

WORK LIFE BALANCE AND NORMATIVE COMMITMENTS OF EMPLOYEES IN THE SELECTED DEPOSIT MONEY BANKS IN OGUN STATE, NIGERIA

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ABSTRACT: *This study examines the effect of work life balance on normative commitments of employees in the selected deposit money banks in Ogun State, Nigeria. The major problem discovered was the poorly developed work cultures in the banks do not support work life balance practices. The specific objective was to determine the extent to which leave policy affects normative commitment of employees which was also in agreement with the research question and hypothesis. The research work adopted survey research design, the target population was 250 employees and sample size was 154 using Taro Yamane's formula. One hundred and fifty four (154) copies of questionnaire were distributed and completely filled and returned. A descriptive and inferential statistics were used in analyzing the data collected. For reliability of the instrument, Cronbach Alpha was used and the values were 0.74 and 0.80. The instrument was also validated. The results revealed that leave policy had significant effect on normative commitment ($\beta = 0.170$, $t=2.318$, $p<0.05$). The study concluded that leave policy is a very important phenomenon in increasing employee's commitment. The study recommended that managers of Nigerian deposit money banks should prioritize leave policy incentives that will maximize employee's normative commitment.*

KEYWORDS: Work Life Balance, Normative Commitment, Leave Policy

INTRODUCTION

There is no organization in the today's competitive environment that can perform at a maximum level unless the employees are committed to the principles of the organization. The success of any organization in the developed and developing countries of the world depends on the commitment of the employees to the organizational beliefs and values. When employees feel a 'sense of oneness's' in the organization, the degree of output in their production process will be very high, and thus, they will work as a team in the organization.

Beloor, Nanjundeswaraswamy and Sammy (2017) believed that employees are regarded as the major resource piloting the strength of the organization. They noted further that organizations usually priority to technology and systems than employees without realizing that employees control the technology and systems in an organization. Also, Beloor et. al. (2017) stated that employees' working in an organization are social beings from a certain social system, culture and having a family life style. But lack of consideration of Quality of Work Life by employer and employees, the relevance of Quality of Work Life in an organization is not given any importance resulting to increase in absenteeism, job dissatisfaction, lack of productivity, increased in accident rate and lack of motivation and morale.

Bushran and Aftab (2014) noted that work life balance is the means by which employees realize a balance between work he/she engages on and family lives, the necessity of

employers to design flexibility activities to their employees. In other words, work life balance is the extent in which work life and personal life of an employee in the organization are not in conflict which includes professional life, individual advancement, family, health, community relations, fitness, and peer relations (Garg & Rani, 2015). Work life balance practices should be embraced in organizational culture so as to make an employee to stay in the organization and avoid defections to the competing firms. When work life balance is achieved in an organization, it helps in the reduction of stress, increase in performance of employees, greater productivity is manifested in the organization, and job satisfaction by employees.

The management of Nigerian deposit money banks such as First Bank Plc, United Bank for Africa Plc, and Wema Bank Plc in Ogun State do not have strong workplace culture to adhere to leave policy of their employees as enshrined in their employment agreement. According to Obiageli, Uzochukwu and Ngozi (2015) the Nigerian banking sector have weak working organizational culture evidenced from purchase of work-leave of staff and unsuitable time of leave for their employees. Consequently, non-compliance of the leave policy by the management of Nigerian deposit money banks makes these bankers to almost work 24 hours without paying attention to their themselves as well as their families. This may have negative consequences to banker resulting to health related issues, broken homes and child abuse/child neglect (adequate supervision). These are the issues that prompted this research investigation.

Purpose of the Study

The objective of this study is to determine the effect of leave policy on normative commitment of employees in the selected deposit money banks in Ogun State.

Research Question: how does leave policy affect normative commitment of employees in the selected deposit money banks in Ogun State?

Hypothesis of the study

H₀: Leave policy does not significantly affect normative commitment of employees in the selected money banks in Ogun State.

LITERATURE REVIEW

Work-Life Balance

Work-life balance is to achieve a balance between work and non-work roles which is a challenge regular employee is being confronted today (Tavassoli & Sune, 2018). It could be regarded as combination of career responsibilities, personal life and family commitments for the well-being of loved ones or households. Work-life balance is the equilibrium state in which a person's professional and family life is equally balanced (Lockwood, 2003). According to Organization for Economic Co-operation and Development (OECD, 2017), work-life balance is ranked best by OECD better life index in these ten nations of the world in the following order: Netherland, Denmark, France, Spain, Belgium, Norway, Sweden, Germany, Russian Federation and Ireland. The nations of world that have the worst work-life balance are Turkey, Mexico, Israel, Korea, Japan, Iceland, South Africa, Australia, and United States of America.

Work life balance is the core of human resources department major functions (Grzywacz & Carlson, 2007) and can be a powerful leverage point for promoting individual and organizational success. Barrera (2007) defined work- life balance as employers working constructively with their employees to put in place arrangements, which takes into account the needs of the business as well as the non-work aspects of employees' lives. This definition consists of both employees and employers who are equally important to successful implementation of work- life balance policies and practices and this definition also acknowledges that work- life balance can only be achieved as a combined effort between employers and their employees.

Work-life balance has important consequences for employee attitudes towards their organizations as well as for the lives of employees (Scholaris & Marks, 2004). Employees are drastically affected by work-life imbalance and the result includes: poor mental health, poor physical health, stress, lack of job satisfaction which leads to poor employee performance. For employers the consequences of work-life imbalance include absenteeism, poor performance on the job, higher turnover of staff, costs related to recruitment and training (Department of Trade and industry, 2001). Positive experience with work leads to personal and professional goal attainment, job satisfaction, improving quality of personal and professional life and hence improved employee performance (Spinks, 2004). Dubie (2000) posited that employee retention is achieved by flexible work schedules, family friendliness, childcare assistance, leave entitlements and immediacy to their homes.

Leave policy

Leave is the amount of hours/days employees of an organization are permitted to be away from their employment position within a period of time without consequences (Obiageli, et al., 2015). This time off is paid by the company and employees are allowed to request the time for any reason they wish to be off work. It also gives the ability for employee to release themselves from work stress and create a balance between work and their family activities. This type of work life balances helps employees to perform other duties outside work, which creates a balancing effect between work activities and life activities. There are different types of leave policy which are:

- i. **Annual leave:** Annual leave can defined as paid leave for the purpose of recreation to which employees become entitled after a period of qualifying service or employment with a particular employer (Obiageli, et al., 2015).
- ii. **Career's leave:** Career's leave is an official permission for an employee to take time off to take care for an immediate family or household member who is sick or injured or help during a family emergence. But it comes out of the employee personal leave balance (Obiageli, et al., 2015).
- iii. **Paid Family and Medical leave:** Paid Family and Medical leave relates with an officially granted leave of absence from work to attend to dependent care challenges or personal health concerns of the employee (Obiageli, et al., 2015).
- iv. **Sick leave:** Sick leave is time off from work that an employee can use to address their health and safety needs without losing pay (Obiageli, et al., 2015).

v. **Study leave:** Study leave is given to any staff member who is undertaking an approved study course. Training leave is given to an employee for self-development and organization development (Obiageli, et al., 2015).

vi. **Paternity Leave:** Leave usually made available to fathers when his wife gives birth to a new born baby in order to spend time with his household members' i.e. new baby, older children and his wife (Blum & Moss, 2017).

vii. **Maternity leave:** this is made available to pregnant women before, during and after child birth for the protection of mother and her delivered child (Blum & Moss, 2017).

viii. **Parental leave:** this leave is for both fathers and mothers where they have the same amount of leave. In some advanced nations of the world the leave may be transferred to the other parent or share among the parents or nontransferable to the other beneficiary. The essence of the leave is to give same opportunity to both parents to take care of the new born baby after the end of maternity leave (Blum & Moss, 2017). Women are entitled to twelve weeks' maternity leave with at least half pay but usually the customary benefits are more generous with maternity leave fully paid. The female employees often times are the greater beneficiaries of this leave in Nigeria where maternity leave allows a nursing mother to be away from work for 3 months (Obiageli, et al., 2015).

Employee Commitment

In the present dynamic environment there is no organization that can perform its obligations efficiently and effectively, unless its employees are committed or loyal to the goals and objectives of the organization. Anam, Muhammad, and Rab (2015) stated that employees' commitments are the desire of the employees for the success of the organization believing that staying at the present place of employment is best alternative. Ongori (2007) observed that employees' commitment to their organization is a response to employee empowerment, compensation and job enrichment prevalent in their organization. Anthony (2017) believed that committed employees develop bonds with their organizations which lead to feasible organizational performance. In addition, Anthony (2017) observed that employees should be given enough facilities, training autonomy, responsibilities and adequate resources to make them perform better and serve organization better. Also, a fair and transparent treatment should be given to all employees irrespective of their ages groups and experiences. Hence, successful organizations rely on the maximum inputs of their employees to achieve their strategic objectives as well as competitive advantage (Dessler, 2011).

Meyer and Allen (1991) divided employee's commitment into three parts: affective, continuance and normative commitments. Affective commitment or emotional attachment to the organization is the believe of the employees on organization's goals and values such as like or feels the organization; Continuance commitment is the costs (i.e. friendships with colleagues in the workplace etc), of leaving the organization, therefore, an employee may not want to leave the organization due to high costs of losing organizational membership; and normative commitment is when an employee decides to stay in an organization due to feelings of obligation because the organization might have spent a lot of money in training the employee either locally or internationally and therefore the employee deem it necessary to work for the organization because he/ she "ought to" or staying is the right to do.

Normative Commitment

Normative commitment is referred to as obligatory commitment to the organization (Setti, 2014). Normative commitment focuses on the individual's sense of obligation to stay with the organization. This commitment stems from an individual's moral obligation to stay with the organization regardless of the benefit he or she might receive by leaving (Radosavljevic, Cilerdzic & Dragic, 2017). Normative commitment is heavily grounded upon values and personal norms; therefore, attempting to measure it presents unique challenges. Researchers have discovered that measuring normative commitment usually focuses on the extent to which a person believes he or she should be loyal and make sacrifices on behalf of the organization (Weiner, 1982).

Normative commitment refers to employees' feelings of responsibility to the organization. Employees with high levels of normative commitment stay with the organization because they feel that they have to. In arguing for their framework, Meyer and Allen (1991) contended that affective, continuance, and normative commitment were components rather than types because employees could have varying degrees of all three. They exemplified the three types of commitment by saying that one employee might feel both a strong attachment to an organization and a sense of responsibility to remain. A second employee might enjoy working for the organization but also recognize that leaving would be very difficult from an economic perspective. Finally, a third employee might experience a considerable degree of desire, need, and responsibility to remain with the current employer (Allen & Meyer, 1997).

The Side-Bet Theory

The first contemporary theory of organizational commitment is the side-bet theory put forth by Becker in 1960 (Becker, 1960), the theory holds that individuals are committed to the organization as far as they hold their positions, irrespective of the stressful conditions they experience. The side-bet theory believes that commitment comes into being when a person, by making a side bet, links extraneous interests with a consistent line of activity (Becker, 1960). According to Becker's theory, the relationship between employee and organization are based on the contract of economic exchange behavior, committed employees are committed because they have totally hidden or somewhat hidden investments, side-bets, they have made by remaining in a given organization. If someone left, the investments of side-bet will be claimed hardly. The term side-bets refer to the accumulation of investments valued by the individual.

Becker argued that over a period of time certain costs accrue that make it more difficult for the person to disengage from a consistent pattern of activity, maintaining membership in the organization (Wei, Kaur, & Jun, 2010). Mowday, Porter and Steers (1982) support the side-bet theory by describing organizational commitment as a behavior relating to the process by which individuals become locked into a certain organization and how they deal with this problem. This behavioral aspect of organizational commitment is explained through calculative and normative commitments. The essential element of this theory is the argument that previous events have certain cost or forfeiture implications for the present and therefore place restraints on a person's options. Becker argued that over a period of time, certain costs accrue that make it more difficult for the person to disengage from a consistent line of activity, namely, maintaining membership in the organization. Working in the organization increases an individual's investments; hence, the costs of leaving can lead to higher levels of organizational commitment (Cohen, 1993).

The theory, attempted to explain the process by which employees attach themselves to organizations through investments such as time, effort, and reward. These investments, however, have costs, which reduce to some degree an employee's freedom in his or her future activity. Through investments, employees get locked into organizations because of costs associated with leaving the organization (e. g. pension plans, seniority, and firm specific knowledge). It is believed that through increased tenure the employee gains seniority and connections within the organization side bets will increase overtime. The argument is that an employee's investment of time and effort, for example, makes it more difficult to leave the organization; the more time with the organization, the more side-bets or investments (Cohen, 1993).

Becker's work was criticized in that the side-bet model only identified the behavior of the individual. Commitment was seen as an exchange between the individual and organization for certain rewards or payments (Mowday, Steers, & Porter, 1979 cited in Meyer and Allen (1984) also in (Cohen, 1993) argued that younger employees may be more committed because of their awareness that, with less work experience, they often have fewer job opportunities. As they gain experience alternate employment opportunities may increase; this decreases the magnitude of one important cost of leaving, which is that of having no job.

METHODOLOGY

Research Design

This study employed survey research design to investigate the effect of leave policy on the normative commitment of the employees in the selected Nigerian deposit money banks which numeric data were generated from the questionnaire administered in order to make inferences using descriptive and inferential statistics. Descriptive survey research was used by the researchers in order to gather the views of the respondents.

The target populations of this study are employees of First Bank Plc, United Bank for Africa Plc, and Wema Bank Plc in Ogun State who are regular staff in the chosen commercial banks. The total population was 250 employees. The sample size is 154 obtained using Taro Yamane method which was picked from a total of 250 without any bias using 5% as the error margin. The sampling technique used for the chosen respondents was mixed sampling technique. First, judgmental sampling using Bowley population allocation formular (nHh/N , i.e. n =Sample size, N_h = Population of each organization and N =Population) used to determine the respondents to selected from each designated banks. First Bank Plc (95), United Bank for Africa Plc (85) and Wema Bank Plc (70), and thus, given each bank the opportunity of being included in the research work. Simple random sampling technique was used in the selection of participants from each of these banks. A well-structured questionnaire was developed using 6-point summated rating scale (Likert type scale) for all sections (except section A on respondents' biographic data) with calibration of Strongly Agree (SA), Agree (A), Fairly Agree (FA), Fairly Disagree (FD), Disagree (D) and Strongly Disagree (SD). Values of 6, 5, 4, 3, 2 and 1 respectively were assigned in a descending order to each calibration in measuring the responses. Likert scale was used so as to enable the researcher to easily show the effects of responses among individual respondents. For validity, copies of the research instrument were presented to experts in the field of management. This was to enable the researcher examine the items in the questionnaire and affirm its correlation with the

research question in order to elicit the right responses from the respondents. For reliability, the Cronbach Alpha reliability was conducted using the statistical package for social sciences (SPSS) version 20. Based on this test, a reliability coefficient of 0.83 was ascertained above threshold of 0.7 which was the acceptable bench mark for the variables.

Method of Data Analysis

Data analysis for this study was done using descriptive and inferential analysis. Descriptive and inferential statistics were used in analyzing the data collected with the aid of Statistical Package for Social Sciences (SPSS). Descriptive analysis assists to calculate the frequency distribution of the variables and their respective percentages. Simple regression analysis, on the other hand, was used to test the hypothesis.

PRESENTATION AND INTERPRETATION OF DATA

Descriptive Analysis of Respondents Background Information

The background information of respondents showed that majority of the respondents (99) representing 64.3% were male while 55 (35.7%) were female. The finding also confirmed that 83 (35%) of respondents were between 25-30 years of age, 34 (22.1%) respondents were between 31-35 years of age, 19 (12.3%) were between 36-40 years of age, and 18 (11.6%) respondents were 40 and above years of age. Furthermore, the result shows that 142 (13.6%) respondents were BSc certificate holders, 9 (5.8%) respondents were M.SC/MBA certificate holders, while 3(1.9%) were PhD holders. In addition, the result reveals that 97 (63.0%) respondents were single, 54 (35.1%) were married while 3 (1.9%) were divorced (See Table 1).

Table 1: Demographic Information of Respondents

Variable	Category	Frequency	Percentage
Gender	Male	99	64.3%
	Female	55	35.7%
Age Group	25-30	83	53.9%
	31-35	34	22.1%
	36-40	19	12.3%
	40 and above	18	11.6%
Educational Qualification	BSC	142	92.2%
	M.SC/MBA	9	5.8%
	PhD	3	1.9%
Marital Status	Single	97	63.0%
	Married	54	35.1%
	Divorced	3	1.9%

Source: Field Survey Result, 2018

DATA ANALYSIS, INTERPRETATION AND DISCUSSION OF FINDINGS**Restatement of Objective**

Objective: determine the effect of leave policy on normative commitment of employees in the selected deposit money banks in Ogun State.

Research Question: how does leave policy affect normative commitment of employees in the selected deposit money banks in Ogun State?

Table 2: Descriptive statistics of leave policy

Items	SD (%)	D (%)	PD (%)	PA (%)	A (%)	SA (%)	\bar{X}	SD
Employees feel motivated after leave	4 2.6%	2 1.3%	19 12.3%	30 19.5%	61 39.6%	38 24.7%	4.66	1.167
Leave improve employee's attendance rate	8 5.2%	8 5.2%	45 29.2%	28 18.2%	40 26.0%	25 16.2%	4.03	1.373
Leave has good effect on employee's emotional health	0 0.0%	2 1.3%	0 0.0%	9 5.8%	42 27.3%	101 65.6%	5.55	.722
Leave help employees to reduce work related stress	6 3.9%	4 2.6%	26 16.9%	31 20.1%	54 35.1%	33 21.4%	4.44	1.283
Overall Average							4.67	1.136

Source: Field Survey, 2018

The results in Table 2 present respondents' opinions on flexible working hours. Also in Table 2, strongly agree is represented SA while agree, partially agree, partially disagree, disagree and partially disagree are represented by A, PA, PD, D and SD respectively. The mean and standard deviations for the items were represented by \bar{X} and SD respectively. By combining responses under strongly agree, agree and partially agree together, 83.8% were in agreement that employees felt motivated after leave, 60.4% agreed that leave improve employee's attendance rate, 98.7% agreed that leave has good effect on employee's emotional health and 76.6% agreed that leave help employees to reduce work related stress. On average, majority of the respondents agreed with the items in the leave policy scales with average mean of 4.67 and standard deviation of 1.136.

Table 3: Descriptive statistics of normative commitment

Items	SD (%)	D (%)	PD (%)	PA (%)	A (%)	SA (%)	\bar{X}	SD
I think that people these days move from company too often	3 1.9%	6 3.9%	7 4.5%	17 11.0%	99 64.3%	22 14.3%	4.74	1.019
I believe that a person must always be loyal to his or her organization	2 1.3%	0 0.0%	1 0.6%	3 1.9%	71 46.1%	77 50.0%	5.41	.764
Jumping from one organisation to another does not seem at all unethical to me	29 18.8%	18 11.7%	41 26.6%	15 9.7%	39 25.3%	12 7.8%	3.34	1.606
One of the major reasons i continue to work in this organization is that i believe loyalty is important and therefore feel as sense of moral obligation to remain.	35 22.7%	17 11.0%	41 26.6%	18 11.7%	27 17.5%	16 10.4%	3.21	1.656
Overall Mean							4.18	1.261

Source: Field Survey, 2018

Results in table 3 indicates that by combining responses under strongly agree, agree and partially agree together, 89.6% of respondents agreed that people these days move from company too often, 98.1% agreed that a person must always be loyal to his or her organization, 57.1% disagreed that jumping from one organization to another does not seem at all unethical to them, and 60.3% also disagreed that one of the major reasons they continue to work in their organization is that they believe loyalty is important and therefore felt a sense of moral obligation to remain. On average, majority of the respondents agreed with the items in the normative commitment scales with average mean of 4.18 and standard deviation of 1.261.

Hypothesis Testing

H₀: Leave policy does not significantly affects normative commitment of employees.

Hypothesis two was tested using simple linear regression analysis. The data for leave policy (independent variable) and normative commitment of employees (dependent variable) were created by summing responses of all items for each of the variable. The findings are presented on Table 4.8.

Table 4: Summary of Simple Regression Analysis for effect of Leave Policy on Normative Commitment of Employees

<i>Model Summary</i>				
<i>Model</i>	<i>R</i>	<i>R Square</i>	<i>Adjusted R Square</i>	<i>Std. Error of the Estimate</i>
<i>1</i>	.185 ^a	.034	.028	3.117
<i>a. Predictors: (Constant), Leave Policy</i>				

<i>ANOVA^a</i>						
<i>Model</i>		<i>Sum of Squares</i>	<i>Df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
<i>1</i>	<i>Regression</i>	52.184	1	52.184	5.371	.022 ^b
	<i>Residual</i>	1476.810	152	9.716		
	<i>Total</i>	1528.994	153			
<i>a. Dependent Variable: Normative Commitment</i>						
<i>b. Predictors: (Constant), Leave Policy</i>						

<i>Coefficients</i>						
<i>Model</i>		<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>	<i>T</i>	<i>Sig.</i>
		<i>B</i>	<i>Std. Error</i>	<i>Beta</i>		
<i>1</i>	<i>(Constant)</i>	13.542	1.395		9.711	.000
	<i>Leave Policy</i>	.170	.073	.185	2.318	.022
<i>a. Dependent Variable: Normative Commitment</i>						

Source: Field Survey, 2018

Table 4 presents summary of results of regression analysis on the effect of leave policy on normative commitment of employees. The findings on Table 4 shows that leave policy has a significant positive effect on normative commitment of employees ($\beta = 0.170$, $t = 2.318$, $p < 0.05$). The regression coefficient of 0.170 indicates that an increase in leave policy by 1 unit leads to an increase in normative commitment of employees by 0.170 units. The model R^2 (that is, goodness of fit for the regression between leave policy and normative commitment of employees) was 0.034, which indicates that 3.4% of the variations in normative commitment of employees are explained by leave policy. 96.6% variations of normative commitment of employees cannot be explained by leave policy in this study requiring interrogations through research on other variables influencing normative commitment of employees in the selected bank. The p-value equals to 0.000 indicates that

leave policy significantly affects normative commitment of employees. This finding is supported by F-statistic of 5.371 and p-value of 0.000 which is less than the adopted level of significance 0.05. Therefore, the null hypothesis which states that leave policy does not significantly affects normative commitment of employees is hereby rejected. The simple regression equation that may be used to estimate normative commitment of employees given leave policy can be stated as follows:

$$\text{NORCOMM} = 13.542 + 0.170\text{LP} + \varepsilon$$

Where:

NORCOMM = Normative Commitment

LP = Leave Policy

ε = the error term- random variation due to other unmeasured factors

The finding is in consonance with Genre, Salvador and Lamo (2010) who studied a variation in the duration of total parental leave entitlements on women's employment participation using macro data for 12 European countries during the 1980s and the 1990s. However, the authors do not explicitly state whether the variable indicating the duration leave refers to paid or unpaid leave, it is most likely that the variable measures the duration of total parental leave entitlements. Like Akgunduz and Plantenga (2012), they find a positive effect of the duration of leave on women's employment participation with diminishing returns indicating an inverted U-shape relationship between leave length and employment participation. According to their estimates, the positive effect on employment is maximized at about eight to nine months of leave, turning negative afterwards.

CONCLUSION AND RECOMMENDATIONS

From the study carried out on the First bank Plc, United bank Plc and Wema bank Plc, it was discovered that there is a weak impact of work life balance on employee's commitment. This is evident in the result from each hypothesis tested for the study. The result states that leave policy significantly affects normative commitment of employees. Based on the findings and conclusions, the following recommendations were suggested in order to enhance the perception and practice of effective leave policy in the organizations: that Managers should encourage their employees to fix their leave at their convenient period after performing all their work related duties; and that there is need to focus on other forms of work life balance practices that may enhance employee's commitment.

Implication of Findings

Our study add to existing studies in a number of ways. It sheds and broaden the light on the issue of employee commitments as related to the work life balance among banks' employees in the Nigerian case. It also differs from the other studies in that it single out normative commitment out of various perspectives of employees commitment, and it examines the effect of work life balance on normative commitment alone by testing whether balancing work and personal responsibilities affect the level of commitment of employees to his/her work thereby increase their productivity. Previous studies have mostly focused on the work life balance and employees performance or employee job satisfaction. More so, this study

includes some new area of work life balance such as leave policy that have rarely been empirically examined but theoretically is said to affect employee performance.

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