (42.6)	38 (25.7)	18 (12.2)	19 (12.8)	10 (6.8)	3.84
14	My work schedule makes it difficult for me to plan and attend important family and social engagements.	148 (100)	58 (39.2)	41 (27.7)	17 (11.5)	18 (12.2)	14 (9.5)	3.75
15	Family matters or responsibilities at home often make it difficult for me to concentrate fully on my work.	148 (100)	57 (38.5)	31 (20.9)	22 (14.9)	25 (16.9)	13 (8.8)	3.64
16	I am satisfied with the current policies in my bank that are designed to help employees manage family responsibilities.	148 (100)	60 (40.5)	41 (27.7)	21 (14.2)	16 (10.8)	10 (6.8)	3.84
	Average		59.5 (40.2)	37.8 (25.5)	19.5 (13.2)	66 (13.2)	11.6 (8.0)	4.40

Source: Field Survey (2025)

Table 4.10 above showed that family obligations had a significant impact on workers' job satisfaction in Benin City's banking industry. In particular, the majority of respondents agreed that their work schedule makes it difficult for them to plan and attend significant family and social engagements ($\bar{x}$ =3.75), that their family matters or responsibilities at home frequently make it difficult for them to fully concentrate on their work ($\bar{x}$ =3.64),

and that the pressure and stress from their job frequently leave them too tired to fulfill their family responsibilities ($\bar{x}=3.84$); the majority of respondents also concurred that they are happy with the bank's existing family-friendly practices ($\bar{x}=3.84$).

In essence, we may conclude that family obligations have a detrimental impact on workers' job satisfaction in Benin City's banking industry based on the mean analysis of the aforementioned assertions, which has an average mean value of 4.40.

Table 4.11 Descriptive Analysis of Managerial Support

S/N	Statement	Total Responses	SA (%)	A (%)	N (%)	D (%)	SD (%)	Mean (X)
17	My manager actively tries to reduce conflicts between my work and family life.	148 (100)	60 (40.5)	41 (27.7)	21 (14.2)	13 (8.8)	13 (8.8)	3.82
18	I feel a sense of psychological safety and security while at work	148 (100)	61 (41.2)	40 (27.0)	24 (16.2)	12 (8.1)	11 (7.4)	3.86
19	My manager helps me set clear and achievable work targets, preventing unnecessary overload.	148 (100)	60 (40.5)	45 (30.4)	22 (14.9)	9 (6.1)	12 (8.1)	3.89
20	I am satisfied with the level of respect and dignity I receive from my bank colleagues.	148 (100)	62 (41.9)	49 (33.1)	18 (12.2)	8 (5.4)	11 (7.4)	3.79
	Average		60.3 (41.0)	43.8 (29.6)	25.8 (14.4)	10.5 (7.1)	11.8 (7.9)	3.97

Source: Field Survey (2025)

According to table 4.11 above, managerial support is essential for improving workers' job satisfaction in Benin City's banking industry. Specifically, majority of the respondents agreed that their manager actively tries to reduce conflicts between their work and their family life ($\bar{x}=3.82$); majority of the respondents also agreed that they feel a sense of psychological safety and security while at work ($\bar{x}=3.86$); majority of the respondents also agreed that their manager helps them set clear and achievable work targets, preventing unnecessary overload ($\bar{x}=3.89$); majority of the respondents also agreed that they are satisfied with the level of respect and dignity they receive from their bank colleagues ($\bar{x}=3.79$).

We can basically conclude that management support plays a beneficial effect in improving employees' job satisfaction in the banking industry in Benin City based on the mean analysis of the aforementioned statements, which has an average mean value of 3.97.

4.4 Data Presentation and Analysis for the Dependent Variable

The table below presents the descriptive analysis on the dependent variable (Employees Job Satisfaction) using frequency count, percentage and mean.

Table 4.12 Descriptive Analysis of Employees Job Satisfaction

S/N	Statement	Total Responses	SA (%)	A (%)	N (%)	D (%)	SD (%)	Mean (X)
21	My job allows me to use my skills and abilities effectively.	148 (100)	67 (45.3)	44 (29.7)	17 (11.5)	9 (6.1)	11 (7.4)	3.99
22	I have sufficient autonomy and freedom in deciding how to do my work.	148 (100)	62 (41.9)	41 (27.7)	17 (11.5)	18 (12.2)	10 (6.8)	3.86
23	I am satisfied with the current policies regarding performance reviews.	148 (100)	62 (41.9)	39 (26.4)	23 (15.5)	13 (8.8)	11 (7.4)	3.86
24	I am encouraged to offer suggestions for improving work processes.	148 (100)	70 (47.3)	40 (27.0)	23 (15.5)	5 (3.4)	10 (6.8)	4.05
	Average		65.3 (44.1)	41 (27.7)	20 (13.5)	11.3 (7.6)	10.5 (7.1)	3.94

Source: Field Survey (2025)

From table 4.12 above, it was discovered that there is maximum degree of workers job satisfaction among employees of Access Bank Plc in Benin City. In particular, the majority of respondents agreed that their job allows them to use their skills and abilities effectively ($\bar{x}=3.99$); they also agreed that they have enough autonomy and freedom to choose how to do their work ($\bar{x}=3.86$); they agreed that they are satisfied with the current policies regarding performance reviews ($\bar{x}=3.86$); and they agreed that they are encouraged to offer suggestions for improving work processes ($\bar{x}=4.05$).

In essence, we can conclude that Access Bank Plc employees in Benin City have the highest degree of job satisfaction based on the mean analysis of the aforementioned statements, which has an average mean value of 3.94.

4.5 Hypothesis Testing

The regression output is summarized in this part to test the study's hypotheses. The following is the decision rule for approving or disapproving the hypothesis: The null hypothesis (H0) is accepted when the computed p-value is higher than the 0.5 percent level of significance; if the p-value is lower than the 0.5 level of significance, the null hypothesis is rejected.

Table 4.13 Model Summary: Work-life Balance and Employee Job Satisfaction

Model Summary

Model	R	R Square	Adjusted Square	RStd. Error of the Estimate	Durbin-Watson
1	.788	.621	.605	0.4532	1.894

a. Predictors: (Constant), Leave Policy, Flexible Working Arrangement, Welfare Policies, Family Responsibilities, Managerial Support.

b. Dependent Variable: Employees Job Satisfaction

Source: Statistical Package for social Sciences v.23

The table above displays the model summary result from the regression output. The Rsquare calculates the degree to which changes (variations) in the dependent variable (employees' job satisfaction) can be explained by the independent variables (leave policy, flexible working arrangements, welfare policies, family responsibilities, and managerial support). According to the model, 60.5% of the variation in the independent variables (leave policy, flexible working arrangements, welfare policies, family responsibilities, managerial support) can be explained by employee job satisfaction; the remaining 39.5% of the variation can be explained by factors not included in the study. Additionally, the Durbin Weston statistic of 1.89 indicates that there is no auto-correlation in the model, hence the outcome is reliable.

Table 4.14 ANOVA: Work-life Balance and Employee job satisfaction

ANOVA

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	47.120	5	9.424	45.92	.000
Residual	29.130	142	.205		
Total	76.250	147			

a. Dependent Variable: Employees Job Satisfaction

b. Predictors: (Constant), Leave Policy, Flexible Working Arrangement, Welfare Policies, Family Responsibilities, Managerial Support.

Source: Statistical Package for social Sciences v.23

The analysis of variance (ANOVA) results regarding the impact of work-life balance on employee job satisfaction in the Nigerian banking industry in Benin City are displayed in the table above. At the 5% significance level, the F-statistic value of 45.92 is significant at 0.000. Therefore, in the Nigerian banking industry, workers' job satisfaction is significantly predicted by the explanatory factors (Leave Policy, Flexible Working Arrangement, Welfare Policies, Family Responsibilities, Managerial Support).

Table 4.15 Regression Output of Work-life Balance and Employees Job Satisfaction

Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	.650	.310		2.097	.038		
Leave Policy	.185	.088	.152	2.102	.037	.714	1.401
Flexible Working Arrangement	.290	.095	.285	3.053	.003	.625	1.600
Welfare Policies	.173	.081	.160	2.136	.034	.769	1.300
Family Responsibilities	-.211	.075	-.205	-2.813	.006	.833	1.200
Managerial Support	.324	.090	.310	3.600	.000	.588	1.701

a. Dependent Variable: Employees Job Satisfaction

Source: Statistical Package for social Sciences v.23

Hypothesis One

H₀₁: Leave policy has no significant impact on employees job satisfaction in the banking sector in Benin city.

Leave policies have a strong positive correlation with job satisfaction, as Table 4.15 above demonstrates. Because the p-value of 0.037 was less than 0.05 ($p\text{-value} = 0.037 < 0.05$ & $T\text{-stat} = 2.102 > 2$), the researcher concludes that we reject the null hypothesis and accept the alternative hypothesis.

Hypothesis Two

H0₂: Flexible working arrangements do not significantly affect employee's job satisfaction in the banking sector in Benin city.

Flexible work arrangements and employee job satisfaction are significantly correlated, according to table 4.15 above. Because the p-value of 0.003 was less than 0.05 ($p\text{-value} = 0.003 < 0.05$ & $T\text{-stat} = 3.053 > 2$), the researcher concludes that we reject the null hypothesis and accept the alternative hypothesis.

Hypothesis Three

H0₃: There is no significant relationship between welfare policies and employees job satisfaction in the banking sector in Benin city.

Welfare policies and employees' job satisfaction are positively correlated, according to table 4.15 above. Because the p-value of 0.034 was less than 0.05 ($p\text{-value} = 0.034 < 0.05$ & $T\text{-stat} = 2.136 > 2$), the researcher concludes that we reject the null hypothesis and accept the alternative hypothesis.

Hypothesis Four

H0₄: Family responsibilities do not significantly influence employee's job satisfaction in the banking sector in Benin city.

Family obligations and workers' job satisfaction in the Nigerian banking industry in Benin City are negatively correlated, according to table 4.15 above. Despite the fact that the p-value of 0.006 was less than 0.05, the researcher decides that we accept the null hypothesis and reject the alternative hypothesis since the T-statistic of -2.813 was less than 2 ($T\text{-stat} = -2.813 < 2$).

Hypothesis Five

H0₅: Managerial support does not play any significant role in enhancing employees job satisfaction in the banking sector in Benin city.

The outcome of table 4.15 above demonstrates that in the Nigerian banking industry in Benin City, there is a favorable correlation between management support and workers' job satisfaction. Because the p-value of 0.000 was less than 0.05 ($p\text{-value} = 0.000 < 0.05$ & $T\text{-stat} = 3.600 > 2$), the researcher concludes that we reject the null hypothesis and accept the alternative hypothesis.

4.5 Discussion of Findings

The study's conclusions showed that, in the Nigerian banking industry in Benin City, leave policies significantly improve job satisfaction. Oditia (2023) corroborates this findings, opined that if workers feel comfortable to take time off without risking judgment, burdening their colleagues, or falling behind on performance goals, they will feel more respected and cared for. This has a positive effect on their general job satisfaction and emotional status. Abasili, Achufusi, and Nwokike (2023) found that a progressive leave policy that includes cover for parental leave, mental health days, or family emergencies shows that the employer cares about employees' overall welfare. Conversely, Khan and Fazili (2016) presents a nuanced view, stated that a leave policy that is too rigid, enforced unevenly, or poorly communicated can actually cause dissatisfaction and frustration. This finding highlights the complexity of employees job satisfaction in the Nigerian banking sector and points to the necessity of comprehensive human resource policies.

Furthermore, findings revealed that there is significant relationship between flexible working arrangement and employee job satisfaction in the Nigerian banking sector in Benin City. Akin to this findings, Thevanesand and Harikaran, (2020) opined that flexibility helps people to better balance demands at home and at work in banking, when employees are accustomed to long working hours in a trying environment. Similarly, Giannikis and Mihail, (2011) posited that flexibility results in improved productivity and

lower burnout, hence greater happiness. This shows the dynamic of Nigerian banking sector where employees have flexible working arrangement which in most times leads to employees job satisfaction.

Findings also revealed that there is positive relationship between welfare policies and employees job satisfaction in the Nigerian banking sector in Benin City. This align with the findings of Kruja and Jaupi (2020) who asserted that welfare programs offer stability and a sense of security that is absolutely necessary for employment pleasure. Afia, Richard and John (2023) supports the findings, opined that investing in the welfare of bank personnel signals that they are appreciated members of the organization rather than just resources. The findings of Mukururi and Ngari (2014) also agreed with this findings, stated that employees who feel taken care of are more inclined to remain committed to the company, favorably discuss it, and perform better in their jobs. This study revealed a dynamic ways of giving out welfare packages to the employees in the Nigerian banking sector in other for them to perform better on their job.

Moreover, the findings of this study revealed that there is a negative relationship between family responsibilities and employees job satisfaction in the Nigerian banking sector in Benin City. Nwinyokpugi and Modey (2019) corroborate this findings, opined that when family responsibilities are severe or long term, they may clash with work demands, particularly in hierarchical work environments like banking. Ogunyemi and Ojo (2019) also supports this findings stated that employees in the banking sector often work long

hours, like evenings or weekends late in the day, particularly in customer service, sales targets, or compliance time sensitive jobs, such overtime can lead to work family conflict, where the demands of one domain spill over into the other. Over time, this conflict creates a sense of imbalance, job dissatisfaction, and even burnout. This study therefore call for more balance between employees family responsibilities and employees job satisfaction in the Nigerian banking sector.

In addition, findings of this study also revealed that there is a positive relationship between managerial support and employees job satisfaction in the Nigerian banking sector in Benin City. This resonate with the findings of Shonubi, Obawaru and Akuwa (2022) who conducted a comprehensive analysis that sheds light on how management support have a positive effect on employee commitment. They explained that supportive supervision mitigates the stress, allowing the employee to cope better with the job's inherent demands, thereby maintaining or improving their satisfaction and commitment. Similarly, Orumwense (2018) posited that a manager who clarifies ambiguous roles, provides necessary resources, or fights for better working conditions makes the job feel more manageable and less frustrating. He stated further that providing clarity and emotional safety, supportive managers reduce the level of job-related stress and conflict, which are major drivers of dissatisfaction. The employee feels more capable of coping with the inherent demands of the role.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION, AND RECOMMENDATIONS

5.1 Introduction

The research findings are summarized in this chapter, conclusions and recommendations were also made in this chapter. The chapter is structured as outlined as follows; the summary of findings, the conclusion of the study, the recommendations of the study, contribution to knowledge and the researcher suggestions for further research.

5.2 Summary of Findings

The study focused on the effect of Work-life balance on employee job satisfaction in the Nigerian banking sector, Benin City.

The key conclusions drawn from the collected and examined data are as follows: Leave policy have a significant positive relationship with job satisfaction in the Nigerian banking sector in Benin City; There is significant relationship between flexible working arrangement and employee job satisfaction in the Nigerian banking sector in Benin City; There is positive relationship between welfare policies and employees job satisfaction in the Nigerian banking sector in Benin City; There is a negative relationship between family responsibilities and employees job satisfaction in the Nigerian banking sector in Benin City; There is a positive relationship between managerial support and employees job satisfaction in the Nigerian banking sector in Benin City.

5.2 Conclusion

Using leave policies, flexible work schedules, welfare policies, family obligations, and management assistance as dimensions of work-life balance, this study carefully investigated the impact of work-life balance on employee job satisfaction in the Nigerian banking sector, Benin City. Employees' job satisfaction in the Nigerian banking industry in Benin City is significantly positively correlated with leave policies, according to data analysis from 140 distributed surveys. Notably, a progressive leave policy that covers family crises, mental health days, and parental leave demonstrates the employer's concern for workers' general well-being. Additionally, the study found a strong correlation between employee job satisfaction and flexible working arrangements in the Nigerian banking industry in Benin City. In the Nigerian banking industry in Benin City, the study also showed a favorable correlation between welfare policies and workers' job happiness. It claimed that welfare programs provide stability and a sense of security, which are crucial for job satisfaction. According to the study, there is a negative correlation between job satisfaction and family responsibilities in the Nigerian banking industry in Benin City. This is because long-term or severe family responsibilities may conflict with work demands, especially in hierarchical work environments like banking. Overall, this study adds to the understanding of employees' job satisfaction in the Nigerian banking sector in Benin City. It also highlights a positive relationship between managerial support and employees' job satisfaction, stating that a manager who clarifies unclear roles,

provides necessary resources, or advocates for better working conditions makes the job feel more manageable and less frustrating.

5.3 Policy Recommendations

From the research analysis, findings and conclusions above, the following recommendations are therefore made;

1. **Enhance Leave Policy Administration:** The Nigerian banking sector should actively encourage employees to take their entitled leave without fear of judgment, pressure, or feeling they are burdening colleagues. They should ensure the leave policy is progressive and comprehensive, including provisions for parental leave, mental health days, and family emergencies, showing care for employees' overall welfare.
2. **Deepen Flexible Working Arrangement Options:** Where feasible in the banking environment, the industry should expand flexible options (e.g., staggered hours, compressed workweeks, hybrid work models) to help employees better balance work and home demands. Managers in the Nigerian banking sector should be trained to manage employees based on output and productivity rather than physical presence or time spent, leveraging the link between flexibility, improved productivity, and lower burnout.
3. **Strengthen Employee Welfare Policies:** The Nigerian banking sector should go beyond standard benefits to offer a dynamic range of welfare packages that provide genuine stability and a sense of security. This could include enhanced health

insurance, financial literacy workshops, or subsidized transportation/housing. Actively communicate that investing in the welfare of bank personnel is a signal that they are appreciated members and not merely resources, thereby increasing commitment and favorable discussion of the organization.

- 4. Mitigate Work-Family Conflict from Family Responsibilities:** The Nigerian banking sector should develop specific programs to address the clash between severe or long-term family responsibilities and work demands. They should actively monitor and manage the reliance on long working hours, evenings, or weekends, especially in time-sensitive roles (customer service, sales, compliance), to reduce work-family conflict and potential burnout. They should also consider providing resources like subsidized dependent care, referral services, or flexible scheduling during periods of heightened family need to support employees in balancing these competing demands.
- 5. Prioritize and Train for Managerial Support:** The Nigerian banking sector should invest in training for all managers on the critical role of supportive supervision in mitigating job stress, clarifying roles, and improving employee commitment. They should also encourage managers to actively clarify ambiguous roles, provide necessary resources, and advocate for their team's better working conditions. The goal is to create emotional safety and reduce job-related stress, which are major drivers of dissatisfaction.

5.4 Contributions to Knowledge

This study offers valuable insight specific factors influencing employees job satisfaction in the Nigerian banking sector in Benin City, addressing a critical gap in the literature by analyzing contextual factors often overlooked in the previous studies. The study provides empirical validation of the positive impact of specific Human Resources (HR) policies (leave, flexible work, and welfare) on job satisfaction within the Nigerian banking sector in Benin City. This study confirms that general HR theories (e.g., the importance of benefits and flexibility) hold true in a demanding, hierarchical, and often high-stress environment like Nigerian banking. It specifically highlights that welfare programs are not just seen as generic benefits but as a signal of appreciation and security, driving commitment and performance. The finding of a negative relationship between family responsibilities and job satisfaction is a significant contribution, explicitly identifying work-family conflict as a primary driver of dissatisfaction in this specific context. It supports and gives local relevance to the theory of work-life imbalance, specifically linking the high demands, long hours, and time-sensitive nature of banking jobs to burnout and reduced satisfaction among employees with significant family duties. This finding provides a clear policy focus area for banks aiming to improve retention and well-being. By incorporating a diverse range of findings, including the nuanced view on leave policy, the study contributes by showing that the mere existence of a policy is insufficient. The quality of implementation (fairness, consistency, communication) is what ultimately determines its positive effect on job satisfaction. This offers a more sophisticated

understanding for practitioners, highlighting the need for comprehensive change management alongside the introduction of new HR policies.

5.5 Suggestions for Further Studies

- Examine whether the relationship between welfare policies, managerial support, and job satisfaction is mediated by the perception of organizational justice (distributive, procedural, and interactional).
- Examine how well some bank-initiated work-life balance initiatives—such as shortened workweeks, childcare centers, and paid dependent care—work to reduce work-family conflict and improve job satisfaction.
- Study the extent to which a manager's emotional intelligence (EQ) influences their capacity to provide effective supportive supervision, clarify roles, and positively impact employee satisfaction.
- Implement a longitudinal study to track changes in employee job satisfaction over time following the introduction or modification of specific policies (e.g., a new parental leave policy or a formal flexible work arrangement) in a bank.
- Examine how the indicated factors—particularly family obligations and a lack of managerial support—relate to employee burnout or turnover intention. These are important business outcomes that go beyond overall happiness.

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APPENDIX
DEPARTMENT OF BUSINESS ADMINISTRATION
FACULTY OF MANAGEMENT SCIENCES
UNIVERSITY OF BENIN
BENIN CITY

Dear Respondent,

This questionnaire solicits information from you. It is designed to find out the "The Effects of Work-life balance on Employee Job Satisfaction in the Nigerian Banking Sector, Benin City." The information supplied will be treated in confidence and this exercise is purely for research purpose. Please tick the appropriate answer to each question. Thank you

SECTION A: Demographic Variables

- Age of respondent: 25-29 years [] 30-34 years [] 35-39 years [] 40 years and above []
- Sex of the respondents: Male [] Female []
- Marital Status of Respondents: Single [] Married []
- Educational Qualifications: OND [] HND [] BSC [] MSC [] PHD []
- Job Role: Tellers [] Loan officer [] Branch managers [] Administrative assistants [] IT specialists []
- Years of Experience: 2 years [] 3 years [] 4 years [] 5 years [] 6 years []

SECTION B: GENERAL

How does the leave policy implemented by banking sector in Benin city impact employee's job satisfaction?

Instruction for Respondents: Please indicate how much you agree or disagree with each statement.

SA = Strongly Agree, A = Agree, N = Neutral, D = Disagree, SD = Strongly Disagree.

S/N	Statement	SA	A	N	D	SD
7	I feel comfortable taking my full leave entitlement without fear of repercussions or increased workload upon my return.					
8	The provision for sick leave in my bank's policy is adequate to cover my health-related needs without financial worry.					
8	When I return from leave, I feel more energetic and motivated to perform my job effectively.					
9	I believe the leave policy in my bank is fair compared to those in other banks in Benin City.					

In what ways do flexible working arrangement affect employee 'sin banking sector in Benin city on job satisfaction?

Instruction for Respondents: Please indicate how much you agree or disagree with each statement.

SA = Strongly Agree, A = Agree, N= Neutral, D = Disagree, SD = Strongly Disagree.

S/N	Statement	SA	A	N	D	SD
10	My current working schedule allows me to effectively manage my personal and family responsibilities.					
10	I feel that my job performance is better due to the flexibility offered in my work schedule.					

11	The bank's policy on flexible working arrangements is clearly communicated and easy to understand.					
12	My work environment, including the flexibility offered, makes me feel valued by the organization.					

What is the relationship between welfare policies and job satisfaction among employees in banking sector in Benin city?

Instruction for Respondents: Please indicate how much you agree or disagree with each statement.

SA = Strongly Agree, A = Agree, N= Neutral, D = Disagree, SD = Strongly Disagree.

S/N	Statement	SA	A	N	D	SD
13	The health insurance/medical benefits provided by the bank adequately cover my family's needs.					
14	I feel a strong sense of loyalty to the bank because of the welfare benefits they provide.					
15	I believe the training and professional development opportunities provided by the bank constitute a valuable welfare benefit.					
16	The lack of certain desired welfare benefits is a major factor that would make me consider leaving the bank.					

How do family responsibilities influence employees in banking sector in Benin city on job satisfaction?

Instruction for Respondents: Please indicate how much you agree or disagree with each statement.

SA = Strongly Agree, A = Agree, N= Neutral, D = Disagree, SD = Strongly Disagree.

S/N	Statement	SA	A	N	D	SD
17	The pressure and stress from my job often leave me too tired to fulfill my family responsibilities.					
18	My work schedule makes it difficult for me to plan and attend important family and social engagements.					
19	Family matters or responsibilities at home often make it difficult for me to concentrate fully on my work.					
20	I am satisfied with the current policies in my bank that are designed to help employees manage family responsibilities.					

What role does managerial support play in enhancing employees in banking sector in Benin City on job satisfaction?

Instruction for Respondents: Please indicate how much you agree or disagree with each statement.

SA = Strongly Agree, A = Agree, N= Neutral, D = Disagree, SD = Strongly Disagree

S/N	Statement	SA	A	N	D	SD
17	My manager actively tries to reduce conflicts between my work and family life.					
18	I feel a sense of psychological safety and security while at work.					
19	My manager helps me set clear and achievable work targets, preventing unnecessary overload.					

	I am satisfied with the level of respect and dignity I receive from my bank colleagues.					
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Job Satisfaction

Instruction for Respondents: Please indicate how much you agree or disagree with each statement.

SA = Strongly Agree, A = Agree, N= Neutral, D = Disagree, SD = Strongly Disagree

S/N	Statement	SA	A	N	D	SD
20	My job allows me to use my skills and abilities effectively.					
21	I have sufficient autonomy and freedom in deciding how to do my work.					
22	I am satisfied with the current policies regarding performance reviews.					
23	I am encouraged to offer suggestions for improving work processes.					