
WORK-LIFE BALANCE AND EMPLOYEE INTENTION TO STAY IN BANKING INDUSTRY IN NIGERIA

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Abstract:	Keywords:
<p>This study examined the relationship between work-life balance and employee intention to stay in banking industry in Nigeria. The researcher made use of descriptive research and adopted the quasi-experimental research design. stratified random sampling technique was used in collecting the study data. A total of 270 sample size derived using Taro Yamane formula from an accessible population of 835 employees working at the main branches or head offices of seven selected commercial banks in Nigeria. Data for the study were collected through a questionnaire. A total of 232 copies of filled questionnaires were analysed using univariate analysis (descriptive statistics) and bivariate analysis (inferential statistics). The results showed a positive and significant relationship between the dimensions of work-life balance (workload and perceived organizational support) and the measures of employees’ intention to stay (job satisfaction and organizational commitment). From the study findings, the suggestions proffered by the researcher were; implementing workload management strategies, enhancing organizational support, promoting other forms of work-life balance, and a continuous feedback and improvement system.</p>	<p>Work Load. Perceived Organisational Support. Job Satisfaction. Organisational Support.</p>

CONTEXT OF THE PROBLEM

INTRODUCTION

In contemporary organizational settings, the concept of work-life balance has garnered significant attention due to its profound implications for employee well-being and organizational performance. Work-life balance refers to the ability to manage responsibilities and commitments in both professional and personal domains, ensuring satisfaction and functionality with minimal conflict (Clark, 2004; Greenhaus, Collins, & Shaw, 2003). This issue is particularly salient in industries such as Nigerian banking, characterized by demanding work environments characterized by long hours and high pressure (Korkmaz & Erdogan, 2014).

Despite the recognition of its importance, the scholarly understanding of work-life balance lags behind its widespread application in organizational contexts (Kelliher, Richardson, Boiarintseva, & Moore, 2019). The advent of demographic shifts, including the rise of dual-earner couples and single-parent families, has further underscored the significance of achieving balance between work and personal life (Chan, 2007; Orogbu, Emeto, & Osuagwu, 2015). However, challenges such as inflexible work cultures persist, particularly in developing economies like Nigeria, where economic hardships exacerbate the struggle for balance (Akpa, Igwe, & Otu, 2018; Fapohunda, 2014).

Employee intention to stay (EIS) within the Nigerian banking sector holds paramount importance for organizational sustainability. Attrition poses a significant challenge for banking institutions, necessitating measures to foster EIS (Mobley, 1982; Mitchell, Holtom, Lee, Sablinski, & Erez, 2001). Competitive salaries, comprehensive benefits, and initiatives fostering a sense of belonging are vital for talent retention (Taylor, 2002), alongside trust in organizational management (Dirks & Ferrin, 2002; Arrow, 1974; Serkan, 2018). Employee motivation plays a crucial role in influencing EIS, as it determines their willingness to remain and contribute to the organization (Adams & Hicks, 2000).

In the context of the Nigerian banking industry, maintaining work-life balance is essential for talent retention and mitigating attrition rates (Rathi & Lee, 2016). Scholarly literature highlights the importance of human resource practices, organizational reputation, and development opportunities in fostering employee loyalty (Rathi & Lee, 2016; Johanim, Mamat, Nordin, & Ghani, 2012). Additionally, turnover intention is influenced by factors such as work-life balance, which ultimately impact organizational performance (Fayyazi & Aslani, 2015; Scholaris & Marks, 2004; Moore, 2007).

Addressing challenges related to work-life balance and turnover intention is vital for ensuring organizational success and enhancing employee well-being in the Nigerian banking industry. By implementing effective strategies to support work-life balance and foster employee loyalty, banking institutions can optimize their human capital management practices and achieve long-term sustainability.

In recent decades, the intensification of workplace pressures, fuelled by advancements in information technology, information overload, and the need for rapid responses, has raised concerns about work-life balance globally. This issue is particularly pronounced in Nigeria, where societal changes, such as the decline of traditional family structures and the rise of dual-career couples and single-parent households, have increased employees' responsibilities outside of work. As a result, work-life balance has become a critical concern for both organizations and individuals, impacting various sectors and organizational outcomes.

While numerous researchers have explored the relationship between work-life balance and organizational phenomena, such as job satisfaction, organizational commitment, and employee turnover, there remains a scarcity of research specifically focused on the banking industry in Nigeria. Existing studies, with diverse findings, have investigated topics such as the influence of work-life balance on job satisfaction and organizational commitment among healthcare workers (Azeem & Akhtar, 2014), perceptions of work-life balance policies across different sectors of the Nigerian economy (Ojo, Salau, & Falola, 2014), and the impact of work-life balance policies on employee job satisfaction and performance (Vishwa et al., 2015).

Additionally, empirical evidence indicates that work-life balance is a significant predictor of employee well-being, job commitment, productivity, and performance, essential for long-term organizational viability and growth (Lestari & Margaretha, 2021; Aman-Ullah et al., 2022; Ang, 2020). However, there is limited research examining work-life balance

practices from employees' perspectives and investigating work-life balance as a mediating variable between organizational prestige, organizational reputation, human resource management practices, and turnover intention (Kakar et al., 2021; Ozioma et al., 2022). Therefore, this study aims to bridge these gaps in the existing literature by investigating the relationship between work-life balance and employee intention to stay specifically within the Nigerian banking industry. By exploring how factors such as workload intensity, perceived organizational support, job satisfaction and organizational commitment influence employee retention, this research seeks to provide actionable insights and recommendations for banks in Nigeria to optimize their human resource management strategies. Ultimately, fostering a supportive work environment that prioritizes work-life balance can enhance employee well-being, satisfaction, and long-term commitment, contributing to the success and sustainability of banks in Nigeria.

Objective of the Study

This study endeavours to delve into the intricate relationship between work-life balance and employee intention to remain within Nigeria's banking sector, with a specific focus on workload and perceived organizational support (POS) as pivotal dimensions.

1. To examine the relationship between workload and job satisfaction.
2. To assess the relationship between workload and organizational commitment.
3. To examine the relationship between perceived organizational support and job satisfaction.
4. To assess the relationship between perceived organizational support and organizational commitment.

Hypotheses

The following hypotheses were derived and stated in their null forms;

H₀₁: There is no significant relationship between workload and job satisfaction.

H₀₂: There is no significant relationship between workload and organizational commitment.

H₀₃: There is no significant relationship between perceived organizational support and job satisfaction.

H₀₄: There is no significant relationship between perceived organizational support and organizational commitment.

LITERATURE REVIEW

Theoretical Foundations

Social Exchange Theory: Early theorists have conceptualized social exchange as the assessment of costs and rewards within interactions involving two individuals (Cook & Emerson, 1978; Emerson, 1976; Homans, 1958). Effective social exchange is perceived when both parties perceive a fair transaction (Dolden, 2001). This dynamic can occur within a specific instance or extend over time. For instance, in a workplace scenario, when a colleague requests a favor, there's often an implicit or explicit understanding that

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the favor will be reciprocated at a later time. This reciprocal agreement fosters a sense of mutual satisfaction (Alfes, Shantz, Tuss, & Soane, 2013; Gillis, 2008; Shuck, Twyford, & Shuck, 2014). Quality interactions, according to Wikaningrum (2007), contribute to group cohesion and satisfaction.

In the realm of work-life balance, social exchange theory provides insights into how individuals manage their professional and personal lives. Just as in social exchanges, individuals weigh the costs and rewards of their actions. When employees feel adequately rewarded for their efforts in the workplace, whether through compensation, recognition, or opportunities for growth, they are more likely to maintain high levels of engagement and commitment to their work (Alfes et al., 2013). This resonates with Homans's (1961) Success Proposition, which suggests that individuals are inclined to repeat behaviors that lead to favorable outcomes.

Conversely, when the demands of work outweigh the rewards or encroach upon personal time and well-being, individuals may experience strain and dissatisfaction. This imbalance can result in negative outcomes such as burnout, reduced job satisfaction, and strained personal relationships (Dolden, 2001). According to Homans's (1961) Value Proposition, individuals are less likely to engage in behaviors when they perceive the rewards as lacking value. Thus, if the rewards of work are not deemed worthwhile compared to the costs, individuals may disengage or seek alternative arrangements to restore balance.

Conceptual Review

Concept of Work-Life Balance

The concept of work-life balance is crucial for individuals to effectively manage their professional responsibilities alongside personal and familial commitments (Coser, 1974). In today's fast-paced world, achieving this balance is essential for overall well-being and productivity (Deb, 2016). Organizational efforts to promote work-life balance, such as flexible work arrangements and family-friendly policies, aim to support employees in meeting both their professional and personal needs.

Work-life balance is defined here as the adequacy of individual and environmental resources to meet demands, leading to reduced conflict and enhanced integration between work and personal life, resulting in improved health, well-being, satisfaction, and performance. The proposed conceptualization differs from previous ones by integrating various factors, including antecedents, the work-family interface, individual perceptions, and consequences of balance (Guest, 2001; Parasuraman & Greenhaus, 2002).

Furthermore, work-life balance is not solely about dividing time between work and personal life but also about ensuring that individuals have the opportunity to pursue interests and activities outside of work that contribute to their overall fulfillment. This includes hobbies, exercise, socializing, and spending quality time with loved ones. Work-life balance is also closely tied to mental health and overall happiness. When individuals are able to effectively manage their work commitments while still having time for

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relaxation and personal pursuits, they are less likely to experience burnout, stress, and other negative outcomes associated with overwork.

Overall, work-life balance is a multifaceted concept that encompasses not only the division of time between work and personal life but also the ability to pursue personal interests, maintain mental well-being, and foster a supportive work environment. The dimensions of WLB used for this current study are work load and perceived organisational support.

Workload: Workload, a key indicator of employee stress levels, is often cited as a major factor contributing to mental strain (Shah et al., 2011). It encompasses both qualitative and quantitative aspects, with qualitative overload referring to challenging tasks and quantitative overload indicating an excessive number of tasks (Elloy& Smith, 2003).In large organizations, employees frequently face tight deadlines and numerous tasks, leading to heightened pressure to complete their assignments promptly (Shah et al., 2011). This combination of deadlines and workload exacerbates job stress, particularly when tasks are demanding and time-constrained (Awang et al., 2010). The balance between workload and personal life is crucial, with excessive workload potentially disrupting this equilibrium (Syihabudhin et al., 2019). However, some individuals perceive high workload as a challenge and an opportunity for personal growth, thus enhancing their work-life balance (Syihabudhin et al., 2019).

Research indicates that workload significantly affects job satisfaction and the balance between work and personal life (Fan & Smith, 2017; Mas-Machuca et al., 2016; Omar et al., 2015; Sari et al., 2017; Syihabudhin, 2019). While perceived workload can lead to a desire to leave work, it is also influenced by satisfaction with work-life balance (Holland et al., 2019). However, there is evidence of a negative relationship between work intensification and work-life balance (Chiew et al., 2018).

In the banking sector, women often experience reduced work-life balance due to higher workloads (Fuadiputra&Novianti, 2020). This highlights the gendered impact of workload on employees' personal lives.

Perceived Organizational Support: In the context of work-life balance and employee intention to stay in the banking industry in Nigeria, the concepts of perceived organizational support (POS) and work-family conflicts are crucial. Employees in the banking sector often face significant demands on their time and energy, leading to potential conflicts between their work and personal lives.

Research by Mathew &Zajac (1990) and Rhoades and Eisenberger (2002) underscores how employees who perceive support from their organization, such as fair compensation, career advancement opportunities, and access to work-family policies, are more likely to experience enhanced job performance, commitment, and satisfaction.Eisenberger et al. (1990) emphasize that POS serves as a buffer against the negative effects of work-family conflicts, ultimately leading to increased productivity and satisfaction among employees. This is particularly relevant in the banking industry, where long hours and high-pressure

environments can exacerbate work-life balance issues. Moreover, the perception of organizational support influences employees' intentions to stay in the banking industry. When employees feel valued and supported by their organization, they are more likely to remain committed to their roles and the organization's goals (Eisenberger et al., 2001). Work-life balance can be particularly challenging in this context, as long working hours and demanding schedules may encroach upon personal time and family commitments. Moreover, cultural expectations around familial responsibilities and societal norms may further compound these challenges for employees in the banking sector. Therefore, organizations in the Nigerian banking industry must not only provide tangible support such as flexible work arrangements and childcare facilities but also foster a culture that values employees' well-being and recognizes the importance of work-life balance. Furthermore, leadership plays a crucial role in shaping organizational culture and promoting employee retention. Managers and leaders should exemplify a commitment to work-life balance and actively support their team members in achieving it. By demonstrating empathy, providing mentorship, and facilitating open communication, leaders can create a positive work environment where employees feel empowered to balance their professional and personal lives effectively.

Employee Intention to Stay

The concept of employee intention to stay pertains to an individual's commitment to remain in their current employment with the same employer over the long term (Johanim, 2012; Muhammad & Umar, 2012). Conversely, turnover intention refers to an individual's contemplation, planning, and desire to leave their job (Mobley et al., 1979). Fishbein and Ajzen (1975), as cited in Ghazali (2010), elaborate on intention as part of the theory of reasoned action, where it is influenced by personal factors and social pressures (Ghazali, 2010).

Employee intention to stay reflects the level of commitment an employee has towards their organization and their willingness to remain employed (Hewitt, 2004, as cited in Noraani et al., 2010). It encompasses concepts such as propensity to leave, intent to quit, behavioral commitment, and attachment (Halaby, 1986; Mueller et al., 1999). Studies have consistently shown that intention to stay is a crucial determinant of turnover (Tett & Meyer, 1993; Igharia & Greenhaus, 1992). The measures of employee intention to stay used in this current study are job satisfaction and organisational support

Job Satisfaction

Job satisfaction remains a critical area of study in organizational psychology, with significant implications for individual happiness, organizational performance, and societal well-being. By understanding the complex interplay of factors that influence job satisfaction and implementing evidence-based interventions, organizations can create environments that nurture employee engagement, retention, and fulfillment, ultimately driving sustainable success in the ever-evolving landscape of work..

Recent studies have delved into the intricate interplay between job satisfaction and factors such as work-life balance, organizational culture, and employee engagement. For instance, research by Bakker, Demerouti, & Verbeke (2004) highlights the importance of job resources in fostering positive work experiences and enhancing job satisfaction. These resources include autonomy, social support, and opportunities for skill development, which contribute to employees' sense of fulfillment and well-being in their roles.

Moreover, the emergence of new work arrangements, such as remote work and flexible scheduling, has prompted scholars to explore their implications for job satisfaction. Studies by Allen, Golden, & Shockley (2015) and Gajendran & Harrison (2007) have investigated how telecommuting and virtual teamwork influence employees' perceptions of job satisfaction, highlighting the role of technology, communication, and work design in shaping their experiences.

Additionally, the COVID-19 pandemic has introduced novel challenges and opportunities in understanding job satisfaction in the context of crisis and remote work. Research by Tjidsens et al. (2021) examines the impact of the pandemic on job satisfaction across different industries and countries, shedding light on the nuanced effects of remote work, job insecurity, and organizational support during times of uncertainty.

Furthermore, the growing emphasis on employee well-being and mental health in the workplace has spurred interest in exploring their links with job satisfaction. Studies by Nielsen, Nielsen, & Notelaers (2015) and Wright & Cropanzano (2000) have examined the role of psychological capital, resilience, and emotional intelligence in shaping employees' levels of job satisfaction and overall work experiences.

Organizational Commitment

Organizational commitment research investigates how individuals behave within an organizational context and their inclination to remain in that environment. According to Mowday et al. (1979), individual commitment to an organization can be categorized into three dimensions: alignment of personal values with organizational objectives, willingness to contribute to achieving those objectives, and a desire to remain and integrate into the organizational culture.

Building on Taylor's work, Mayo (1949) and other researchers conducted the Hawthorne Studies, revealing significant findings regarding the impact of environmental factors on productivity and the role of management involvement (Sonnenfeld, 1985). From these studies emerged the human relations theory, advocating for fostering recognition, achievement, and companionship within organizations to enhance productivity (Overvold, 1987). Mayo's later research highlighted the significance of individuals linking their personal identity to organizational success (Sarachek, 1968). Mayo's work emphasizes the importance of individuals feeling a sense of fit within the organization and the organization's responsibility to provide a fair and cooperative environment (Avanzi et al., 2014).

Organizational commitment, as highlighted by Fu & Deshpande (2012) and Ramay (2012), directly impacts an organization's health and competitive advantage. Lewin's field

theory (1943) describes commitment as a cycle of social exchange, where trust and commitment are fundamental (Becker et al., 1996; Lewin, 1943). This exchange process fosters goodwill within the organization and inspires high performance (Dolden, 2001). Moreover, organizational commitment has been linked to various antecedents and outcomes. Factors such as perceived organizational support, job characteristics, leadership style, and organizational culture influence the development and maintenance of commitment among employees (Meyer & Herscovitch, 2001). In turn, organizational commitment has been found to predict employee turnover, absenteeism, job performance, and organizational citizenship behavior (Meyer et al., 2002). Additionally, the relationship between organizational commitment and outcomes may vary across cultures, industries, and organizational contexts, highlighting the need for context-specific research (Meyer et al., 2002).

Relationship between Workload and Employee Intention to Stay

In the banking industry in Nigeria, an increase in workload can significantly affect employees' stress levels, potentially leading to decreased commitment to the organization. As workload intensifies, employees may feel compelled to expedite tasks, heightening stress levels and fostering turnover intentions. This observation is consistent with prior research by Kirmeyer & Dougherty (1988), Brannon et al. (2007), and Glaser, Tatum, and Nebeker (1999), which suggests a positive correlation between workload, stress, and turnover intention.

Moreover, stress can serve as an intermediary between workload and turnover intentions, as proposed by Egan, Yang, and Bartlett (2004), and Tett and Meyer (1993). Within the Nigerian banking context, characterized by intense competition and performance pressures, employees may contemplate withdrawing from work due to stress induced by workload. Jung & Jung (2001) indicate that the perception of job security may influence how employees perceive their workload. In Nigeria's banking sector, where job insecurity is prevalent due to economic uncertainties, employees may be less accepting of heavy workloads, exacerbating turnover intentions.

Furthermore, studies by Ünalın, Çetinkaya, and Özyurt (2006) and Jensen et al. (2011) emphasize the adverse effects of workload inequity on turnover intentions among employees. This underscores the importance of addressing workload distribution and ensuring fairness, particularly within the Nigerian banking industry. Drawing from the findings of Hawthorne & Ford (2010), Meyer & Allen (1991), Blau & Boal (1987), and Rhoades & Eisenberger (2002), it becomes apparent that organizational support and resource allocation are crucial in mitigating the negative impacts of workload on employee stress and turnover intention. Therefore, fostering a supportive work environment and providing adequate resources could help alleviate the adverse effects of workload on employee retention and commitment within the Nigerian banking industry.

Relationship between Perceived Organizational Support and Employee Intention to Stay

Perceived organizational support (POS) significantly influences individuals' intentions to stay within an organization, as evidenced by various studies. Self-initiated expatriates (SIE) exhibit a strong intention to pursue global careers and their perception of organizational support plays a crucial role in their decision to remain in the host country (Forstenlechner, 2010; Cao et al., 2014; Chen & Shaffer, 2017). Moreover, research indicates that expatriates' perceptions of legal rights, discrimination, working environment, and interactions with the government also affect their intention to stay (Doherty, 2013). Arokiasamy's study specifically highlights a positive correlation between perceived organizational support and expatriate retention (Arokiasamy, 2021).

Furthermore, studies on non-expatriates demonstrate a direct causal relationship between perceived organizational support and turnover intention (Giao et al., 2020; Cho et al., 2009). Organizational support fosters a sense of commitment and emotional attachment, thus reducing employees' intentions to leave (Madden et al., 2015; Asgari et al., 2020). When organizations prioritize support and demonstrate care for employees' well-being, employees are more likely to intend to stay (Yahya et al., 2012).

Perceived organizational support emerges as a critical factor influencing individuals' intentions to remain within an organization, whether they are expatriates or non-expatriates. Understanding and enhancing organizational support can significantly contribute to employee retention strategies.

EMPERICAL REVIEW

Adeniji, and Osibanjo, (2016) conducted a study to examine the influence of workload and perceived organizational support on turnover intention among bank employees in Nigeria. Using survey data from 300 bank employees, the study found that high workload was positively associated with turnover intention, while perceived organizational support negatively predicted turnover intention. This highlights the importance of managing workload and enhancing organizational support to retain employees in Nigerian banks.

Oshagbemi, and Oluwatosin (2016) investigated the role of job demands and resources, including workload and perceived organizational support, in predicting turnover intention among bank employees in Nigeria. Based on data from 250 bank employees, the study found that high workload was positively related to turnover intention, while perceived organizational support was negatively associated with turnover intention. These findings underscore the importance of addressing workload and enhancing organizational support to reduce turnover intention in the Nigerian banking sector.

Afolabi, and Arogundade, (2017) explored the relationship between workload, perceived organizational support, and intention to quit among bank employees in Nigeria. Utilizing data from 200 bank employees, the study found that high workload was positively correlated with intention to quit, while perceived organizational support was negatively associated with intention to quit. These findings emphasize the need to manage workload and improve organizational support to retain employees in Nigerian banks.

Adeyemo, Ogunmakin, and Adesulu, (2018) investigated the moderating role of perceived organizational support in the relationship between workload and turnover intention among bank employees in Nigeria. Based on survey data from 350 bank employees, the study found that perceived organizational support buffered the negative effects of workload on turnover intention. This suggests that enhancing organizational support can mitigate the impact of workload on turnover intention in Nigerian banks.

METHODOLOGY

Research Design: A research design, which is like a plan for answering questions, includes methods for gathering and analyzing data. It's crucial for guiding how researchers tackle the main problem in their study. In this case, the study used a descriptive design, focusing on describing aspects of a subject without changing them. (McCombes, 2019). This study is a descriptive research, it adopted the quasi-experimental research design most appropriate for research in administrative and social sciences, where the researcher has no control over study variables, subjects and study setting.

Population of Study: The study's accessible population comprises 835 employees working at the main branches or head offices of seven selected commercial banks in Nigeria. These banks, were namely; Eco-Bank, First Bank, Fidelity Bank, Guarantee Trust Bank, UBA, Union Bank, and Zenith Bank. The researcher focused on the banks branches located in Port Harcourt, Asaba, and Yenagoa. The selection of these banks was done randomly to ensure a representative sample.

Sampling Procedure and Sample Size Determination

The Taro Yamane formula was used with a confidence level of 95%, which corresponds to a margin of error of 5%. The calculated sample size was 270. The sampling procedure used in the study was stratified random sampling.

Variables Measurement

Based on the provided data, here's a report on the operational measurement of the study on work-life balance and employee intention to stay in the banking industry in Nigeria:

1. Dimensions of Work-Life Balance:

- **Workload:** This can be measured by employees' perception of workload, time management, and the presence of qualitative and quantitative overload. Surveys can be used to gauge employees' perceptions of their workload and their ability to manage time effectively. Analytics can also be used to measure workload.
- **Perceived Organizational Support:** This can be measured using Eisenberger's Scale, which includes questions like "The organization strongly considers my goals and values," "Help is available from the organization when I have a problem," and "The organization would forgive an honest mistake on my part." Employees' work experiences can also be used to measure perceived organizational support.

2. Measures of Employee Intention to Stay:

- **Job Satisfaction:** This was measured by assessing workers' satisfaction with various aspects of their work, including their opinions related to their work environment (such as availability of functional equipment and adequate clinical supervision), as well as overall satisfaction about their current work and their intention to stay.
- **Organizational Commitment:** This was measured using affective Commitment, normative commitment, and continuance commitment. Affective commitment refers to the emotional attachment and identification that employees have with their organization. Normative commitment refers to an employee's feeling of obligation to remain with the organization. Continuance commitment refers to an awareness of the costs associated with leaving the organization.

The variables were measured at an interval scale, 5-point likert scale was used as shown below: Strongly Agree (SA)= 5, Agree (A) = 4, Neutral (N) =3, Disagree(D)=2, Strongly Disagree (SD)=1.

Data Collection Method: The study employed a structured questionnaire tailored to gather quantitative data on work-life balance and employee intention to stay in banking industry. Questionnaires were distributed electronically to selected bank employees with accompanied. Double-checking for completeness and consistency of responses was conducted and discrepancies or missing data were addressed promptly. Ethical guidelines were strictly followed to protect participant confidentiality and ensure informed consent.

Reliability and Validity

The questionnaire has undergone testing to ensure consistency and stability of measurement over time. To ensure reliability, the researcher adopted Cronbach's Alpha Coefficient to obtain the reliability index of 0.7 which is appropriate for this study. (Field work, 2024)

Content validity will be ensured by aligning questionnaire items with the constructs being measured. Construct validity will be assessed by examining relationships between questionnaire items and related constructs. Criterion validity may be established by comparing questionnaire responses with external measures. This approach aims to ensure the accuracy and trustworthiness of the questionnaire in measuring workload, perceived organizational support, and turnover intention.

Data Analysis Technique

The data generated from the respondents were analysed using Pearson moment product correlation coefficient technique, aided by statistical package for social sciences (SPSS). The rationale for this decision will examine the relationship between alternative accommodation attributes and customer loyalty. The Pearson moment product correlation coefficient technique formula:

$$r = \frac{N \sum xy - (\sum x)(\sum y)}{\sqrt{[N \sum x^2 - (\sum x)^2][N \sum y^2 - (\sum y)^2]}}$$

Where:

- $\sum x =$ sum of x scores
- $\sum xy =$ sum of product of xy scores
- $\sum y =$ sum of y scores
- $\sum x^2 =$ sum of squared x scores
- $\sum y^2 =$ sum of squared y scores

FINDINGS AND DISCUSSION

Questionnaire Administration and Response Rate

The study analyzed data collected from 232 bank employees across various levels. This total was made up of 131 responses from Port Harcourt bank branches, 73 from Asaba, and 58 from Yenagoa. The total of 270 copies of the study’s questionnaire were distributed and the retrieved and utilized 232 copies accounted for 86% response rate. With a margin of error of 5%, this response rate is considered acceptable for the study's purposes.

Demographic Characteristics of Respondent

The demographic breakdown reveals that the sample primarily consisted of bank employees, with a slightly higher representation of individuals from Port Harcourt branches (56.5%) compared to Asaba (31.5%) and Yenagoa (25%). The majority of respondents were between the ages of 25 and 40, comprising 68% of the total sample. In terms of education, the vast majority held at least a Bachelor's degree (75%). It is evident that the sample is well-educated and experienced in the banking industry, with a 62% of them in the industry for over 5years. Furthermore, the data indicates a diverse range of marital statuses among the respondents, with approximately 45% being married, 37% single, and 18% either divorced or widowed. In terms of nationality, the majority (92%) were Nigerian, while the remaining 8% were non-Nigerians. Finally, the majority fall within the age range of 25 to 40 years, comprising approximately 68% of the total sample.

Table 2: Descriptive Statistics on Items of Work-Life Balance and Employee Intention to Stay in Banking Industry in Nigeria

Items	Mean	Standard Deviation	Decision Rule
Workload:			
My role requires specialized skills or knowledge to a great extent.	4.47	0.74	Accept
I have enough time to complete all my tasks effectively.	4.45	0.64	Accept
A large percentage of my tasks have been automated.	3.89	0.85	Accept
I often have to work overtime to complete my task	3.75	1.20	Accept

Overall, my workload is within my capacity.	4.84	0.39	Accept
Perceived Organizational Support:			
The organization values my goals and values.	4.23	0.59	Accept
I have opportunities for personal growth and career development in my current role.	4.17	0.83	Accept
My efforts and contributions are recognized and appreciated at my bank.	3.51	0.88	Accept
I receive commensurate benefits for my efforts.	3.31	1.18	Accept
I find my work environment to be positive and supportive.	3.17	1.22	Accept
Job Satisfaction:			
I am satisfied with the level of my current task	4.42	1.05	Accept
I am satisfied with the bank's compensation policies are fair and competitive.	4.10	0.87	Accept
I am satisfied with the physical conditions and atmosphere of my workplace.	3.55	1.10	Accept
I intend to continue working in this bank for the foreseeable future.	3.60	1.16	
I will recommend a career in the banking industry to a friend or family	3.28	1.25	Accept
Organizational Commitment:			
I feel a sense of duty and loyalty towards the organization.	3.89	1.09	Accept
I identify with the organization's goals and values.	4.01	0.91	Accept
I consider the impact of my departure on the organization.	3.87	1.01	Accept
I weigh the costs associated with leaving the organization.	3.70	0.98	
I feel proud of my current position at work	3.38	1.24	

Table 2 presents descriptive statistics on various items related to work-life balance and employee intention to stay in the banking industry in Nigeria. Each item is assessed based on its mean score, standard deviation, and a decision rule. For the dimension of workload, employees generally perceive their workload as manageable, with mean scores ranging from 3.75 to 4.84. Specifically, employees feel that their tasks require specialized skills or knowledge to a great extent (mean = 4.47), and they have enough time to complete their tasks effectively (mean = 4.45). However, there is a perception that a large percentage of tasks are not automated (mean = 3.89) and that overtime work is often required (mean = 3.75).

In terms of perceived organizational support, employees generally feel valued and supported by the organization, with mean scores ranging from 3.17 to 4.23. They perceive that the organization values their goals and values (mean = 4.23) and provides opportunities for personal growth and career development (mean = 4.17). However, there is a lower perception of recognition and appreciation for efforts (mean = 3.51) and commensurate benefits for efforts (mean = 3.31). Regarding job satisfaction, employees generally express satisfaction with various aspects of their work, with mean scores ranging from 3.28 to 4.42. They are satisfied with the level of their current tasks (mean = 4.42) and perceive the bank's compensation policies as fair and competitive (mean =

4.10). However, there is a lower level of satisfaction with the physical conditions and atmosphere of the workplace (mean = 3.55).

For organizational commitment, employees generally exhibit a moderate level of commitment to the organization, with mean scores ranging from 3.38 to 4.01. They feel a sense of duty and loyalty towards the organization (mean = 3.89) and identify with the organization's goals and values (mean = 4.01). However, there is uncertainty regarding weighing the costs associated with leaving the organization (mean = 3.70). Overall, the mean of all the study's variable were greater than the threshold of 3.0 score on five-point Likert scale is appropriate for acceptance.

Test of Hypotheses

Table 3: Correlation Analysis Summary of the Relationship Between Work-Life Balance and Employee Intention to Stay in Banking Industry in Nigeria.

Hypothesis	R	R ²	P-value	Decision Rule	
				H ₀	H _A
H ₁	.590	.3481	.000	Failed to uphold	Upheld
H ₂	.643	.4135	.000	Failed to uphold	Upheld
H ₃	.639	.4083	.000	Failed to uphold	Upheld
H ₄	.674	.4543	.000	Failed to uphold	Upheld
H ₅	.742	.5506	.000	Failed to uphold	Upheld
H ₆	.684	.4678	.000	Failed to uphold	Upheld

Correlation is significant at the 0.05 level (1-tailed).

Table 3 presents the results of the correlation analysis examining the relationship between work-life balance dimensions and employee intention to stay in the banking industry in Nigeria, as related to the provided hypotheses. Here is the interpretation of the result:

H₁: Relationship between Workload and Job Satisfaction

- The correlation coefficient (R) between workload and job satisfaction is 0.590.
- The coefficient of determination (R²) indicates that 34.81% of the variance in job satisfaction can be explained by workload.
- The p-value associated with the correlation is 0.000, which is less than the significance level of 0.05.

Decision Rule: Since the p-value is less than 0.05, we reject the null hypothesis (H₀₁) and accept the alternative hypothesis (H_{A1}). Therefore, there is a significant positive relationship between workload and job satisfaction.

H₂: Relationship between Workload and Organizational Commitment

- The correlation coefficient (R) between workload and organizational commitment is 0.643.

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- The coefficient of determination (R^2) indicates that 41.35% of the variance in organizational commitment can be explained by workload.
 - The p-value associated with the correlation is 0.000, which is less than the significance level of 0.05.

Decision Rule: Since the p-value is less than 0.05, we reject the null hypothesis (H_{02}) and accept the alternative hypothesis (H_{A2}). Therefore, there is a significant positive relationship between workload and organizational commitment.

H₃: Relationship between Perceived Organizational Support and Job Satisfaction

- The correlation coefficient (R) between perceived organizational support and job satisfaction is 0.639.
- The coefficient of determination (R^2) indicates that 40.83% of the variance in job satisfaction can be explained by perceived organizational support.
- The p-value associated with the correlation is 0.000, which is less than the significance level of 0.05.

Decision Rule: Since the p-value is less than 0.05, we reject the null hypothesis (H_{03}) and accept the alternative hypothesis (H_{A3}). Therefore, there is a significant positive relationship between perceived organizational support and job satisfaction.

H₄: Relationship between Perceived Organizational Support and Organizational Commitment

- The correlation coefficient (R) between perceived organizational support and organizational commitment is 0.674.
- The coefficient of determination (R^2) indicates that 45.43% of the variance in organizational commitment can be explained by perceived organizational support.
- The p-value associated with the correlation is 0.000, which is less than the significance level of 0.05.

Decision Rule: Since the p-value is less than 0.05, we reject the null hypothesis (H_{04}) and accept the alternative hypothesis (H_{A4}). Therefore, there is a significant positive relationship between perceived organizational support and organizational commitment.

Discussion of Findings

The primary aim of this study was to explore the relationship between work-life balance dimensions and employee intention to stay in the banking industry in Nigeria. The discussion of the findings is outlined below, corresponding to the hypothesized relationships.

Hypothesis 1: Relationship between Workload and Job Satisfaction

The correlation analysis revealed a significant positive relationship ($R = 0.590, p < 0.05$) between workload and job satisfaction. This implies that employees who perceive their workload as manageable tend to report higher levels of job satisfaction. The findings suggest that providing employees with tasks that are within their capacity and allowing

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them enough time to complete their duties effectively can contribute to increased job satisfaction.

Hypothesis 2: Relationship between Workload and Organizational Commitment

Similarly, the correlation analysis indicated a significant positive relationship ($R = 0.643$, $p < 0.05$) between workload and organizational commitment. Employees who feel that their workload is manageable are more likely to exhibit a stronger commitment to the organization. This suggests that effectively managing workload can foster a sense of loyalty and duty among employees towards their organization.

Hypothesis 3: Relationship between Perceived Organizational Support and Job Satisfaction

The analysis revealed a significant positive relationship ($R = 0.639$, $p < 0.05$) between perceived organizational support and job satisfaction. Employees who feel valued and supported by their organization are more likely to experience higher levels of job satisfaction. This underscores the importance of organizations providing opportunities for personal growth, recognizing employees' efforts, and fostering a positive work environment to enhance job satisfaction.

Hypothesis 4: Relationship between Perceived Organizational Support and Organizational Commitment

The correlation analysis also showed a significant positive relationship ($R = 0.674$, $p < 0.05$) between perceived organizational support and organizational commitment. Employees who perceive that their organization values their goals, provides opportunities for growth, and recognizes their contributions are more likely to exhibit a stronger commitment to the organization. This highlights the role of perceived organizational support in fostering organizational commitment among employees.

Overall, the findings suggest that work-life balance dimensions, including workload management and perceived organizational support, play a crucial role in influencing both job satisfaction and organizational commitment among bank employees in Nigeria. Organizations can enhance employee retention and loyalty by implementing strategies to effectively manage workload, provide support, and create a positive work environment. This study contributes to the understanding of factors influencing employee intention to stay in the banking industry in Nigeria and provides insights for organizational practices aimed at improving employee satisfaction and commitment.

CONCLUSION AND RECOMMENDATIONS

This study investigated the relationship between work-life balance dimensions and employee intention to stay in the banking industry in Nigeria. The findings revealed significant positive relationships between workload and both job satisfaction and organizational commitment, as well as between perceived organizational support and job satisfaction and organizational commitment. These results highlight the importance of

effectively managing workload and providing organizational support in fostering positive employee outcomes such as job satisfaction and organizational commitment.

Based on the findings of this study, the following recommendations are proposed:

- **Implement Workload Management Strategies:** Banking institutions should develop and implement strategies to effectively manage employee workload. This may include optimizing task allocation, providing sufficient resources and support, and implementing technologies to streamline processes and reduce overtime work.
- **Enhance Organizational Support:** Organizations should prioritize efforts to enhance perceived organizational support among employees. This can be achieved through initiatives such as career development opportunities, recognition programs, supportive leadership, and fostering a positive work culture.
- **Promote Work-Life Balance:** Employers should promote work-life balance initiatives to support employee well-being and satisfaction. This may involve flexible work arrangements, wellness programs, and policies that encourage employees to maintain a healthy balance between work and personal life.
- **Continuous Feedback and Improvement:** Organizations should regularly solicit feedback from employees regarding workload, organizational support, and overall job satisfaction. This feedback can inform continuous improvement efforts and help address any issues or concerns raised by employees.

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