

Service System as a Predictor to Employee Satisfaction Balance in Commercial Banks in South-South, Nigeria

Nwambu, Gabriel Chibuzor, Ph.D
Department of Management, Ignatius Ajuru University of Education
Port Harcourt, Rivers State, Nigeria
gloccolacanticorruption@gmail.com

Abstract: *This study investigated the relationship between service system and satisfaction 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. 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 service system with respect to satisfaction balance in Commercial banks in the South-South of Nigeria. It was recommended among others that; the service 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 workers actual contributions and efforts channelled toward the achievement of organizational goals and objectives.*

Keywords: *Service System, Satisfaction Balance, Predictor, Commercial Banks*

INTRODUCTION

The service system can pose challenges to work life balance due to the unpredictability of customer demands and the potential for long or irregular working hours. Nonetheless, organization can embark on strategies to enhance work life balance in service systems like flexible scheduling, employee assistance programmes, and clear communication about expectations (Cheng & McCarthy, 2018).

Project-based work in commercial banks can lead to variations in workload and time demands because during project-intensive periods, employees may experience challenges in maintaining a healthy time

balance which organization that care about their employees could mitigate this through clear project planning, realistic timelines, and periodic workload assessments (Turner, 2014). 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. Employers can support time balance by providing flexible scheduling options, allowing telecommuting, and implementing efficient shift management strategies (Kelly & Moen, 2007).

Hypothesis

H01: There is no significant relationship between service system and employee

satisfaction balance in Commercial banks in South-South, Nigeria.

Service System and Employee Satisfaction Balance

Flexibility in how services are delivered, such as through digital channels, impacts employee

time management. In this case, providing flexible service options contributes to a better

work-life balance (Cao & Clarke, 2016). Notwithstanding, training and skill development in service roles contribute to employee competence and satisfaction. Well-equipped employees are better prepared for service interactions, enhancing overall job satisfaction. Dealing with service recovery, addressing customer issues, can be demanding and organizations that provide support for service recovery contribute to employee well-being and satisfaction as well. Therefore, the service system within a bank significantly influences how employees manage their time, their level of involvement, and overall job satisfaction. By addressing factors such as workload, flexibility, training, and organizational support, banks can optimize their service systems to enhance the work-life balance of their employees.

Understanding the intricate relationship between time management, satisfaction, involvement balance, and employee productivity is crucial in the dynamic environment of the banking industry, the intricate interplay between time management, satisfaction, and involvement balance significantly influences employee productivity in the banking industry. Prioritizing employee well-being, implementing flexible policies, and recognizing achievements, banks can create an environment where employees can effectively manage their time, remain satisfied, and stay engaged, ultimately contributing to heightened productivity and organizational success (Kerzner, 2017). Increased employee engagement, enhanced customer service, improved organizational success, and sustained productivity. A balanced approach to time management, satisfaction, and involvement in the banking industry creates a work environment conducive to optimal employee performance and overall organizational success.

Recognizing employees for their contributions enhances job satisfaction and productivity. In the banking industry, where achievements are often collective and individual, acknowledgment fosters a positive work environment, motivating employees to maintain high levels of productivity. Providing

training for effective time management and skill enhancement positively influences employee satisfaction and productivity. In the banking industry, where continuous learning is crucial, well-equipped employees are more likely to handle tasks efficiently and contribute to organizational success (Wirtz et al., 2017). Organizations in the banking sector that implement work-life balance policies positively impact employee satisfaction. These policies, which may include flexible hours, remote work options, and wellness programmes, contribute to overall job satisfaction and, consequently, enhanced productivity.

Job satisfaction directly impacts customer service quality in the banking industry. Satisfied employees are more likely to provide excellent service, contributing to customer loyalty and, by extension, the success and productivity of the bank. Flexibility in time management is increasingly relevant in the banking sector. Allowing employees some degree of control over their schedules contributes to their satisfaction and well-being. Flexibility accommodates personal needs and fosters a positive work environment, ultimately influencing productivity (Kelly & Moen, 2017). The balance between involvement in tasks and avoiding burnout is crucial for sustained productivity. Banking professionals often handle complex and high-stakes tasks, making it essential to manage involvement to prevent exhaustion. Striking a balance leads to sustained task engagement and enhanced productivity.

Employee satisfaction is intrinsically linked to productivity. Satisfied employees are more likely to be engaged, motivated, and committed to their tasks. In the banking industry, where attention to detail and customer satisfaction are paramount, the correlation between employee satisfaction and productivity is particularly significant (Kerzner, 2017). Efficient time management is a cornerstone in the banking industry, where tasks often require precision and timeliness.

The ability of employees to allocate their time effectively impacts their productivity, as

delays or inefficiencies can have cascading effects on various operations.

Organizational Support Theory

The third theory for the study is Organizational Support Theory by Eisenberger, Huntington, Hutchinson and Sowa (1986). The theory assumes that employees form a universal perception concerning the extent to which the organization values their contributions and cares about their well-being. When employees perceive that their organization values their contribution and cares about their wellbeing, their needs for affiliation, approval, emotional support and esteem will be met leading them to identify the wellbeing of the organization as their own and feel emotionally attached to it (Rhoades, Eisenberger, & Armeli, 2011). This personification of the organization is enhanced by the organization's legal, moral, and financial responsibility for the actions of organizational policies, norms, and culture that provide continuity and prescribe role behaviours. They also enhance the power the organization's agents exert over individual employees.

Due to this personification of organizations, employees base their judgments of their perceived value to the organization on how favourably the organization treats them. Rhoades and Eisenberger (2017) postulated

that fair treatment, supervisory support and rewards and a favourable job are the predictors for organization support. Employees who receive organization support from the workplace are likely to create long term relationship with the organization. It also provides opportunities to progress professionally to its staff, while the workers play an important role in the organization's growth and success. People join organizations with personal needs, desires and skill sets, and in return anticipates finding a workplace environment where their abilities can be utilized and most of their basic needs satisfied (Dessler, 2016).

The implication of this theory to the present study is that, when employees receive that organization care and support their personal life, then they will in turn create long term relationship with the organization by giving their professional best for organizational productivity. When employees perceive that their organization values their contribution and cares about their wellbeing, their zeal for productivity would increase and they will be stable emotionally to do good works.

Empirical Review

Kalliath and Brough (2016) conducted a study in a Southern European country on work-life conflict using quantitative methodology that is questionnaire. The sample was composed of 1,182 Spanish employees. Bivariate analysis was applied to test the relationships between the antecedents, followed by multivariate regression analysis to analyse the significant level of antecedents in work-life conflict. Although gender was not a determinant factor of conflict, some differences were found between men and women's work-family conflict. In addition, family perceptions, such as the importance of family, job mental, physical requirements, job flexibility and gender roles had a strong

consequence on work life conflict. Educational level and functional mobility were antecedents of work-life conflict also. Their findings revealed that, social benefits and job status did not have an effect on work life conflict. The findings recommended that the two groups of factors are antecedents of work life conflict. The relationship here is that, the studies believe in giving appropriate time and opportunity to employees to have the required avenue to put in their professional best and make the organization to be more productive. Ojo, Salau and Falola (2014) investigated work-life balance practices in Nigeria: A comparison of three sectors carried out a study on WLB policies and practices in the Banking, Educational and Power Sectors of the

Nigerian Economy. They investigated the policies and practices of WLB existing in these sectors and also identified the various hurdles that hinder the implementation of these sector 531 and Power sector 507. Data analysis was done with the Statistical Package for Social Sciences, including Anova. The findings of this study showed a wide gap between WLB practices and employees' understanding of the implementation of WLB policies in the sectors studied. The authors posit that there is a general belief among workers that WLB policies and practices are mainly for the female folk as most of the initiatives are inclined towards women, e.g., Maternity leave and childcare arrangements. However, this is not the case, as these arrangements are available for male employees as well. They were able to identify most of the initiatives that are available in western literature in these sectors, except some others like job share, annualised hours and compressed hours which they attributed to workers' preference for conventional full time permanent contracts. They also identified barriers to implementation of WLB initiatives in these organisations as long hours of work culture, increased work demands, and lack of support from line managers. The results showed the percentage of usage of the available WLB initiatives to be very poor, the authors attributed this to an organisational culture that is unsupportive of WLB initiatives thus leading to managers and employee's reluctance to utilise those initiatives.

Akpa, Egbuta, Akinlabi and Magaji (2019) examined the effect of work-life balance on employee performance of selected Commercial banks in Lagos State, Nigeria. Survey research design was adopted. The target population was 54,028 employees, which consisted of all employees of the six selected Commercial banks in Lagos State, Nigeria. A sample size comprising 520 employees were selected using random sampling technique. Primary data were collected using a structured questionnaire. Data were analysed using descriptive statistics and simple regression analysis. The findings revealed that job stress significantly affects

policies. A total of 1,624 questionnaires were retrieved, comprising Banking sector 586, Educational

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 reveals that, role overload has no significant effect on job satisfaction of employees in selected Commercial banks in Lagos State ($F= 0.011, p> 0.05$).

This study concludes that work-life balance has significant effect on employee performance in the selected Commercial banks in Lagos State, Nigeria. The connection here with the present study is that, Nigeria work-life balance is one of the prevailing issues in many organizations of which inability of workers to balance work and family could be traceable to increased rates of stress, employee turnover, job dissatisfaction and poor work performance. This note significantly draw this study to align with this study on the ground that, it is essential for employees to maintain stability between work and their private lives.

Vincent, Benjamin, Eveth, Sylvester and Christian (2019) examined a critical appraisal of employee work life balance among Commercial banks in Enugu State, Nigeria. Specifically, it examined the effect of hours of work on employee's health, assessed the relationship between flexibility of work schedule and employee turnover and determined the influence of family size on lateness to work. The study made use of survey design. Data were obtained through administration of questionnaire to 330 employees of banks operating in Enugu State, Nigeria who were selected using the stratified sampling method. Findings show that long hours of work correlated with frequent health breakdown of employees; there was a positive relationship between flexibility of work schedule and employee turnover; and family size significantly affected employees' tendencies to be late to work. Expectedly, finding provides the motivation for banks to

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

The study found out that other issues such as the nature of work, length of time spent in the office and family size interfere with impacted responsible for employees' lateness to work. Consequently, organizations should cease from analysing employees strictly from the prism of only what they do within the organization. Their social, family and other complex mix of life issues must be considered in both understanding their behaviour and optimizing their effectiveness within the organization. The significance of this study to the present study is that, the banking industry

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 at both ends is a critical subsector of the entire financial system of the Nigerian economy that shares common attributes with other subsectors of the system. Based on this, there could be some reasonable extrapolation of the findings to the other financial subsectors such as the mortgage, actuarial, stock brokerage, and other institutions that provide similar services.

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.

The choice of the Spearman's Rho and the partial correlation bordered on the scaling (ordinal) of the variables and the flexibility of the tools.

Table 1 Mean and Standard Deviation of Responses on Service

Service System ($x = 4.0096$, SD = 0.97732)	Flexibility in service systems may allow for variations in work hours or remote work, contributing to better work-life balance.	139	3.9640	.93069
	Constant demand for immediate responses may lead to work-related stress, affecting personal time	139	4.0863	.89581
	Service systems which involve direct interaction with customers in real-time possess stress to employees	139	3.9784	1.10545

Table 2 Mean and Standard Deviation of Responses on Satisfaction Balance

Satisfaction Balance ($x = 3.9256$, SD = 0.83798)	Workers in this organization express contentment with their roles	139	4.0935	.86052
	Workers have the time to address issues pertaining to their personal life	139	3.5827	.86382
	There is a feeling of fulfilment often expressed by workers in this organization	139	4.1007	.78961

Table 3: Spearman Order Correlation between Service System and Work-Life Balance

		Service System	Time	Involvement	Satisfaction
Spearman's rho	Service System Correlation Coefficient	1.000	.536**	.725**	.608**
	Sig. (2-tailed)	.	.000	.000	.000
	N	139	139	139	139
	Satisfaction Correlation Coefficient	.608**	.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 3 above presents the result for the tests on the null hypotheses of no significant association between service system and the measures of work-life balance. The results of the analysis reveal as follows:

- i. Service system significantly and positively contributes to satisfaction balance in Commercial banks in South-south Nigeria ($\rho = 0.608$ and $P < 0.05$)

CONCLUSIONS

This work has truly figured out how some inherent conditions and situations surrounding work system with respect to service system keenly relate and affect work life balance. Furthermore, the study asserts in its general observations and conclusions that:

- i. The timely, equitable and consistent service system of workers 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 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.

- ii. It is recommended that the leadership of the Commercial banks in South-south Nigeria, express commitment toward building mutually respectful and trusting relationship with their employees or subordinates, by being more empathetic and understanding toward the workers; thus, effecting the necessary conditions for improved

working conditions for increased levels of stability and work-life balance.

REFERENCES

- Akpa, V.O., Egbuta, O.U., Akinlabi, B.H. & Magaji, N. (2019). Work-life balance and employee performance: A study of selected Commercial banks in Lagos State, Nigeria. *The Journal of Social Sciences Research*, 5(12), 1787-1795.
- Eisenbeiss, S. A., Knippenberg, D. V., & Boerner, S. (2018). Transformational leadership and team innovation: Integrating team climate principles. *Journal of Applied Psychology*, 93(6), 1438-1446.
- Kalliath, T., & Brough, P. (2016). Work-Life Balance: A review of the meaning of the balance construct. *Journal of Management and Organization*, 1(4), 323-327.
- Kelly, E. L., & Moen, P. (2017). Rethinking the clockwork of work: Why schedule control may pay off at work and at home. *Advances in Developing Human Resources*, 9(4), 487-506.
- Kerzner, H. (2017). *Project management: A systems approach to planning, scheduling, and controlling*. John Wiley & Sons.
- Turner, J. R. (2014). *The handbook of project-based management*. McGraw-Hill Education.
- Vincent, A.O., Benjamin, I.C., Eveth, N.N.A., Sylvester, O.I. & Christian, N.A. (2019). A Critical Appraisal of Employee Work Life Balance among Commercial banks in Enugu State, Nigeria. *Journal of Reviews on Global Economics*, 8, 1179-1189.
- Wirtz, A., Rigotti, T., Otto, K., & Loeb, C. (2017). Training against burnout: The impact of training on mood and transcription errors in customer service representatives. *Journal of Occupational Health Psychology*, 22(1), 86-99.