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SOCIAL PSYCHOLOGY | RESEARCH ARTICLE

Work-family life balance in a Nigerian banking sector setting

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Abstract: This study examined work-family life in a Nigerian banking sector setting. One hundred and twenty-one (121) commercial bank employees from the North Central region of Nigeria were the participants (females = 37.5%; age range = 29–56 years). The employees completed measures of work life and work-interference with family conflict (WIFC). The results of the regression analyses showed that work organizational citizenship behaviour was a significant predictor of WIFC ($\beta = .46$, $p < .001$) and contributed 31% of the variance in WIFC. The result further revealed that work-role overload significantly predicted WIFC ($\beta = .33$, $p < .001$) and contributed 47% of the variance in work interference with family conflict. Job stress significantly predicted WIFC ($\beta = .36$, $p < .001$) and contributed 57% of the variance in WIFC. Based on the scarcity hypothesis, the findings of the study suggest that when employees invest resources in their jobs as a result of OCB, work overload and job stress, they tend to experience work-interference with their family lives due to fewer resources allocated to their family roles.

Subjects: Development Studies, Environment, Social Work, Urban Studies; Social Sciences; Behavioral Sciences

Keywords: organizational citizenship behaviour; role overload; job stress; work-interfering with family conflict

ABOUT THE AUTHORS

The authors of this paper have similar research interests and their research activities centre especially on positive organizational behaviour, extra role behaviour and work-family interface. This is evident in that our key publications revolve around these areas of research. Studies in these areas are still lacking and we have been concerned at looking more at the sunny side of organizational behaviour. We still see ourselves publishing in this area for many years to come. Organizational citizenship behaviour for instance, has been continuously linked to organizational effectiveness but not without a price on the employees. Family issues are usually sensitive in that what is going on in our families determine how effective employees may be in the work domain. However, the results of this study is significant in many respects particularly, its exposition that employees perception of excessive work pressures have dire consequences of destabilizing the family harmony in the form of engendering family conflict and this may be counterproductive for the industries.

PUBLIC INTEREST STATEMENT

This study examined work-family life in a Nigerian banking sector setting. One hundred and twenty-one bank employees participated in the study. The results of the regression analyses showed that employees that engage in organizational citizenship behavior (OCB) were more likely to experience work-interference with family conflict compared to those that do not engage in OCB. The results further revealed that employees with high perception of work role-overload were more likely to experience work-interference with family conflict compared to those with low perception of work role-overload. The results of the study equally showed that employees with high perception of job stress were more likely to experience work-interference with family conflict compared to those with low perception of job stress. The findings of the study suggest that when employees invest resources in their jobs they tend to experience work-interference with their family lives due to fewer resources allocated to their family roles.

1. Introduction

Work forms a significant fraction of most people's activities and is an important aspect of their lives (Ilies et al., 2007). Work has been described as the best form of welfare (Deacon, 1997; King & Wickham-Jones, 1999; Mead, 1997) and is the most efficient way to improve the well-being of individuals. However, most jobs are designed as if workers have no family responsibilities resulting in inter-role conflict. When an individual finds it difficult to balance work and family roles work-family conflict may arise (Greenhaus & Beutell, 1985). Work-family conflict is an important issue because it is an indicator for health, well-being, quality of life and duration of self-employment (Williams, 2004). For instance, role ambiguity, role overload, time demands and work centrality may hinder performance of family roles or deplete resources needed for participation in family activities. This study investigated work-to-family conflict (WFC), from the perspective of relationship resourcing in the Nigerian banking sector.

1.1. The Nigerian banking sector

The Nigerian banking sector has undergone a wide range of reforms in recent years leading to increased demands from customers and regulators with regard to the availability and quality of worker service delivery. These reforms were brought about by bank deregulations policy, unstable monetary policy, new competitive repositioning, innovation in communication and information processing resulting in a rapid change in Nigeria's business environment.

These changes have also affected banking work and may have increased the challenges of balancing work and family roles among bank workers. The Nigerian banking sector is noted for its long hour culture and high work loads of employees in the sector which seem to result in the neglect of other areas of life as spending enough time with one's family. This trend could have a negative influence on the individuals because Nigeria places some values on the family system. Thus, the failure of a family system is termed as a failure on the individual's part which tends to affect success of the individual (Ojo, Salau, & Falola, 2014).

The scarcity hypothesis (Edwards & Rothbard, 2000) proposes that individuals possess limited and fixed amounts of resources (e.g. time and energy). Managing multiple roles, such as engagement in in-role and extra-role behaviour, in employee and spouse interaction and involvement in domestic roles could deplete these scarce resources as these activities draw on them. In other words, when employees invest resources in jobs that are beyond their call of duty, perceive their workload to be more than they can handle or appraise the demand of their work as exceeding their resources, they are likely to experience interference from their work with their family lives due to fewer resources left to allocate to their family roles (Ng, Sorensen, & Feldman, 2007).

Long working hours, work time pressure and strict supervision characterizes work life in the Nigerian commercial banking sector. The organizational citizenship behaviours (OCBs) might increase customer satisfaction (Grant & Mayer, 2009) but they also may come at a cost to employees through more effort from increased work hours (e.g. Bond, Galinsky, & Swanberg, 1997; Hochschild, 1997). Majority of research evidence suggest that OCB is significantly related to work-family conflict (Bolino, Turnley, & Niehoff, 2004). However, a few other studies have indicated no significant relationship between OCB and work-interference with family conflict (WIFC) (Beham, 2010; Klein, 2007).

Research evidence also suggests that work-related variables such as role overload and job stress are significantly related to the experience of work-family conflict. Role overload results from too

many responsibilities expected of employees with little time available to deliver on those expectations and are overwhelmed (Yip, Rowlinson, & Siu, 2008) and can lead to job stress or unpleasant work-related emotional experience that could time away from spousal and family responsibilities (Hochschild, 1997; Lingard & Francis, 2006).

Several studies (e.g. Michel, Kotrba, Mitchelson, Clark, & Baltes, 2011) have pointed to the importance of the characteristics of work domain as antecedents of work-family conflict, but majority of these studies have been conducted in Europe and America. Far less attention has been given to this area of research in the developing economies like Nigeria (Oludayo, Gberegbe, Popoola, & Omonijo, 2015). Besides, only a few studies have investigated work-family conflict in the banking industry in Nigeria (Adekola, 2010; Amazue & Onyishi, 2015; Ojo et al., 2014; Oludayo et al., 2015). Many of these studies investigate work-life balance and demonstrate that some demographics, coping strategies, work-life initiatives and work-life policies of organizations are related to employees' experience of work-life balance. However, Adekola's (2010) study with business executives in Nigeria is one of the few studies that attempts to relate job demand factors to WIFC and found that career salience, hours of work and work involvement were associated with work interference with family conflict.

In line with Ng et al. (2007), when employees invest resources in jobs that are beyond their call of duty, perceive their workload to be more than they can handle or appraise the demand of their work as exceeding their resources, they may likely experience WFC. The present study therefore attempts to advance the literature in this area of research by examining extra-role behaviours and the work life of Nigerian bank employees in relation to the scarcity of resources model.

1.2. Goal of the study

The present research sought to determine Nigerian bank employees' perceptions of influences of OCB, role overload and job stress on WIFC. The following research question guided the study: Would OCB, work-role overload and job stress significantly influence work interference with family conflict of Nigerian bank employees?

We hypothesized that:

OCB will significantly predict work interference with family conflict (H1).

Role overload will significantly predict work interference with family conflict (H2).

Job stress will significantly predict work interference with family conflict (H3).

2. Method

2.1. Sample

The sample for the study consisted of a convenience sample of 121 commercial bank employees from commercial banks in the North Central region of Nigeria (females = 37.5%; age range of 29 to 56 years) with a mean age of 43.5 years; with standard deviation of 5.98. Eighty-three (83) of the respondents were full time and senior staff, 23 of them were on contract appointment, and 15 were on managerial positions. The highest and lowest academic qualifications of the respondents were university masters' degree and Ordinary National Diploma. Their organizational tenure ranges from 3 to 7 years, with average tenure of 2.93 years, whereas their job tenure ranged from 1 to 5 years, with mean job tenure of 2.54 years.

2.2. Measures

Employees completed the Organizational Citizenship Behaviour Scale (OCBS: Lambert, Hogan, & Griffin, 2008) and the Role Overload scale (ROS: Bolino & Turnley, 2005), Job Stress Scale (JSS: Motowidlo, Packard, & Manning, 1986), and the Work-interfering with Family Conflict Scale (WIFC: Gutek, Searle, & Klepa, 1991). They also provided data on their demographics.

The OCBS is an 8-item scale to measure employees' engagement in extra role behaviour. A sample of self-report items on the scale include: "I frequently volunteer to do things without being asked". The peer report sample items include: "He/She frequently volunteers to do things without being asked". Responses are scored from 1 (*strongly disagree*) to 5 (*strongly agree*). The Cronbach's alpha for the self-report scale in the present study was .73 whereas the Cronbach's alpha for the peer report of the OCB scale was .77.

The ROS is a 3-item measure and includes items such as: "The amount of work I am expected to do is too great". The scale is scored on a 5-point Likert-type response (1 = *strongly disagree*; 5 = *strongly agree*). The Cronbach's alpha for the scale in the present study was .89.

The JSS is a 4-item measure. Sample items from the scale include: "My job is extremely stressful", "Very few stressful things happen to me at work" (reverse scored), "I feel a great deal of stress because of my job" and "I almost never feel stressed because of my work" (reverse-scored). Responses were made on a 5-point scale ranging from 1 = strongly disagree to 5 = strongly agree. The Scale's Cronbach's alpha for the present study was .84.

The WIFC comprised 4-items. Sample item of the scale is: "After work, I come home too tired to do some of the things I'd like to do". It is a 5-point Likert response format that ranged from 1 (*strongly disagree*) to 5 (*strongly agree*). Cronbach's alpha of the scale for the present study was .70.

2.3. Procedure

A total of 133 copies of the questionnaires were administered to the participants in their places of work. In all the banks visited for this study, the Operations Manager gave approval for the study and designated a staff to distribute and collect completed questionnaires. Participants consented to the study. They were informed of the goal of the study (research purpose) and also that participation was optional. The participants were promised anonymity and confidentiality of their responses and the data was analysed at aggregate level.

3. Data analysis

The data were controlled for the impact of demographic variables: Gender, Education, Job status, job tenure, organizational tenure, age, and number of children at home. The demographic variables were coded as follows: gender (male = 1, female = 2); education (high = 1, low = 2); job status (senior = 1, junior = 2); job tenure, organizational tenure, age (1 = below 40 years, 2 + 40 years and above), number of children (1 = none, 2 = at least 1).

Hierarchical multiple regression statistics was used to analyse the data. We entered all the control variables as a block in the first model. Secondly, the OCB self-report data were entered in model 2, followed by OCB peer-report. After this data on role overload were entered in the third model. Furthermore, data on job stress were entered in model 4 and finally we entered data on work-interfering with family conflict in model.

4. Results

Tables 1 and 2 present the descriptive statistics and inter-correlations among studied variables and Hierarchical regression results, respectively.

The results of the correlational analysis showed that level of education had a significant positive relationship with work interference with family conflict ($r = .17, p < .05$). Organizational tenure was negatively related to WIFC ($r = -.14, p < .05$). Age was also negatively related to WIFC ($r = -.14, p < .05$); younger bank employees reported higher scores on WIFC than older employees. Number of children was positively related to WIFC ($r = .18, p < .05$); employees who had many children reported higher scores on WIFC than those with fewer children. However, the following demographic variables (gender, job status and job tenure) were not shown to be related to WIFC. OCB as self reported by the employees was shown to be positively related to WIFC ($r = .49, p < .001$). Also OCB as reported

Table 1. Means (M), standard deviations (SD) and Pearson’s correlations of control variables, OCB, role overload, job stress and WIFC

Variables	M	SD	1	2	3	4	5	6	7	8	9	10	11	12
1. WIFC	12.30	1.80	–											
2. Gender	1.60	.49	.09	–										
3. Education	1.65	.48	.17*	.53***	–									
4. Job status	1.34	.4	–.02	–.05	.16*	–								
5. Job tenure	2.54	1.25	–.08	–.04	–.10	–.07	–							
6. Organizational tenure	2.93	1.19	–.14*	–.04	–.16*	–.06	.86***	–						
7. Age	43.48	5.98	–.14*	.20**	.33***	.34***	–.20**	–.22**	–					
8. Number of children	2.61	1.16	.18*	.13	.04	.07	–.04	–.12	.48***	–				
9. OCB self-report	24.87	4.20	.49***	.08	.13	–.01	.15*	.12	–.06	–.06	–			
10. OCB peer report	23.83	3.37	.55***	.10	.14*	.01	.11	.13	–.10	–.07	.59***	–		
11. Role overload	10.71	1.33	.51***	.01	–.02	–.03	.04	.12	–.06	–.18*	.44***	.34***	–	
12. Job stress	11.71	2.04	.54***	.26**	–.32***	–.00	–.03	.01	.04	–.05	.20**	.29**	.27**	–

Notes: A total number of 121 commercial bank employees participated in the study. Gender (male = 1, female = 2); education (high = 1, low = 2); job status (senior = 1, junior = 2); job tenure, organizational tenure, age, number of children at home, OCB self-report, OCB peer report, role overload and job stress were coded such that higher scores indicated higher report of the behaviours.

* $p < .05$.
 ** $p < .01$.
 *** $p < .001$.

Table 2. Hierarchical multiple regression model of contributions of organizational citizenship behaviours, role overload and job stress to WIFC

Variables	Steps				
	1	2	3	4	5
Gender	.00	–.01	–.01	–.28**	–.06
Education	.25*	.18	.14	.20*	.08
Job status	.00	–.00	–.01	–.00	.01
Job tenure	–.19	–.28**	–.22	–.09	–.09
Organizational tenure	.30***	.32**	.25*	.13	.12
Age	–.16	–.12	–.08	–.09	–.11
Number of children	–.08	–.07	–.08	–.05	–.02
OCB self-report		.46***	.26**	.13	.15
OCB peer report			.36***	.32***	.25*
Role overload			.33***	.24**	.25*
Job stress				.35***	.36***
R ²	.05	.26	.34	.42	.53
R ² Δ	.11	.31	.39	.47	.57
FΔ	1.96	32.63	14.57	16.27	25.96
F Value	1.96	6.27	7.87	9.68	13.16

* $p < .05$.
 ** $p < .01$.
 *** $p < .001$.

by employees' peers was positively related to work interference with family conflict ($r = .55, p < .001$). Role overload was related to work interference with family conflict ($r = .51, p < .001$). Job stress was also related to work interference with family conflict ($r = .54, p < .001$).

The results of the hierarchical regression analyses revealed that all the control variables explained a significant 11% of the variance in WIFC. However, among all the control variables only education ($\beta = .25, p < .05$) and organizational tenure ($\beta = .30, p < .001$) predicted WIFC. Gender, job status, job tenure, age and number of children were not predictors of work interference with family conflict.

OCB explained 31% of the variance in WIFC over and above the control variables. In the regression equation, OCB positively predicted WIFC ($\beta = .46, p < .001$), which is consistent with H1 in that OCB will significantly predict WIFC.

Role overload explained 47% of the variance in WIFC. In the regression equation, role overload positively predicted WIFC ($\beta = .33, p < .001$), which is consistent with H2 that role overload will significantly predict WIFC.

The result also revealed that job stress explained 57% of the variance in WIFC over and above role overload F change (1, 109) = 25.96, $p < .001$. In the regression equation, job stress positively predicted WIFC ($\beta = .36, p < .001$), which is consistent with H3 that job stress will significantly predict WIFC.

5. Discussion

As expected OCB predicted WIFC. The result of the current study indicated that bank employees who invest resources in their jobs beyond their call of duty are more likely to experience WIFC than those who do not invest much resource. This result is consistent with previous studies (e.g. Bolino & Turnley, 2005; Halbesleben, Harvey, & Bolino, 2009) that found OCBs to be associated with higher levels of work interference with family. This result could be explained with the scarcity hypothesis which suggests that as employees expend a great deal of energy on behalf of their organizations, they are likely to run short of energy to commit to their spousal and family responsibilities (Hochschild, 1997). This finding is however inconsistent with some earlier studies that found no significant relationship between OCB and WIFC (e.g. Beham, 2010; Klein, 2007). These authors for instance, studied American and European samples in a university context and various industries that have different work culture from Nigerian bank employees who are involved in wide variety of extra-role behaviours in their workplace to earn their supervisors'/management recommendations. The present finding thus suggests that, although organizations benefit when their employees willingly contribute to the organization above and beyond the definition of their job requirements (OCB), such employees suffer loss of energy resource for allocation to family responsibilities and hence experience WIFC.

The perception of work-role overload predicted WIFC. This result supported the hypothesis that perceived work role overload will significantly predict work interference with family conflict (H2). The result is in agreement with Lingard and Francis (2006) who found that employees that perceive their workload as more than they can cope successfully, experienced greater work-family conflict than those who perceive lesser workload (see also Byron, 2005; Greenglass, Burke, & Moore, 2003). Again, this finding could be explained from the scarcity hypothesis point of view which suggests that individuals who perceive their work load to be more than they can handle are likely to experience exhaustion and fatigue, which may negatively influence the individual's energy and motivation to respond to the demands of the family domain.

Job stress was significantly related to work-family conflict. This result supports our hypothesis that job stress will significantly predict work interference with family conflict. The result seems to be in line with some earlier studies (e.g. Allen, Herst, Bruck, & Sutton, 2000; Byron, 2005; Noor, 2002) which in their separate studies demonstrated that job stress is significantly related to WIFC. Stress places huge emotional and physical demands on individual employees and in the process saps

many energy resources meant to cope with family responsibilities and hence leading to the experience of work-family conflict. Among the study variables, job stress seems to have contributed the highest percentage (57%) to the variance in the WIFC, suggesting that bank employees who experience job stress seem to be more emotionally drained and hence experience greater conflict between work and family roles.

5.1. Strengths and limitations of the study

The findings of the present study indicate that to understand work interference with family better attention should be paid to work demand variables. Such work pressures as experienced in OCB, work-role overload and job stress may explain why Nigerian bank employees experience work interference with their family roles. While recent research in Nigeria has found relationship between coping strategies, organizational work-life policies and initiatives and work-life balance, the present results indicate that work OCB, work-role overload and job stress could lead to squandering of personal resources and hence experience of WIFC. The present study, however, has some limitations. First, the sample focused on commercial bank employees thus the findings may not represent employees from other sectors of the economy. Extending this study to other sectors of Nigerian economy and increasing the sample size in future studies is recommended. Another limitation of the study is that the data were collected at one point in time making it difficult to establish causal relationships. Longitudinal studies are needed to replicate the findings reported here.

In addition, work demand variables as examined in this study seem to drain employees' resources but may vary between individuals. Thus, future studies should consider individual differences as additional factors, by examining whether personality factors such as self-efficacy, self-esteem and big five may moderate the relationship between OCB, work-role overload, job stress and WIFC.

6. Conclusion

The findings of the present study indicate that OCB, role overload and job stress are strong predictors of WIFC. In line with previous studies, the present findings suggest that Nigerian bank employees who engage in extra role behaviours (e.g. OCB) may likely experience WIFC. In addition, the findings indicate that bank employees who perceive their job roles as beyond their capacities and more than they can handle may likely experience WIFC. Finally, the present findings suggest that bank employees who may be stressed as a result of work pressures that are beyond their capabilities and resources for meeting them may likely experience WIFC. Although, studies have pointed to several work-related antecedents of WFC, very few of such studies have explored OCB, work-role overload and job stress in a developing economy like Nigeria. It is therefore, hoped that the present research findings will not only validate these earlier studies in the developed countries of America and Europe, but also be useful to human resource management in the Nigerian banking industry. It is concluded that Nigerian bank organizations should initiate policies that will enable employees to spend moderate resources (energy and time) on their work, bearing in mind that when greater resources are invested in one role it tends to have negative impact on the employee by reducing his/her ability to attend to the other role. This in turn will enhance employees' chances of balancing work and family responsibilities.

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Competing Interests

The authors declare no competing interest.

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