



## THE INFLUENCE OF WORK-LIFE BALANCE ON EMPLOYEES' COMMITMENT AMONG BANKERS IN ACCRA, GHANA

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### ABSTRACT

*The study explored the influence of work-life balance on employee commitment and this should be of interest to social workers. In the banking sector where employees' work interferes with their social life, it is crucial to examine their commitment. The objectives of the study were to explore employees' perceptions on work-life balance and the relationship between work-life balance and commitment. The study employed a descriptive cross-sectional survey design with 115 employees responding to questionnaires and seven employees participating in interviews. The study found among others that unmarried employees balanced their work and family roles better than their married counterparts. Women also experienced more work-life conflict than men. There was a weak positive relationship between work-life balance and commitment among employees because they were not satisfied with paternity leave, study leave, and part-time work. The study concluded that work-life balance policies did not influence employee commitment that much. It was therefore recommended that bankers should benefit from paternity leave, study leave and part-time work to enhance work-life balance. In addition, industrial social workers should educate bankers on how to balance their work and social responsibilities in order to manage both domains and perform efficiently and effectively at the workplace.*

**KEY TERMS:** work-life balance, employee commitment, Ghana

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## INTRODUCTION

Work-life balance is referred to as the ability of a worker to manage both paid work and social life adequately (Guest, 2002). To manage both domains efficiently depends on the strategies employed by both employees and employers. In this regard, Lockwood (2003) asserts that employers have increasingly realised that, to enhance work-life balance, they must consistently improve the quality of life of employees with their families to increase the quality of work. This suggests the need for vibrant businesses to promote work and family integration to enhance the commitment of workers. Therefore, as companies aim at reducing cost and increasing profit in the global market, it is crucial for employers to implement policies to help workers balance paid work and non-work roles.

Furthermore, Asiedu-Appiah, Dufie-Marfo and Frempong (2013) argue that paid work and non-work activities are two important domains in that longer hours at the workplace reduce the presence of employees at home and they often miss family and social activities. The authors observe that as employees get more involved in their jobs, they are less likely to have time for social activities and that eventually reduces commitment to work. On the other hand, when an employee spends more time with the family and less time at work, it can lead to absenteeism and labour turnover among workers (Adams, King & King, 1996). In spite of these outcomes, employees are not equally aware of the availability of work-life balance policies in their organizations (Budd & Mumford, 2005; Yeandle, Crompton, Wigfield, & Dennet, 2002).

In determining the link between work-life balance and commitment, Beauregard and Henry (2009) argue that commitment to work depends largely on the extent to which employees are able to balance work activities and non-work activities and are satisfied with the job they do and the conditions of service within which they work. Thus, for an organisation to compete well in the global market in high quality standards, it will need to guarantee employees with flexible work arrangements in order for them to display a higher level of positive attitude to work.

In Ghana, apart from Bedu-Addo's (2010) research on work-family interference among Ghanaian bankers and a few other authors (e.g., Asiedu-Appiah, et al., 2013; Sackey & Sanda, 2009) who have studied work stress among women managers, no concrete study has attempted to investigate the influence of work-life balance on commitment among employees in higher status occupations. This study therefore fills this gap by exploring the influence of work-life balance on commitment among employees in higher status occupations. There are a number of policies implemented in the banking system in Ghana to keep up with the western world (Asiedu-Appiah et al., 2013). In the bid to gain competitive advantage with similar organisations, there are work-life balance policies such as job sharing, family supportive services, and study leave and among others. Are employees aware of work-life balance practices? What do employees feel about these policies? Do work-life balance policies have effects on employees' commitment? It is in the quest to find answers to these questions that the study explores the influence of work-life balance on employee commitment among bankers in the Greater Accra Region of Ghana.

## LITERATURE REVIEW

### Theoretical framework

The role expansion and work-family conflict theories informed the study. The main idea behind the role expansion theory is that occupying multiple roles in both work and social life has positive effects on the individual (Barnett & Hyde, 2001). Thus, multiple roles generate social and economic resources. Workers who view the performance of multiple roles as functional to the work and home lives might stay committed to this course and enjoy the benefits associated with it (Wayne, Musisca & Fleenor, 2004).

Although performing different roles at work and at home have benefits to individuals, it becomes a burden when the roles at work adversely affect the social life of employees. This leads to the theory of work-family conflict which was first used in 1986 when employees struggled to balance work and life responsibilities (Lockwood, 2003). This is evident in research done by Hobson, Delmus and Kesic (2001) who explained that the inability of employees in the corporate world to balance work and family activities can lead to a high rate of absenteeism, reduced performance and productivity, decreased job satisfaction and low organisational commitment. Similarly, relating this approach to the current study, conflicting roles from work and home adversely affects job satisfaction and commitment.

### Empirical studies on work-life balance and commitment

Perceptions on work-life balance in this study were measured using socio-demographic characteristics such as gender, marital status, parental status and age. Gender has been viewed by Parpart, Connelly and Barriteau (2000) as roles and responsibilities of men and women that have been socially constructed. Warren (2004) explained that women with domestic responsibilities have taken on part-time jobs as a beneficial way to maintain labour market skills, source of income and sustain interest outside the home. This has resulted in conflict as women typically

perform child bearing duties such as taking children to school, hospital and attending to their basic needs (Porter & Ayman, 2010).

Jennings and McDougald (2007) argue that men and women tend to prioritise work and family roles differently and that whereas men typically sacrifice more time at home for work activities, women tend to sacrifice more time at work for home commitments. Martins, Eddleston and Veiga (2002) observe that women's career satisfaction has negatively been affected by work-family conflict throughout their lives whereas men experience adverse effects only at the later stages of their career. The marital status of a worker can also influence work-life balance. Martins et al. (2002) suggest that workers who are married give more priority to their families' relative to work. All too often, the role of being a spouse along with the role of being an employee makes it difficult to balance work and non-work activities.

Wang, Lawler and Shi (2010) identify age as a determinant of work-life conflict that individuals experience. Tausig and Fenwick (2001) argue that older employees enjoy greater success with work-life balance than younger employees. The authors further suggest that at the late stage of their career, older employees might not be able to endure work pressure; hence it is advisable to reduce their workload. This might eventually reduce work-family conflict.

According to Herscovitch (2002), employees' commitment to an organisation has been expressed as affective, continuance, and normative. Affective commitment focuses on an emotional attachment of an employee to an organisation. On the other hand, continuance commitment is when an employee stays with an organisation based on a perceived cost of leaving. In this case, the employee is staying because he or she thinks it will cost more to find work elsewhere. Normative commitment refers to an employee's moral obligation to stay with an organisation. This can arise when the employee feels that the organisation has treated him or her well and therefore he or she owes the employers a continued period of employment. The study of work-life balance in relation to commitment is important because an increase in employees' workload adversely affects the time for families and other social activities (Allen & Meyer, 2000).

## METHODOLOGY

### The Study Area

Accra was chosen for the study because as a commercial hub of the country banks are likely to spring up to serve the public. The main rationale for selecting this study area was that there is a higher tendency for bankers will attend to more customers. This implies that the workload of employees is likely to be more relative to their counterparts in other areas in the country. Accra Metropolitan Assembly (AMA) is the political and administrative authority for the city of Accra. The Accra Metropolitan Assembly has a general assembly which is constituted by about 102 members: two-thirds are elected representatives and one-third are government appointees. The Assembly has ten sub-metropolitan district councils which are subordinate to the general assembly. They perform functions assigned to them by the instrument that sets up the Assembly or delegated to them by the general assembly.

### Study design

The study adopted a descriptive cross-sectional survey design. Descriptive research was employed to explore the relationship between two or more variables (Fraenkel & Wallen, 2006). This design was used because the study entails a detailed explanation of how work-life balance can affect employees' commitment. This study design allowed the researcher to describe the two variables, work-life balance and commitment and establish the relationship between them (Sarantakos, 2005).

### Study population and sampling

The population for the study was all employees of Sika Bank Limited in the Greater Accra Region from middle level management to front line officers. [Note: Sika Bank was used as a synonym for the actual bank. The policy of the actual bank used for the study did not permit the researchers to disclose their name]. In all, there are 15 branches of Sika Bank Limited in this Region (Sika Bank-Human Resource Department). Employees were selected from various bank branches located in Accra Main, Faafano, Accra New Town, Kaneshie, Tudu, Okaishie, Madina and Osu. The rationale for selecting bankers in these branches was based on their location in commercial areas where there is a higher tendency for employees to attend to more customers. Out of the 15 branches located in the areas mentioned, eight were selected for the study and this multiplied by an average of 20 employees at each branch constitute a target population of 160 full-time and part-time employees. The purposive sampling technique was used to select eight branches for the study. . Using Kirk's (1995) format, a representative sample of 115 respondents was used for the study. The sample size included branch managers, operations managers, supervisors, accountants, auditors, universal relationship officers, clerks, secretaries, telephonists, receptionists, technicians and security officers. Respondents were selected using a sampling frame from which a simple random sampling technique (using the lottery method) was used to select 115 from the five branches.. In

addition, seven key informants were interviewed making a total of 122 respondents. Table 1 shows a breakdown of the sample according to methods and instruments.

**Table 1: Breakdown of sample according to methods and instruments**

Rank of Respondents	Methods	Instruments	Sample (n)
Middle level management			
Managers	purposive	interview	2
Managers and operations manager	simple random	questionnaire	11
Front line officers			
Universal relation officers	simple random	questionnaire	19
Universal relation officer	purposive	interview	1
Clerks	simple random	questionnaire	38
Clerks	purposive	interview	2
Accountants, auditors, secretaries, supervisors, telephonist, receptionist, service persons, technicians	simple random	questionnaire	46
Security persons	purposive	interview	2
Security person	purposive	questionnaire	1
Total			122

#### Data collection instruments/techniques

The study utilised both primary and secondary data. Primary data were obtained by administering questionnaires and interviews to participants. The interview guide helped the researchers to elicit facts and detailed information from key informants on their perceptions on work-life balance in the study area while questionnaires were distributed to help establish the relationship between work-life balance and commitment. Questionnaires were administered by the researchers to employees in their respective branches while some branch managers, clerks and universal relationship officers were interviewed. Secondary sources of information for the study included work-life balance studies conducted internationally and in Ghana. The respondents were informed of the purpose of the study, assured of confidentiality and their right to withdraw at any time.

#### Data analysis

The data obtained from the questionnaires were cleaned, coded and analysed using the Statistical Product and Service Solutions (SPSS) software version 16 while the interviews were transcribed. The responses gathered from the interviews were coded into themes after the transcription. The Pearson correlation, relevant statistical charts and tables were used to present the data.

## RESULTS AND DISCUSSION

#### Socio-demographic characteristics of respondents

The background of respondents is discussed in relation to age, marital status, sex, and average number of working hours.

**Table 2: Socio-demographic characteristics of respondents**

Items	Frequency	Percent
<i>Age</i>		
20-24	9	7.8
25-29	31	27
30-34	26	22.6
35-39	18	15.7
40+	31	27
<i>Sex</i>		
Male	62	53.9
Female	53	46.1
<i>Marital status</i>		
Single	49	42.6
Married	47	40.8
Widowed	5	4.3
Divorced	4	3.5
<i>Average number of working hours a day</i>		
8	15	13
9	21	18.3
10	49	42.6
11	18	15.7
12	11	9.6
13	1	0.9
Total	115	100

Table 2 shows the socio-demographic characteristics of respondents. It indicates that nine respondents, representing 7.8 percent, fell within 20-24 years. Out of the total number of respondents, 27 percent were aged between 25 and 29 while 22.6 percent were between the ages 30-34 years. Out of the 115 respondents, 15.7 percent fell within 35-39 years while 27 percent were 40 years and above. It can be deduced that the greater number of employees were between the ages 25-29 and 40 and above. The sample of 115 respondents consisted of 62 (53.9%) males and 53 (46.1%) females. It follows that the majority of the respondents in this study were males. In other words, females were in the minority which is a reflection of the Ghanaian formal occupational structure in which men are more than women, especially in the banking institution. The finding of the study is corroborated by the statistics on the occupational structure of Ghana (Ghana Statistical Service, 2004). Out of 115 respondents, 49 (42.6%) were single and 47 (40.8%) were married. The number of respondents who were divorced or separated from their spouses were four (3.5%) while the widowed were five (4.3%). It can be deduced that the majority of employees were males.

The study found that the majority of respondents (87%) worked beyond 8 hours per day. On average, a maximum number of 10 hours was spent at work by the majority of workers. It can be deduced that the mean number of hours of workers in this organisation is 10 with a standard deviation of 1.152. This implies that the majority of workers spent 50 hours a week engaging in paid work. As a result, employees complained that social life was adversely affected by the number of working hours. Working 50 hours per week contradicts the Ghana Labour Act (2003) and European Legislation that respectively defines an appropriate maximum of 40 and 48 working hours per week for employees.

### Perceptions on work-life balance of employees

The study was interested in the perceptions of bankers on work-life balance. The purpose of this objective was to find out whether workers in the organisation had a fair knowledge of work-life balance and whether they had adequate time for paid work and social responsibilities. If the response rate was greater than 50 percent it either implies that respondents were satisfied with work-life balance or agreed with the questions the researchers asked. However, if the response rate was less than 50 percent it either implies that they were not satisfied with work-life balance or disagreed with the questions. Employees' response rates were represented in percentages and are grouped into agree (A) and disagree (D) categories. The results are showed in Table 3.

**Table 3: Perceptions of employees on work-life balance**

	A (%)	D (%)
I am equally satisfied with work and family roles	30.4	56.1
I have adequate time for work and home	23.5	54.8
Women experience more work-family conflict than men	62.6	27.4
Workers who are single are able to balance their work and family roles better than those married	67	18.3
Younger employees experience greater work-family conflict than older employees	30.4	42.6
Family responsibilities have higher effects on the work of women than men	61.7	26
Work responsibilities affect the social life of men more than women	29.6	52.1
Average mean score		3

Table 3 indicates that 56.1 percent of the respondents were not equally satisfied with work and family roles and this implies that their work-life balance was adversely affected. Employees (54.8 percent) expressed that they did not have adequate time for home and work. The study shows that 62.6 percent of the respondents agreed that women experience more work-family conflict than men. The study confirms Porter's and Ayman's (2010) argument that women experience conflicts more than men because they mostly assume more child bearing responsibilities such as taking children to school and picking them up from school, taking them to the hospital and attending to their basic needs. With regard to work-life conflict among single and married employees, respondents (67%) stressed that workers who are single are able to balance their work and family roles better than those who are married. This finding supports the arguments by Martins et al. (2002) and Md-Sidin et al. (2008) who reported that individuals who are married experience more work-life conflict than those who are not married. Nearly 43 percent respondents disagreed that younger workers experience greater work-life conflict than older employees. It can be deduced that the majority of the respondents agreed that there is work-life imbalance among younger employees.

This finding contradicts the argument by Tausig and Fenwick (2001) that older employees enjoy greater success with work-life balance. This is because employers feel that older employees might not be able to endure work pressure; hence it is advisable to reduce their workload. This study shows that 61.7 percent of the respondents believed that family responsibilities affect women more than men such that women are not able to balance their work and social life. This contradicts Rehman's and Waheed's (2012) studies that found no significant difference of work-family conflict between men and women but supports Lakshmi's, Ramachandran's, and Boohene's (2012) argument that women work throughout the week and struggle to achieve work-life balance. Lakshmi et al. (2012) further stress that women's lives have become a juggling act as they have to shoulder multiple responsibilities at work and home. On the other hand, respondents (52.1%) disagreed that work responsibilities affect the social lives of men more than women. To obtain a detailed explanation of employees' perceptions on work-life balance, interviews were conducted by the researchers and the following are some of the pertinent responses gathered. For example, on the issue of employees' satisfaction with work-life balance, a 38-year-old security man lamented as follows:

*There is pressure at work compared to home because I always have to wake up as early as 5:30am and go to work and close at 6:30pm. So, my work and social life is not balanced. I am not able to manage both domains because the time for social life is limited. My children do not even see me when I go to work and when I close from work because sometimes they are asleep. If I come home early, I interact with them about what happened at school.*

In response to the question regarding sex group that experiences work-life conflict; a 53-year-old female clerk expressed these sentiments:

*Most women experience work-life conflict because I have to look after my children and husband. There is a lot of pressure on me since I perform household chores, make sure my children are ready for school and have food to eat in the morning, afternoon and evening, taking them to the hospital and attending to their basic needs. These responsibilities are*

*backed by our culture. Combining these with work makes it difficult to manage our social lives with our work.*

To further obtain information on employees' perceptions on work-life balance, the researchers asked whether single or married workers experience a balance between work and social responsibilities. A 25-year-old male clerk responded:

*Those who are single can manage their work and social life better than the married employees. This is because sometimes some married workers come to work disturb [sic] due to problems they face at home and as such can't even concentrate at the workplace. They transfer their anger to work and complain about every trivial thing that happens at work.*

In addition, the researchers asked respondents whether younger or older employees are better able to balance work and social life. A 51-year-old female clerk reflected as follows:

*Younger employees experience more conflict than the older ones because although they have the energy to work hard, they do not have the experience as compared to the older ones who know what to do at a particular point in time. I believe, the young ones are not experience [sic] enough and hence they end up spending more time at work and lesser time engaging in social activities.*

The information gathered from the interviews demonstrates that employees are struggling to balance work and home domains. This can be associated with the work-family conflict theory since engaging in multiple roles, if not well managed, can lead to conflict.

#### **Work-life balance and employees' commitment among bankers in Accra**

The study used the Pearson correlation to ascertain the relationship between work-life balance and employees' commitment. Commitment against employees' work-life balance policy gave the correlation coefficient (cc) of 0.2694\*. The correlation coefficient of 0.2694, between work-life balance and commitment is significant at the 0.01 level. In other words, the probability that employees' commitment will increase when work-life balance increases is true. Although there is a significant relationship between commitment and work-life balance, the Pearson correlation coefficient indicates a weak relationship (0.2694).

#### **Pearson correlation between work-life balance and commitment**

	Commitment		Policy	
Pearson's corr.	commit	cc	1.000	0.2694**
	Sig. (2-tailed)			0.0036
	N		115	115
	Policy	cc	0.2694**	1.000
	Sig. (2-tailed)		0.0036	
	N		115	115
**Correlation is significant at the 0.01 level (2-tailed)				

This implies that as workers are able to manage their social and work lives adequately due to the existence of policies such as study leave, bereavement leave, maternity leave, short term leave, and career advancement, their commitment to work increases but not that much. This might imply the need for social workers intervention to ensure the implementation of other policies such as study leave, bereavement leave, work from home, paternity leave which respondents felt it had been disregarded by management. These developments eventually reduced employees' commitment (Asiedu-Appiah et al., 2013). Although the relationship is not strong, this supports Sakthivel's and Jayakrishnan's (2002) findings that there is a positive association between work-life balance and commitment among nurses. The weak positive relationship between work-life balance and commitment could imply that employees view other factors such as work environment, the culture of performing family

responsibilities and individual interest as an influence on their commitment. However, these factors were not included as part of the indicators of work-life balance in this study.

### Implications for social work

While it is apparent that work-life balance impacts individuals' lives, there are several implications of work-life balance for social work professionals. This is because social work practice can be truly an indispensable part of a banking service particularly in putting in arrangements such as study leave, bereavement leave, work from home and paternity leave that will ensure flexibility for bankers (Macais, 2014). Indeed, social workers played a significant role in providing assistance to workers in the banking sector (Starnino, 2009). Social workers are employed in multiple corporative and non-administrative settings and fill a variety of roles in assisting bankers at top (managers), middle (universal relationship officers and tellers) and lower level management (secretaries, security persons, and receptionists) balance their paid and social life efficiently (Macais, 2014).

While social workers' roles may vary in different countries, they can nonetheless be crucial in managing social responsibilities and paid work in the Ghanaian context. Given the challenges bankers go through in their attempt to manage paid work and social responsibilities, social workers, as service providers in the banking industry, transfer their knowledge and skills to the workplace and help address issues ranging from safety, health and well-being of employees in order to make time for social activities given the fact that the majority of the bankers responded they had limited time to perform social responsibilities due to the demands of work.

The researchers suggest that more attention is given to families of individuals who cannot manage social and paid work adequately. While social workers have the opportunity to work with individuals, they also work with families. Some important way social workers may enhance work-life balance on a micro level is to interact with the banker to educate him or her on time management and on a meso level to interact with the extended family members to provide support at home in the absence of the banker. If social workers are able to provide individual's support system (family), it may help improve work-life balance of the banker and that will increase commitment. On a macro level, social workers can also be instrumental in leading larger targeted educational efforts aimed at managing paid work and social responsibilities. Social workers are good at understanding human behaviour, motivation and interpersonal relationships, as well as workforce challenges. Corporate social workers take on many roles such as assisting employees manage the demands of work and social life to help companies build positive relationships with their employees (Macais, 2014).

### Conclusions and recommendations

The study found that workers perceived that employees who are not married are able to balance their work and family roles better than those married. The study concluded that women experience more work-family conflict than men. Further, work and family responsibilities have a more adverse effect on women than on men. Employees were not adequately satisfied with the time for social or family roles. The study showed that there is a weak positive relationship between work-life balance and commitment among employees. Thus, as work-life balance increases, employees' commitment to work increases but just a little. It was revealed that as employees are able to manage work and social life adequately, their commitment increases but not that much. The relationship between work-life balance policies and commitment was investigated using Pearson's correlation coefficient. There was a weak positive correlation between the two variables,  $r = 0.2694$ ,  $n = 115$ ,  $p < 0.01$ , with higher levels of work-life balance policy associated with a relatively high commitment.

Since married workers found it more difficult to balance work and social life, the study recommends that paternity leave is introduced in the organisation for married men to support their wives during pregnancy. In addition, the management of bankers should pay more attention to how their female workers would enjoy more work-life balance policies so that women will enjoy more flexibility to enable them to adequately perform family responsibilities. Since respondents were not satisfied with part-time work, compressed work, study leave, work from home occasionally, the study concluded that management should make these policies flexible to enhance work-life balance. It is further recommended that the management of bankers should frequently organise socialisation programmes for employees since respondents argued that they had little time for hobbies, leisure activities or maintaining friendships.

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