Quality of Work-Life and Work-Life Balance as Predictors of Employee Job Satisfaction

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Abstract

Finding the right balance between one's work and other facets of life is essential for an individual to be in the right state of mind and to be satisfied with one's job that one commits to. Specifically, it aims to determine whether the quality of work-life and work-life balance would predict employees' job satisfaction in the selected banks. A survey research design consisting of 100 workers was selected from branches of selected banks in Ijebu-Ode, Ogun State, Nigeria, wherein they responded to questions relating to the variables of interest in the study. The result of the study revealed that quality of work-life and work-life balance has a significant influence on job satisfaction (β= .648, t= 8.597, p> .05) and work-life balance also has a significant influence on job satisfaction (β= .212, t= 2.849, p> .05). Both work-life and work-life balance qualities were also found to jointly influence the job satisfaction of these bank employees. It was recommended that organizations take straightforward steps to improve the working conditions in which people work and the organizations' physical and psychological working environment that will improve the level of job satisfaction that their employees experience.

Keywords: balance, employees, organization, quality, satisfaction, work-life

Abstrak

Menemukan keseimbangan yang tepat antara seseorang pekerjaan dan aspek kehidupan lainnya sangat penting bagi seorang individu untuk berada dalam kondisi pikiran yang benar dan uas dengan pekerjaan yang menjadi komitmennya. Secara khusus, ini bertujuan untuk menentukan apakah kualitas kehidupan kerja dan keseimbangan kehidupan kerja akan memprediksi kepuasan kerja karyawan di bank yang dipilih. Desain penelitian survei yang terdiri dari 100 pekerja dipilih dari cabang bank terpilih di Ijebu-Ode, Negara Bagian Ogun, Nigeria, di mana mereka menjawab pertanyaan yang berkaitan dengan variabel yang diminati dalam penelitian. Hasil penelitian menunjukkan bahwa kualitas kehidupan kerja dan keseimbangan kehidupan kerja berpengaruh signifikan terhadap kepuasan kerja (β= .648, t=8.597, p> .05) dan keseimbangan kehidupan kerja juga berpengaruh signifikan terhadap kepuasan kerja (β= .212, t=2.849, p> .05). Kualitas kehidupan kerja dan keseimbangan kehidupan kerja juga ditemukan secara bersama-sama mempengaruhi kepuasan kerja karyawan bank ini. Direkomendasikan agar organisasi mengambil langkah langsung untuk meningkatkan kondisi kerja di mana orang bekerja dan lingkungan kerja fisik dan psikologis organisasi yang akan meningkatkan tingkat kepuasan kerja yang dialami karyawan mereka.

Kata Kunci: *karyawan, kehidupan kerja, kepuasan, keseimbangan, kualitas, organisasi*

Introduction

The average productive adult spends most of his waking hours in the workplace to meet personal and organizational needs. This is driven by the desire to work for all productive and economically significant age individuals. Those who earn a decent living from their work desire to keep those jobs, and those without jobs are desirous of deriving satisfaction from the jobs they eagerly seek. The present study attempts to understand the quality of work-life (QWL) and work-life balance (WLB) an employee receives and enjoys from work as playing an influence on the level of satisfaction an individual derives from his/her work as an important member of a successful organization and by extension the society in general.

Job satisfaction is essential to an employee because it can explain how engaged, committed, and loyal employees can be to their places of work. A well-managed organization will look towards improving the job satisfaction of its employees as it assured that investments in people are the suitable investment, and having the right work environment-one that allows for the seamless balance between the home front and the workplace-is the key to ensuring that it achieves all its objectives and even more. When employees feel satisfied with their jobs, they can usually go above and beyond the specificities of their duties to ensure that the organization has the quality and productivity gains internally among staff members and externally towards clients, customers, partners, or such organizations.

Job satisfaction is considered as one of the main factors when it comes to efficiency and effectiveness of a business organization, in fact, the new managerial paradigm which insists that employees should be treated and considered mainly as human beings who have their wants, needs, personal desires is a perfect indicator of the importance of job satisfaction in contemporary companies. When analyzing job satisfaction, the logic is that a satisfied employee is a happy employee and a happy employee is a successful employee (Aziri, 2011).

In the same vein, job satisfaction refers to how well a job fulfills a need or want or how well it serves as a source or means of enjoyment. It is influenced by many external factors (working environment) and internal factors, i.e., how employees feel about their jobs (Mai, 2013). Job satisfaction is employees' perception of their duties and the organizations they work for. Job satisfaction is employee feedback to his work based on comparing desired rewards and actual rewards (Iqbal, 2013). Job satisfaction is reflected in an employee's general practical assessment of him/herself in the context of his or her job.

In contemporary society, improving work conditions is essential for organizations and employees. It plays a significant role in the lives of workers who have other societal and family expectations away from the workplace. These conditions, which are needed to operate effectively in organizations, are characterized under the quality of work-life (Kanten, 2014). Quality of work life is an essential tool that enhances working conditions from an employee's perspective and provides excellent organizational productivity. It, therefore, portends that the quality of work-life an employee enjoys at work is a pointer to how satisfied he/she will be when he/she engages in the job.

Quality of work life encompasses a total of material and non-material values attained by an employee throughout his tenure in an organization in exchange for his effort attributed to achieving organizational objectives. Quality of work-life thus shows the level of satisfaction, motivation, involvement, and commitment individuals experience concerning their lives at work. It is the degree to which individuals can satisfy their important personal needs while employed by the organization. QWL covers aspects of work such as pay, variations in work schedules, autonomy, career prospects, organizational culture, workplace relationships, job security, and fringe benefits that positively relate to employee satisfaction and motivation. Therefore, it suggests that organizations interested in helping employees have an excellent quality of work-life should try to institute organization-wide frameworks that will give the employees a sense of security, belongingness, responsibility, autonomy, and pride in their achievements and accomplishments.

Quality of work-life contributes to an organization's ability to recruit quality people; it enhances organizational competitiveness and reduces the negative behavior of workers. The primary objectives of

quality work-life programs are to improve working conditions (mainly from an employee's perspective) and greater organizational effectiveness (mainly from an employee's perspective) (Vignesh, 2014). The nature of the work, the working conditions, material resources, physical settings, leadership present in an organization, the communication amongst members of staff are among the factors that can significantly affect the perception of an individual in terms of quality of work-life experienced and these shapes vary significantly their performance, efficiency, and overall productivity. The previous would then influence how an individual will be satisfied with the level of job satisfaction he/she experiences which can be adjudged by their level of engagement and commitment to that organization.

Quality of work-life thus predicates on the employee's overall attitudes and behaviors in their working environment. If employees perceive the working conditions constructively fair and fulfill their expectations, they are more likely to exhibit positive attitudes and behaviors to their organizations and colleagues and vice-versa. Quality of work life is seen as a crucial component in working life which facilitates and promotes employee's positive attitudes and behavior such as being proactive and pro-social. These behaviors represent the fundamental factors on organizational success and customer satisfaction, particularly in service industries (Kanten 2014).

The need for a family-friendly organization is a priority for employees who have caring responsibilities for children and aged parents. It allows them to spend quality time with them and share in their most significant moments, victories, accomplishments, and even the difficult times. An employee would desire satisfaction from this aspect of his/her life when he/she is assured that the organization that he/she works for understands this vital aspect of his/her life.

Work-life balance is not simply about equally dividing the time spent on one work and personal life, but establishing a harmony that reflects an individual's priorities. At the same time, this allows for accepting the happy workaholic or the satisfied stay-at-home mum or dad. Despite that changing view of marriage between men and women, other relationships outside of marriage affect work-life balance as many women no longer expect lifelong partners. Consequently, they stress the importance of acquiring skills and qualifications to get jobs and be able to contribute to the family's economy. It, therefore, means that happier marriages are related to a greater sense of success in balancing work and family (Satinder, 2013). This is because the level of happiness exuded at the home front is likely to be transferred to the place of work and that is also the same from the workplace to the home front.

In times past, it could be observed that employees were facing higher levels of anxiety, overload of work, substantial work pressures, unrealistic targets and deadlines, long hours of work, and insufficient personal time, which are severe harbingers of concerns for work-life balance. It meant that such experiences led to a reassessment by workers of the values and dignity in working and in working within specific industries and sectors. Therefore employees seek platforms where the demands of working are compatible with participation in family life.

The work-life balance thus rests on the flexibility options of (a) the number of hours worked, (b) the conditions in which the work is carried out, and (c) the degree of allowances the work carries to be able to attend to other facets of life in such manners that show that the organization cares for one's interests and is a family-friendly organization. Work-life balance will then lead to some benefits for the organization, which include but are not limited to: reduced absence from work, raised morale, increased levels of job satisfaction, increased levels of performance, higher staff retention, and ability to recruit more best hands into the organization.

The benefits of work-life balance can improve employees' feelings of job satisfaction as it helps them shape their perceptions and life expectations that work and non-work activities are indeed compatible and can promote an individual's growth by his/her life priorities. It therefore suffices to say that organizations that help their employees to perform their duties in ways that support them to balance their work and home environments effectively will be composed of engaged employees who would stop at nothing to ensure the organization succeeds and meets all its goals and targets.

The priorities of family men and women who seek finances to take care of their homes are centered on their families. However, the demands from their work are such that they may not allow them to spend quality time as much as they desire with their spouses and children. The tensions between those two significant fronts for an employee can therefore lead to feelings of job dissatisfaction that can force an individual into the difficult choice of keeping family or keeping the work. Therefore, it suggests that if the work demands become heavy, it will affect the performance of marital and family roles, which unfortunately cannot be shelved or neglected for so long to avert a crisis within the family.

Arising from the preceding, this study will add to a growing body of literature concerning the quality of work-life and work-life balance of working adults, with a localized application to selected bank workers in Ijebu-Ode, Ogun State, Nigeria, in order to better understand the benefits of maintaining a proper balance between one's work and family life such that husbands, wives, children, and indeed other relatives can be in a united and happy front while maintaining a productive working life.

Statement of the Problem

Balancing a successful career with a personal or family life can be challenging and can impact a person's satisfaction in their work and personal life roles outside the workplace. Work-life balance effectively manages one's skills, talents, and other personality characteristics between the workplace and other facets of life that are equally important to people, such as family time, community activities, leisure, and recreational activities. The ability to balance work and personal life needs is an essential issue among global workers. Therefore employees have different perceptions about their interests and how they will be met in the organizations they work for.

Chandranshu (2012), in his study, observed that organizations are continuously looking for new ways of doing business in order to meet the challenges of today's dynamic business environment. Time pressure is a severe problem in today's workforce, with ever-increasing numbers of workers bearing significant responsibilities at home and meeting higher job expectations and heavier demands at work. Given the amount of time and energy people expand at the workplace, it is essential for employees to be satisfied with their life at work.

Akinlade & Nwaodike (2021), in their study, asserted that many people find it hard balancing work and life outside work, and it is not because they are poor at what they do, but mainly because a good part of their time is not theirs but the organizations. When individuals struggle to maintain and satisfy their demands by work and family demands, an imbalance and non-performance may occur.

Because the traditional notions of work and career are changing, particularly with the introduction of modern work practices such as work-from-home aided by advances in information and communication technology, the challenge in today's workplace is to ensure that employees are satisfied with their jobs as much as the organizations can guarantee. Therefore, it suggests that combining a relatively unstable work environment with the demands of being a good family person can negatively affect employees. It can lead to reduced morale and motivation, lowered productivity, and higher turnover intentions.

This raises concerns on how average adult Nigerian workers manage the myriads of pressures coming from their work and family lives and the evident overlapping challenges that such pose in today's current Nigerian society. In the light of the preceding, this present study will look at how the quality of work-life and work-life balance can influence the level of job satisfaction of employees of some selected banks in Ijebu-Ode, Ogun State, Nigeria.

Research Questions

The research study will attempt to find answers to the following questions:

1. Will quality of work-life significantly influence job satisfaction?
2. Will work-life balance significantly influence job satisfaction?
3. Will the quality of work-life and work-life balance have a significant joint influence on job satisfaction?

Objectives of the Study

The broad objective of this study is to examine the quality of work-life and work-life balance as predictors of employee job satisfaction among employees of selected banks in Ijebu-Ode, Ogun State, Nigeria. The specific objectives are to:

1. Examine the significant influence of quality of work-life on employee job satisfaction in the selected banks.
2. Ascertain the significant influence of work-life balance on employee job satisfaction in the selected banks.
3. Ascertain the significant joint influence of quality of work-life and work-life balance on job satisfaction in the selected banks.

Review of Related Theories

The study adopted the Expectancy theory and Family/Work Border theory to explain the variables in this research.

Expectancy Theory

Vroom (1964) propounded the expectancy theory. The theory separated effort (which arises from motivation), performance, and outcomes. Maslow's hierarchy of needs only explains the relationship between internal needs and the resulting effort expected to fulfill them.

The expectancy theory says that individuals have different sets of goals, and they can be motivated if they believe that:

1. There is a positive correlation between efforts and performance,
2. The favorable performance will result in a desirable reward,
3. The reward will satisfy a critical need,
4. The desire to satisfy the need is strong enough to make an effort worthwhile.

This theory explains the reasons individuals choose one behavioral option over others. The idea is that people are motivated to do something because they think their actions will lead to their desired outcome.

Expectancy theory proposes that work motivation is dependent upon the perceived association between performance and outcomes and individuals modify their behavior based on their calculation of anticipated outcomes". This theory provides the idea that an individual's motivation comes from believing they will get what they desire in the form of a reward. In other words, it can help explain why a person performs at a particular level.

The degree to which individuals feel that their expectations are met may be construed to reflect their evaluation of their exchange relationship with the organization, emphasizing the decisive role possessed by individual psychological contracts (i.e., how well the organization fulfilled one pre-entry expectancy.

The more significant the difference between expectations and experiences, the larger the gap to which an individual must respond, and the more likely it is that an individual will take action to reduce or remove this gap, especially when experience does not live up to one's initial expectations (i.e., things are worse than expected). In this sense, unmet expectations may be considered a stressor that individuals must cope with. Expectancy theory has three components: expectancy, instrumentality, and valence.

Expectancy is an individual's belief that increased effort will lead to increased performance, i.e., if I work harder, this will be better. This is affected by such things as:

1. Having the right resources available (e.g., raw materials, time)

2. Having the right skills to do the job

3. Having the necessary support to get the job done (e.g., supervisor support or correct information on the job)

Instrumentality is the belief that a valued outcome will be received if you perform well. It is the degree to which a first-level outcome will lead to the second-level outcome, i.e., if I do a good job, there is something in it for me. This is affected by such things as:

1. A clear understanding of the relationship between performance and outcomes — e.g., the rules of the reward 'game.'

2. Trust in the people who will take the decisions on who gets what outcome

3. Transparency of the process that decides who gets what outcome

Valence is the importance that the individual places upon the expected outcome. If the valence is to be positive, the person would prefer attaining the outcome as against not attaining that outcome. For example, if someone is mainly motivated by money, he or she might not value offers of additional time off. Valence speaks of the values individuals place on the rewards of an outcome based on their own needs, goals, values, and motivational sources. Valence is characterized by the extent to which a person values a given outcome or reward. This is not the actual level of satisfaction that an individual expects; instead, it is the expected satisfaction of a particular outcome.

Work/Family Border Theory

Clark (2000) propounded the work-family border theory, and it explains work and family domains. The outcome of interest in this theory is work-family balance, which refers to 'satisfaction and good functioning at work and home, without role conflict .'According to this theory, each of a person's roles takes place within a specific domain of life, and these domains are separated by borders that may be physical, temporal, or psychological. The theory addresses the issue of "crossing borders" between domains of life, especially the domains of home and work. Physical borders define where role-domain behavior occurs. Temporal borders determine when role-specific work is done. Psychological borders are rules created by individuals when thinking patterns, behavior patterns, and emotions are appropriate for one domain but not for the other.

According to the theory, the flexibility and permeability of the boundaries between people's work and family lives will affect integration, the ease of transitions, and the level of conflict between these domains. Boundaries that are flexible and permeable facilitate integration between work and home domains. When domains are relatively integrated, the transition is more accessible, but work-family conflict is more likely. Conversely, the transition is more effortful when these domains are segmented, but work-family conflict is less likely.

According to this theory, domain members referred to as border keepers also play a role in boundary management. For example, supervisors or employers act as border keepers within the work domain, and spouses act as border keepers within the home domain. Border keepers are involved in negotiating what constitutes a domain and where the borders between domains lie. These individuals may have their views concerning what constitutes work and family and offer differing degrees of flexibility that impact the ease

with which individuals can cross borders to deal with competing work and family demands. For example, a supervisor may not permit personal phone calls at work, preventing the family from intruding on the work domain. He may also not carry office duties and responsibilities to the home to not reduce quality family time and attention.

Research Hypothesis

The hypothesis of this study is;

There will be a significant independent and joint influence of quality of work-life and work-life balance on employee job satisfaction.

Methods

The study adopted the use of a descriptive survey design. This design aims to obtain information from respondents to describe phenomena, situations, circumstances, or events in ways that the data generated are quantifiable and used for descriptive purposes. This allows the variables in the study to be observed and measured through the collection of quantifiable data, which can then be used for statistical analysis.

The sample was drawn from four banks in Ijebu-Ode, Ogun State, Nigeria. Banks included Zenith Bank, UBA Plc, First Bank Plc, and First City Monument Bank PLC. The questionnaire was administered to selected Senior and Junior staff within the banks. A total of 100 respondents took part in the study, which cut across the selected banks.

The questionnaire included questions on the personal data of the respondent's Questionnaire on Quality of Work Life developed by Almarshad (2015), work-life balance scale by Yadav & Dabhade (2014), and Job Satisfaction Survey Questionnaire. Copies of the questionnaire were handed to contact persons within the banks who helped to distribute it, retrieved it, and handed it back to the researcher for further analysis. 120 questionnaires were distributed, but 100 were retrieved from the respondents which were then used for the data analysis.

Results and Discussion

Descriptive Analysis of the Socio-Demographic Characteristics of Respondent

Premised on how the information from the research instrument for the study, the socio-demographic characteristics of respondents as first set of information, its descriptive analysis are described below. These are sex, marital status, educational qualification, religion, and length of service.

Table 1. above revealed that 39 (39.0%) of the respondents are male, while female are 61 (61.0%). The table also depicted that 49 (49.0%) are single, 47 (47.0%) are married, 2 (2.0%) are divorced, while 1 (1.0%) are separated and 1 (1.0%) are widowed. It was also revealed from the table that 18 (18.0%) are NCE holders, 25 (25.0%) are HND holders, 44 (44.0%) have B.Sc/B.A/B.ED, 4 (4.0%) are M.Sc/M.ED holders and 9 (9.0%) poses other degrees. Amongst the participants are 63 (63.0%) Christians, 31 (31.0%) Muslims, and 6 (6.0%) are traditional worshippers.

Also, the participant identified that 24 (24.0%) of them have been with the organization for 1 year, while 40 (40.0%) declared that they have been working with the organization for 2-3 years, also 8 (8.0%) have been there for 4-5 years and 28 (28.0%) have been there for more than 5 years.

Table 1. Demographic Variable

Demographic Variable	Category	Frequency	Percentage
Sample	Total Number	100	100
Sex	Male	39	39.0
	Female	61	61.0
Marital Status	Single	49	49.0
	Married	47	47.0
	Divorced	2	2.0
	Separated	1	1.0
	Widowed	1	1.0
Educational Qualification	NCE	18	18.0
	HND	25	25.0
	B.Sc/B.A/B.ED	44	44.0
	M.Sc/M.ED	4	4.0
	Others	9	9.0
Religion	Christian	63	63.0
	Muslim	31	31.0
	Traditional	6	6.0
Length of service	0-1yr	24	24.0
	2-3yrs	40	40.0
	4-5yrs	8	8.0
	More than 5yrs	28	28.0

Hypotheses Testing

The hypothesis for the study states that there will be a significant independent and joint influence of quality of work-life and work-life balance on employee job satisfaction.

The hypothesis was tested with multiple regression analysis, and the result is presented in **Table 2.**

Table 2. Summary table of multiple regression analysis showing the independent and joint influence of quality of work-life, and work-life balance on job satisfaction.

	Independent variables	B	T	P	R	R^2	F	P
Job Satisfaction	Quality of work-life	.648	8.597	>.05				
	Work-life balance	.212	2.849	>.05	.847	.72	47.325	>.05

The table revealed that quality of work-life (β = .648, t = 8.597, p>.05) and work-life balance (β = .212, t = 2.849, p>.05) significantly and independently influence Job Satisfaction. The result of this study revealed that quality of work-life and work-life balance has independent and joint influence on job satisfaction.

Discussion of Findings

In line with the hypothesis of this study which states that there will be a significant independent and joint influence of quality of work-life and work-life balance on job satisfaction, the outcome of the results revealed that quality of work-life, and work-life balance significantly independently and jointly influenced job satisfaction. The hypothesis in the study was therefore accepted.

Based on the findings of this study, job satisfaction is influenced by quality of work-life due to employees' different perceptions of quality work life as individuals do perceive comfortable and conducive working environment as constituting a significant factor in how they experience satisfaction with their jobs. This means that employees form specific attitudes towards their jobs by taking into account their feelings, beliefs, and behaviors about that job and relate with the requirements and demands of that job based on those attitudes they have formed which significantly shape their perception of the kind of quality of work-life they experience in their workplace.

Quality of work life in every organization is crucial to the effective running of such organization and has significant influence in the lives of its employees. Employees are confident that when initiatives to ensure their quality of work lives are put in the organizations, they feel that they are safe, secure, and have the opportunity to grow and develop as the human beings they truly are. Therefore quality of work-life enhances their overall job satisfaction as conditions such as job security, adequate pay, and benefits, opportunities to contribute meaningfully to the organization, and opportunities to develop one's capacity and capabilities are enhanced and enshrined in the workplace.

This finding is supported by the research of Tamunomiebi (2018) who observed that there was a significant positive linear relationship between the quality of work-life and job satisfaction of employees of deposit money banks in Port Harcourt, Nigeria. He further added that those who are generally happy with their work are said to have high quality of work-life, while those who are unhappy and unfulfilled with the work have low quality of work life.

This finding is also supported with the work of Gangwani et al. (2020) who posited that the quality of work-life has a significant impact on the turnover of employees an industry or sector is likely to witness in that when experienced staff or people that hold important roles in the organization leave the organization it creates an adverse effect on the organization itself as they would not be able to effectively meet their client's demands and thus suffer some potential economic and social losses. They further added that if the quality of work-life of an individual is balanced and satisfactory, then the rate of employee turnover will be less and vice-versa.

The result of this study revealed that work-life balance does significantly influence job satisfaction. Work and life are two distinct phenomena with different boundaries, men and women have a different perception on what the "balance" between work and life is all about. What women consider to be quality of work-life could be a job that allows them to devote more time to family well-being while for the men it could be a job that allows for spending more time pursuing a personal and organizational interest that will be of benefit to the family either in the long-run or in the short-run. The bank workers in the study without specificity of gender see work-life balance as being vital in determining their level of satisfaction as it affords them the opportunity to be good family people, good parents, siblings or friends and at the same good employees that seek for the betterment and advancement of the organization they work for.

This position is further corroborated by Bushra & Yasir, (2014) who stated in their study that work-life balance significantly influences employee job satisfaction. They added further that employees feel more satisfaction with their work and family when they enjoy the benefits of work-life balance programs provided by their employers. Oludayo et al. (2015) in their study added that in order to achieve an effective work-life balance, in Nigeria, organizations in all sectors should promote comprehensive work-life initiatives and family-friendly work environments. These initiatives may include flexible time, telecommuting, paternity and maternity leaves, childcare, adult care, job-sharing, employee assistance programmes, vacations, work-house family leave policies, on-site seminars, and workshops, among others.

Conclusion and Recommendations

Quality of work life is important to the job satisfaction employees experience at their workplaces. The number of hours spent at work suggests that attention should be paid to that vital component of human life and existence so that individuals can function at their optimum best in the many spheres of life that they find themselves and operate in.

Various organizations should develop new kinds of work-life balance programs that involve the benefits for the employees and employer to have a more satisfying job and to help employees to reduce work-life conflict. The programs or policies must be consistent with the business goal of the organization.

Promotion, recognition, awards or rewards at the workplace should not be based on length of service or educational qualification but on employee productivity level as well as how they contribute positively to the goals of the organization.

Management of banks are advised to formulate policy on work-life balance in order to help employees to be more proactive and increase their level of performance at the workplace. Leaders at various organizations and not limited to the banks should identify factors that can make the employees stick to the organization and try their best to provide that. They should take concise steps to improve on the working conditions in which people work as well as the physical and psychological working environment of the organizations.

They should also create family-friendly work policies that will allow members of the organization spend quality time with their family members in a manner that will not put the organization in conflicting situations with the family side and such that can also promote the opportunity to attend to family emergencies and occasions if and when the need arises.

The individual employees also should create a strong network of social support (of friends, colleagues, and family members – extended or nuclear) around themselves that can help them to balance the home front and the work demands effectively when the needs arise to be with family or to get sunk in work in order to meet deadlines and targets when the work demands such. Having this will help employees to have a positive relationship with their colleagues and share great understanding with their superiors which will ultimately improve the level of job satisfaction and employee experiences.

Implications for Future Research

Arising from the fact that the study used a small number of respondents, it has limitations in that the findings could not be generalized for a much larger population of bank employees and by extension other workers in the financial sector. This study can be replicated or lead to further research in other sectors of paid employment within Nigeria, as well as other countries, as the quality of work-life experiences in different countries is likely to be different arising from diverse working conditions, remunerations, and general work outlook in those settings.

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