

PROJECT SYSTEM AND WORK-LIFE BALANCE IN COMMERCIAL BANKS IN SOUTH-SOUTH, NIGERIA

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ABSTRACT: *This study investigated the relationship between project system and work-life balance in Commercial banks in South-South, Nigeria. The accessible population for this research was 232 employees of the main branches of eight internationally licensed Commercial banks in the South-South of Nigeria. The sample size for this research was 147 employees from the population of 232 employees in these banks, with the application of using the Taro Yamane formular. A total of 139 questionnaires were retrieved, which were used for data analysis. Descriptive tools such as frequencies and percentages were applied in the assessment of the demographic characteristics; mean and standard deviation was applied to analyse the research variables. Hypotheses were tested using Spearman Rank Order Correlation Coefficient at 0.05 significance level. From the finding so far, the results revealed that, a significant relationship exist between project system with respect to time balance, involvement balance and satisfaction balance in Commercial banks in the South-South of Nigeria. It was recommended among others that; the product system of workers by the management of the Commercial banks in South-south Nigeria, should be such that centres and emphasizes on consistency, and equity, matching wages and salaries with worker's actual contributions and efforts channelled toward the achievement of organizational goals and objectives.*

Keywords: *Project System, Work life Balance, Involvement Balance Time Balance, Satisfaction Balance*

INTRODUCTION

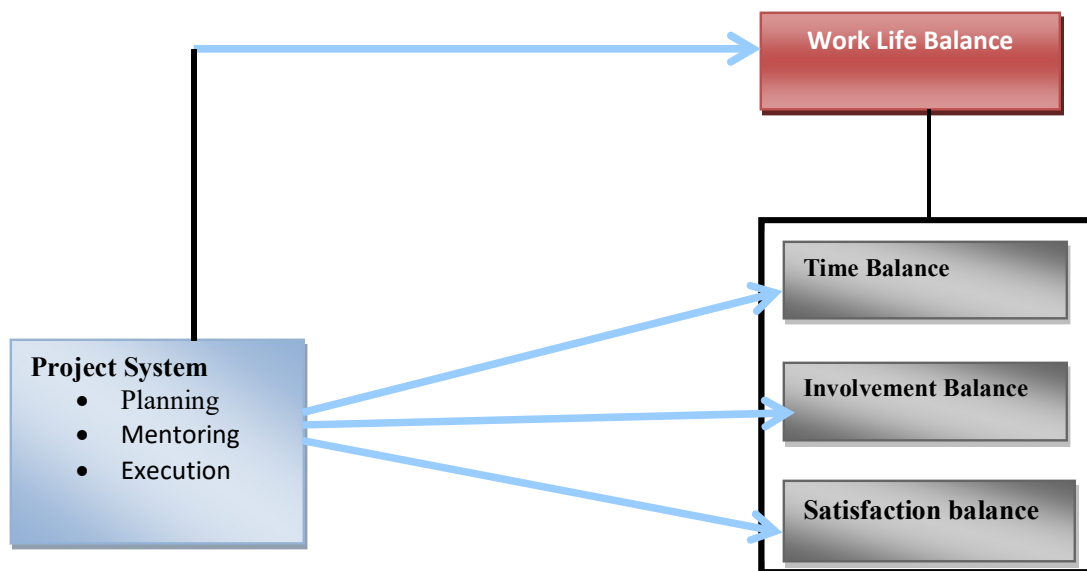
Employees are the real assets of organizations and are vital to the functioning and success of the business. Maintaining an effective and productive workforce requires the structuring of roles and responsibilities in ways that are conducive and support the well-being of employees. Organizations can gain competitive edge through its employees especially those who are front-line employees, who create first impressions to customers about the organization and its brand. Employees may become attached to organizations when their expectations are met and this could influence job satisfaction and employees' loyalty to that organization. Work-life issues are highly relevant for people generally and employee's performance is key to organizational survival and it can only be possible through their concerted efforts to give their time, expertise, energy and professionalism to the growth of the organization.

The relationship between work systems and work-life balance in Commercial banks is a critical issue that needed to be addressed with utmost responsibility. Obviously, organizations are concerned about the work-life balance of their employees because of its effect on the productivity, stress level and may reduce the profit of the organization. It may also have influence on employee performance, as individuals are better able to manage their time, reduce stress, and maintain focus on work tasks (Amstad, Meier, Fasel, Elfering & Semmer, 2011). On this note, organizations that prioritize and support work-life balance often experience improved productivity due to higher employee morale, commitment, and engagement. The factors that contribute to work-life balance have wide-ranging

positive consequences for both employees and organizations in terms of productivity, job satisfaction, and employee performance.

Nevertheless, not much have been done in this area of how project system affects employee work life balance. The factors inherent in the work system that causes work life balance as mentioned have not been extensively looked at and even when some scholar considered it, it has not been extensively done and has not directly addressed the banking industry. This study therefore, examine the effect of project system on work life balance.

Operational Conceptual Framework



Research Hypotheses

HO₁: There is no significant relationship between project system and employee time balance in Commercial banks in South-South, Nigeria.

HO₂: There is no significant relationship between project system and employee involvement balance in Commercial banks in South-South, Nigeria.

HO₃: There is no significant relationship between project system and employee satisfaction balance in Commercial banks in South-South, Nigeria.

Project System and Work life balance

In the work system, the project system as one of its dimensions is characterized by temporary endeavours undertaken to create a unique product, service, or result. In project-based work, employees often experience intense periods of activity followed by lulls between projects. Researchers like Hodgson and Briand (2017) have highlighted the cyclical nature of project work, where high-intensity periods may be followed by comparatively low-intensity phases. This cyclicity can impact work life balance, with employees experiencing both periods of high stress and potential downtime. Project-based work may offer flexibility in terms of remote work or flexible schedules during non-intensive phases, potentially enhancing work life balance during these periods (Petersen et al., 2018).

Commercial banks often engage in project-based activities, such as the implementation of new technologies, launching marketing campaigns, or introducing new financial products. These projects can impact customers through changes in service delivery and access to banking services. During the implementation phase of projects, customers may experience disruptions or changes in the way they conduct transactions. For instance, the introduction of a new online banking platform may require customers to adapt to a different interface, potentially impacting their work life balance if

the transition is not seamless (Schwalbe, 2018). On this note, the way the organization is structure in its work system will definitely dictate the hopes and productivity of employees because if the work condition is unfavourable to give some spare time for employees to do their thing, it might cause unavoidable fatigue, stress and dissatisfaction which will eventually affect their products and productivity.

To mitigate the potential negative effects on customers' work life balance, banks employers in the organizational design controlled by the work system need to prioritize effective communication, provide training on new systems, and ensure minimal disruptions during project implementation (Kerzner, 2017). This training is needed because of innovations and change that are ever present in the existence of products and services that are demanded by the populace. Commercial banks often undertake projects such as system upgrades, mergers, or the implementation of new financial products. These projects can lead to periods of intense workload for employees, potentially disrupting their work-life balance (Crawford et al., 2006).

Project-based work may involve tight deadlines and long working hours during critical phases. Employers can help employees manage their work-life balance by providing clear project timelines, adequate resources, and support during peak periods to avoid some basic challenges inherent in the work system that might cause unfavourable work life balance like excessive work load. These goals are achieved through project planning, execution and monitoring in line with employee's consideration of work life balance (Turner, 2014). Emphasizing a culture that values work-life balance, even during project-intensive periods, can contribute to employee well-being (Lund, 2018). The project system within the larger work system of an organization represents a crucial dimension that profoundly influences employees' work-life balance. Understanding how projects are managed, the demands they place on individuals, and the organizational support provided during project-based work is essential for creating an environment that promotes a healthy balance between professional and personal life.

The nature of projects, including their complexity, scope, and timeline, directly affects employees' workload and time commitments. Large-scale projects or those with tight deadlines may lead to increased stress and challenges in maintaining work-life balance (Turner, 2014). The effectiveness of project planning and the clarity of expectations influence how well employees can manage their time and balance project-related tasks with personal responsibilities. Well-defined project plans in an organization contribute to a more predictable and manageable workload. Collaborative aspects of project work, including effective communication and teamwork, play a crucial role in supporting employees' work-life balance. A clear communication channels and collaborative efforts established by the organization can mitigate misunderstandings and enhance efficiency (Hodgson & Briand, 2017).

Spillover Theory

The first theory for this study is the Spillover Theory propounded by Staines in 1980. The theory mainly focused on the explanations on the consequences of judging multiple roles, emotion, conduct, attitude and feelings in both work and family domains frequently exceed the borders of those areas. The theory assumes that, a person's attitude, emotion, skills and behaviours in one domain flow into the other and vice versa and it can occur in both positive and negative ways. Spillover theory defines the conditions which results in positive or negative spillover work micro system and the family micro system (Hill, 2003). If work-family interactions are rigidly structured in time and space, then spill over in terms of energy, time and behaviour is generally negative. Work flexibility, helps to integrate various factors of time and space between work and family resulting in positive spill over and is instrumental in achieving healthy work and family balance.

The Spill over Crossover explains the impact of the work domain on the home domain, and consequently the effect of work-related emotions from the individual (employee) to others at home (particularly the partner). The ways in which well-being can be transferred have been categorized into two different mechanisms spill over and crossover. Spill over concerns the transmission of life

states of well-being from one domain to another. The experiences that are transferred from one domain to the other can be either negative or positive (Westman, 2002). An employee may experience a time-based conflict between work and private life when work overload results in overwork at the expense of leisure time. An employee who experiences strain or an unpleasant moment at work would continue worrying about the same in the evening at home.

Crossover involves transmission across individuals, whereby demands and their consequent strain cross over between closely related persons (Westman, 2002). However, work flexibility, helps to incorporate several factors of time and space between work and family ensuing in positive spillover. This is helpful in achieving healthy work and family balance. This theory recognizes the impact of the two domains on each other; the experience in one role affects experiences in the second role. The theory also asserts that increase in satisfaction (or dissatisfaction) at work could lead to increased satisfaction (or dissatisfaction) at home. This could mean that the behaviour, skills, mood and values from one role can spill over to the second role (Edwards and Rothbard, 2000).

The implication of this theory to this present study is that, if workers are not considered to be cared for and see how they can balance their work and family life, showing emotional or apathetic concern, gradually their effort to do their job efficiently and effectively might start diminishing in some specific role that might lead to organizational unproductiveness. Secondly, spillover theory is essential for this research because it explain the joint relationship between work and personal lives of employees and how both roles affect performance of employees either positively or negatively.

Research Design

research, the correlational research design is adopted. This follows Kothari (2010) position that the correlational design is suitable in assessing the extent of correlation between two or more distinct factors – explaining effects through the establishment of causes within particular contexts.

Research Population

The accessible population for this research was 232 employees of the main branches of eight internationally licensed Commercial banks in the South-South of Nigeria which are Access Bank (24), Fidelity Bank (19), First City Monument Bank (19), First Bank of Nigeria (37), Guaranty Trust Bank (33), Union Bank of Nigeria (18), United Bank for Africa (35) and Zenith Bank Plc (47).

Source: www.ncc.gov.ng/stakeholder/statistics-reports/industry-overview.

Sample Size and Sampling Techniques

The sample size for this research was 147 middle and junior level management employees of the eight internationally licensed Commercial banks in the South-South of Nigeria which are Access Bank (15), Fidelity Bank (12), First City Monument Bank (12), First Bank of Nigeria (23), Guaranty Trust Bank (21), Union Bank of Nigeria (11), United Bank for Africa (22) and Zenith Bank Plc (30). This was estimated using the Taro Yamane. Therefore, the sample size was 147 from the population of 232 employees.

Instrumentation for Data Collection

This research focused on primary data obtained directly from the study sample units. That is to say the research focused on primary data obtained from the specified members of the 8 internationally licensed Commercial banks in the South-South of Nigeria. Data collection for this research will be conducted using the structured questionnaire.

Method of Data Analysis

The analysis of the data generated in this research was carried out using the Statistical Software for the Social Sciences (SPSS). Data analysis involved both descriptive and inferential statistical techniques, applied in various stages of the analysis. Descriptive tools such as frequencies, percentages and mode were applied in the assessment of the demographic characteristics of the

sample; same including the mean and standard deviation was applied in the assessment of the univariate distributions for the variables. Inferential tools such as the Spearman's Rank Order Correlation (Rho) was adopted in the test for the bivariate variable.

HO₁: There is no significant relationship between project system and employee time balance in Commercial banks in the South-South of Nigeria

HO₂: There is no significant relationship between project system and employee involvement balance in Commercial banks in the South-South of Nigeria

HO₃: There is no significant relationship between Project system and employee satisfaction balance in Commercial banks in the South-South of Nigeria

Table 4.11: Spearman Order Correlation between Project System and Work-Life Balance

		Design	Time	Involvement	Satisfaction	
Spearman's rho	Project System	Correlation Coefficient	1.000	.473**	.529**	.606**
		Sig. (2-tailed)	.	.000	.000	.000
		N	139	139	139	139
	Time Balance	Correlation Coefficient	.473**	1.000	.412**	.427**
		Sig. (2-tailed)	.000	.	.000	.000
		N	139	139	139	139
	Involvement Balance	Correlation Coefficient	.529**	.412**	1.000	.527**
		Sig. (2-tailed)	.000	.000	.	.000
		N	139	139	139	139
	Satisfaction Balance	Correlation Coefficient	.606**	.427**	.527**	1.000
		Sig. (2-tailed)	.000	.000	.000	.
		N	139	139	139	139

** . Correlation is significant at the 0.01 level (2-tailed).

Source: (SPSS Output, 2023).

Presented in table above is the result for the tests on the null hypotheses for the association between project system and the measures of work-life balance. The results of the analysis reveal as follows:

- i. Project system significantly and positively contributes to time balance in Commercial banks in South-south Nigeria (rho = 0.473 and P < 0.05)
- ii. Project system significantly and positively contributes to involvement balance in Commercial banks in South-south Nigeria (rho = 0.529 and P < 0.05)
- iii. Project system significantly and positively contributes to satisfaction balance in Commercial banks in South-south Nigeria (rho = 0.606 and P < 0.05)

Based on these results, the study rejects all three null hypotheses of non-significant association between the variables and affirms that, project system to a significant and great extent is associated with work-life balance in Commercial banks in South-south, Nigeria. This is to say that, there are inherent indicators in the work system that significantly affect work life balance among bank employees. These inherent indicators might come from the planning, execution, monitoring and other conditions and situations found in the project system.

Discussion of the Findings
Project system and Work-life balance

The relationship between project system and work-life balance was revealed to be significant, with evidence demonstrating the capacity of project system in predicting outcomes of time balance, satisfaction balance and involvement balance in Commercial banks in South-south Nigeria. The findings of this work is in consonance with the work of Schwalbe (2018) whose work revealed that, commercial banks engage in project-based activities, such as the implementation of new technologies, launching marketing campaigns, or introducing new financial products that can impact customers through changes in service delivery and access to banking services that cause severe imbalance in the work system. As found in the study, during this implementation phase of projects, customers may experience disruptions or changes in the way they conduct transactions.

The study revealed that, the way the organization is structure in its work system will definitely dictate the hopes and productivity of employees because if the work condition is unfavourable to give some spare time for employees to do their thing, it might cause unavoidable fatigue, stress and dissatisfaction which will eventually affect their products and productivity. It also found out that other issues such as the nature of work, length of time spent in the office and family size interfere with and impacted on the work effectiveness of employees. Specifically, the study found out that long hours of work impacted negatively on the health of the Nigerian bank employees; flexible work schedule reduces employees' intention to quit their job and family size was responsible for employees' lateness to work.

This finding takes another face with Bogofanyo and Emmanuel (2019) whose work revealed that, work life balance demonstrated a great significant effect on the performance of money deposit banks as the dimensions alternative work arrangement such as compress work weeks, telecommuting, flexi time, job sharing and managerial supports predict employee goal attainment. The findings of Turner (2014) found in same line that, project-based work may involve tight deadlines and long working hours during critical phases and found that, employers can help employees manage their work-life balance by providing clear project timelines, adequate resources, and support during peak periods to avoid some basic challenges inherent in the work system that might cause unfavourable work life balance like excessive work load. These goals are achieved through project planning, execution and monitoring in line with employee's consideration of work life balance.

In the same vein, Parker (2014) found that, when the work system is well organized to accommodate the needs and concern of employees, it will increase their job satisfaction, enhance their morale, reduce stress, and improve their overall well-being. Therefore, effective project management practices that appeal to the concern of employees and the organization contribute to a work environment that supports employees in achieving a balance between their professional and personal lives. It was also found in the work that, routine tasks in the production system can contribute to time predictability. However, the challenge may lie in potential monotony and the need to manage time efficiently to avoid burnout. Efficient workflow systems and time management tools can contribute to a more balanced use of time.

Project system is a major component for performance of employee. Appropriate designing of roles as well as jobs is extremely vital in uplifting the employees' performance, which is tackled via the model of job characteristics. The findings of Crawford et al. (2006) revealed that, project system within a bank can have a profound impact on the time allocation, involvement levels, and overall satisfaction of employees. It was found that, projects are managed and integrated into the banking environment essential for optimizing work experiences and achieving a healthy balance between professional and personal life. That is, tight deadlines and project timelines may influence how bank employees allocate their time, potentially impacting their work-life balance. The complexity of banking projects may influence the time commitment required from employees and projects that allow for employee input may contribute to a more positive work experience.

CONCLUSIONS

In conclusion, this study affirms that the levels of work-life balance and the tendency for workers to experience relative levels of control and stability over their personal and professional lives can be attributed to the levels or extent to which the organization reflects work system. This is as the evidence of the study offers substantial and significant support for the association between both variables. It has unveiled how product system generally and significantly affect work life balance when it is mostly related to time balance, involvement balance and satisfaction balance respectively. Furthermore, the study asserts in its general observations and conclusions that:

- i. The structuring of project systems such that allow for flexibility and autonomy is such that contributes to enhanced outcomes of time balance, involvement balance and satisfaction balance; and thus, improved outcomes of work-life balance in Commercial banks in South-south, Nigeria.

RECOMMENDATIONS

In accordance with the findings and conclusions of this study on the relationship between work system and work-life balance, the following recommendations are hereby put forward:

- i. It is recommended that the development and structuring of project systems by the management of Commercial banks in South-south, Nigeria, should build on ensuring flexibility and ensuring roles offer substantial levels of autonomy; that way impacting positively on the work-life balance of employees in the workplace.
- ii. It is recommended that the management of Commercial banks in South-south, Nigeria should focus on developing production system programmes and activities based on context-specific concerns, gaps and challenges. This is necessary for creating useful skills and that are suited to the particular needs and operational goals of the Commercial banks.

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