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Influence of Work-Life Balance on Employee Productivity in Commercial Banking Institutions in Anambra State: A Study of First Bank Nigeria Limited

Ilodigwe, Anthonia Onyinye; Onubiyi, Ifeoma Blessing; & Olisa, Adaeze Linda
Department of Sociology, Chukwuemeka Odumegwu Ojukwu University, Igbariam Campus, Anambra State.
Corresponding Author: oa.ilodigwe@coou.edu.ng
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Abstract

In today's rapidly changing work environment, the relationship between job responsibilities and personal well-being has become a growing focus of global concern, especially in the banking sector where there is an increasing mismatch between employees' work responsibilities and their personal lives. Thus, the study investigated the influence of work-life balance on employee productivity in commercial banking institutions in Anambra State, with a focus on First Bank of Nigeria Limited. The study was guided by four research objectives and anchored on Work-Family Conflict Theory. A mixed methods research design was adopted, drawing a sample of 137 respondents from a population of 420 employees. Simple random sampling was employed, and data were collected using a structured questionnaire and an in-depth interview guide. Descriptive statistics, particularly simple percentage tables, were used to analyse quantitative data, while a narrative method was used for qualitative data analysis. The study found that the nature of work-life balance among employees of First Bank of Nigeria Limited is largely unbalanced. It further revealed that maintaining a healthy work-life balance contributes positively to employees' overall job performance. Additionally, the study identified long working hours as the major challenge employees face in achieving work-life balance. The study concludes that work-life balance significantly influences employee productivity in First Bank of Nigeria Limited. Based on these findings, it is recommended, among others, that bank management should assess existing workloads and enforce policies that prevent excessively long working hours.

Encouraging a culture that respects work boundaries can reduce burnout and improve employee performance and retention.

Keywords: Work, work-life balance, commercial bank, employee productivity, occupational stress, banking sector.

Introduction

In the ever-evolving landscape of contemporary work culture, the interplay between professional demands and personal well-being has garnered unprecedented attention across the globe. The banking sector, as a crucial engine of economic growth, is increasingly pressured by globalisation, digitalisation, and customer-centric innovations, which demand high levels of efficiency, extended work hours, and dynamic responsiveness from employees. These realities have made the issue of work-life balance a matter of strategic concern for both employers and employees. Notably, the ability of employees to effectively navigate the demands of their professional roles without compromising their personal lives is now widely recognized as a determinant of their productivity, satisfaction, and overall well-being (Chiekezie, Nzewi, Emejulu, & Chukwujama, 2016).

Historically, the origin of work-life balance (WLB) can be traced back to the post-industrial era when the burden of long working hours, particularly during the late stages of the Industrial Revolution, necessitated the institutionalisation of the 40-hour workweek in 1940 through the U.S. Fair Labor Standards Act (Pendleton et al., 2021;). This landmark policy initiated the global discourse on creating equilibrium between work obligations and personal life.

In contemporary organizations, work-life balance has evolved into a multidimensional construct that encompasses not just gender-related issues, but a holistic consideration of employees' personal identities, familial commitments, and social roles. Work-life balance, as defined by Greenhaus and Allen (2012), is the degree to which individuals experience satisfaction and effectiveness in both work and non-work domains. It is no longer sufficient for organizations to focus solely on remuneration and promotions; rather, employees increasingly value workplaces that actively support their ability to manage personal and professional responsibilities (Bird, 2006). Effective WLB strategies, such as flexible schedules, remote work, paid time off, and family leave, have been empirically linked to enhanced job satisfaction, organizational commitment, and employee performance (Wright & Cropanzano, 2004).

Despite global advancements, Nigeria's banking industry, particularly in commercial banks such as First Bank Nigeria Limited, continues to struggle with institutionalizing effective WLB practices. The sector is infamous for its high workload, extended work hours, and unrelenting performance

targets, leading to high stress levels among employees. In Anambra State, many bank employees face conflicting demands between their work and personal lives, resulting in absenteeism, poor health outcomes, and diminished productivity (Okafor, Okeke, & Mbah, 2022). The tension between professional and familial roles, especially for working parents, can lead to psychological disorders such as depression and anxiety, undermining not only employee well-being but also organizational performance (Su et al., 2025).

Moreover, commercial banks in Nigeria have become increasingly competitive, necessitating high employee responsiveness and commitment. Yet, in the absence of structured WLB policies, employees find themselves overstretched, unable to achieve the necessary equilibrium between work and life (Lingard & Francis, 2005; Chiekezie et al., 2022). This imbalance threatens the socio-economic fabric of families, with many children being raised without parental guidance and increasing cases of marital breakdowns due to stress-induced detachment (Chiekezie et al., 2022). As organizations struggle to retain top talent and maintain workforce productivity, the strategic value of WLB becomes glaring. Employers who neglect WLB may risk not only diminished employee morale and performance but also high turnover rates, recruitment costs, and reputational damage.

The dynamic demands of the contemporary workplace have brought the discourse on work-life balance (WLB) to the forefront of organizational development and human resource management. In particular, the commercial banking sector in Nigeria, and Anambra State specifically, has become a site of intense scrutiny due to the increasing mismatch between employees' work responsibilities and their personal lives. Several studies and observations point to a troubling rise in job-related stress, emotional fatigue, and productivity decline among bank employees as a result of poor work-life integration (Okafor, et al., 2022; Chiekezie et al., 2022).

Despite the theoretical understanding that WLB enhances employee satisfaction and organizational performance (Greenhaus & Allen, 2012), the lived experiences of employees in commercial banks appear to contradict these ideals. Empirical evidence suggests that bank employees in Nigeria routinely work beyond standard hours, with minimal opportunity for rest, family engagement, or personal development. The Nigerian banking industry is particularly known for its long-hour culture and high-pressure work environment, resulting in heightened psychological strain, burnout, and low morale among staff. Similarly, Robbins and Coulter (2018) observe that work-related stressors in environments lacking effective WLB frameworks often manifest in declining individual performance and organizational inefficiency.

A closer examination reveals that this problem is not limited to psychological distress alone. It extends to critical dimensions of employee engagement, absenteeism, retention, and even family breakdown. Studies show that unresolved role conflict between work and family responsibilities can lead to mental health challenges such as anxiety, depression, and post-traumatic stress disorder. These outcomes not only diminish productivity but also reflect in increasing human resource management costs due to frequent sick leaves, high staff turnover,

and recurring training expenditures (Department of Trade & Industry, 2012).

The implications of these trends are worrisome. When bank employees are unable to maintain a healthy balance between their work and personal lives, it leads not only to diminished productivity at the individual level but also contributes to negative organizational outcomes. Despite the recognition of these challenges, many commercial banks in Nigeria, including First Bank Nigeria Limited in Anambra State, have not institutionalized robust policies to address WLB in a strategic or sustainable manner. Additionally, in Anambra State where the society is patriarchal in nature, females are expected to carry out their domestic obligations saw as the men. Also, these individuals are expected to still keep up with their corporate responsibility. All which compound their stress.

In light of these developments, the Nigerian banking sector must re-examine its operational culture and introduce evidence-based interventions to promote work-life harmony. Although studies on WLB have proliferated in global literature, empirical investigations within the Nigerian context, especially in Anambra State, remain insufficient. The gap in localized understanding of how work-life balance influences employee productivity in commercial banks like First Bank Nigeria Limited necessitates scholarly inquiry. It is against this backdrop that the study seeks to investigate the influence of work-life balance on employee productivity in commercial banking institutions in Anambra State, using First Bank Nigeria Limited as a case study by

1. Examining the nature of work-life balance among employees in First Bank in Anambra State.
2. Ascertaining how work-life balance influence productivity of employees in First Bank in Anambra State.
3. Investigating the factor hindering adequate work-life balance among employees in First Bank in Anambra State.
4. Finding out ways work-life balance can be improved among employees in First Bank in Anambra State.

Concept of Work-Life Balance

The concept of work-life balance has gained increasing attention in both academic and organizational discourse, particularly as the demands of the modern workplace continue to expand and evolve. At its core, work-life balance refers to an individual's ability to effectively manage the demands of their work roles alongside their personal, family, and social responsibilities. The term is grounded in the recognition that employees perform multiple roles that require time, energy, and commitment, both within and outside the workplace. Greenhaus and Allen (2012) offer a foundational definition by describing work-life balance as the extent to which individuals are equally engaged in, and equally satisfied with their work role and their family role. This definition underscores the need for both domains of life to coexist in a way that neither significantly hampers the other. Rather than advocating for a perfect 50-50 split, the emphasis is on achieving satisfaction and functional coexistence between work and

non-work life.

Higgins (2013) also defines work-life balance as the ability of an individual to find a rhythm that allows them to meet work commitments while also attending to personal and family obligations. This highlights the fluid and often dynamic nature of balancing multiple life roles. According to this view, balance is not a fixed state but a continuous process of adjustment that varies across time and circumstances. From a policy and organizational perspective, the Department of Trade and Industry (2012) defines work-life balance as a state of well-being that enables a person to effectively manage multiple responsibilities at work, at home, and in the community. This definition takes into account not only the individual's well-being but also the broader context in which they operate—emphasizing the role of employers and policy-makers in enabling this balance. Bataineh (2019) offers a more employee-centered perspective, describing work-life balance as the degree to which employees can minimize role conflicts and stress between their work and personal lives in order to maintain productivity and well-being. This definition draws attention to the adverse effects of imbalance, such as stress, burnout, and reduced job performance, and positions WLB as a necessary strategy for maintaining mental and physical health. Bird (2006) has a broader scope by explaining that work-life balance involves creating and maintaining supportive and healthy work environments which will enable employees to have balance between work and personal responsibilities, thus strengthening employee loyalty and productivity. This definition integrates both the structural and psychological aspects of the concept, stressing the importance of organizational culture in achieving balance. Furthermore, according to the International Labour Office (2011), work-life balance entails a flexible and harmonious interface between the spheres of work and private life, ensuring fair treatment and gender equality in the distribution of responsibilities. This expands the conversation to include gender dynamics, acknowledging that the impact of work-life imbalance is often more profound for women due to societal expectations.

In summary, while definitions of work-life balance vary slightly in emphasis, they consistently converge on the idea that balance entails the successful management of responsibilities across various domains of life. It is a dynamic state that seeks to optimize employee well-being, job satisfaction, and productivity by reducing the stress and role conflict that often arise from competing demands. In the context of this study, work-life balance is examined as a crucial factor influencing the productivity of employees within commercial banking institutions in Anambra State, particularly First Bank Nigeria Limited.

Concept of Employee Productivity

The concept of employee productivity has long been a central concern in organizational behavior, human resource management, and performance studies. In simple terms, it refers to the efficiency with which an employee carries out assigned tasks and contributes to the achievement of organizational goals. While often quantified in terms of output per unit of input (such as time, effort, or resources), employee productivity also encompasses qualitative

dimensions such as work quality, innovation, punctuality, consistency, and overall job effectiveness. According to Robbins and Coulter (2018), employee productivity is a performance measure that includes both the effectiveness and efficiency of employees in achieving their job responsibilities. This means that productivity is not just about doing more, but about achieving optimal results with minimal waste, while adhering to standards and deadlines. It also reflects the employee's ability to meet or exceed expected outcomes within a given timeframe.

Mathis and Jackson (2011) define employee productivity as the result of a combination of effort, capability, and external conditions that influence the extent to which an employee is able to perform tasks successfully. Their view underscores that productivity is not solely a function of individual competence but is also shaped by organizational support, tools, motivation, and the work environment. Wright and Cropanzano (2004) add a psychological dimension to the concept, asserting that employee productivity is closely linked to emotional well-being and mental health. Employees who are mentally healthy and emotionally supported tend to be more focused, resilient, and motivated, thereby enhancing their performance. Conversely, stress, burnout, and personal dissatisfaction can significantly reduce productivity.

In a similar vein, Armstrong (2020) views employee productivity as the measure of the contribution of an employee to the organization's output relative to the cost of employment. This cost-benefit perspective is particularly relevant in profit-driven sectors like commercial banking, where productivity is not only judged by volume of work but also by profitability, customer satisfaction, and compliance with regulatory standards. Nwachukwu (2003), focusing on the Nigerian context, defines employee productivity as the degree to which employees fulfill the responsibilities of their roles in ways that maximize organizational efficiency and sustainability. His definition incorporates both the performance and long-term strategic relevance of employee output, particularly in high-pressure environments like banking institutions. It is important to note that employee productivity is multi-dimensional. It goes beyond the traditional metrics of hours worked or units produced. It includes the employee's contribution to team dynamics, creativity, service delivery, problem-solving, and adaptability to changing organizational needs.

In summary, employee productivity is a comprehensive measure of how well an employee performs their duties in alignment with organizational expectations. It is shaped by individual capabilities, organizational support, and external factors such as work-life balance and job satisfaction. In this study, employee productivity is examined as a critical outcome variable affected by the quality of work-life balance experienced by employees in the commercial banking sector in Anambra State.

Empirical Review

Work-life balance (WLB) has attracted growing scholarly attention due to its impact on employee well-being and organizational productivity, especially in the banking sector where job pressure and long working hours are prevalent. Okafor et al. (2022), in their study on WLB

and employee performance in selected banks in Anambra State, found that effective time management significantly enhances employee performance. Their study concluded that employees who can manage their time between work and personal life perform better and experience greater job satisfaction. Supporting this view, Anekwe et al. (2024) examined WLB and employee engagement in deposit money banks and discovered that flexible work scheduling and leave policies have positive and significant effects on employees' cognitive and social engagement. This finding suggests that when employees are given opportunities for rest and personal time, they are more motivated and psychologically invested in their work. However, Chiekezie et al. (2022), in their assessment of WLB and job performance in commercial banks, found that poor balance between work and personal life negatively affects employee welfare and organizational outcomes, emphasizing the importance of structured WLB policies for sustained productivity. Taken together, these studies imply that the nature of WLB in banks is largely determined by organizational flexibility, time management practices, and supportive leave structures.

With respect to how WLB influences productivity, Uwakwe (2024), in a study of First Bank and EcoBank, found that flexible working hours and leave plans significantly improve employee productivity, identifying flexible scheduling as the most impactful variable. Similarly, Okeke et al. (2022) examined WLB and female employee performance in deposit money banks and reported that flexible scheduling, leave policies, and supportive work environments all had significant positive effects on employee output. In a related finding, Bagobiri and Dakwoyi (2024), in their research on First Bank branches in Abuja, revealed that flexible work arrangements enhance performance, even though the effect of leave policy alone was less significant. Ekpechi and Igwe (2023) further discovered that workload pressure and role conflict substantially reduce motivation and engagement, indicating that productivity declines when employees experience excessive work demands and insufficient balance. Collectively, these findings affirm that a well-structured WLB policy directly contributes to employee productivity, while imbalance, stress, and rigid work structures hinder performance.

Several scholars have identified factors that obstruct effective WLB. Prabhakar and Fonceca (2023) found that employee stress, frequent absenteeism, and lack of flexible arrangements were major barriers to maintaining balance. Similarly, Narayanan and Narayanan (2012), in their study of IT professionals, reported that long working hours, poor managerial support, and rigid job schedules significantly disrupt employees' ability to balance personal and professional roles. Njeri (2014) observed that heavy workloads, procedural constraints, and weak managerial communication negatively affect WLB, while Begum (2024) and Gazi et al. (2024) linked poor work environments, limited autonomy, and low compensation to weak work-life integration. These studies jointly suggest that the main hindrances to effective WLB arise from organizational culture, managerial practices, and structural rigidity within the workplace.

To improve WLB, Susanto et al. (2022), in their study on SMEs, demonstrated that family-supportive supervisory behaviors and job satisfaction strengthen the positive link between

WLB and job performance, emphasizing the role of empathetic leadership. Likewise, Sheppard (2016) found that structured WLB programs anchored on the job demands-resources model enhance employee well-being and performance by reducing burnout. These findings underscore the importance of introducing flexible schedules, inclusive leave policies, counselling services, and stress management initiatives.

In conclusion, existing empirical evidence reveals that work-life balance positively influences employee productivity and engagement, yet its attainment is often hindered by workload pressure, inflexible policies, and unsupportive management practices. However, promoting flexibility, strengthening supervisory support, and institutionalizing work-life balance programs have been found to be crucial for enhancing productivity and sustaining employee well-being in organizationsespecially in the banking sector which is highly demanding.

Theoretical Framework: Work-Family Conflict Theory

This study adopts the Work-Family Conflict Theory as its theoretical framework. Propounded by Greenhaus and Beutell in 1985, the theory posits that conflict arises when the demands of work and family roles are mutually incompatible, resulting in strain, time-based conflict, and behavior-based conflict. In the context of First Bank Nigeria Limited, this theory helps to explain how excessive workload, long hours, lack of flexibility, and insufficient family-supportive policies disrupt employees' personal lives and in turn, diminish their productivity. By applying this theory, the study is well-positioned to assess how work-life imbalance contributes to emotional stress, job dissatisfaction, and decreased performance, and to recommend evidence-based strategies that can mitigate these conflicts and improve productivity. Thus, the Work-Family Conflict Theory not only aligns with the objectives of the study but provides a focused lens through which the mechanisms linking work-life balance and employee productivity in the banking sector can be critically analyzed. This makes the study suitable as the the theoretical framework that guides this study.

Methodology

The study adopted a mixed-methods design, integrating quantitative and qualitative approaches to provide a comprehensive understanding of the influence of work-life balance on employee productivity. The research was conducted in Anambra State, Nigeria, focusing on First Bank Nigeria Limited, a leading financial institution with multiple branches across major commercial centres such as Onitsha, Awka, Nnewi, and Ekwulobia. The study population comprised all 420 staff members across 28 branches of the bank in the state. Using the Taro Yamane (1976) formula with a 7% margin of error, a sample size of 137 respondents was determined. A simple random sampling technique, specifically balloting without replacement, was employed to select nine branches and proportionately distribute the sample among them. Quantitative data were collected using a structured questionnaire, while qualitative data were obtained through structured in-depth interviews with six (6) purposively selected bankers who were not part of the quantitative participants. Questionnaires were

administered face-to-face with assistance from trained research aides to ensure accuracy and high response rates. In-depth interviews were conducted in English within the participants' workplaces, recorded, and transcribed for analysis. Quantitative data were analyzed using the Statistical Package for Social Sciences (SPSS) version 25, employing frequency distributions and percentages. Qualitative data were analyzed thematically using a narrative approach to complement and enrich the quantitative findings.

Data Presentation and Analysis

The data collected for the study were presented in tables and descriptively analysed.

The nature of work-life balance among employees in First Bank in Anambra State.

Table 1: Respondents' views on how the nature of their work-life balance

Responses	Frequency	Percentage
Very balanced	25	19.8
Balanced	39	31.0
Not balanced	62	49.2
Total	**126**	**100**

Field Survey, 2025

Table 1 presents the respondents' views on how they generally describe their work-life balance. The data reveals that 62 respondents (49.2%) reported that their work-life is not balanced, while 39 respondents (31.0%) described their work-life as balanced. In contrast, only 25 respondents (19.8%) rated their work-life as very balanced. This result indicates that nearly half of the respondents perceive their work-life as poorly balanced, suggesting a widespread challenge in managing the demands of work alongside personal and family responsibilities. This finding aligns with the experience shared by an IDI participant, who explained:

> The banking profession is a serious business and requires a lot of time. So, if one must be at 100% based on the job, that person will pay for it through another means and most times, it is through the time one spends on other things outside the job. But in most cases, the job wins so to me, my work-life is not balance and I can say that for almost all bankers. The job takes the lion share **(IDI, 35 years old, Male, Cashier, Onitsha, 2025)**

This statement revealed the reality that many bankers are overwhelmed by their work commitments, with little time left to attend to personal or family needs. Another respondent shared a similar opinion and stated that:

> There's no balance at all. My job takes up almost my entire day, and by the time I get home, I'm completely exhausted. Weekends are the only time I even remember I have a social life **(IDI, 41 years old, female, Senior Manager Onitsha, 2025).**

This further confirms the dominant response that many bankers are struggling to achieve balance. A third respondent also explained:

It is obvious that banking work is tedious and requires a lot of time. The more you are in the system, the more of time you don't have for yourself. It is a very demanding. Sometimes, I try to create balance, but it's not easy. My workload is much, and even when I'm home, I am thinking about the next day's task. So, I can't really say my life is balanced. **(IDI, 30 years old, Male, Cashier, Nnewi, 2025)**

Together, these personal accounts affirm the data presented in table 5, showing that work-life imbalance is a major concern among respondents in Awka South LGA. The findings call attention to the urgent need for organizations to adopt more supportive policies that enable employees to live healthier and more fulfilling lives.

How work-life balance influence productivity of employees in First Bank in Anambra State.

Table 2: Respondents' views on their productivity at work when they are able to maintain a good work-life balance

Responses	Frequency	Percentage
Very high	51	40.5
High	20	15.9
Low	36	28.6
Very low	19	15.0
Total	**126**	**100**

Field Survey, 2025

Table 2 presents the respondents' views on how they would rate their productivity at work when they are able to maintain a good work-life balance. Data presented in the table shows that 51 (40.5%) of the respondents reported that their productivity is very high, while 20 (15.9%) rated it as high. Additionally, 36 (28.6%) of the respondents indicated that their productivity is low, and 19 (15.0%) stated that it is very low. This result implies that the majority of the respondents (40.5%) experience very high productivity when they are able to maintain a good work-life balance. This result is supported by the response of an IDI respondent who explained that:

When work is balanced, like the pressure from work is not much and the responsibility at home is well taking care of, I believe my work performance is at its peak. This is because I am able to have a relaxed mind and will be able to coordinate my activities. There is also this calmness I always experience and it shows positively in my work **(IDI, 41 years old, female, Senior Manager Onitsha, 2025).**

This response implies that a good work-life balance leads to productivity among employees. Another respondent explained that

When work and the home is in a balanced state, the family is happy and the office is well covered. Working with a calm mind, knowing fully well that you have nothing to worry about such as home responsibility or excessive work load mae you want to do more. In situation of chaos where the work on desk is much or the pressure from the house or other

aspect of life is much, it makes you uncomfortable and I do not think anyone can perform under such condition. But if you flip the situation, majority of bank workers will be at their very best **(43 years old, Male, Manager, Nnewi)**

This response implies that unbalanced work-life hinders the productivity of employees in First Bank Nigeria Limited. On the other hand, a balanced work-life improve the productivity of employees in the banking sector.

Table 3: Respondents' views on the extent to which a poor work-life balance affects their ability to meet work targets or deadlines

Responses	Frequency	Percentage
To a very high extent	53	42.1
To a high extent	29	23.0
To a low extent	14	11.1
Not at all	30	23.8
Total	**126**	**100**

Field Survey, 2025

Table 3 presents the respondents' views on the extent to which a poor work-life balance affects their ability to meet work targets or deadlines, and data presented in the table reveals that 53 (42.1%) of the respondents indicated that poor work-life balance affects their ability to meet targets to a very high extent. The table also shows that 29 (23.0%) believe it affects them to a high extent. Additionally, 14 (11.1%) stated that it affects them to a low extent, while 30 (23.8%) reported that it does not affect them at all. This shows that the majority of the respondents (42.1%) believe that a poor work-life balance significantly hinders their ability to meet work-related deadlines.

This result aligns with the response of an IDI respondent who explained that:

When work takes over every other aspect of your life, it becomes difficult to stay productive or meet targets. In my office in Awka, I see people struggling to keep up because they don't have time to rest or recharge. The pressure builds up and then deadlines are missed. **(IDI, 36 years old, Male, Internal Auditor, Awka, 2025)**

This response implies that poor work-life balance has a major impact on employees' ability to meet deadlines. Another respondent stated that:

There are times I carry work stress home, and it affects how I sleep, eat, and even think. That's how the next day becomes unproductive. In this line of work (bank job), if your mind is not settled, you will end up postponing tasks and at the end, it may get past the deadline. **(IDI, 31 years old, Female, Cashier, Onitsha, 2025)**

This response shows that a lack of balance between work and personal life contributes to delays in meeting employee targets.

The factor hindering adequate work-life balance among employees in First Bank in Anambra State.

Table 4: Respondents' views on the major challenge they face in achieving work-life balance

Responses	Frequency	Percentage
Excessive workload	31	24.6
Long working hours	50	39.7
Lack of managerial support	27	21.4
Inflexible work schedule	18	14.3
Total	**126**	**100**

Field survey, 2025

Table 4 presents the respondents' views on the major challenge they face in achieving work-life balance, and the data presented in the table shows that 31 (24.6%) of the respondents indicated excessive workload as the major challenge. The table also shows that 50 (39.7%) of the respondents identified long working hours as their primary challenge in achieving work-life balance. Furthermore, 27 (21.4%) of the respondents stated that lack of managerial support hinders their ability to maintain work-life balance, while 18 (14.3%) of the respondents attributed their challenge to inflexible work schedules. The result presented in Table 4 shows that long working hours are the most significant challenge respondents face in achieving work-life balance. This supports the response of an IDI participant who explained that:

> My biggest issue with balancing work and personal life is how long I stay at work. Sometimes, I don't get home until late at night and by then, there is no energy left for anything else. If the hours were shorter or more flexible, I believe things would be better **(IDI, 34 years old, Female, Cashier, Awka, 2025)**.

This response implies that long working hours limit employee ability to manage personal responsibilities outside work. Another respondent added that:

> For me, it is not just the workload but how rigid my daily routine is. As a staff in a bank staff in Nnewi, I hardly have time to rest or even attend family events. It's like work has taken over everything. It not a new thing that everyone knows that we resume before 8pm and leave around after 4pm. That 4pm most people think we close is not what it really is. At times, if there is need to balance an account that is proving difficult or other pressing activities, we can stay up to as late as 9pm **(IDI, 30 years old, Male, Teller, Nnewi, 2025).**

This response indicates that both long working hours and inflexible schedules contribute significantly to work-life imbalance among First Bank employees.

Ways work-life balance can be improved among employees in First Bank in Anambra State.

Table 5: Respondents' views on the measures that would most effectively improve the work-life balance of employees in First Bank Nigeria Limited

Responses	Frequency	Percentage
Flexible work hours	47	37.3
Reduced workload	32	25.4
More paid time off	25	19.8
Provision of wellness programs	22	17.5
Total	**126**	**100**

Field Survey, 2025

Table 5 presents the respondents' views on the measures that would most effectively improve the work-life balance of employees in First Bank Nigeria Limited. Data presented in the table reveals that 47 (37.3%) of the respondents identified flexible work hours as the most effective measure. The table also shows that 32 (25.4%) of the respondents indicated reduced workload as the measure that would most effectively improve work-life balance. Additionally, 25 (19.8%) of the respondents suggested more paid time off, while 22 (17.5%) indicated provision of wellness programs. The data presented in Table 5 implies that flexible work hours is the most significant measure that would improve the work-life balance of employees in First Bank Nigeria Limited. This result is supported by the response of an IDI respondent who explained that:

> The major thing that will help us balance work and life in this bank is if the time we work is adjusted. Like we can have shifts or off days within the week. Sometimes it feels like we are stuck to doing something for too long without proper breaks. I believe that if for instance, we are given like a day out of the week to stay off office while we do other things, it will go a long way to help bankers balance their work life and their other life outside the bank. If the time can be made flexible, we can easily recharge and come back with more enthusiasm on the day that is not an off day while still having quality time for ourselves and our families **(IDI, 34 years old, Female, Cashier, Awka, 2025)**.

This response implies that reducing flexible work hours would significantly improve work-life balance among employees. Another respondent also stated that:

> One thing I think can help is reducing the number of hours worked and also workload pressure. The workload is much which is understandable but if there is time for anything else or even little break intervals during the week where work hours become shorter, I believe it will go a long way in improving other aspects of the life of bankers. If the bank can review it working hours and bringing in things like shifts or even off days, it will make things easier and more balanced **(IDI, 31 years old, Female, Cashier, Onitsha, 2025)**.

This response shows that flexible work hours is considered an important strategy for promoting work-life balance in First Bank Nigeria Limited.

Discussion of Findings

The findings of this study revealed that a significant proportion of employees in First Bank, Anambra State, experience poor work-life balance. Many respondents described their work schedules as demanding and overwhelming, leaving limited time for personal or family commitments. This finding aligns with the view of Chiekezie et al. (2016), who reported that employees in Nigerian banks often struggle to balance professional and personal responsibilities due to heavy workloads and long hours, resulting in reduced well-being and job satisfaction. Similarly, Narayanan and Narayanan (2012) observed that long working hours and rigid schedules undermine employees' ability to maintain equilibrium between work and home life. The responses from the in-depth interviews in this study further supported these findings, as participants emphasized the dominance of work obligations over personal life, confirming the high-pressure nature of banking as a profession.

The study also found that employees who are able to achieve a balanced work-life experience higher productivity, better focus, and greater job satisfaction. Respondents explained that when work demands are reasonable and personal responsibilities are well-managed, their motivation and efficiency at work improve significantly. This finding corresponds with the results of Okafor et al. (2022), who concluded that effective time management and organizational flexibility enhance employee performance. It is also consistent with the findings of Anekwe et al. (2024), who demonstrated that flexible work scheduling and adequate leave policies promote engagement and productivity in Nigerian banks. Likewise, Uwakwe (2024) and Okeke et al. (2022) reported that flexible working hours and supportive workplace environments significantly boost employee output, suggesting that work-life balance is an essential determinant of productivity. Conversely, Ekpechi and Igwe (2023) noted that work overload and role conflict negatively affect employee motivation, which resonates with this study's observation that excessive pressure diminishes workers' ability to meet deadlines and achieve performance targets.

Regarding the factors hindering effective work-life balance, this study found that long working hours, excessive workload, and lack of managerial support were the major challenges. This corroborates the findings of Njeri (2022), who identified similar barriers such as poor communication and procedural rigidity as constraints to achieving balance. Prabhakar and Fonceca (2023) also highlighted stress and absence of flexible arrangements as major obstacles to employee well-being. The narratives from this study's participants reinforce these positions, illustrating how the extended working hours typical of the banking industry leave little time for rest or family, leading to exhaustion and declining productivity.

On strategies for improvement, respondents emphasized flexible work hours, reduced workload, and wellness programs as key measures for promoting work-life balance. These views are in agreement with the recommendations of Susanto et al. (2022), who found that family-supportive supervisory behaviors and flexible work policies strengthen the relationship between work-life balance and job performance. Similarly, Sheppard (2016) demonstrated that structured WLB programs anchored on the job demands-resources model enhance employee

well-being and prevent burnout. The emphasis on flexibility and managerial support in the present study further validates these assertions, suggesting that banks can achieve greater efficiency by creating more employee-centered work policies.

Conclusion/Recommendations

In conclusion, this study affirms that work-life balance is a pivotal determinant of employee productivity and organizational effectiveness. The findings demonstrate that while employees of First Bank Nigeria Limited recognize the value of maintaining equilibrium between professional and personal roles, the demanding nature of the banking sector—characterized by long working hours, excessive workload, and limited managerial support—continues to constrain their ability to achieve a healthy balance. The study therefore deduces that enhancing organizational flexibility, reducing workload pressure, and fostering supportive supervision are fundamental to sustaining employee well-being and optimizing productivity. The study despite its importance is limited to just a bank out of numerous banks in the state. Thus, its findings cannot be generalized to other banks.

Consequently, the study recommends that First Bank Nigeria Limited adopt flexible scheduling systems that permit employees to adjust their start and closing times in alignment with personal responsibilities. Introducing hybrid or remote work arrangements, particularly for roles not requiring constant physical presence, would also alleviate stress and enhance overall efficiency. Furthermore, management should periodically review workloads and enforce policies that discourage excessively long working hours, thereby promoting a culture that respects rest, family time, and psychological well-being. In addition, the institution should establish comprehensive wellness initiatives—including counselling services, stress management workshops, and employee assistance programs—to provide continuous emotional and psychological support for staff.

By institutionalizing these practices, First Bank and similar organizations within Nigeria's banking industry can foster a more humane, flexible, and productivity-driven work environment where employees are empowered to perform optimally without compromising their health or personal fulfillment.

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