Work–Life Balance and Employee Engagement in Commercial Banks in Yenagoa, Bayelsa State, Nigeria

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Abstract
This study examined the relationship between work–life balance and employee engagement among commercial bank officers in Yenagoa, Bayelsa State, Nigeria. Specifically, it investigated flexible work time, telecommuting, and leave policy in relation to physical, emotional, and cognitive engagement, while examining the moderating role of organisational culture. A cross-sectional survey design was adopted, using a census approach to cover 114 banking offices across seven commercial banks. Of the 114 questionnaires distributed, 108 valid responses were obtained, representing a response rate of 94.7%. Data were analysed using descriptive statistics, Spearman's rank-order correlation, and regression analysis in SPSS version 26. Reported Cronbach's alpha coefficients ranged from .79 to .88. The findings indicated positive associations between all three work–life balance dimensions and the three dimensions of employee engagement. Leave policy had the strongest reported association with cognitive engagement ($r_s = .646, p < .01$). The regression results also indicated a significant interaction between work–life balance and organisational culture ($\beta = .213, p = .004$). The study concludes that work–life balance practices are positively associated with employee engagement in the study setting. It recommends improved leave administration, flexible scheduling where operationally feasible, role-appropriate telecommuting, and a supportive organisational culture.

1.0 Introduction

1.1 Background of the study

Work–life balance has become an important human resource management concern as employees seek to meet organisational expectations while managing family responsibilities and other personal commitments. This challenge is particularly relevant in the banking sector, where customer-service demands, performance targets, regulatory compliance, and operational responsibilities may place considerable pressure on employees.

Greenhaus and Beutell (1985) explained that competing work and family roles can generate conflict when the demands of one role interfere with another. Clark (2000) further argued that individuals manage boundaries between work and family domains, with the quality of these boundaries influencing their experiences across both settings. These perspectives highlight the importance of organisational arrangements that enable employees to manage work and non-work responsibilities. Employee engagement is another important organisational outcome. Kahn (1990) conceptualised personal engagement as the investment of physical, cognitive, and emotional resources in work roles. Schaufeli et al. (2002) subsequently described work engagement in terms of vigour, dedication, and absorption. Engaged employees are generally characterised by energy, involvement, and concentration in their work.

Work–life balance practices may support engagement by helping employees manage competing responsibilities and preserve the resources required for effective work performance. Three relevant practices are flexible work time, telecommuting, and leave policy. Flexible work time gives employees some control over their schedules, telecommuting provides opportunities to work outside the conventional office, and leave policies enable employees to take authorised time away from work. However, the effectiveness of these practices may depend on organisational culture. Formal policies may have limited value if employees fear negative career consequences for using them. Conversely, a supportive culture may encourage employees to use available arrangements and manage their responsibilities more effectively.

In Nigeria, the banking sector provides a relevant context for investigating these relationships. Mordi et al. (2013) examined managerial perspectives on work–life balance in the Nigerian banking sector, demonstrating the importance of the issue within the national organisational environment. Nevertheless, further context-specific evidence is needed to understand how individual work–life balance practices relate to different dimensions of engagement among banking officers in Yenagoa, Bayelsa State.

Statement of the Problem

Commercial banks depend on employees who can maintain concentration, demonstrate commitment, and deliver reliable customer service. Yet competing work and personal demands may affect employees' ability to remain physically, emotionally, and cognitively engaged.

Although work–life balance policies are intended to address these challenges, the availability of a policy does not necessarily guarantee that employees can access or benefit from it. Furthermore, flexible scheduling, telecommuting, and leave arrangements may relate differently to employee engagement. A second concern is the role of organisational culture. Workplace norms that reward constant availability may discourage employees from using flexible arrangements, whereas supportive norms may encourage their use. Understanding this relationship is important for determining whether formal work–life balance practices are accompanied by an organisational environment that supports employee well-being.

This study therefore examined the relationships between flexible work time, telecommuting, leave policy, and employee engagement among commercial bank officers in Yenagoa. It also investigated whether organisational culture moderates the relationship between work–life balance and employee engagement.

Aim and Objectives

The main objective was to examine the relationship between work–life balance and employee engagement among commercial bank officers in Yenagoa, Bayelsa State.

The specific objectives were to:

1. Examine the relationship between flexible work time and employee engagement.
2. Assess the relationship between telecommuting and employee engagement.
3. Determine the relationship between leave policy and employee engagement.
4. Examine the moderating role of organisational culture in the relationship between work–life balance and employee engagement.

Research Hypotheses

The study tested the following null hypotheses:

- **H_{01}:** Flexible work time has no significant relationship with employee engagement.
- **H_{02}:** Telecommuting has no significant relationship with employee engagement.
- **H_{03}:** Leave policy has no significant relationship with employee engagement.
- **H_{04}:** Organisational culture does not significantly moderate the relationship between work–life balance and employee engagement.

2. Literature Review

2.1 Work–Life Balance

Work–life balance concerns employees' ability to manage work responsibilities alongside family obligations and other aspects of personal life. Greenhaus and Beutell (1985) demonstrated that competing work and family roles can create conflict, while Clark (2000) explained how individuals negotiate boundaries between these domains.

In this study, work–life balance is examined through three organisational practices.

Flexible work time refers to arrangements that allow employees some discretion over when they work, subject to operational requirements. Such arrangements may help employees coordinate personal responsibilities with work schedules.

Telecommuting involves performing work outside the conventional workplace using information and communication technologies. It may reduce commuting demands and provide greater control over the work environment. However, its suitability depends on job responsibilities, information security, and operational requirements.

Leave policy comprises formal arrangements that enable employees to take authorised time away from work for rest, illness, family responsibilities, and other legitimate needs. Accessible leave arrangements may facilitate recovery and help employees manage non-work demands.

2.2 Employee Engagement

Employee engagement refers to the investment of personal resources in work-role performance. Kahn (1990) identified physical, cognitive, and emotional dimensions of personal engagement.

Physical engagement concerns the energy and effort employees invest in their duties. Emotional engagement reflects employees' feelings of involvement and enthusiasm, while cognitive engagement concerns the attention and concentration they bring to work.

These dimensions provide a basis for examining whether different work–life balance practices have distinct relationships with employee engagement.

2.3 Organisational Culture

Organisational culture consists of shared assumptions, values, and norms that influence behaviour within an organisation. Schein (2004) explained that culture operates through visible practices, stated values, and underlying assumptions.

In relation to work–life balance, culture may determine whether employees feel comfortable using formal policies. A supportive environment may encourage leave-taking and reasonable scheduling adjustments, whereas a culture that equates commitment with constant availability may discourage their use.

Organisational culture is therefore proposed as a moderator that may influence the strength of the relationship between work–life balance and employee engagement.

2.4 Theoretical Framework

The study draws on Spillover Theory and Compensation Theory.

2.4.1 Spillover Theory

Spillover Theory explains how experiences in one life domain may influence another. Staines (1980) reviewed the distinction between spillover and compensation in work–non-work relationships. Positive spillover occurs when favourable experiences in one domain support functioning in another, while negative spillover occurs when strain or conflict carries across domains. Applied to this study, flexible schedules, telecommuting, and accessible leave may help employees manage competing demands and preserve resources for work and personal life. These arrangements may consequently be associated with higher engagement. However, the direction and strength of these relationships require empirical testing.

2.4.2 Compensation Theory

Compensation Theory proposes that individuals may seek fulfilment in one domain when another domain does not meet their needs or expectations (Staines, 1980; Zedeck & Mosier, 1990). In the present context, employees may respond to dissatisfaction or restricted control in one area of life by seeking satisfaction in another.

This perspective complements Spillover Theory by recognising that work and personal life may influence each other in different ways. Together, the theories provide a basis for examining work–life balance and employee engagement without assuming that all organisational practices will produce identical outcomes.

2.5 Empirical Review and Research Gap

Research has established the relevance of work–life balance to employee experiences and organisational outcomes. Mordi et al. (2013) examined work–life balance from the perspectives of managers in the Nigerian banking sector, highlighting the importance of the issue within this context. Flexible work arrangements have also attracted research attention because they may improve employees' control over work schedules and locations. Nevertheless, their outcomes can vary according to the type of arrangement and the nature of employees' responsibilities. Similarly, leave arrangements may provide opportunities for recovery, while telecommuting may offer flexibility but also introduce communication and work–home boundary challenges.

Despite this evidence, there remains a need to examine the relationships between specific work–life balance practices and distinct dimensions of employee engagement within the banking context of Yenagoa. The present study addresses this issue by investigating flexible work time,

telecommuting, and leave policy in relation to physical, emotional, and cognitive engagement. It also examines whether organisational culture changes the relationship between work–life balance and engagement.

3. Methodology

3.1 Research Design and Population

The study adopted a cross-sectional survey design to examine relationships among the research variables at a single point in time. The population comprised 114 banking offices across seven commercial banks operating in Yenagoa, Bayelsa State, as reported in the study records. Banking officers were defined as employees at officer level and above.

3.2 Sampling Technique and Sample Size

A census approach was adopted because the population was relatively small and accessible. Questionnaires were distributed to all 114 eligible officers, of which 108 valid responses were obtained.

The response rate was calculated as:

$$\frac{108}{114} \times 100 = 94.74\%$$

The resulting response rate was 94.7%. Although the census approach sought to cover the entire defined population, nonresponse and measurement error remain possible limitations.

3.3 Research Instrument

Data were collected using a structured questionnaire covering demographic characteristics, work–life balance practices, employee engagement, and organisational culture. Work–life balance was measured through flexible work time, telecommuting, and leave policy. Employee engagement was assessed through physical, emotional, and cognitive dimensions.

Responses were recorded on a five-point Likert-type scale ranging from 1 (*strongly disagree*) to 5 (*strongly agree*). The final submission should identify the original sources of the measurement scales and explain any modifications made to the items.

3.4 Validity and Reliability

Content validity was reportedly assessed through expert review. The reported Cronbach's alpha coefficients ranged from .79 to .88, exceeding the commonly used reference value of .70 for internal consistency (Taber, 2018). Individual reliability coefficients should be reported for each construct in the final manuscript.

3.5 Data Collection and Analysis

Questionnaires were reportedly distributed and collected over four weeks, following permission from bank management. Respondents were assured of confidentiality and anonymity.

Data were analysed using descriptive statistics, Spearman's rank-order correlation, and regression analysis in SPSS version 26. Spearman's correlation was used to examine associations between work–life balance and engagement dimensions. Regression analysis was used to assess the proposed moderating role of organisational culture. Hypotheses were evaluated at the .05 significance level.

Because the study was cross-sectional, the analyses were interpreted as evidence of associations rather than proof of causation.

4. Results

4.1 Demographic Characteristics

Table 1

Demographic Characteristics of Respondents (N = 108)

Variable	Category	Frequency	Percentage
Gender	Male	68	63.0
	Female	40	37.0
Age	Below 30 years	12	11.1
	30–39 years	48	44.4
	40–49 years	36	33.3
	50 years and above	12	11.1
Banking experience	Less than 5 years	18	16.7
	5–10 years	42	38.9
	11–15 years	30	27.8
	Above 15 years	18	16.7

Note. Source: Field survey, 2026, as reported in the study records.

Table 1 indicates that 63.0% of respondents were male and 37.0% were female. The largest age group was 30–39 years (44.4%). In terms of experience, 38.9% had worked in banking for five to ten years.

4.2 Work–Life Balance and Employee Engagement

Table 2

Reported Spearman Correlations Between Work–Life Balance and Employee Engagement

Work–life balance dimensions	Physical engagement	Emotional engagement	Cognitive engagement
Flexible work time	.581	.513	.633
Telecommuting	.599	.562	.617
Leave policy	.519	.552	.646

Table 2 indicates positive associations between all three work–life balance dimensions and the three dimensions of engagement. Flexible work time was most strongly associated with cognitive engagement ($r_s = .633$). Telecommuting was positively associated with physical engagement ($r_s = .599$), emotional engagement ($r_s = .562$), and cognitive engagement ($r_s = .617$).

Leave policy had the largest reported coefficient in the table, corresponding to cognitive engagement ($r_s = .646$). These findings suggest that favourable perceptions of work–life balance practices were associated with higher reported engagement. They do not establish causal effects or demonstrate that differences between the coefficients are statistically significant.

4.3 Moderating Role of Organisational Culture

Table 3

Reported Regression Results for Work–Life Balance and Organisational Culture

Predictor	B	SE	β	t	p
Constant	1.245	.312	—	3.991	.000
Work–life balance	.412	.087	.398	4.736	.000
Organisational culture	.286	.079	.274	3.620	.000
Work–life balance × culture	.184	.062	.213	2.968	.004

Note. Values are reproduced from the study records and require verification. Reported p values of .000 should be presented as $p < .001$. B = unstandardised coefficient; SE = standard error; β = standardised coefficient.

The reported interaction between work–life balance and organisational culture was positive and statistically significant ($\beta = .213$, $t = 2.968$, $p = .004$). If confirmed using the original data and a correctly specified regression model, this finding would support the proposed moderating role of organisational culture.

5. Discussion

5.1 Flexible Work Time and Employee Engagement

Flexible work time was positively associated with all three engagement dimensions, with the strongest reported relationship occurring for cognitive engagement. This finding suggests that employees who perceive greater scheduling flexibility also tend to report stronger concentration and mental involvement in their work.

One possible explanation is that scheduling flexibility helps employees coordinate personal responsibilities with work demands. However, the cross-sectional design prevents determining whether flexibility improves engagement or whether other factors influence both variables.

5.2 Telecommuting and Employee Engagement

Telecommuting was positively associated with physical, emotional, and cognitive engagement. These findings suggest that employees reporting more favourable remote-working arrangements also reported greater engagement.

Potential explanations include reduced commuting demands and greater control over the work environment. Nevertheless, telecommuting must be adapted to banking operations, particularly where duties involve confidential information, physical transactions, and direct customer service.

5.3 Leave Policy and Employee Engagement

Leave policy was positively associated with all three engagement dimensions. Its strongest reported relationship was with cognitive engagement. This may reflect the potential value of rest and recovery in helping employees maintain concentration and mental readiness.

Banks should therefore consider not only whether leave policies exist but also whether employees can use them in practice. However, the reported correlations should not be interpreted as proof that leave policy causes higher engagement.

5.4 Organisational Culture as a Moderator

The reported interaction result suggests that organisational culture may influence the relationship between work–life balance and employee engagement. A supportive culture may encourage

employees to use flexible arrangements, whereas an unsupportive environment may discourage their use. This interpretation remains conditional on verification of the regression model. A complete moderation analysis, including model fit and simple-slopes results, would provide a stronger basis for interpreting the finding.

6. Conclusion and Recommendations

6.1 Conclusion

This study examined the relationships between work–life balance and employee engagement among commercial bank officers in Yenagoa, Bayelsa State. The reported results showed positive associations between flexible work time, telecommuting, leave policy, and physical, emotional, and cognitive engagement. Leave policy had the strongest reported association with cognitive engagement. The regression results also indicated a positive interaction between work–life balance and organisational culture, subject to statistical verification.

The findings highlight work–life balance as a relevant consideration in understanding employee engagement in the study setting. Nevertheless, causal conclusions cannot be drawn from the cross-sectional design.

6.2 Recommendations

Based on the reported findings, the following recommendations are proposed:

1. **Improve leave administration.** Banks should ensure that leave policies are accessible, consistently implemented, and compatible with employees' legitimate personal needs.
2. **Provide appropriate scheduling flexibility.** Where operational requirements permit, banks should consider flexible working hours that enable employees to coordinate work and personal responsibilities.
3. **Adopt role-appropriate telecommuting.** Remote work should be considered for suitable duties, with appropriate safeguards for confidentiality, information security, and customer service.
4. **Promote a supportive organisational culture.** Managers should encourage responsible use of work–life balance arrangements and avoid workplace norms that equate commitment solely with constant availability.
5. **Monitor implementation and outcomes.** Banks should evaluate employee access to work–life balance policies and assess their relationship with engagement and operational performance.

6.3 Limitations and Future Research

The study was limited to banking officers in Yenagoa, and its findings may not generalise to other geographical areas or occupational groups. Its cross-sectional design and reliance on questionnaire data also limit causal inference and may introduce response bias.

Future research should use longitudinal or comparative designs, incorporate objective performance indicators, and test the moderating role of organisational culture using fully documented interaction models.

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