

# Production System and Work-Life Balance in Commercial Banks in South-South, Nigeria

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**Abstract:** *This study investigated the relationship between production 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 production 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 production 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:** *Production System, Work life Balance, Involvement Balance Time Balance, Satisfaction Balance*

## INTRODUCTION

The production system in banking involves routine processes such as transaction processing, customer service, and compliance activities. While these processes provide stability, the repetitive nature of the work may contribute to monotony and potential burnout. Nevertheless, employers can promote work life balance in production systems by implementing job rotation or enrichment programmes, providing variety and skill development opportunities (Parker, 2014; Akinbola & Ighomereho, 2022). Implementing efficient workflow systems and workload management tools can also contribute to a more balanced and predictable work environment (Parker, 2014). Service systems involve the delivery of intangible products such as customer service, healthcare, or education. These systems

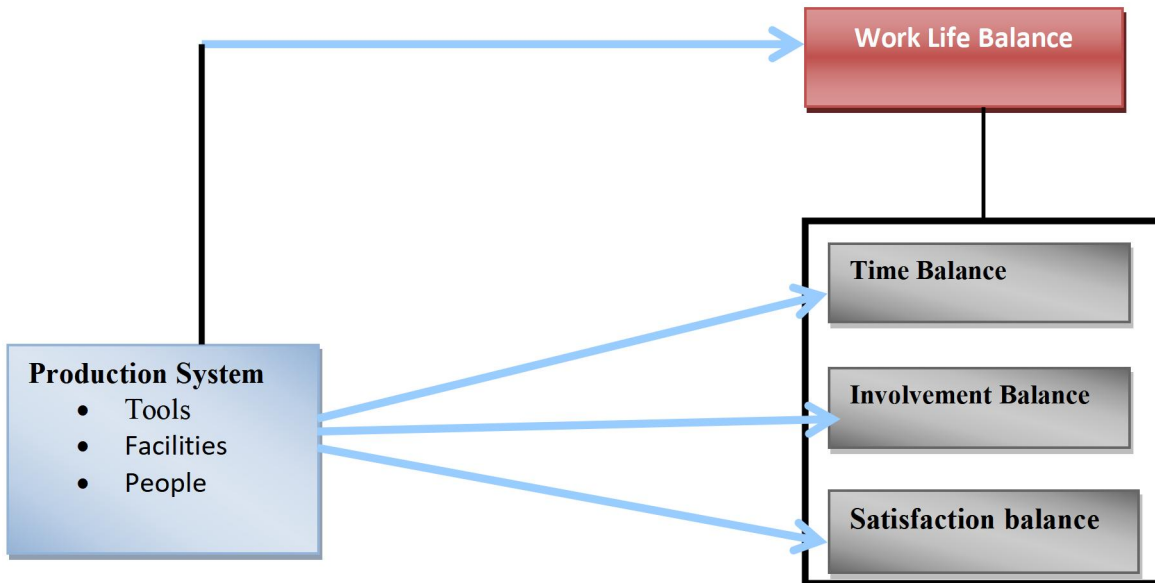
often require interpersonal skills and may involve irregular hours.

Suffice this to say that, imbalance between work and family life puts employees on pressure by trying their best to be retained in the organization which makes them put more time at work and this may be detrimental to their personal life. All these may affect the upbringing of children, lead to broken and unhappy homes and poor social life (Obiageli et al., 2015). The banking industry is highly competitive, and the pressure to meet targets can lead to long working hours and limited personal time. This why researchers like Grawitch, Gottschalk and Munz (2016) opined that, banks can provide training in time management and stress reduction techniques to help employees handle

their workloads more effectively by establishing clear communication regarding performance expectations, job security, and

technological boundaries that can help employees understand what is required of them and reduce anxiety.

**Operational Conceptual Framework**



**Research Hypotheses**

**HO<sub>1</sub>:** There is no significant relationship between production system and employee time balance in Commercial banks in South-South, Nigeria.

**HO<sub>2</sub>:** There is no significant relationship between production system and employee involvement balance in

Commercial banks in South-South, Nigeria.

**HO<sub>3</sub>:** There is no significant relationship between production system and employee satisfaction balance in Commercial banks in South-South, Nigeria.

**Production System and Work life balance**

Production systems involve the continuous and repetitive manufacturing of products or delivery of services. This system is often associated with routine and predictability. Employees in production systems may benefit from stable working hours and clear expectations, contributing to a more predictable work life balance. However, the challenge may lie in monotony, as repetitive tasks may lead to burnout and dissatisfaction (Lund, 2018). Employers can promote work life balance in production systems by implementing job rotation or enrichment programmes, providing variety and skill development opportunities (Parker, 2014). The production system in banking is characterized by routine and repetitive processes, such as transaction processing, loan approval, and account management.

These processes often follow standardized procedures to ensure efficiency.

For customers, the production system can result in consistent and reliable service delivery. However, long wait times or delays in routine transactions may contribute to frustration and impact customers' work life balance, especially if they rely heavily on efficient banking services for their daily activities. Banks can enhance work life balance for customers by investing in technology to streamline routine processes, reduce wait times, and enhance overall service efficiency (Parker, 2014). The production system in banking involves routine processes such as transaction processing, customer service, and compliance activities. While these processes provide stability, the repetitive nature of the work may contribute to monotony and potential

burnout. Employers can enhance work-life balance by

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incorporating job enrichment strategies, allowing employees to take on diverse tasks, and providing opportunities for skill development (Ola, John, Simeon & Mutiu, 2019).

This approach helps mitigate the potential negative effects of monotony on employee well-being. Implementing efficient workflow systems and workload management tools can also contribute to a more balanced and predictable work environment (Parker, 2014). The production system, representing the operational processes and workflows within an organization, is a pivotal dimension that significantly influences work-life balance for bank employees. The nature of tasks within the production system, often characterized by routine and repetitive activities, can contribute to monotony. Employees engaged in repetitive tasks may experience challenges in maintaining a healthy work-life balance. The efficiency of the production system influences how employees manage their time. Well-designed and streamlined production processes contribute to effective time

### **Affective Events Theory**

The second theory for this study anchored on Affective Events Theory (AET) which is a model developed by Weiss and Cropanzano (1996) to discover how emotions and moods influence job performance and job satisfaction. AET assumes that organizational events are proximal causes of effective reactions. By implication, "things happen to people in work setting and people often react emotionally to these events (Weiss & Cropanzano, 1996). It suggested a hypothesized relationship between moment-to-moment emotions and outcomes such as effectiveness of work system, effect of work-related hazards and employee's reaction to organizational behaviour (Alter, 2016). The model increases the understanding of links between employees and their emotional reactions to things that happen to them at work.

It believes that work modelled includes hassles, autonomy, job demands, and emotional labour and uplifting actions of their reactions.

management, positively impacting work-life balance (Deming as cited in Agbogun & Ehiedu, 2022).

According to Agbogun & Ehiedu (2022) to counter the potential monotony of routine tasks, job enrichment strategies can be implemented within the production system. Providing employees with opportunities for skill development and varied tasks can enhance work-life balance. This is to say that, regular performance feedback and recognition for achievements within the production system contribute to employee satisfaction and a positive work environment. On this note, employers in the organization can recognize efforts of employees to enhance work-life balance by fostering a sense of accomplishment and the same time encouraging organizational productivity. For bank employees to be involved in the production system, especially those working in shifts, effective shift management is crucial for work-life balance. Well-designed schedules and shift rotation strategies can mitigate the impact on personal life.

This emotional response intensity therefore affects job performance and satisfaction. Furthermore, affective events theory also proposes that stable work features such as job scope predisposes the occurrence of certain types of affects producing events. For instance, an enriched job leads to events involving feedback, task accomplishment, and optimal challenge that may result in happiness and enthusiasm. The relevant or implication of this theory to the present study is that, the theory essentially explains how the inherent activities dominated in the work system directly or indirectly affect employee's reaction and productivity in the organization. That is, if organizational practice give room for employees to care for their professional work and personal life, it will aid them in practicing a happy work style which will enhance their productivity and quality life. 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

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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](http://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.

**HO<sub>1</sub>:** There is no significant relationship between production system and employee time balance in Commercial banks in the South-South of Nigeria

**HO<sub>2</sub>:** There is no significant relationship between production system and employee involvement balance in Commercial banks in the South-South of Nigeria

**HO<sub>3</sub>:** There is no significant relationship between production system and employee satisfaction balance in Commercial banks in the South-South of Nigeria

**Spearman Order Correlation between Production System and Work-Life Balance**

			Training	Time	Involvement	Satisfaction
Spearman's rho	Production System	Correlation Coefficient	1.000	.446**	.371**	.628**
		Sig. (2-tailed)	.	.000	.000	.000
		N	139	139	139	139
	Time	Correlation Coefficient	.446**	1.000	.412**	.427**
		Sig. (2-tailed)	.000	.	.000	.000
		N	139	139	139	139
	Involvement	Correlation Coefficient	.371**	.412**	1.000	.527**
		Sig. (2-tailed)	.000	.000	.	.000
		N	139	139	139	139
	Satisfaction	Correlation Coefficient	.628**	.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).**

Table above illustrates the result for the tests on the null hypotheses for the association between production system and the measures of work-life balance. The results of the analysis reveal as follows:

- i. Production system significantly and positively contributes to time balance in Commercial banks in South-south Nigeria (rho = 0.446 and P < 0.05)
- ii. Production system significantly and positively contributes to involvement balance in Commercial banks in South-south Nigeria (rho = 0.371 and P < 0.05)
- iii. Production system significantly and positively contributes to satisfaction balance in Commercial banks in

South-south Nigeria (rho = 0.628 and P < 0.05)

The result of the analysis on the extent of the relationship between the study variables (Production system and work-life balance) reveals that, there is a significant level of association between production system and the measures of work-life balance, hence all previously related null hypotheses are on this basis rejected. 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 scheduling, organizing, execution, and other conditions and situations found in the product system.

**Production System and Work-life balance**

Findings of this research identified production system as significantly predicting outcomes of work-life balance; thus, enhancing outcomes of time balance, satisfaction balance and involvement balance in Commercial banks in South-south, Nigeria. It plays a significant role in promoting key skills and competence of an employee for better

performance. This finding is in connection with the work of Vincent et al. (2019) whose findings found that long hours of work correlated with frequent health breakdown of employees attracts positive relationship between flexibility of work schedule and employee turnover; and family size significantly affected employees' tendencies

to be late to work due to a pit fall in employees work life balance. The findings also provided the motivation for banks to

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The findings of Isichei and Ayandele (2017) revealed in same vein that, there is a significant relationship between operational work system design and staff performance. The study concludes that operational job design can be advanced as a motivation tool, which is non-monetary in nature to improve staff performance. A key drive to improve performance as found is the satisfaction of staff coupled with an outstanding operational job design which takes into consideration the total physical and mental well-being of staff and its interaction with other organisational factors. In the same vein, Yusuf (2021) found that, bank employees suffered excessive stress levels, ineffective communication, low level of manpower, excessive workload and overtime, imbalances in work-life, and job losses due to how the production system is structured for the employees. The work of Jones (2018) found that, the lack of work-life balance may cause high levels of anxiety, conflict at home, and make it difficult to achieve and develop their full potential. As a result, women leaders were found to experienced workaholism, job burnout, and work pressure. The study of Hashimi (2021) found seven factors that are responsible for employees work life balance which are, non-supportive job environment (job nature), poor family and work support system, working hours, work overload, family domain, burdened role and job sharing and ineffective WLB policy as the antecedents impacting work life balance of female employees in private higher education institutions in Afghanistan. The study of Akanji (2012) also revealed that, Nigeria's culture of corruption, high unemployment ratios, poverty, inflation, and patriarchy are sources of work-life conflict for her workers. Results also showed that role overload was another major source of work-life conflict for Nigerian women given that Nigeria's status as a patriarchal society that thrusts women into a position where family commitments come into serious conflict with other roles. The work identified personal hardiness, assistance seeking solutions, and avoidance/resignation as coping strategies adopted by Nigerian

structure work relationships to enhance productivity and reduce employees' work-life conflicts.

workers. It was also revealed that, employers of labour easily circumvent the ideals of WLB practices and policies because of a lack of institutionalised social support systems, disregard for a culture that encourages WLB solutions and effectual enforcement of employment standards by the national government. Okeke et al. (2022) from their analysis, it was discovered that leave policy has significant positive effect on female employee performance in Commercial banks; flexible scheduling has significant positive effect on female employee performance; and employee assistance has a significant positive effect on female employee performance in Commercial banks and work environment has a significant positive effect on female employee performance in Commercial banks as well. The study concluded that work-life balance on female employee performance was significantly positive.

In the same vein, Akpa et al. (2019) findings revealed that job stress significantly affects quality of work of employees ( $F= 33.500, p < 0.05$ ); and long working hours significantly affects motivation of employees in the selected Commercial banks in Lagos State ( $F= 8.716, p < 0.05$ ). However, the study revealed that, role overload has no significant effect on job satisfaction of employees in selected Commercial banks in Lagos State ( $F= 0.011, p > 0.05$ ). the study is in line with this work by concluding that work-life balance has significant effect on employee performance. The production system in banking is closely tied to operational efficiency. Streamlined processes and well-designed workflows contribute to time efficiency, influencing how employees manage their time. This is why the work of Sonnentag (2018) going by the findings of the current study revealed that, the workload within the production system can influence the time commitment required from employees. That is, effective workload management is essential for preventing burnout and maintaining a healthy work-life balance. Involving employees in the improvement of production processes enhances their sense of ownership and

engagement. Deci et al., (2017) also found that, employee participation in decision-making positively correlates with job satisfaction, offering training and skill

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equipped for their tasks. So competent employees are more likely to find satisfaction in their work and efficient time management

development programmes specific to production roles ensures that employees are well-

increased employee involvement, heightened job satisfaction, and improved overall work-life balance.

## CONCLUSIONS

It has unveiled how production system generally and significantly affect work life balance when it is mostly related to time balance, involvement balance and satisfaction balance respectively. This work has truly figured out how some inherent conditions and situations surrounding work system with respect to production system keenly relate and affects work life balance.

Furthermore, the study asserts in its general observations and conclusions that:

## 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 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

- i. The development of production system programmes and activities 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.

suitable to the particular needs and operational goals of the Commercial banks.

- ii. It is recommended that the service system of workers by the management of the Commercial banks in South-south Nigeria, should be such that centers and emphasizes on consistency, and equity, matching wages and salaries with workers actual contributions and efforts channeled toward the achievement of organizational goals and objectives.

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