

**WORK-LIFE BALANCE AND EMPLOYEES
JOB SATISFACTION IN NIGERIAN
BANKING SECTOR**

(A STUDY OF ZENITH BANK ILORIN, KWARA STATE)

BY

OPADELE KABIRAT AYOMIDE

HND/23/BAM/FT/0280

**BEING A RESEARCH PROJECT SUBMITTED TO
BUSINESS ADMINISTRATION AND MANAGEMENT DEPARTMENT,
INSTITUTE OF FINANCE AND MANAGEMENT STUDIES (IFMS)
KWARA STATE POLYTECHNIC ILORIN.**

**IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE
AWARD OF HIGHER NATIONAL DIPLOMA (HND) IN BUSINESS
ADMINISTRATION DEPARTMENT.**

JUNE, 2025

CERTIFICATION

This project work has been examined and approved as meeting the requirements of Department of Business Administration and Management, Institute of Finance and Management studies, Kwara State Polytechnic, Ilorin, Kwara State. In Partial Fulfilment of the Requirement for the Award of Higher National Diploma (HND) in Business Administration and Management.

DR. SAKA T.A.
(PROJECT SUPERVISOR)

DATE

MR. ALIYU U.B.
(PROJECT CO-ORDINATOR)

DATE

MR. ALAKOSO I.K.
(HEAD OF DEPARTMENT)

DATE

EXTERNAL EXAMINER

DATE

DEDICATION

This project is dedicated to Almighty God who throughout the duration of my studies has sustained my life and has given me the needed wisdom and understanding to put this project together and to my humble self for sacrifices and challenges I face throughout this project work.

ACKNOWLEDGEMENT

The journey of five (5) years has come to an end through the help of Almighty Allah, the giver and the taker of life. The one that never let me down throughout this journey.

All glory, appreciation, and adoration go to Almighty Allah, the master of the universe, the most beneficent, the omnipotent, the magnificent, the most high and merciful, for his mercy on the success of this project.

Special thanks go to my supervisor, DR. SAKA T.A. He is not just a supervisor but one of the best lecturers in my department who has gone through this project and made meaningful corrections with a tender attribute that led to the successful completion of this project. May Almighty Allah bless him and his family. My appreciation also goes to the HOD MR. ALAKOSO I.K, MR.SANUSI S.I, MR ALIYU B.U (PROJECT COORDINATOR), MR. ASAOLU R.O and other lecturers. I say a very big thanks to you all for the guidance given to me as your student. May Almighty Allah reward every one of you (Ameen).

I gratefully appreciate my wonderful parents, MR & MRS OPADELE, for their love, care, prayers, moral, and financial support. May Almighty Allah grant you both long life and prosperity to reap the fruits of your labor (Ameen).

I sincerely express my heartfelt gratitude to the bedrock of my academic achievements, my Man ABDULRAHMON and caring sister SHUKURAT. I really appreciate your effort, financially, spiritually, and all other advice.

TABLE OF CONTENTS

Front Page	i
Certification	ii
Dedication	iii
Acknowledgement	iv
Table Of Contents	v
<i>Abstract</i>	viii
INDEPENDENT VARIABLE	ix
Dependent Variable	x
CHAPTER ONE	1
Introduction	1
1.1 Background to the Study	1
1.2 Statement of the Problem	2
1.3 Research Question	4
1.4 Objectives of the Study	4
1.5 Research Hypotheses	5
1.6 Significance of the Study	5
1.7 Scope of the Study	6
1.8 Definition of Terms	6
CHAPTER TWO	7
LITERATURE REVIEW	7
2.1 Introduction	7
2.1 Conceptual Clarifications	10
2.2 Theoretical Review	13
2.3 Empirical Review	15

2.4	Work-Life Balance In The Nigerian Banking Sector	17
2.5	Job Satisfaction in the Nigerian Banking Sector	18
2.6	Research Gap	19
CHAPTER THREE		21
METHODOLOGY		21
3.1	Research Design	21
3.2	Population Of The Study	21
3.3	Sampling Size and Sampling Technique	21
3.4	Methods of Data Collection	22
3.5	Research Instrument (Questionnaire Design)	22
3.6	Proxies and Metrics for Variables	24
3.7	Method of Data Analysis	25
CHAPTER FOUR		27
DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS		27
4.1	Demographic Characteristics of Respondent	27
4.2	Analysis Of Work-Life Balance Factors	35
4.3	Analysis of Job Satisfaction Level	37
4.4	Hypotheses Testing (Correlation and Regression Analysis)	39
4.5	Discussion of Findings	43
CHAPTER FIVE		46
SUMMARY, CONCLUSION AND RECOMMENDATIONS		46
5.1	Summary of Findings	46
5.2	Conclusion	47
5.3	Recommendations	47
5.4	Contribution to Knowledge	48
5.5	Limitations of the Study	49

5.6	Suggestions for Further Research	50
	REFERENCES	51
	APPENDIX	57

ABSTRACT

This study investigates the relationship between work-life balance and employee's job satisfaction in the Nigerian banking sector, using Zenith Bank in Ilorin, Kwara State as a case study. The research aims to identify the challenges employees face in achieving a balance between their work and personal life and how this affect their job satisfaction. Factors such as workload management, flexibility, leave entitlements and workplace support. Each was assessed using relevant metrics such as average work hours, access to flexible arrangements, leave usage and support program availability. The study adopts a quantitative approach, using surveys to collect data from employees of Zenith Bank. The findings of this study will contribute to the existing literature on work-life balance and job satisfaction and provide insights for policy makers and organizations seeking to improve employee well-being and productivity in the Nigerian Banking sector.

INDEPENDENT VARIABLE

Work-Life Balance

This is the variable being manipulated or examined to see its impact on employees' job satisfaction.

PROXIES

- Workload Management: Extent to which employees can manage their work commitments without excessive stress.
- Flexibility: Availability of flexible working schedules and remote work opportunities.
- Leave Entitlements: Access to and use of annual, maternity, or paternity leave.
- Workplace Support: Support mechanisms like childcare assistance or counseling services.

METRICS

- Average hours worked.
- Percentage of employees utilizing flexible work arrangements.
- Frequency and duration of leave taken.
- Employee survey scores on work-life balance (Likert scale: 1–5).
- Number of workplace support programs provided by Zenith Bank Ilorin.

DEPENDENT VARIABLE

Employees Job Satisfaction

This is the outcome variable being measured to determine the effect of work-life balance.

PROXIES

- Job Fulfillment: Degree to which employees feel their job meets their expectations.
- Organizational Commitment: Employees' loyalty and alignment with the bank's goals.
- Workplace Motivation: Level of enthusiasm and drive to perform tasks.
- Stress Levels: Degree of work-induced stress experienced by employees.

METRICS

- Job satisfaction survey scores (Likert scale: 1–5).
- Retention/turnover rates of employees at Zenith Bank Ilorin.
- Frequency of stress-related complaints or absenteeism.
- Performance appraisal results.
- Employee feedback on job satisfaction in exit interviews.

CHAPTER ONE

Introduction

1.1 Background to the Study

Work-life balance (WLB) has emerged as a crucial factor in organizational development and employee well-being, particularly in sectors known for intense work environments like banking. The term "work-life balance" was popularized in the late 1970s and 1980s, largely as a response to the evolving structure of the global workforce, which saw a rise in dual-income households, working mothers, and increasing awareness of employee mental health and quality of life. Greenhaus and Beutell (1985) were among the earliest scholars to formally investigate the intersection of work and family roles, introducing the concept of work-family conflict, while Clark (2000) developed the Work/Family Border Theory, which explains how individuals navigate boundaries between work and home life. These foundational studies have since guided global interest in understanding how individuals can balance professional responsibilities and personal commitments effectively.

In Nigeria, particularly in the banking sector, achieving a healthy work-life balance remains a significant challenge. The sector is characterized by long working hours, strict performance metrics, limited flexibility, and a highly competitive environment. Employees often find it difficult to juggle work and personal life demands, leading to stress, dissatisfaction, and even burnout. These challenges are especially evident in institutions like Zenith Bank, where operational efficiency and customer satisfaction are prioritized, sometimes at the expense of employee well-being.

This study focuses on Zenith Bank Ilorin, Kwara State, as a case study to explore how work-life balance affects employee job satisfaction. The research framework is built on four key proxies; workload management, flexibility, leave entitlements, and workplace support which represent the main dimensions of work-life balance. These proxies are supported by quantifiable metrics to allow for a detailed and empirical analysis.

Incorporating these proxies and metrics, the study aims to provide a comprehensive understanding of how work-life balance initiatives influence job satisfaction among employees in Zenith Bank Ilorin. Findings from this research could inform HR strategies and policy reforms not only within Zenith Bank but across the Nigerian banking sector, promoting a healthier, more productive work environment.

1.2 Statement of the Problem

In recent years, the concept of work-life balance has become increasingly important as organizations seek to optimize both employee well-being and productivity. In the Nigerian banking sector, particularly at Zenith Bank Ilorin, Kwara State, work-life balance remains an area of concern due to high job demands, tight deadlines, and work pressure. These factors may lead to employee burnout, job dissatisfaction, and diminished productivity, negatively affecting organizational performance. However, there is a limited empirical understanding of how different aspects of work-life balance influence job satisfaction within the context of the Nigerian banking industry.

This study aims to explore the relationship between work-life balance and employees' job satisfaction at Zenith Bank Ilorin, focusing on key dimensions such as workload management, flexibility, leave entitlements, and workplace

support. These factors contribute to the ability of employees to effectively balance their professional and personal lives, which, in turn, impacts their overall job satisfaction.

The study will address the following key issues:

1. **Workload Management:** The ability of employees to manage their work commitments without experiencing excessive stress. This will be measured by the average number of hours worked and employee survey scores on work-life balance using a Likert scale (1-5). High workloads may cause stress, leading to decreased job satisfaction.
2. **Flexibility:** The availability of flexible work schedules and remote work options, which can help employees better manage personal responsibilities. The percentage of employees utilizing flexible work arrangements will be used as a metric to understand how flexibility contributes to employees' satisfaction and overall work-life balance.
3. **Leave Entitlements:** Access to and actual utilization of leave benefits (annual, maternity, or paternity). The frequency and duration of leave taken will be analyzed to determine how leave policies impact employees' ability to manage personal life events and stress.
4. **Workplace Support:** The presence of support mechanisms such as childcare assistance, counseling services, and wellness programs. The number of workplace support programs provided by Zenith Bank Ilorin will be assessed, alongside survey responses on employees' perceptions of these support services.

1.3 Research Question

- i. To what extent does workload management affect employee job satisfaction at Zenith Bank Ilorin?
- ii. How does flexibility in work arrangements influence employees' job satisfaction at Zenith Bank Ilorin?
- iii. What is the impact of leave entitlements on employees' job satisfaction at Zenith Bank Ilorin?
- iv. How does the availability of workplace support programs affect employee job satisfaction at Zenith Bank Ilorin?

1.4 Objectives of the Study

Main Objective:

To examine the effect of work-life balance on employee job satisfaction in the Nigerian banking sector, using Zenith Bank Ilorin, Kwara State as a case study.

Specific Objectives:

- i. To assess the impact of workload management on employee job satisfaction, using metrics such as the average hours worked and employee survey scores on work-life balance.
- ii. To examine the influence of flexible work arrangements on employee job satisfaction, based on the percentage of employees utilizing flexible work options.
- iii. To evaluate how leave entitlements affect employee job satisfaction, using the frequency and duration of leave taken as indicators.
- iv. To analyze the role of workplace support programs in enhancing employee job satisfaction, using the number of support initiatives available and employee feedback through survey scores.

1.5 Research Hypotheses

HO₁ : There is no significant relationship between workload management and employee job satisfaction at Zenith Bank Ilorin.

HO₂ : There is no significant relationship between flexible work arrangements and employee job satisfaction at Zenith Bank Ilorin.

HO₃ : There is no significant relationship between leave entitlements and employee job satisfaction at Zenith Bank Ilorin.

HO₄ : There is no significant relationship between workplace support programs and employee job satisfaction at Zenith Bank Ilorin.

1.6 Significance of the Study

This study holds significance for multiple stakeholders within the academic, professional, and organizational spheres. The importance of maintaining a healthy work-life balance in contemporary organizations has become increasingly recognized, especially in high-pressure sectors such as banking. By examining the relationship between work-life balance and employee job satisfaction within Zenith Bank, Ilorin, this study contributes valuable insights to several key areas:

1. **Contribution to Academic Knowledge:** This study will enrich the existing body of literature in the field of Human Resource Management (HRM), particularly in the areas of employee well-being, organizational behavior, and labor relations. By focusing on a Nigerian context, it addresses a significant research gap, as much of the existing literature is skewed toward Western and developed economies. The study also provides a basis for further research in similar organizational contexts or industries across Africa.

2. Practical Relevance for HR Practitioners and Managers: For managers and HR professionals within Zenith Bank and similar financial institutions, the findings of this research will offer practical recommendations on how to design and implement effective work-life balance initiatives. By understanding which aspects of work-life balance most significantly impact employee satisfaction, organizations can align their HR policies to improve retention, reduce burnout, and enhance productivity.

3. Organizational Performance and Productivity: By emphasizing the link between work-life balance and job satisfaction, the study underscores how human capital development is closely tied to organizational success. A workforce that is satisfied and well-supported is likely to be more committed, innovative, and efficient factors that are crucial for sustained competitiveness in the banking sector.

1.7 Scope of the Study

This study is limited to Zenith Bank PLC, Ilorin branch, in Kwara State. It focuses specifically on the work-life balance practices and the job satisfaction levels of employees at that branch. It examines work-life balance factors such as flexible work policies, workload and organizational support, and their impact on job satisfaction.

1.8 Definition of Terms

Work-life balance: This is the variable being manipulated or examined to see its impact on employee's job satisfaction.

Employees Job Satisfaction: This is the outcome variable being measured to determine the effect of work-life balance.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The concept of work-life balance (WLB) has evolved into a significant area of study due to its implications for employee satisfaction, organizational commitment, and overall performance. Work-life balance refers to the ability of individuals to manage both professional and personal responsibilities effectively, without significant conflict or stress (Clark, 2000). Scholars such as Greenhaus and Beutell (1985) and Clark (2000) have emphasized that a well-maintained balance between work and life enhances job satisfaction and reduces burnout, particularly in demanding sectors like banking. In developing economies such as Nigeria, where the banking sector is characterized by high pressure, long hours, and intense competition, work-life balance becomes critical in ensuring sustainable employee engagement and well-being.

This study focuses on four major components of work-life balance; workload management, flexibility, leave entitlements, and workplace support and explores how each impacts employee job satisfaction using measurable indicators. These proxies are essential for understanding how organizational structures either support or hinder work-life integration.

Workload Management

Workload management involves the degree to which employees can handle their assigned tasks within regular working hours without experiencing chronic stress. Excessive workloads have been linked to physical exhaustion, poor mental health, and job dissatisfaction (Karasek & Theorell, 1990). In many Nigerian

banks, long working hours and unrealistic performance expectations are prevalent. This study evaluates workload management using two metrics: the average number of hours worked per week and employee perceptions of work-life balance, assessed through a Likert-scale survey (1–5). These metrics help determine whether work demands are reasonable or contribute to job strain and dissatisfaction.

Flexibility

Flexibility in work arrangements enables employees to control their schedules and locations of work, making it easier to accommodate personal and family obligations. Allen et al. (2013) argue that flexible work options contribute positively to job satisfaction by reducing work-family conflict and increasing autonomy. In countries like Nigeria, where societal expectations often place heavy demands on employees outside the workplace, flexibility becomes even more vital. In this study, flexibility is assessed through the percentage of employees utilizing flexible work arrangements, providing insight into both the availability and uptake of such options within Zenith Bank Ilorin.

Leave Entitlements

Access to adequate leave whether annual, maternity, paternity, or sick leave is a fundamental element of work-life balance. It allows employees time to recharge or attend to personal matters without risking job loss or penalties. Research by Haar et al. (2014) finds that effective leave policies correlate positively with employee morale and satisfaction. However, cultural or managerial resistance can sometimes discourage employees from fully utilizing these entitlements. To evaluate this proxy, the study uses the frequency and duration of leave taken as indicators, which reveal not only policy availability but actual utilization within Zenith Bank Ilorin.

Workplace Support

Workplace support comprises organizational programs and services designed to assist employees in managing non-work obligations. These may include childcare services, mental health counseling, employee assistance programs, or wellness initiatives. Eisenberger et al. (1986) highlight that perceived organizational support enhances job satisfaction and strengthens emotional commitment to the organization. In this study, workplace support is measured using two metrics: the number of support programs provided by Zenith Bank Ilorin and employee survey scores on their perceived effectiveness. These indicators help capture the breadth and impact of such programs on employees' work-life experiences.

2.1 Conceptual Clarifications

2.1.1 Work-Life Balance (WLB)

Work-life balance refers to an individual's ability to effectively manage the demands of their work role alongside personal and family responsibilities. It is the state where individuals can fulfill both professional and personal obligations without one aspect consistently overshadowing the other (Greenhaus & Beutell, 1985). In today's fast-paced and competitive work environments, achieving this balance has become increasingly complex, especially in sectors with high performance expectations, such as banking.

Work-life balance is not merely about equal time allocation but about achieving satisfaction and functioning in both domains. It allows employees to maintain their physical and mental health, preserve family and social relationships, and remain productive and committed at work. When work-life balance is

compromised, it can lead to stress, burnout, absenteeism, reduced morale, and eventually, low job satisfaction and high turnover (Clark, 2000).

In the Nigerian banking sector, the importance of work-life balance is heightened due to the nature of the industry. Employees often work long hours, face tight deadlines, and deal with intense pressure to meet targets. These demands can result in poor health, family strain, and a general decline in life satisfaction. For institutions like Zenith Bank Ilorin, work-life balance initiatives—such as offering flexible schedules, managing workloads, ensuring fair leave policies, and providing support services—are not just ethical considerations but strategic tools for enhancing job satisfaction, employee retention, and organizational performance.

Scholars identify four major dimensions of work-life balance, which this study adopts as proxies:

1. Workload Management: The ability to handle work demands within normal hours and without undue stress.
2. Flexibility: The presence of adaptable work arrangements (e.g., remote work, flexi-time).
3. Leave Entitlements: Access to and use of rest periods such as annual or parental leave.
4. Workplace Support: Availability of programs like childcare, counseling, or health support.

Each of these elements, when supported by appropriate organizational policies and culture, contributes significantly to employees' sense of balance and satisfaction.

Work-life balance is also a dynamic process that changes with life stages, gender roles, organizational expectations, and cultural context. In African societies,

including Nigeria, cultural expectations regarding family, gender, and social duties may intensify the challenge of managing work and life demands. Therefore, employers must take a contextual approach in designing work-life policies.

2.1.2 Job Satisfaction

Job satisfaction refers to the degree of contentment an individual feels toward their job. It encompasses various aspects such as the nature of the work, compensation, working conditions, opportunities for growth, Relationships with colleagues, and the ability to achieve a healthy work-life balance (Locke, 1976). It is a psychological state that reflects how employees perceive their job roles and whether their expectations are being met.

Job satisfaction is a critical factor in organizational success. Satisfied employees tend to be more productive, committed, loyal, and engaged in their work. Conversely, dissatisfaction can lead to absenteeism, reduced performance, higher turnover rates, and low morale (Herzberg, 1966). In the context of the Nigerian banking sector, where employees often work under intense pressure, job satisfaction is a major concern for both employees and employers.

2.1.3 Determinants of Job Satisfaction

While several factors influence job satisfaction, this study focuses on how work-life balance measured through workload management, flexibility, leave entitlements, and workplace support impacts employees' satisfaction in the workplace. These elements are increasingly recognized as key drivers of satisfaction, especially in high-stress environments like banking.

1. **Workload Management:** Employees who can manage their workload within reasonable hours are more likely to feel satisfied and motivated. Excessive hours and unrealistic targets, however, lead to fatigue and resentment.

2. Flexibility: The ability to adjust one's work schedule or work remotely increases autonomy and reduces stress, which significantly boosts job satisfaction.
3. Leave Entitlements: Access to and freedom to use leave days (such as annual or parental leave) allow employees to attend to personal needs, reducing burnout and enhancing their perception of the job.
4. Workplace Support: Organizations that provide resources like health counseling, childcare assistance, and wellness programs tend to foster a supportive atmosphere that enhances satisfaction and loyalty.

2.2 Theoretical Review

This section outlines key theories underpinning the relationship between work-life balance and job satisfaction, integrating proxies and metrics that can be used to measure both constructs.

2.2.1 Spillover Theory

Spillover Theory suggests that experiences in one domain of life (e.g., work) affect other domains (e.g., personal life). The proxy here is emotional and psychological crossover between work and home life. Metrics for measuring this include:

1. Frequency of work-related stress impacting personal life.
2. Instances of personal conflicts arising due to job demands.
3. Self-reported scales of emotional well-being at home after work.

2.2.2 Boundary Theory

This theory focuses on how individuals manage and navigate the boundaries between work and personal roles. The proxy is flexibility and permeability of work-life boundaries. Metrics include:

1. Availability and use of flexible working arrangements (e.g., remote work, flexible hours).
2. Degree of work intrusion during personal time (e.g., answering calls or emails after hours).
3. Employee perception of control over their schedule.

2.2.3 Role Theory

Role Theory examines how individuals juggle multiple roles and the stress or satisfaction they derive from them. The proxy is role conflict and role balance. Metrics to measure this include:

1. Number of work hours versus family time per week.
2. Self-reported work-life conflict (via surveys or Likert-scale questions).
3. Levels of burnout or fatigue due to role overload.

2.2.4 Herzberg's Two-Factor Theory

Herzberg identifies factors that cause satisfaction (motivators) and those that prevent dissatisfaction (hygiene factors). The proxy in this context is job satisfaction elements linked to work-life initiatives. Metrics include:

1. Access to employee wellness programs and leave benefits.
2. Satisfaction with work-life policies (e.g., maternity/paternity leave, vacation time).
3. Retention rates and turnover intention linked to perceived work-life support.

2.2.5 Maslow's Hierarchy of Needs

Maslow's theory posits that individuals are motivated to satisfy needs in a hierarchy. The proxy is satisfaction of needs through balanced work-life practices. Metrics include:

1. Access to health and safety benefits (physiological and safety needs).

2. Time spent with family or in social activities (belonging needs).
3. Recognition and feedback at work (esteem needs).
4. Opportunities for personal growth and autonomy (self-actualization).

2.3 Empirical Review

2.3.1 Global Studies

Global literature provides strong evidence that work-life balance significantly influences job satisfaction, productivity, and employee retention.

Hill et al. (2001) reported that flexible work arrangements in U.S. companies improved employee morale, reduced absenteeism, and increased job satisfaction.

Kelliher and Anderson (2010) found that employees who had autonomy over their work schedules experienced higher levels of engagement and satisfaction.

Greenhaus and Powell (2006) introduced the concept of work-family enrichment, arguing that positive experiences in one role can improve the quality of life in another, which is associated with job satisfaction.

Bloom et al. (2015) in their study of a Chinese travel company showed that work-from-home policies increased productivity by 13% and significantly improved satisfaction scores.

Global Empirical Metrics Identified:

Work Flexibility Index: Extent to which employees have control over schedules and location.

Satisfaction Surveys: Quantitative ratings on work conditions and morale.

Productivity Change: Performance metrics pre- and post-flexible policy implementation.

Employee Retention Rates: Changes in turnover following introduction of WLB programs.

2.3.2 Studies in Nigeria

In the Nigerian context, research has also indicated a strong relationship between work-life balance and job satisfaction, although implementation often lags due to structural and cultural challenges.

Okonkwo (2020) examined bank employees in Lagos and found that flexible scheduling, availability of leave, and organizational support positively influenced satisfaction levels.

Adeleke and Aremu (2019) conducted a comparative study on old and new generation banks in Nigeria, revealing that newer banks offer better work-life balance policies, leading to higher satisfaction levels among employees.

Obi and Akintayo (2017) focused on gender disparities in work-life balance and found that female employees, particularly married ones, faced more challenges balancing work and family roles, which significantly reduced their job satisfaction.

Adeoye and Emmanuel (2021) found that poor implementation of family-friendly policies in Nigerian banks led to high turnover rates, particularly among middle-level female staff.

Local Empirical Metrics Identified:

Work-Life Conflict Index: Number of reported incidents where work interfered with personal life.

Job Satisfaction Rating: Survey-based scoring of employee satisfaction.

Access to Leave and Benefits: Frequency of leave usage and perceived fairness of benefits.

Turnover Intentions: Self-reported likelihood of employees leaving the organization.

These proxies and metrics offer insight into how both global and Nigerian researchers assess the effects of work-life balance on job satisfaction, reinforcing the practical importance of effective policies and organizational support.

2.4 Work-Life Balance In The Nigerian Banking Sector

The banking sector in Nigeria is widely recognized for its high-pressure environment. Employees often face long hours, heavy customer interaction, sales targets, and minimal downtime. These conditions make the work-life balance difficult to maintain.

Using relevant proxies and metrics, it becomes evident that the Nigerian banking environment, especially in institutions like Zenith Bank, Ilorin branch, reflects challenges in maintaining balance. These include:

1. Rigid Scheduling and Excessive Work Hours: Employees often work beyond official closing hours, indicating poor control over time demands and lack of flexibility.
2. Inadequate Utilization of Leave Policies: Though formal leave policies exist, employees may find it difficult to access or use them due to work pressure and managerial attitudes.
3. Limited Organizational Support Programs: There is little evidence of structured wellness initiatives or mental health programs, which are essential organizational support mechanisms.
4. Low Autonomy and High Supervision: Employees frequently report minimal control over their workflow, which reduces job satisfaction and increases stress.

5. Gender-Specific Challenges: Female staff may face unique difficulties in balancing work and home, especially regarding maternity leave and childcare, which are often inadequately supported.

While some banks like Zenith Bank have begun to incorporate wellness programs and structured leave policies, actual implementation varies widely across branches. In the Ilorin branch of Zenith Bank, anecdotal evidence suggests that employees work beyond official hours and face rigid performance expectations, contributing to imbalance and reduced job satisfaction.

2.5 Job Satisfaction in the Nigerian Banking Sector

Job satisfaction in the Nigerian banking sector encompasses a range of factors that reflect how employees perceive their work environment, responsibilities, and rewards. It is typically measured using key proxies and metrics such as salary and compensation, work-life balance, career advancement opportunities, supervisory support, job security, and recognition and reward systems.

In the context of Nigerian banks, particularly Zenith Bank, job satisfaction is influenced by both organizational and individual-level determinants. Salary and compensation remain central to satisfaction, especially in a competitive financial services industry where remuneration is often linked to performance. However, beyond monetary rewards, employees increasingly value work-life balance, which includes flexible work schedules, time off, and manageable workloads.

Career advancement is another critical metric; employees are more likely to be satisfied when they perceive a clear path for promotion and professional development. Unfortunately, the fast-paced nature of banking, combined with the

pressure to meet targets, often leaves little room for such growth, especially at the lower and middle levels.

Supervisory support and leadership style also significantly affect satisfaction. Employees who feel supported, heard, and guided by their supervisors report higher morale and organizational commitment.

Additionally, job security a major concern in a volatile economy contributes to psychological stability and satisfaction.

Lastly, recognition and rewards, both financial and non-financial, such as awards, verbal praise, and incentives, serve as strong motivators and satisfaction boosters.

In summary, job satisfaction in Nigerian banks like Zenith Bank is a multi-dimensional concept influenced by tangible and intangible factors. Assessing it through these proxies and metrics helps organizations implement targeted interventions that enhance employee well-being and organizational productivity.

2.6 Research Gap

Despite the growing academic and managerial interest in the link between work-life balance (WLB) and job satisfaction, there is limited empirical evidence focusing on the Nigerian banking sector, particularly in regional settings like Ilorin, Kwara State. Previous studies often generalize findings across industries or focus primarily on urban financial hubs such as Lagos or Abuja, neglecting localized organizational dynamics. Furthermore, while some studies assess WLB through general indicators, few have systematically analyzed its specific proxies such as flexible working hours, leave policies, workload management, and remote work opportunities and how these directly influence key job satisfaction metrics like employee engagement, retention intention, and perceived organizational support.

This study addresses this gap by investigating the nuanced relationship between these specific proxies of WLB and measurable job satisfaction outcomes within the context of Zenith Bank in Ilorin. The research aims to offer context-sensitive insights that can inform both organizational policies and broader HR strategies in regional branches of Nigerian banks.

CHAPTER THREE

METHODOLOGY

3.1 Research Design

This study adopts a descriptive survey research design, which is suitable for gathering data from a population in a systematic manner to describe the current status of a phenomenon. The design enables the researcher to explore the relationship between work-life balance and employee job satisfaction in Zenith Bank, Ilorin, Kwara State. By using this design, both qualitative and quantitative data on workload management, flexibility, leave entitlements, and workplace support—as they relate to job satisfaction—were collected and analyzed.

3.2 Population Of The Study

The population of this study comprises all staff members of Zenith Bank in Ilorin, Kwara State, Nigeria. This includes employees across all departments—customer service, operations, marketing, finance, compliance, and administration. The choice of Zenith Bank is strategic, given its size, high-pressure work culture, and implementation of various employee support initiatives. Ilorin, being a growing commercial hub, presents a useful lens through which to examine the balance between work demands and personal life in a banking context.

3.3 Sampling Size and Sampling Technique

A sample size of 80 employees was selected from the target population using stratified random sampling to ensure that each department and employee category (junior, mid-level, and senior staff) was adequately represented. Stratification enhances the accuracy and generalizability of the findings by capturing diverse perspectives within the bank.

The selection process involved:

Dividing the staff into strata based on job roles.

Randomly selecting respondents from each stratum proportionately.

This technique ensures the inclusion of voices from different operational units of Zenith Bank Ilorin and minimizes sampling bias.

3.4 Methods of Data Collection

Data was collected over a two-week period through a combination of:

1. Physical distribution of printed questionnaires to staff during break hours.
2. Email surveys sent to willing participants who preferred to respond digitally.

Participation was voluntary and anonymous, and a cover letter explaining the study's purpose accompanied each questionnaire. Respondents were assured of confidentiality, and ethical clearance was obtained from the appropriate institutional board.

3.5 Research Instrument (Questionnaire Design)

The primary instrument used for data collection was a structured questionnaire designed to assess the dimensions of work-life balance and their impact on job satisfaction.

Structure of the Questionnaire:

Section A: Demographic Information (age, gender, marital status, educational qualification, job role, years of experience).

Section B: Items based on the four key proxies of work-life balance, linked with their corresponding metrics, using a 5-point Likert scale ranging from Strongly Disagree (1) to Strongly Agree (5).

Breakdown of Proxies and Metrics:

1. Workload Management

Metrics: Average hours worked per week; Perception of work-related stress.

Sample Items:

"I am able to complete my daily tasks within regular working hours."

"I experience excessive stress due to my workload."

2. Flexibility

Metrics: Percentage of employees utilizing flexible arrangements; availability of remote work.

Sample Items:

"My job allows me to work remotely or adjust my schedule when necessary."

"I have access to flexible working hours in my department."

3. Leave Entitlements

Metrics: Frequency and duration of leave taken.

Sample Items:

"I have access to my full annual leave entitlement."

"It is easy to take maternity/paternity/sick leave when needed."

4. Workplace Support

Metrics: Number of support programs available (e.g., childcare, counseling); employee satisfaction with these services.

Sample Items:

"My employer provides workplace support programs (e.g., wellness, mental health, family care)."

"These support programs help me balance my work and personal life."

5. Job Satisfaction

Metrics: Overall job satisfaction score; employee morale and motivation.

Sample Items:

"I am satisfied with my current job role."

"I feel motivated to do my best work."

3.6 Proxies and Metrics for Variables**INDEPENDENT VARIABLE****Work-Life Balance**

This is the variable being manipulated or examined to see its impact on employees' job satisfaction.

PROXIES

- Workload Management: Extent to which employees can manage their work commitments without excessive stress.
- Flexibility: Availability of flexible working schedules and remote work opportunities.
- Leave Entitlements: Access to and use of annual, maternity, or paternity leave.
- Workplace Support: Support mechanisms like childcare assistance or counseling services.

METRICS

- Average hours worked.
- Percentage of employees utilizing flexible work arrangements.
- Frequency and duration of leave taken.
- Employee survey scores on work-life balance (Likert scale: 1–5).
- Number of workplace support programs provided by Zenith Bank Ilorin.

DEPENDENT VARIABLE

Employees Job Satisfaction

This is the outcome variable being measured to determine the effect of work-life balance.

PROXIES

- Job Fulfillment: Degree to which employees feel their job meets their expectations.
- Organizational Commitment: Employees' loyalty and alignment with the bank's goals.
- Workplace Motivation: Level of enthusiasm and drive to perform tasks.
- Stress Levels: Degree of work-induced stress experienced by employees.

METRICS

- Job satisfaction survey scores (Likert scale: 1–5).
- Retention/turnover rates of employees at Zenith Bank Ilorin.
- Frequency of stress-related complaints or absenteeism.
- Performance appraisal results.
- Employee feedback on job satisfaction in exit interviews.

3.7 Method of Data Analysis

Data collected from the completed questionnaires were compiled and analyzed using the Statistical Package for the Social Sciences (SPSS), version 25.

The analysis included:

Descriptive Statistics (frequencies, means, standard deviations) to summarize demographic characteristics and response trends.

Correlation Analysis to examine relationships between work-life balance variables and job satisfaction.

Multiple Regression Analysis to determine the degree to which the proxies (independent variables) predict job satisfaction (dependent variable).

Hypotheses testing using significance level of 0.05 to evaluate the stated null hypotheses.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

4.1 Demographic Characteristics of Respondent

1.1.1 Gender Distribution

Gender	Frequency	Percentage
Male	59	59%
Female	41	41%
Total	100	100%

Source: Field Survey 2025

The sample has more males (59%) than females (41%), reflecting a moderately male dominated workforce at zenith bank, Ilorin. Gender balance may affect perspective on work-life balance and job satisfaction especially regarding policies like maternity leave and flexible work.

4.1.2 Age Distribution

Age-Range	Frequency	Percentage
18-25years	13	13%
26-35years	45	45%
36-45years	29	29%
46 & Above	13	13%
Total	100	100%

Source: Field Survey 2025

Most respondents (45%) fall within the 26-35years age group, an active workforce likely balancing career and family, increasing the relevance of work-life balance policies like flexibility and leave.

4.1.3 Marital Status

Marital Status	Frequency	Percentage
Single	35	35%
Married	58	58%
Divorced/Widowed	7	7%
Total	100	100%

Source: Field Survey 2025

With 58% married employee family related needs (child care support, leave entitlements) are critical factor impacting work-life balance and job satisfaction.

4.1.4 Educational Qualification

Qualification	Frequency	Percentage
OND/NCE	6	6%
Bachelor's Degree	61	61%
Post Graduate	33	33%
Total	100	100%

Source: Field Survey 2025

The workforce is highly educated with 94% holding at least a bachelor's degree implying highly expectations for workplace and career development opportunities.

4.1.5 Years of Service

Years of service	Frequency	Percentage
<1year	9	9%
1-5years	36	36%
6-10years	40	40%
>10years	15	15%

Total	100	100%
-------	-----	------

Source: Field Survey 2025

Most respondents have been with the bank between 1 and 10years (76%), suggesting experience to evaluate work-life balance policies meaningfully.

4.1.6 Job Level

Job Level	Frequency	Percentage
Junior Staff	26	26%
Mid-Level Staff	55	55%
Senior Management	19	19%
Total	100	100%

Source: Field Survey 2025

Majority are mid-level employees (55%) who often face heavy workloads, making them key beneficiaries and critics of work-life balance initiatives.

4.1.7 Department/Unit

Department	Frequency	Percentage
Operations	34	34%
Customer Service	27	27%
Marketing/Sales	23	23%
IT/Admin/HR	16	16%
Total	100	100%

Source: Field Survey 2025

Respondents come from diverse department, ensuring a broad perspective on workload, flexibility and support programs across various functions.

4.1.8 employment type

Employment Type	Frequency	Percentage
Full-Time	85	85%
Contract/Temporary	15	15%
Total	100	100%

Source: Field Survey 2025

Most employees are full-time, indicating that the findings primarily reflect permanent staffs experience with work-life balance and job satisfaction.

4.1.9 Monthly Salary Range

Salary Range	Frequency	Percentage
Below 50,000	4	4%
50,000-100,000	23	23%
100,000-200,000	41	41%
Above 200,000	32	32%
Total	100	100%

Source: Field Survey 2025

A majority between ₦100,000 and ₦200,000 (41%), indicating a mid-income group with expectations for competitive benefits and work-life balance support.

4.1.10 NUMBER OF DEPENDENTS

Dependents	Frequency	Percentage
None	18	18%
1-2	36	36%
3-4	30	30%
More than 4	16	16%

Total	100	100%
-------	-----	------

Source: Field Survey 2025

Most respondents have dependents, underscoring the importance of workplace support programs like childcare assistance in improving job satisfaction.

4.1.11 Working Hours Per Week

Hours Worked	Frequency	Percentage
<40hours	5	5%
40-45hours	26	26%
46-50hours	41	41%
>50hours	28	28%
Total	100	100%

Source: Field Survey 2025

A significant portion (69%) works more than the standard 40 hours weekly, highlighting workload management as a crucial factor influencing job satisfaction.

4.1.12 Access To Leave Entitlement

Response	Frequency	Percentage
Yes	55	55%
No	45	45%
Total	100	100%

Source: Field Survey 2025

Just over half of respondents have access to leave entitlements suggesting gaps in leave policy implementation or awareness needing attention.

4.1.13 Leave Taken in Last Year

Leave Taken	Frequency	Percentage
Yes	58	58%
No	42	42%
Total	100	100%

Source: Field Survey 2025

While 58% took leave in the past year, 42% did not, possibly due to workload pressure or inadequate leave utilization policies.

4.1.14 Participation in Flexible Work Arrangements

Response	Frequency	Percentage
Yes	18	18%
No	82	82%
Total	100	100%

Source: Field Survey 2025

Only 18% participate in flexible work options, indicating limited availability or uptake, which may affect work life balance negativity.

4.1.15 Willingness to Recommend Zenith Bank Ilorin as a Good Place to Work

Response	Frequency	Percentage
Strongly Agree	30	30%
Agree	40	40%
Neutral	15	15%
Disagree	10	10%
Strongly Disagree	5	5%
Total	100	100%

Source: Field Survey 2025

The table shows that 70% of respondents either strongly agree or agree that Zenith Bank Ilorin is a good place to work. This reflects a generally favorable impression of the organization's work environment among employees

4.1.16 Awareness of Workplace Support Programs

Response	Frequency	Percentage
Yes	37	37%
No	63	63%
Total	100	100%

Source: Field Survey 2025

A majority (63%) are unaware of workplace support programs, highlighting communication gaps that could affect program effectiveness and satisfaction

4.1.17 Use of Support Services (E.G Counseling)

Response	Frequency	Percentage
Yes	21	21%
No	79	79%
Total	100	100%

Source: Field Survey 2025

Only 21% utilize support services, possibly due to low awareness, stigma, or lack of access, affecting overall employee well-being.

4.1.18 Satisfaction with Work-Life Balance

Satisfaction Level	Frequency	Percentage
Very Low	11	11%
Low	30	30%
Moderate	37	37%
High	17	17%

Very High	5	5%
Total	100	100%

Source: Field Survey 2025

47% report low to very low satisfaction with work-life balance indicating a critical area for organizational improvement.

4.1.19 Satisfaction with their Current Job

Response	Frequency	Percentage
Strongly Agree	28	28%
Agree	32	32%
Neutral	18	18%
Disagree	17	17%
Strongly Disagree	5	5%
Total	100	100%

Source: Field Survey 2025

The table indicates that 60% of respondents are satisfied with their current job, either agreeing or strongly agreeing. However, 22% express dissatisfaction and 18% remain neutral, suggesting the need for targeted effort to boost morale and long-term engagement.

4.1.20 Respondents' Belief that Zenith Bank Ilorin Values Employee Well-Being

Response	Frequency	Percentage
Strongly Agree	25	25%
Agree	35	35%
Neutral	20	20%
Disagree	15	15%

Strongly Disagree	5	5%
Total	100	100%

Source: Field Survey 2025

A combined 60% of the respondents agree that Zenith Bank Ilorin values employee well-being. However, 20% are neutral and another 20% disagree to varying extents, indicating a mixed perception that could be addressed through enhanced employee-focused programs.

4.2 Analysis Of Work-Life Balance Factors

This section analyzes the four key work-life balance proxies: workload management, flexibility, leave entitlements, and workplace support; using the associated metrics gathered from the questionnaire.

4.2.1 Workload Management

Metrics Used: Average hours worked

Employee satisfaction with workload

Findings: From Table 4.1.11, 69% of employees work over 45 hours weekly, and Table 4.1.15 shows that 15% disagree with their workload. Only 70% agreed.

Analysis: The data suggests that employees experience excessive workloads, which may contribute to poor work-life balance and diminished job satisfaction. The prevalence of long hours without corresponding satisfaction highlights the need for task redistribution and time management strategies within the bank.

4.2.2 Flexibility

Metrics Used: Percentage of employees utilizing flexible work arrangements

Satisfaction with flexible work opportunities

Findings: As shown in Table 4.1.14, only 18% of respondents have access to flexible work arrangements, indicating that flexible scheduling and remote work are not widely practiced.

Analysis: The low participation rate in flexible work arrangements suggests either limited availability or poor policy implementation. Given the demands of the banking sector, offering alternative schedules or hybrid options may significantly improve employees' ability to balance personal and professional responsibilities.

4.2.3 Leave Entitlements

Metrics Used: Access to and use of annual, maternity, or paternity leave
Frequency and duration of leave taken

Findings: From Tables 4.1.12 and 4.1.13, 55% of respondents have access to leave, and 58% have utilized leave in the past year. However, 45% reported no access to leave entitlements, and 42% did not take any leave.

Analysis: There is a noticeable gap in the accessibility and utilization of leave entitlements, which may be due to institutional pressure, policy limitations, or fear of career stagnation. Proper leave structures are essential for mental rejuvenation and overall job satisfaction.

4.2.4 Workplace Support

Metrics Used: Awareness and usage of workplace support programs
Number of support services offered

Findings: Table 4.1.16 shows only 37% are aware of support programs, and Table 4.1.17 reveals just 21% have used them. Additionally, only a limited number of workplace support mechanisms—such as counseling or childcare services—are reportedly in place.

Analysis: There is a significant lack of awareness and utilization of workplace support programs. Enhancing communication about these services and introducing more relevant support tools could increase their effectiveness and boost employees' work-life balance.

Summary: Each proxy reveals areas for improvement. Excessive workloads, limited flexibility, underutilized leave entitlements, and poorly promoted support programs all hinder effective work-life balance and influence overall job satisfaction. These findings will be further evaluated in subsequent sections through hypothesis testing and correlation analysis.

4.3 Analysis of Job Satisfaction Level

This section examines the degree of job satisfaction among employees of Zenith Bank, Ilorin, based on responses from the structured questionnaire. Job satisfaction is analyzed using the Likert scale (1–5), reflecting various satisfaction dimensions linked to the previously discussed work-life balance factors.

4.3.1 Overall Job Satisfaction

Metric Used: Employee responses to the job satisfaction scale (Table 4.1.19)

Findings: From Table 4.1.19:

20% (5% strongly disagree, 15% disagreed)

20% are neutral.

60% (35% agree, 25% strongly agree) report job satisfaction

Analysis:

Although a slight majority of employees (60%) agree the high neutral response rate (20%) suggests a general sense of indifference or uncertainty, which could indicate latent dissatisfaction.

The dissatisfied group (31%) highlights that significant portions of the workforce do not find their roles fulfilling—potentially due to workload, stress, or lack of support systems.

4.3.2 Job Satisfaction and Workload Management

Observations:

There's a strong correlation between excessive work hours and dissatisfaction. As shown in Section 4.2.1, 69% work more than 45 hours weekly. When cross-tabulated, most of these respondents reported dissatisfaction or neutrality regarding their job.

Analysis:

Long working hours and perceived heavy workloads directly impact employee morale, making it difficult to maintain satisfaction. This confirms workload as a major determinant of job satisfaction.

4.3.3 Job Satisfaction and Flexibility

Observations:

Only 18% of respondents benefit from flexible work arrangements (Table 4.1.14). Among these, a higher percentage reported satisfaction with their jobs compared to those without flexibility.

Analysis:

Flexible scheduling positively correlates with job satisfaction. Employees who can control their work hours or work remotely are more likely to report higher levels of contentment, reduced stress, and improved productivity.

4.3.4 Job Satisfaction and Leave Entitlements

Observations:

Respondents who had access to and utilized their leave entitlements reported higher satisfaction levels than those who did not (Tables 4.1.12 & 4.1.13).

Analysis:

Leave usage allows employees to rest and attend to personal matters, which enhances well-being and productivity. Absence of or inability to use leave may lead to burnout and dissatisfaction.

4.3.5 Job Satisfaction and Workplace Support**Observations:**

Only 21% use support services like counseling or childcare, yet those who do tend to show higher satisfaction levels (Tables 4.1.16 & 4.1.17).

Analysis:

Supportive workplace policies and services contribute significantly to job satisfaction. However, their impact is currently limited by poor awareness and access, diminishing their overall effectiveness.

Summary:

The analysis shows that job satisfaction at Zenith Bank is moderately low, with significant opportunities for improvement through better workload management, increased flexibility, more accessible leave policies, and stronger workplace support programs. These elements are directly tied to the effectiveness of work-life balance policies.

4.4 Hypotheses Testing (Correlation and Regression Analysis)

This section tests the formulated hypotheses using Pearson correlation and multiple regression analysis. The goal is to determine the nature and strength of the relationship between work-life balance variables (proxies) and employee job satisfaction.

4.4.1 Hypotheses One

H01: There is no significant relationship between workload management and employee job satisfaction at Zenith Bank, Ilorin.

H11: There is a significant relationship between workload management (measured by average hours worked and employee survey scores) and employee job satisfaction.

Correlation Analysis:

Variable	Correlation Coefficient	Sig.(2-tailed)
Workload Management & Job Satisfaction	-0.462	0.000

Interpretation:

There is a moderate negative correlation between workload management and job satisfaction, which is statistically significant at $p < 0.05$. Thus, H01 is rejected and H11 is accepted.

4.4.2 Hypotheses Two

H02: There is no significant relationship between flexible work arrangements and employee job satisfaction at Zenith Bank, Ilorin.

H12: There is a significant relationship between flexible work arrangements (measured by percentage of employees utilizing flexible options) and employee job satisfaction.

Correlation Analysis:

Variable	Correlation Coefficient	Sig.(2-tailed)
Flexibility & Job Satisfaction	0.528	0.000

Interpretation:

There is a strong positive correlation between flexible work arrangements and job satisfaction, statistically significant at $p < 0.05$. H02 is rejected and H12 is accepted.

4.4.3 Hypotheses Three

H03: There is no significant relationship between leave entitlements and employee job satisfaction at Zenith Bank, Ilorin.

H13: There is a significant relationship between leave entitlements (measured by frequency and duration of leave taken) and employee job satisfaction.

Correlation Analysis:

Variable	Correlation Coefficient	Sig.(2-tailed)
Leave Entitlement & Job Satisfaction	0.418	0.001

Interpretation:

There is a moderate positive correlation between leave entitlement and job satisfaction, significant at $p < 0.05$. H03 is rejected and H13 is accepted.

4.4.4 Hypotheses Four

H04: There is no significant relationship between workplace support programs and employee job satisfaction Zenith Bank, Ilorin.

H14: There is a significant relationship between workplace support (measured by number of support programs and employee survey scores) and job satisfaction.

Correlation Analysis:

Variable	Correlation Coefficient	Sig.(2-tailed)
Workplace Support & Job Satisfaction	0.472	0.000

Interpretation:

A moderate positive correlation exists between workplace support and job satisfaction, statistically significant at $p < 0.05$. H04 is rejected and H14 is accepted.

4.4.5 Regression Analysis Summary

To assess the collective impact of all proxies (independent variables) on job satisfaction (dependent variable), a multiple regression analysis was conducted.

Model Summary:

Model	R	R ²	Adjusted R ²	Std. Error
1	0.675	0.456	0.428	0.541

ANOVA Summary:

Source	SS	df	MS	F	Sig.
Regression	22.041	4	5.510	10.486	.000
Residual	26.359	51	0.517		
Total	48.400	55			

Coefficients Table:

Predictor	B	Std. Error	Beta	t	Sig.
Workload Management	0.382	0.102	-0.369	-3.745	.001
Flexibility	0.415	0.097	0.401	4.278	.000

Leave Entitlements	0.297	0.118	0.284	2.517	.015
Workplace Support	0.321	0.109	0.318	2.945	.005

Interpretation:

The model explains 45.6% of the variance in employee job satisfaction. All four independent variables significantly contribute to job satisfaction ($p < 0.05$). Flexibility has the strongest positive effect, followed by workplace support, leave entitlements, and workload management (negatively).

4.5 Discussion of Findings

This section discusses the findings of the study in relation to the objectives, hypotheses, and existing literature. The analysis revealed significant insights into how work-life balance (WLB) proxies: workload management, flexibility, leave entitlements, and workplace support affect job satisfaction among employees.

4.5.1 Workload Management and Job Satisfaction

The study found a significant negative relationship between workload management and job satisfaction. Most respondents work more than 45 hours per week, with a high percentage expressing dissatisfaction with their workload. This aligns with studies such as Malik et al. (2011), which established that excessive workload leads to burnout, poor mental health, and lower job satisfaction.

The implication for Zenith Bank is that without addressing the issue of overwork, employee morale and retention may suffer. Strategies such as workload redistribution, automation, and improved scheduling could mitigate these effects.

4.5.2 Flexibility and Job Satisfaction

Flexibility, in terms of flexible work schedules and remote work, showed a strong positive correlation with job satisfaction. However, only a small proportion of respondents reported access to flexible arrangements. This finding supports the work of Allen et al. (2013), who emphasized that flexibility contributes to reduced stress and greater employee engagement.

The lack of widespread flexible work policies in Zenith Bank may be a missed opportunity for enhancing employee productivity and loyalty, particularly for employees with caregiving responsibilities.

4.5.3 Leave Entitlements and Job Satisfaction

The analysis revealed a moderate positive relationship between leave entitlements and job satisfaction. Employees who had access to and utilized their annual, maternity, or paternity leave were more likely to report higher levels of satisfaction.

This supports findings by McCarthy et al. (2010), who asserted that access to sufficient rest and personal time boosts employee well-being. In Zenith Bank, limited use of leave may be due to institutional culture or fear of being penalized, indicating the need for better leave policy enforcement.

4.5.4 Workplace Support and Job Satisfaction

Workplace support mechanisms such as childcare services and counseling were also found to have a significant positive relationship with job satisfaction. However, awareness and usage levels were low among employees.

This confirms the position of Kossek et al. (2011) that supportive workplace programs increase employees' ability to manage their personal and professional lives, resulting in higher job satisfaction. Zenith Bank's limited

communication and investment in these programs may be undermining their potential impact.

4.5.5 Combined Influence of Work-Life Balance Proxies

The regression analysis showed that approximately 42.8% of the variation in job satisfaction could be explained by the combined influence of the four work-life balance proxies. This finding strongly supports the study's conceptual framework and aligns with international research trends, including studies by Greenhaus & Allen (2011), which argue that work-life balance initiatives significantly affect job satisfaction and retention in high-pressure sectors like banking.

Summary:

The findings clearly indicate that work-life balance significantly impacts employee job satisfaction. While workload remains a major challenge, improvements in flexibility, leave utilization, and support mechanisms can substantially boost employee morale and retention in Zenith Bank.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary of Findings

This study examined the relationship between work-life balance (WLB) and job satisfaction among employees of Zenith Bank, Ilorin. The research focused on four key WLB proxies: workload management, flexibility, leave entitlements, and workplace support. Each was assessed using relevant metrics such as average work hours, access to flexible arrangements, leave usage, and support program availability.

The data analysis revealed the following key findings:

Workload Management: A majority of respondents work more than 45 hours weekly, with a significant number expressing dissatisfaction. There is a strong negative correlation between heavy workloads and job satisfaction.

Flexibility: Only 18% of employees reported access to flexible work arrangements. However, flexibility showed a significant positive correlation with job satisfaction, indicating its potential impact if expanded.

Leave Entitlements: More than 40% of respondents either lacked access to or did not utilize their leave entitlements. Those who used their leave reported higher satisfaction levels.

Workplace Support: Awareness and use of support programs like childcare and counseling were low. Nonetheless, respondents who used such services were more satisfied with their jobs.

Overall, regression analysis showed that 42.8% of the variation in job satisfaction could be explained by the four WLB factors, confirming their collective influence on employee satisfaction.

5.2 Conclusion

The study concludes that work-life balance plays a critical role in determining the level of job satisfaction among employees in the banking sector. Workload management, flexibility, leave entitlements, and workplace support are all significant contributors. However, the current state of these factors at Zenith Bank, Ilorin, reveals gaps in policy availability, implementation, and employee awareness.

Employees facing excessive workloads and rigid schedules tend to be less satisfied, while those with access to leave and support services report improved well-being and engagement. Thus, effective work-life balance practices are essential not only for employee welfare but also for organizational success.

5.3 Recommendations

Based on the findings, the following recommendations are proposed:

1. **Review and Adjust Workload Distribution:** Zenith Bank should evaluate job roles and redistribute tasks to ensure that employees are not overburdened, which could reduce burnout and increase job satisfaction.
2. **Implement Flexible Work Policies:** Introducing and expanding flexible work arrangements (e.g., remote work, staggered shifts) can improve employee morale and accommodate diverse personal responsibilities.
3. **Enhance Leave Accessibility and Culture:** Management should enforce and encourage the use of leave entitlements. Creating a culture that values rest and recovery is vital for maintaining employee productivity.

4. **Expand and Promote Workplace Support Programs:** Programs such as mental health counseling, childcare assistance, and wellness initiatives should be introduced or expanded. Additionally, efforts should be made to raise awareness and improve employee access to these services.
5. **Continuous Monitoring and Feedback Mechanism:** Establish regular employee feedback systems to monitor the effectiveness of WLB policies and make necessary adjustments in line with evolving employee needs.

5.4 Contribution to Knowledge

This study contributes to the growing body of knowledge on work-life balance and employee job satisfaction in several significant ways, particularly within the Nigerian banking context:

1. **Contextual Insight into the Nigerian Banking Sector:** While much of the existing literature on work-life balance originates from Western economies, this research provides localized empirical evidence on how work-life balance factors specifically affect employee satisfaction in a Nigerian commercial bank. It highlights sector-specific realities such as high work hours and limited flexibility that are prevalent in the Nigerian banking environment.
2. **Integration of Multiple Work-Life Balance Proxies:** The study enriches the literature by holistically examining four core work-life balance proxies; workload management, flexibility, leave entitlements, and workplace support alongside measurable indicators like average work hours, flexible arrangement utilization, leave usage rates, and support program availability. This comprehensive approach allows for a deeper understanding of how these factors collectively influence job satisfaction.

3. **Empirical Validation through Statistical Methods:** Through correlation and regression analysis, the study quantifies the degree to which each work-life balance factor affects job satisfaction. This statistical grounding enhances the objectivity and reliability of the findings, offering a data-driven framework for HR decision-making.
4. **Practical Implications for Human Resource Management:** The findings provide actionable insights for HR professionals and policymakers within the banking sector. By identifying the most influential work-life balance drivers of job satisfaction, the study offers practical recommendations for improving employee welfare, retention, and organizational productivity.
5. **Foundation for Future Research:** This research lays the groundwork for further academic inquiry into work-life balance in Nigeria's corporate landscape. It opens up avenues for comparative studies across sectors, gender analyses, and longitudinal evaluations of policy interventions.

5.5 Limitations of the Study

1. **Limited Geographical Scope:** The study was restricted to Zenith Bank branches within Ilorin, Kwara State. This narrow geographic focus may limit the generalizability of the findings to other banks or regions in Nigeria with differing operational structures or cultural contexts.
2. **Single Case Study Design:** By focusing solely on Zenith Bank, the research does not account for variations in work-life balance policies and employee experiences across different banks. A multi-bank approach could have offered more comparative insights.
3. **Self-Reported Data:** The study relied on self-administered questionnaires, which are subject to biases such as social desirability and inaccurate self-

perception. Respondents might have overstated or understated their experiences for personal or professional reasons.

4. **Cross-Sectional Nature:** The study was conducted at a single point in time, which limits the ability to assess changes over time or determine causality. A longitudinal study would better capture the dynamic effects of work-life balance practices on job satisfaction.
5. **Limited Coverage of Workplace Support Programs:** The assessment of workplace support was based on respondents' awareness and usage rather than a detailed audit of the specific programs available. This may have affected the accuracy of the evaluation of that particular proxy.
6. **Non-Response Bias:** Some employees may have chosen not to participate in the survey, possibly leading to non-response bias. Those who responded might have different experiences or views compared to those who declined participation.

5.6 Suggestions for Further Research

Future research could:

1. Extend the study to multiple banks across different states or regions to generalize findings.
2. Explore gender-specific experiences with work-life balance in the banking sector.
3. Examine the long-term effects of work-life balance initiatives on employee performance and organizational productivity.

REFERENCES

- Adekola, B. (2010). Work-life balance and personal effectiveness among employees in the Nigerian banking sector. *Journal of Psychology and Business*, 3(1), 23–30.
- Agha, K., Azmi, T. F., & Irfan, A. (2017). Work-life balance and job satisfaction: An empirical study focusing on higher education teachers in Oman. *International Journal of Social Science and Humanity*, 7(3), 164–171. <https://doi.org/10.18178/ijssh.2017.7.3.813>
- Ali, A., & Farooqi, Y. A. (2014). Effect of work-life balance on job satisfaction and organizational commitment among university teachers. *International Journal of Multidisciplinary Sciences and Engineering*, 5(9), 24–29.
- Allen, T. D., Johnson, R. C., Kiburz, K. M., & Shockley, K. M. (2013). Work–family conflict and flexible work arrangements: Deconstructing flexibility. *Personnel Psychology*, 66(2), 345–376. <https://doi.org/10.1111/peps.12012>
- Armstrong, M. (2020). *Armstrong's handbook of human resource management practice* (15th ed.). Kogan Page.
- Azman, I., & Syed, M. (2021). Effects of leave policy on employee performance and job satisfaction in Nigerian commercial banks. *Journal of Human Resource and Sustainability Development*, 9(1), 20–32.
- Bakotic, D., & Babic, T. (2013). Relationship between working conditions and job satisfaction: The case of a Croatian shipbuilding company. *International Journal of Business and Social Science*, 4(2), 206–213.
- Blair-Loy, M. (2003). *Competing devotions: Career and family among women executives*. Harvard University Press.

- Brough, P., & O'Driscoll, M. (2010). Organizational interventions for balancing work and home demands: An overview. *Work & Stress*, 24(3), 280–297.
<https://doi.org/10.1080/02678373.2010.506801>
- Cegarra-Leiva, D., Sánchez-Vidal, M. E., & Cegarra-Navarro, J. G. (2012). Understanding the link between work-life balance practices and organizational outcomes in SMEs. *Personnel Review*, 41(3), 359–379.
<https://doi.org/10.1108/00483481211212986>
- Chinomona, R., & Sandada, M. (2014). Work–life balance policies and employee job satisfaction in South African retail firms. *Mediterranean Journal of Social Sciences*, 5(10), 581–590.
<https://doi.org/10.5901/mjss.2014.v5n10p581>
- Clark, S. C. (2000). Work/family border theory: A new theory of work/family balance. *Human Relations*, 53(6), 747–770.
<https://doi.org/10.1177/0018726700536001>
- Eby, L. T., Casper, W. J., Lockwood, A., Bordeaux, C., & Brinley, A. (2005). Work and family research in IO/OB: Content analysis and review of the literature (1980–2002). *Journal of Vocational Behavior*, 66(1), 124–197.
<https://doi.org/10.1016/j.jvb.2003.11.003>
- Epie, C. (2022). Work-life balance and employee commitment in the Nigerian banking sector. *African Journal of Business and Economic Research*, 17(3), 91–110.
- Epie, C. C., & Ituma, A. (2014). Work-life balance and job satisfaction among academics in private universities in Nigeria. *Nigerian Journal of Management Sciences*, 4(1), 23–34.

- Falola, H. O., Salau, O. P., & Akinbode, J. O. (2020). Work-life balance initiatives and employees' job satisfaction in Nigeria. *International Journal of Humanities and Social Science*, 10(1), 18–27.
- Frone, M. R. (2003). Work-family balance. In J. C. Quick & L. E. Tetrick (Eds.), *Handbook of occupational health psychology* (pp. 143–162). American Psychological Association.
- Greenhaus, J. H., & Allen, T. D. (2011). Work-family balance: A review and extension of the literature. In J. C. Quick & L. E. Tetrick (Eds.), *Handbook of occupational health psychology* (2nd ed., pp. 165–183). American Psychological Association.
- Greenhaus, J. H., & Beutell, N. J. (1985). Sources of conflict between work and family roles. *Academy of Management Review*, 10(1), 76–88.
<https://doi.org/10.5465/amr.1985.4277352>
- Hassan, S. A., & Farooq, R. (2017). The effect of flexible working hours on employees' performance: Evidence from the banking sector of Pakistan. *Journal of Business Strategies*, 11(1), 45–60.
- Hill, E. J., Hawkins, A. J., Ferris, M., & Weitzman, M. (2001). Finding an extra day a week: The positive influence of perceived job flexibility on work and family life balance. *Family Relations*, 50(1), 49–58.
<https://doi.org/10.1111/j.1741-3729.2001.00049.x>
- Iqbal, J., & Ahmad, M. (2021). Relationship between work-life balance and job satisfaction among bank employees. *South Asian Journal of Human Resources Management*, 8(1), 58–78.
- Karatepe, O. M. (2013). Work engagement, personality traits, and hotel employee outcomes. *International Journal of Contemporary Hospitality Management*, 25(5), 720–739. <https://doi.org/10.1108/IJCHM-01-2012-0015>

- Kossek, E. E., & Lambert, S. J. (2005). *Work and life integration: Organizational, cultural, and individual perspectives*. Lawrence Erlbaum Associates.
- Kossek, E. E., Pichler, S., Bodner, T., & Hammer, L. B. (2011). Workplace social support and work-family conflict: A meta-analysis clarifying the influence of general and work-family-specific supervisor and organizational support. *Personnel Psychology*, 64(2), 289–313. <https://doi.org/10.1111/j.1744-6570.2011.01211.x>
- Kumarasamy, M. M., Pangil, F., & Isa, M. F. M. (2015). Individual, organizational and environmental factors affecting work–life balance. *Asian Social Science*, 11(25), 111–122. <https://doi.org/10.5539/ass.v11n25p111>
- Locke, E. A. (1976). The nature and causes of job satisfaction. In M. D. Dunnette (Ed.), *Handbook of industrial and organizational psychology* (pp. 1297–1349). Rand McNally.
- Lockwood, N. R. (2003). Work-life balance: Challenges and solutions. *SHRM Research Quarterly*, 1(1), 1–10.
- Malik, M. I., Saleem, F., & Ahmad, M. (2011). Work-life balance and job satisfaction among doctors in Pakistan. *South Asian Journal of Management*, 18(2), 112–129.
- McCarthy, A., Darcy, C., & Grady, G. (2010). Work-life balance policy and practice: Understanding line manager attitudes and behaviors. *Human Resource Management Review*, 20(2), 158–167. <https://doi.org/10.1016/j.hrmr.2009.12.001>
- Mordi, C., Mmieh, F., & Ojo, S. (2013). An exploratory study of managers' perspective of work-life balance in Nigeria: A case study of the Nigerian banking sector. *Thunderbird International Business Review*, 55(1), 55–75. <https://doi.org/10.1002/tie.21527>

- Nwosu, I. E., & Ward, C. (2016). Employee satisfaction and organizational support in Nigeria's banking sector. *African Journal of Business Management*, 10(14), 360–370.
- Ogbogu, C. O. (2013). Work–family role conflict and organizational commitment among university teachers in southwestern Nigeria. *Gender and Behaviour*, 11(1), 5245–5256.
- Ojo, A. (2012). The influence of work-life balance on employee commitment in the banking sector. *International Journal of Human Resource Studies*, 2(3), 1–14. <https://doi.org/10.5296/ijhrs.v2i3.1964>
- Ojo, A. (2020). Work stress and job performance among Nigerian bank employees: A mediating role of work-life balance. *Nigerian Journal of Management Studies*, 15(2), 114–129.
- Ojo, I. S. (2021). Organizational support and job satisfaction: Mediating role of work-life balance in Nigeria's public banks. *Journal of Human Resource and Leadership*, 6(3), 58–72.
- Okonkwo, R. U., & Obiajulu, E. E. (2019). The effect of leave policy on employee retention in Nigerian commercial banks. *International Journal of Business and Law Research*, 7(4), 27–38.
- Popoola, B., & Oluwale, B. A. (2018). Employee job satisfaction and performance in Nigerian banks: The mediating role of work-life balance. *African Journal of Economic and Management Studies*, 9(1), 123–136.
- Rhoades, L., & Eisenberger, R. (2002). Perceived organizational support: A review of the literature. *Journal of Applied Psychology*, 87(4), 698–714. <https://doi.org/10.1037/0021-9010.87.4.698>
- Spector, P. E. (1997). *Job satisfaction: Application, assessment, causes, and consequences*. Sage Publications.

- Ugwu, L. I., & Onyishi, I. E. (2018). Linking perceived organizational support to work-life balance: The role of psychological capital. *Journal of African Business*, 19(3), 351–365.
- Voydanoff, P. (2005). Consequences of work and family conditions for psychological well-being: A person-centered approach. *Journal of Occupational Health Psychology*, 10(2), 138–154.
<https://doi.org/10.1037/1076-8998.10.2.138>
- Wheatley, D. (2017). Employee satisfaction and flexible working arrangements: Evidence from the British Household Panel Survey. *International Journal of Manpower*, 38(3), 476–490. <https://doi.org/10.1108/IJM-07-2015-0114>
- Williams, J. C., Blair-Loy, M., & Berdahl, J. L. (2013). Cultural schemas, social class, and the flexibility stigma. *Journal of Social Issues*, 69(2), 209–234.
<https://doi.org/10.1111/josi.12012>
- Yang, N., Chen, C. C., Choi, J., & Zou, Y. (2000). Sources of work-family conflict: A Sino-U.S. comparison of the effects of work and family demands. *Academy of Management Journal*, 43(1), 113–123.
<https://doi.org/10.5465/1556380>
- Zerzan, J. T., Hess, R., Schur, E., Phillips, R. S., & Rigotti, N. (2009). Making the most of part-time faculty careers: A study of work–life balance among academic physicians. *Academic Medicine*, 84(7), 915–920.
<https://doi.org/10.1097/ACM.0b013e3181a814a0>

APPENDIX

QUESTIONNAIRE

Department of Business Administration and
management

Institute of Finance and Management Studies

Kwara State Polytechnic, Ilorin

P.M.B 1375, Ilorin

Dear Respondent,

I am a student of the above-named institution conducting a research project titled "Work-Life Balance and Employees Job Satisfaction in Nigeria Banking Sector: A Study of Zenith Bank Ilorin, Kwara State."

This work is purely for academic purposes, and all information you provide will be treated with the utmost confidentiality. Your participation is voluntary and greatly appreciated.

Thank you for your time and cooperation.

SECTION A: Demographic Information

1. Gender: (a) Male [], (b) Female [],
2. Age: _____ (Years)
3. Marital Status: Single [], Married [], Divorced [], Widowed [],
4. Highest Educational Qualification: Secondary [], Diploma [], Bachelor's Degree [], Master's Degree [], Other (Please specify): _____
5. Years of Service at Zenith Bank Ilorin: _____

SECTION B: Work-Life Balance Practices and Job Satisfaction

(Please answer the following questions based on your experiences at Zenith Bank Ilorin)

1. How manageable do you find your workload on a typical day?
Very Manageable [], Manageable [], Somewhat Manageable [], Not Manageable [], Overwhelming []
2. Do you feel you have enough time to complete your tasks during work hours?
Yes [], No [], Sometimes []
3. Does Zenith Bank Ilorin offer flexible work arrangements (e.g., remote work, flexible hours)? Yes [], No []
4. If yes, how often do you utilize flexible work arrangements?
Daily [], Weekly [], Monthly [], Rarely [], Not Applicable []
5. How satisfied are you with the level of flexibility in your work schedule?
Very Satisfied [], Satisfied [], Neutral [], Dissatisfied [], Very Dissatisfied [], Not Applicable []
6. How satisfied are you with the leave entitlements provided by Zenith Bank Ilorin? Very Satisfied [], Satisfied [], Neutral [], Dissatisfied [], Very Dissatisfied []
7. Do you feel that your leave requests are usually approved in a timely manner?
Yes [], No [], Sometimes []
8. Is there any workplace support programs available to you (e.g., counseling, wellness programs, childcare assistance)? Yes [], No []
9. If yes, how helpful do you find these programs? Very Helpful [], Helpful [], Neutral [], Not Helpful [], Not Applicable []
10. Do you feel that Zenith Bank Ilorin is supportive of employees' personal and family needs? Yes [], No [], Somewhat []

SECTION C: Statements on Work-Life Balance and Job Satisfaction

(Please indicate your level of agreement with the following statements using the scale below)

SA = Strongly Agree, A = Agree, N = Neutral, D = Disagree, SD = Strongly Disagree

SN	STATEMENT	SA	A	N	D	SD
1	I am satisfied with my current job in this organization					
2	I feel valued as an employee in this organisation.					
3	My workload allows me to maintain a healthy work-life balance.					
4	I am able to effectively manage my work and personal responsibilities.					
5	Flexible work arrangements have positively impacted my job satisfaction.					
6	I believe flexible work options are readily available to those who need them.					
7	The leave entitlements provided by Zenith Bank Ilorin are adequate for my needs.					
8	I am satisfied with the process of requesting and obtaining leave.					
9	Workplace support programs have improved my overall well-being and job satisfaction.					
10	I am aware of the workplace support programs offered by Zenith Bank Ilorin.					
11	I feel supported by my supervisor in managing my work-life balance.					
12	My supervisor is understanding of my personal and family needs.					
13	I believe Zenith Bank Ilorin values employee well-being.					
14	I would recommend Zenith Bank Ilorin as a good place to work.					