

An assessment of Work Life Balance and Employee Performance in the Banking Sector: A Case of AB Bank Branches in Lusaka-Zambia

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ABSTRACT

Work-life balance of an employee is as important for the employing organisation as it is for an individual employee. The main aim was to assess management of work life balance and employee performance at different AB Bank branches in Lusaka-Zambia. A descriptive study design was used in and employed both convenient and simple random sampling technique. With a target population of at least 500 with a sample size of 222 employees and 22 managers was selected from different branches. Analysis was evaluated statistical data analysis package for Social Sciences, SPSS (version 22.0). The findings in the study revealed that factors such as Human Resource policies, job insecurities, compensation packages, job tenure, work environment, were among factors of working organizational culture at AB Bank branches. Furthermore, expecting women and parent employees mostly expect maternity leave for adoption and it is covered from the leave arrangements were as parenting and pregnancy policy had no impact to the employee's performance. The study also recommends that AB Bank should prioritize creating different work life balance practice for employees by enhancing the use of work life-balance options like flexi time; job sharing and breaks from work so that employees can feel that the organization is facilitating their coordination of family and professional lives, among many other.

Keywords: Work life Balance (WLB), Employee Performance, Spillover Theory

INTRODUCTION

Background of study

Work-life balance is definitely one of the most used phrases in the work place. The line between work and life has been the subject of interest amongst scholars and practitioners nowadays. Composition of work and family life spheres has significantly changed over a period of time. Today's working male and female face a broad set of daily challenges which many times create imbalance between their working life and personal/family life. Lack of work-life balance, thus, influences working individual's performance at workplace as well as in personal life (Pranav Naithani; 2009). Barber, L. K., Grawitch, M. J., & Maloney, P. W. (2016) argue that, today's organizations are struggling with how to manage employees' growing demands for work-life balance while also improving productivity and the financial bottom line. Researchers have been steadily building a stronger business case for work-life initiatives over the past few decades. Contemporary research has gone beyond employee and organizational well-being indicators (e.g., strain, work-life conflict and facilitation, organizational climate) to also demonstrate effects of such initiatives on

employee and organizational performance (Arthur & Cook, 2003; Clifton & Shepard, 2004; Konrad & Mangel, 2000; Stavrou, 2005; van Steenbergem & Ellemers, 2009). Lack of work-life balance, thus, influences working individual's performance at workplace as well as in personal life. Work life balance is a very important phenomenon that is of great concern to various employees in both private and public sector. It goes beyond prioritizing the work role and one's personal life. It also affects the social, psychological, economical and mental wellbeing of the individual. All these is been reflected in the output of the individual, which affects his or her performance in the work place on the long run. (Orogbu Lilian Obiageli et al, 2015). The multi-faced demand between work and home responsibilities have assumed increased relevance for employees in commercial banks in recent years. Although work-life balance has received much attention from scholars and practitioners, there are still some gaps in the existing literature since the consequences of work-life balance and the related work-life balance policies and practices have not been fully identified. Thus the study will look at the assessment of work life balance on employee performance in the banking sector, looking specifically at the case of AB Bank Zambia. On the other hand Ogomgbunam(2023) cited Karakas (2010) described an employee's performance to mean an employee's work accomplishment after maximum efforts have been exerted towards it, which is associated with the employee's, engaged profile, considerate co-employees and employer understands. According to Agbogun and Ehiedu (2022), Bayem, Ehiedu, Agbogun, and Onuorah (2022), Ehiedu and Imoagwu (2022), Ehiedu and Obi (2022), and Rachmaliya and Effendy (2017), employee performance is the "extent to which an individual succeeds in carrying out his/her job obligations." This means that an employee's job performance is affected by both internal and external variables. With demand of work and high levels of performance, the banking sector remains among the most stressful sectors in the country. AB Bank Zambia is a commercial bank in Zambia, licensed by the Bank of Zambia and by the national banking regulator. It is a member of AccessHolding, a banking group which operates a network of commercial banks and microfinance institutions in developing and transition countries with a target group focus on micro, small and medium-sized enterprises. AB Bank was founded by Access Holding in collaboration with four of its longstanding partners: KFW Development Bank, the International Finance Corporation, the Dutch development finance institution FMO, and the Belgium-based Impulse Microfinance Fund. As at now, the bank only has branches in Lusaka, but it aims at growing to other parts of the country. In terms of service, the bank offers a range of loan and deposit products focusing on the core clientele of micro, small and medium-sized enterprises as well as the general lower-/middle income groups of the country. Banking services include term deposit, saving and current accounts as well as a saving plan and payment services such as a salary project, mobile payment and money transfer systems.

Furthermore, the Zambian 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 the fluctuating state of the economy, unstable monetary policy, new competitive repositioning, innovation in communication and information processing resulting in a rapid change in Zambia'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. This trend may have a negative influence on the individuals because, generally, the Zambian culture places some values on the family system. Consequently, the failure of a family system is termed as a failure on the individual's part which tends to affect success of the individual (Maxwell & McDougall, 2004). Managing multiple roles, such as engagement in work, in employee and spouse interaction and involvement in domestic roles could affect the effectiveness of employees as explained by (Hofacker & Konig, 2013).

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 little time left to allocate to their family roles (Hall & Richter, 1998). The mechanisms by which the provision of work-life practices affects both employee behaviour and employee productivity remains unclear and under-

researched (Maxwell & McDougall, 2004). This study is therefore aimed at exploring the effect of work-life practices in the banking industry, with a focus on AB Bank Zambia. It attempts to gain a better understanding of the experiences and expectations of employees in an attempt to identify the source of the work-life balance and its effect on Employee performance as well suggest ways in which organisations can assist employees to achieve better work-life balance and improve their performance and wellbeing.

Statement of the problem

The banking sector is one of the most human resource intensive sector. Ogamegbunam (2023) views Work-life balance is an issue in the modern business world, where employees are forced to stretch their human nature to achieve organisational goals (such as increasing capital and customer base). In order to meet organisational demands, for instance Nigerian commercial banks exhibit inhumane work practises like excessive workload, long work hours culture, etc. (Epie, 2011, cited in Orogbu, Onyeiugbe & Chukwuemeka, 2015). In Zambia, the banking has been known for its long hour culture, and high work load of employees. Bodibe (2006) job performance and productivity among workers in the bank tends to reduce because of high levels of stress coming from their jobs, long working hours, lack of flexibility on their job among many others. This can affect service delivery to customers and the employee has no time for personal or family activities. If not careful this can let to broken homes among employees in this sector. Worse off low performance among employees which can again affect customer services. If this happens, there is a likely possibility of customers threatening to withdraw their patronage from the banks. While studies such as one conducted by Spathis, Petridou, and Glaveli, (2007) suggested a multi-faced demand between work and home responsibilities have assumed increased relevance for employees in commercial banks in recent years. It's important to know what happens in the banking sector. There are Strategic alliance with other banks, by merger and acquisition which entails expansion, increasing capital base and customer base. These have led to managers having higher expectation of employees? performance. For instance, Syngenta AG in the acquisition of the MRI group of companies. Atlas Mara Co-invest Limited in the acquisition of African Banking Corporation Holdings Limited. FedEx Corporation in the acquisition of Supaswift Zambia Limited. FMO on the disposal of its shareholding in AB Bank Zambia Limited. Other concerns include, demographic and workplace changes, such as; transformation in family structures, growing reluctance for long number of hours, acceptance culture, greater number of women in the workforce and technological advancement. Thus it's against such background and what's happening in the banking sector that form the essence of the study.

Research Objectives

- To assess the effects of work life balance on employee performance at bank AB
- To understand challenges the bank faces in providing better work life balance among the banking employees at AB Bank.
- To recommend to management areas for improving work-life balance among employees at AB Bank.

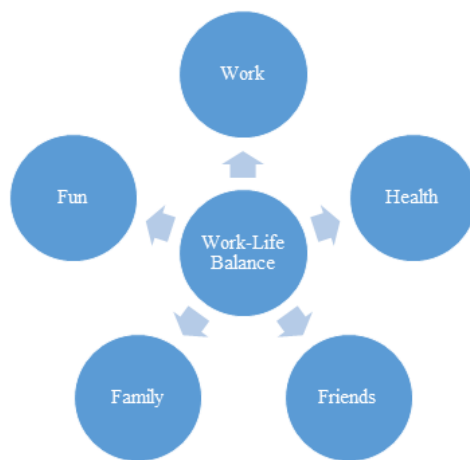
LITERATURE REVIEW

Work-life balance (WLB) constitutes a development of some earlier theories – i.e. work-family conflict and work-family balance associated with reconciling the different social roles that a human plays during their lifetime. In a broader sense, the notion reflects the issue of preserving the balance between work and the rest of the spheres of human activity, Anita & Katarzyna, 2016). In a study conducted by Chatra and Farmy (2018), their cited Bird (2006) who explained that Work Life Balance appeared in the 1960s when there were entrepreneurs who thought that the problem between work and life was important for working women. The awareness of the importance of Work Life Balance according to Lockwood (2003) began to grow after World War II. Finally, Rosabeth Moss Kanter in 1977 succeeded in bringing the issue of Work Life Balance into an interesting topic to be studied, through her book entitled “Work and Family in the United States: A

Critical Review and Agenda for Research and Policy”. In the mid-1980s, the United States government issued regulations relating to discrimination, pregnancy, and the need for a quality work survey. In the UK the term Work Life Balance began to emerge in 1986 when the regulation of work hours was reduced due to the emergence of political forces and workers who wanted to reorganize the work system (Sanse’au & Smith, 2012).

The emergence of the term Work Life Balance was also triggered by changes in demographics at work, changes in family structure, increasing reluctance to accept overtime culture, and technological developments (Lazar, I, Osoian, C & Ratiu, P, 2010). Demographic change is also related to the increasing number of working women, the increasing number of husband and wife working in families, single parents and increasing population (Smith, J & Gardner, D, 2007). The increasing number of working women has an impact on the increasing needs of women employees for families, especially children. Several explanations have been presented to explain this phenomenon over the history of the work-life balance discipline (Zahid Hussain Bhat; 2022). The established study on work-life balance ideas has focused on positive and negative spillover (Zedeck, 1992). The Spillover Model was proposed by Wilensky (1960) and assumes that there is an ‘extension’ of experiences from the domain of work to non-work so that the social experience of the spheres of work and non-work is effectively boundary-less (Parker, 1971) According to Khaled Adnan Bataineh1 (2019) It wasn’t until the mid-60s that the subject of work-life balance became the subject of interest among scholars. For instance, Kahn et al. (1964) concluded that for employees, work-family conflicts are a substantial stress source. The theoretical framework used in this study is the Spillover Effect by Guest (2002)

Figure 1: The Spillover Model.



Work Life Balance Relationship with Employee Performance Researchers’ View (2023)

The spillover theory by Guest (2002), postulates the conditions under which spillover between the work microsystem and the family microsystem occurs. It can either be positive or negative. If work-family interactions are rigidly structured in time and space, then spillover in terms of time, energy and behaviour is negative. When flexibility occurs which enables individuals to integrate and overlap work and family responsibilities in time and space leads to positive spillover which is instrumental in achieving healthy work-life balance (Mmakwe, Kido Anthonia & Ojiabo Ukoha;2018)

Application of the Theoretical Framework to the Study

The nature of work life balance was defined both objectively and subjectively. The objective indicators include hours of work and hours of uncommitted or free time outside work. Subjective Indicators refer to the states of balance and imbalance. He also noted that balance may be reported when equal weight is given

both to work and home or, when home or work dominates by choice. Spill over occurs when there is interference of one sphere of life with other. Also, numerous outcomes of work life balance which include personal satisfaction and wellbeing at work, home and life as a whole, performance at work and home, impact on others at work, family and friends. The relevance of this theory to the study is that organizations are expected to adopt positive work life balance policies that will enable employee have a positive work life balance in which will make them be effectively committed to achieving the organization's goal (Obiageli et al; 2015). Today, work-life balance has become an increasingly pervasive concern to both employers and employees of most organisations. In recent time, there has been an upsurge in the consideration of the pressures that work has on family as well as life of employees

Their work pressures are likely to spill over to their home life. On the other hand also, the effects of not spending much time at home, or with non-work related programs, their home pressures might also spill over and affect work productivity. It is important, therefore that programs be deliberately implemented to create a balance between the two domains. There is need for a situation where, what is gained in the work domain might become a positive spillover to the home domain, and vice versa. For instance, work opportunities and resources can be utilized to encourage growth and better functioning in the home domain. This spillover theory has been proved useful in explaining how positive or negative experiences can be transferred from one life role to the other. (Mmakwe, Kido & Ukoha;2018)

The Concept of Work Life Balance

A number of scholars have defined Work Life Balance differently. One of the most common definitions of work life balance is by Tomlinson (2016) who says that, the division of one's time and focus between working and family or leisure activities. The term work-life balance is commonly used as a more comprehensive expression to describe policies that have been previously termed 'family-friendly', but are now extended beyond the scope of the family. Work-life balance refers to the flexible working arrangements that allow both parents and non-parents to avail of working arrangements that provide a balance between work responsibilities and personal responsibilities (Redmond Valiulis and Drew, 2006). In addition its practices spans from work-life conflict experienced by employee. Clarke, Koch and Hill (2004) argue that work-life balance is generally associated with equilibrium between the amount of time and effort somebody devotes to work and personal activities, in order to maintain an overall sense of harmony in life.

Hall & Richter, (1998), argues that the practice of work life balance is not and will never be one size fits all affair. They are many factors to consider such as the Organisation its self or the culture practices by that organisations. Work Life Balance proposed by Barrera (2007) would be adopted because it is broad and encompassing "Employers working constructively with their employees to put in place arrangements, which take into account the needs of the business as well as the non-work aspects of employees' lives" Barrera (2007). It comprise of both employees and employers who are both central to the subsequent use and successful implementation of Work Life Balance policies and practices. This can only be achieved as a joint effort between employers and employees (Orogbu Lilian Obiageli, et al 2015).

Elements of Work Life Balance

The best way to understand work life balance is by understanding the elements that make up work like balance. For human resource management, to keep employees healthy and able to work long hours efficiently is a great challenge. One indicator of good mental health is engaging the employees at work (Nielsen et al., 2008) The well-being of employee, both physical and mental, is very important, and as stressed in studies, employee well-being impacts the success of organization (Khaled adnan Bataineh; 2019) Beauregard, (2006) argues that work life balance involves among other things, track your time, determining your priorities, set specific personal and organizational objectives and scheduling them productively. It also involves establishing boundaries between work and home life, taking care of employee health and nurturing

family/relationships. Kumar in 2013 also suggested, flexi time, supporting children's education, employees' participation in volunteer work, or facilitate phased retirement. Flexi time allows employees, to determine, or be involved in determining, the start and end times of their working day, provided a certain number of hours is worked. This can allow them to meet family or personal commitments/emergencies, enable employees to respond to both predictable and unpredictable circumstances, during the day or to reduce their commuting time by starting and ending work before or after the rush hour (Kumar, 2013). It's important to make it clear to employees that your organization understands the importance of work-life balance. Encourage employees to follow work-life balance best practices, and offer support and guidance if they need it. At the end of the day, an optimal work-life balance for your employees and you will be beneficial to your organization as a whole. Another key and upcoming areas of work life balance is what is called, Telecommuting. Kalliath and Brough (2008) brings in the aspects of 'Telecommuting' which allows workers to organize their work day around their personal and family needs; to decrease work-related expenses; to reduce commuting time; and to work in a less stressful and disruptive environment as cited by Grant, (2007). Siha & Monroe 2006 (cited from Watad and DiSanzo, 2000; Nilles, 1992; Olson, 1983) define telecommuting as; opportunities granted for employees to work from home instead of reporting to main office location. (Ishani Uresha; 2020)

Many authors have put their attention on identifying what factors stimulate workers on telecommuting. Although there is no revelation on precise factors which affect telecommuting; Peters (2001) has identified; organizational characteristics, job characteristics, household characteristics and individual characteristics influence employees to adopt telecommuting strategy. Moreover, relatable but straighter factors which may have an influence over telecommuting has been presented by Hartman et al (1991)as; performance evaluation and support, childcare issues, family satisfaction and disruption, time spent on telecommuting and occupational characteristics.(Ishani Uresha; 2020)

Significance of Work Life Balance

Maintaining a healthy work-life balance is not only important for health and relationships, but it can also improve your employee's productivity, and ultimately performance. Kashyap and Kaur (2021) argue that While at Homefront, happiness and personal harmony are sought by an individual. A sense of appreciation, social contact, dependency and reliability are amongst the few expectations of an employee from their team members. The absence of the same, can impact the stress level of an individual, which in turn can impact their work-life balance (Cegarra?Leiva D, 2012). Work-life balance is therefore important because it helps create and maintain supportive and healthy work environments, which will enable employees to have balance between work and personal responsibilities and consequently strengthen employee loyalty and productivity (Lowe, 2005). Also, it has been observed by Beauregard, (2006) that, individuals who are persistently tied to their jobs deal with the symptoms of stress and burnout. If a person does not have time to relax and recharge, their ability to do their job decreases and their performance level suffers. Greenhaus (1985), states a need to enable minimum conflict between varied roles of an individual to achieve work-life-balance. As per (Ong, 2014), an individual who has a sense of harmony in their work and personal lives are more likely to be creative, innovative and resourceful. As a result, they become excellent negotiators, critical thinkers and problem solvers. Therefore, in today's business world, employee performance is key determinant in the achievement of organizational goals. As a result, organizations look for different ways of motivating their employees, in order for them to give their best to the organization. Employee performance is a focal point in any establishment. (Orogbu Lilian Obiageli, et al 2015). Every policy should be geared towards increasing the employee performance. For organizations to remain on top they should be able to improve their employee performance and monitor it. In a situation where this does not occur, they are liable to face several challenges which stands as a set back to the organization in the sector where they belong.

A proper work-life balance is important not only for health and relationships, but can also improve employee productivity, and finally performance.

Work Life Balance and Organizational Performance

Employee Performance can be described as responses in the form of behaviours reflecting what has been learned by the employee or the kind of training that the employee has received; it encompasses the outcome of the mental and psychological capabilities (Faiza and Nazir, 2015). Employee Performance is a concept that is increasingly popular amongst scholars of management sciences, as employee performance is vital to both individual and the organization (Khaled adnan Bataineh;2015)

In the modern world, balancing professional life and family life has become a great challenge for almost every organisation. Also, the absence of work-life balance has an adverse effect on employee performance in many respects. Thus, it is essential to understand the impact of work-life balance on employee performance. Some scholars' views performance as a measurable tool using different mechanisms (Faiza and Nazir, 2015), and this encompasses what is done or not done by employee. It entails the full outcome or success of a person during specific periods of duty as opposed to the predetermined and established standard of work and targets or criteria (Abualoush et al., 2018; Pawirosumarto et al., 2017). Performance is the product of the capacity of employee, multiplied with support and effort. Hence, reduction or nonexistence of one factor will cause decrease in performance (Pawirosumaro et al., 2017)

All of these factors, in turn, affect job performance, direct and indirect absenteeism costs, costs associated with the loss and replacement of valued employees, customer satisfaction, and organizational productivity; although the formal evaluation of work-life practices is often difficult because of the problem of calculating the costs and benefits of different strategies, some companies have attempted to quantify the outcomes of specific policies (Beauregard, 2006).

Work-life balance implicates the attitudes, behaviours and wellbeing of employees as well as the effectiveness of the organization (Au and Ahmed, 2014). Hence, companies are obliged to integrate new management practices that provide social and supervisory support. Some research done shows that experience of work-life balance is positively related to employees' performance and organizational performance as well (Casper, W. J., & Harris 2008). It has shown to have positive outcomes, such as low turnover intention, improvement of performance, and job satisfaction. In other words, Work-life balance has a positive effect on employee's affective commitment to their organisations (Casper et al., 2011). the experience of work-life balance creates feelings of loyalty to the organization and increases affective commitment. Affective commitment is an emotional attachment to the organisations or the employers which may cause employees to want to stay with the organizations.

Scholars such as, Kamau, Muleke, Makaya and Wagoki, (2013), Ojo, Salau and Falola (2014), Fapohunda (2014) and Azeem and Akhtar (2014), in their studies concluded that Work makes the significant part of our lives but so does our family. A uni-polar inclination towards one would result in an unbalanced life. The demands of work domain of life were the working hours, work intensity and the proportion of working hours actually spent in work. If more hours were subtracted from home hours keeping the work intensity high, the imbalance may produce fatigue, anxiety and other physiological impact that could have a negative effect on family domain of life. He assumed that family demands as the roles of people as father, mother, wife etc, family commitments like children upbringing, taking care of the senior family members and related house chores etc (Sehrish Ansari et al;2015).

Furthermore, some Studies have found that work-life conflict is associated with stress, depression, and a variety of stress-related poor health and mental health effects, and that such ill health increases work absenteeism, turnover, and low morale (Emslie et al., 2004). Beauregard and Henry in 2009 observed evidence for a positive effect of organizational work-life balance practices on recruitment, retention, attendance (including turnover intention), and productivity. One explanation is that employees reciprocate with increased loyalty, effort and productivity in exchange for the organization's practical assistance with

managing work-life demands, and in appreciation for the organization's indication of care and concern as demonstrated by work-life policies and practices (Beauregard and Henry, 2009). Sehrish Ansari et al (2015) cited Lockwood (2003), emphasize that in order to hold the work life balance working adults adapt to build networks of support at home, work and in the society as well.

Work Life Balance as applied to the Banking Sector

Work-life balance is an imperative aspect of any organization. Ashitha Mariyam Rajan et al (2019) Banking is an industry that handles cash, credit, and other financial transactions. Bank employees are responsible for most of the everyday operations at financial institutions. It is their job to keep track of all the money that goes in and out of a bank. A bank employee is an individual who advises their clients with regard to financial matters. Duties concerning savings, loans, taxes, investments, and securities are all within the job realm of a banker.

Juggling two activities in different places such as in the office and at home is an obligatory duty for banking sector employees in their daily basis. On one hand, banking employee is a part of service organization and earns income. On the other, banking employee is a part of family as one of their responsibilities. There are several definitions about Work Life Balance (Chatra and Fahmy;2018). Beauregard (2006) in their study observed that, there was work- life imbalance in the banking industry

While, Garg & Rastogi (2006) argues that, employees in the banks take painful effort to deliver the various needs of its customers. Work deadlines are getting compact and the individual's jobs are loaded and added with quality output. As a result of work pressure, it becomes hard to maintain balance between professional and family life. The output of the banking sector is dependent on the quality of human resources.

It is important to know that Human Resources or Human Capital is most important function as of now. This is because people offer their skills, capabilities, knowledge and behavior, which help an organization to serve better and enjoy competitive advantage in market. Insufficient work life balance is a challenge that poses a big risk to banking workers' wellbeing, their performance as well as the organizational performance (Wambui, 2017).

Many bank employees often have problems in endeavoring to balance employment responsibilities with their social life. Given the benefits of work-life balance practices and the potential to help improve employee job performance in terms of increased organizational commitment, job satisfaction, reduction on the turnover rate, ECO Bank has for instance, introduced programs to assist the employees in achieving a balanced work life which include; flexible working hours, employee assistance programs and leave programs. However there is no study which has been carried out to determine the success of the work-life balance programs at the bank. It is against this background that the study sought to determine the effects of organizational work-life balance programs on employee job performance at ECO Bank Kenya. (Kamau, J. M., Muleke, V., Mukaya, S.O. & Wagoki, J. 2013).

Mbanya (2013) argues that, the commercial banks are service industry and their main aim is to satisfy their customer be it in the banking hall or in other platforms. The service employee gives to the customer and employee performance has a correlation. When employees provide excellent customer service, they are excelling in their job expectations. For service industry the business is based almost solely on their employee's performance. That is why management must look for various ways for improving employee performance. Job performance can be measured in terms of tasks accomplished. The most modern tool for evaluating employee's performance is the balance score card formulated by Kaplan and Norton (2001) which most commercial banks in Kenya have adopted. Dunne (2007) suggests that, work and family are interrelated domains that bear both positive and negative spill overs arising from the fact between them, there exists a permeable and flexible boundary

It is undoubting a well-known fact that the, Bank is a customer-oriented services industry. thus, Efficacy of customer service is related with progressive operation. In the competitive banking industry, customer satisfaction is considered as the essence of success. Hall and Ritcher (1998) argued that the employee needs to have clear boundaries between the two domains and some degree of separation, too much overlap between work and home can cause employee burnout and dissatisfaction. This may suggest that when people are happier with their work role and family life, they will be more likely to help others and be more enjoyable to work with.

Spathis, (2004) suggested that Organizations operating in service industries should consider service quality a key strategic issue for the business success Those service providers who establish a high level of service quality retain a high level of customer satisfaction; they also obtained a sustainable competitive advantage. Research indicates that companies with an excellent customer service record reported a 72% increase in profit per employee, compared to similar organizations that have demonstrated poor customer service; it is also five times costlier to attract new customers than to retain existing customers (Duncan, 2004). The outcome of good work-life balance is very viable by creating a good customer service, culture of honesty and trust where staff can admit to home problems and get support (Maxwell and McDougall, 2004).

RESEARCH METHODOLOGY

A descriptive study design was used in and employed both convenient and simple random sampling technique. With a target population of at least 500 with a sample size of 222 employees and 22 managers was selected from different braches. Collection of data included instruments such us questionnaires and informal unstructured interviews. Telephone call Interviews were used with management staff to get more information on the implementation of work life balance at AB Bank Zambia. Ethical approval was granted by top management of AB Bank Zambia. Data was analysed using tables and figures that were gathered from the information from questionnaires collected from the study. Analysis was evaluated statistical data analysis package for Social Sciences, SPSS (version 22.0)

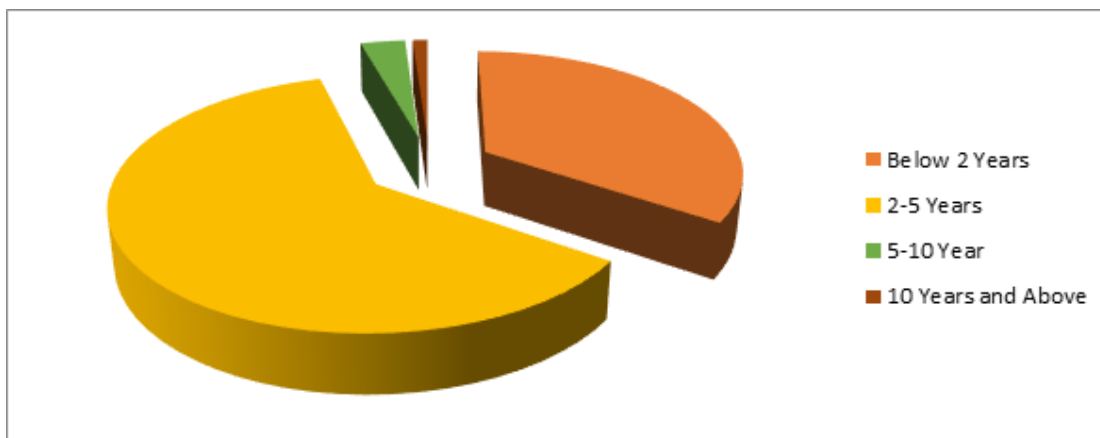
Discussions And Interpretation of Research Findings

HOW LONG HAVE YOU WORKED FOR THE BANK	COUNT	PERCENT
Below 2 years	76	34.4
2-5 years	136	61.1
5-10 years	7	3.3
10 years and Above	3	1.1
Total	222	100
DOES THE BANK HAS WLB POLICY	COUNT	PERCENT
Yes	156	70
No	33	15
Not Sure	33	15
Total	222	100
HAS MANAGEMENT ACTIVELY IMPLEMENTED WLB AT THE BANK	COUNT	PERCENT
Yes	15	7
No	206	93
Total	222	100

DOES THE BANK FACILITE TIME FOR PERSONAL DEVELOPMENT	COUNT	PERCENT
Yes	180	81
No	42	19
Total	222	100
DOES JOB INTERFER WITH PERSONAL LIVES	COUNT	PERCENT
Yes	215	97
No	7	3
Total	222	100
CAN YOU BEAR AND RAISE CHIDREN WITH THE CURRENT WORK THAT YOU HAVE?	COUNT	PERCENT
Yes	151	68
No	71	32
Total	222	100
DO YOU HAVE TIME FOR FAMILY, FRIENDS,FUN ETC.	COUNT	PERCENT
Yes	9	4
No	213	96
Total	222	100
DOES YOUR JOB STRESS YOU	COUNT	PERCENT
Yes	206	93
No	16	7
Total	222	100
DO YOU THINK THERE A RELATIONSHIP BETWEEN WLB AND YOUR PERFORMANCE	COUNT	PERCENT
Yes	162	73.3
No	60	26.7
Total	222	100

Field data: 2020

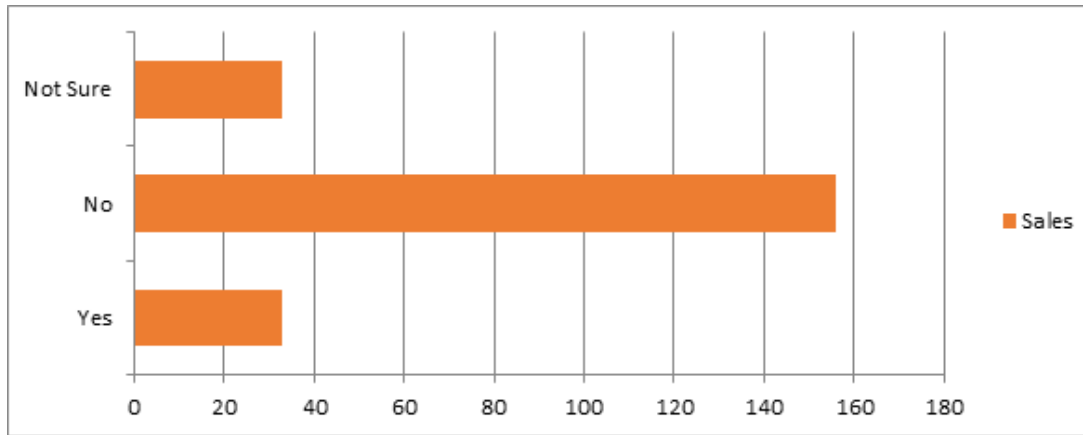
How Long Have You Worked for The Bank



Field data: 2020

To find out how long have you worked for the bank, the table and the figure above shows (76) 34.4% of the employees were below 2 years, (136) 61.1 % were between 2-5 years, (7) 3.3 % were between 5-10 years and (3) 1.1 % were above 10 years. In the study conducted by Abdul Khaliq Alvi, et al (2014) among banking sector in Pakistan, the authors highlights the importance of WLB in the banking sector. The authors further suggests lots of researches should be supported the execution of WLB rules in different kinds of organizations and in the different part of not only their country but world over. In an attempt to find out if was a WLB Policy at the bank, (156) 70% of the respondents said No while (33) 15% said Yes while (33) 15% were Not sure. This can be demonstrated in the figure below.

Does The Bank Has Wlb Policy



Field data: 2020

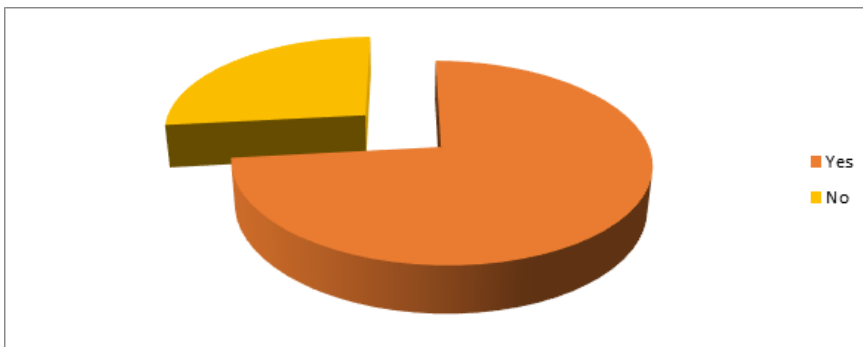
In Finding out if the Bank has Management Actively implemented WLB at the Bank, the Findings Revealed From The table above and Figure Below indicates That (7) 15% Yes While (206) 93% Said No. Friedman and Greenhaus’ study (as cited in Lockwood, 2003), emphasize that in order to hold the work life balance working adults adapt to build networks of support at home, work and in the society as well institutions need a WLB policy. While other have also argued in the same vain for instance, Rapaport et al study (as cited in Janice Johnson, 2004) suggests that a policy on WLB help balancing up an employee’s personal needs (e.g. family commitments) and business objectives by bringing some novelty in work practices. Similarly in another attempt to find out if the Bank Facilities time for Personal Development, and if their Job interfered with personal lives the response stated and if their Jobs also allowed for Child Bearing and Raising of Children the respondents indicated (180) 81% Yes and No (42) 19%, (215)97% and (7) 3%, (151) 68% Yes, 32% No respectively. From these responses it clearly indicates that the bank need to start implementing WLB. This has a lot of implications on the wellbeing of the employees. These arguments can also be supported by a study conducted by Sehrish Ansari et al (2015) while citing others, the authors argue that When an individual gets out to work, it becomes critical to integrate work and social life (Sharma, 2016) and ability to combine the two is a delicate task. Work life balance entails reducing friction between official and domestic life to attain equilibrium (Murkururi & Ngari, 2014). Today work-life balance has become an increasingly pervasive concern for employers and employees as lack of work-life balance influences the working individual’s performance at work and in personal life. In many Asian regions, work-life effectiveness is a key concern for employees (Rajadhyaksha, 2008) as rapidly developing local economies and work cultures often require long hours and overtime (Ng and Vernon, 2010; Wharton and Blair, 2006). Although being global trend, due to various cultural contexts, work-life concerns play out differently (Shyamsunder, Pollack & Travis, 2015).

Furthermore, when employees were asked if their have time for family, friends, fun etc. and if their jobs stressed them, they responses showed, (9) 4 % yes (213) 96% no, (206) 93%, (16) 7% respectively.

According to Robbins and sanghi (2006) job stress is “a dynamic condition in which an individual is confronted with an opportunity, constraints, or demand related to what he or she desires and for which the outcome is perceived to be both uncertain and important”. Stress is an increasing problem in organizations and often causes adverse effects on performance. The above argument can also be supported by Jamshed (2011) who stated that, ‘The workplace is potentially an important source of stress for bankers because of the amount of time they spent in their respective banks...therefore; the occupation of individuals could be a major source of stress in the given circumstances. When individuals face stress due to various conditions of their occupation and fail to cope with stress, it results into burnout’. Thus employees need time to rest as well. Moreover, in the banking sector, the lack of administrative support from boss (manager), work overload & time pressure, riskiness of job, poor relationship with customers & co-workers, and work family balance cause stress which in turns decrease employee performance (Anthonia and Ukoha;2018)

Lastly in finding out if there was a relationship between WLB and Performance, the employees indicated Yes (162) 73.3% and No (60) 26.7% as respectively. The figure below illustrates these responses. This shows that there tend to exist a relationship between WLB and your performance. This is evident in a study conducted by DeLong, (1992) suggested that when people are happier with their work role and family life, they will be more likely to help others and be more enjoyable to work with. It is possible for positive spillover to occur where an employee could utilize skills used in the workplace, such as setting agendas, collecting feedback, directing and counselling, with a few modifications, in the home. With this performance is enhanced. In addition, the organization success depends on the employee performance. Therefore, it is important for a manager to create a well –rounded approach to managing and coaching its workforce. The commercial banks are service industry and their main aim is to satisfy their customer. The service employee renders to the customer and employee performance is interrelated. When employees provide excellent customer service, they are exceeding job expectations (Obiageli, et al 2015).

Do You Think There A Relationship Between Wlb And Your Performance



Field data: 2020

From the findings above the study considered the relationships among leave arrangement, parenting and pregnancy policy, flexible work arrangement, and family supportive work provision and employee performance. The study also reveals that employees get also of stress as a result of their jobs and the bank can come up with different programs and initiatives to try and mitigate as well as manage stress levels. Even though the bank has some systems for managing stress, they hasn't been clear policies and practices for implementing work life balance. Other evidence regarding work-balance being persistent includes factors such as work environment, Human Resource policies, job insecurities and compensation packages. While polices such as annual leave, maternity leave, to help employees with new born babies, the issues surrounding work life balance needed to be addressed and the management was keen to look at these matters because they boarded on employee performance. However, the study has shown that let there be a system of work life balance, in the banking industry, for this would be a good initiative in improving employee performance. This study concludes by giving evidence that clearly shows a relationship between work life balance and with employee performance.

CONCLUSIONS AND RECOMMENDATIONS

With the changing times, there is one aspect which is not changing and that is work life balance. It is as elusive as it was few years back and has become even more difficult in times of work spilling over twenty-four hours with wireless devices. It is critical for an individual to balance the time that s/he is spending on work and other non-office activities. In this modern world, balancing professional life and family life has developed a great challenge for almost every organisation.

Based on the research objectives and its findings, the following conclusions are drawn.

work-life balance is persistent because of various obstacles such as work environment, human resource policies, job insecurities, compensation packages etc. It is concluded that in terms of work balance, employees experienced significant stress as a result of their job which affects their performance at work. This suggested that there is an increasing work-life imbalance and stress of most of the members of staff at AB Bank which the research attributed to job demands. Again, the absence of work-life balance has an adverse effect on employee performance in many respects. Therefore, it is essential to understand the impact of work life balance on employee performance

Recommendations

The following recommendations are drawn.

- The bank should be conducting training and development programmes that are tailored towards work life balance. This will stress and workload management
- Proper policies tailored towards work life balance and different initiatives through the bank's human resource department should be implemented

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