

WORK LIFE BALANCE AND EMPLOYEES' PERFORMANCE IN SELECTED DEPOSIT MONEY BANKS IN ABUJA, NIGERIA.

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ABSTRACT

This research investigated how work life balance impacts employee performance within selected Deposit Money Banks. The aim was to understand the effects of work life balance on employees' performance specifically in Abuja's deposit money banks. The study utilized a descriptive research design alongside a survey methodology, involving 300 respondents as the sample group. A structured self-administered questionnaire was employed for data collection, distributed using stratified random sampling. Data analysis was conducted using simple regression analysis to test the study's hypotheses. The findings indicated a positive and significant effect of work support systems on employee performance. Additionally, there was a significant positive effect of annual leave and employee performance, and the study found a notable positive effect of flexible work scheduling on employees' performance in deposit money banks. The study recommends the need for greater attention to a balance work system that drives the full implementation of the components of work life balance, as strategy towards ensuring improved employees' performance in deposit money banks in Nigeria.

Keywords: *annual leave, balance, flexible scheduling, life, work*

INTRODUCTION

The world has gradually become a global village, and advancements in technology has led to competition among business units, companies, and firms. The progress in technology has compelled numerous organizations to prioritize work-life balance programs to boost their employees' effectiveness. It is clear that employees are a crucial asset in any organization, making it vital for HR managers to develop favorable strategies that assist employees in managing work-life balance challenges. This enables them to maximize their input toward the company's aims and objectives without hindrance (Afshan et al., 2020).

In European countries, the challenges of work-life balance are more prevalent since many people are engaged in different kinds of jobs at different times in order to make ends meet. In America and some Asian countries, the challenges of work-life balance are not different from those experienced in most European countries. The inability to manage home responsibilities with work responsibilities has affected many employees' ability to meet set targets, their commitment to their work, as well as their morale at work, resulting in aggregated stress, anxiety, fear, depression, and low concentration at work (Siagian, 2018).

Since the employees of any organization are the engine room of the organization, their performance at work could make or mar the organization (Bugental, 2017). Progressive organizations are increasingly acknowledging that several elements influence performance, with human resource effectiveness standing out as paramount (Mello, 2021). Most employees of Deposit Money Banks run into two major problems associated with work-life balance: difficulty in meeting deadlines at the workplace and not always being available on the home front. Often, this leads to aggregated stress, anxiety, fear, depression, and low concentration at work (Mills and Walton, 2021).

When employees find it difficult to strike a balance between their work responsibilities and home responsibilities, their output in terms of performance becomes threatened. This is the case with most employees of deposit money banks in Nigeria, where many employees lament excess workload, exorbitant financial targets, and strict deadlines. If these challenges are not well managed alongside home responsibilities, they could affect employees' commitment to work, their morale at work, and their ability to meet set targets, leading to aggregated stress, anxiety, fear, depression, and low concentration at work.

Moreover, although certain management teams of deposit money banks have taken steps such as implementing workplace support systems, flexible scheduling, and mandatory annual leave to assist their employees in alleviating the challenges associated with work and home responsibilities, the issue of achieving a balance between work and home duties among employees in Deposit Money Banks, Abuja, persists. Based on this foundation, the study was carried out to assess how work-life balance impacts employee performance in selected Deposit Money Banks in Abuja.

In Nigeria, research on work-life balance is limited, with most studies focusing on the female workforce, individuals with children, or single-parent households, rather than encompassing all employees. As a result, there is minimal

investigation into work-life balance for all employees in selected deposit money banks in Abuja, Nigeria. This study aims to bridge this gap. The primary aim of this research is to investigate how Work Life Balance affects the performance of employees in chosen deposit money banks in Abuja. Therefore, the specific goals of this study are as follows:

- i. evaluate the influence of workplace support systems on employee performance in selected deposit money banks in Abuja;
- ii. assess the impact of annual vacation on employee performance in chosen deposit money banks in Abuja; and
- iii. investigate the effect of flexible scheduling on employee performance in selected Deposit Money Banks in Abuja.

Statement of Hypotheses

The following hypothetical statements guided the study and are stated in a null form.

H₀₁ There is no statistically significant relationship between support system and the performance of employees.

H₀₂ There is no statistically significant relationship between annual leave and the performance of employees.

H₀₃ There is no statistically significant relationship between flexible scheduling and performance of employees in selected Deposit Money Banks in Abuja.

LITERATURE REVIEW

While work life balance has been extensively studied on a global scale, there has been relatively little focus on examining the correlation between Work Life Balance and employee performance in Nigeria (Ojo, 2014). This concept extends beyond the juxtaposition of work and life; it represents a positive mental state among employees.

The concept of work-life balance centers on the idea that paid employment and personal life

should be viewed less as opposing priorities and more as complementary necessities for a fulfilling existence. Achieving this involves implementing a system that is conceived as a mutual process, taking into account the needs of employees and employers alike (Lewis, 2018). It is imperative to demonstrate the advantages of employment policies and practices that support work-life balance in engaging employers in this process and highlighting opportunities to mitigate any negative impacts on business management.

According to Clark (2019), work-life balance is defined as satisfaction and effective functioning both at work and at home, with minimal conflicts between roles. Work-life balance entails finding a suitable equilibrium between one's professional and personal life and feeling content with both work-related and non-work-related commitments. Many individuals struggle to effectively manage their time to balance work and personal life, not necessarily due to poor time management skills, but largely because a significant portion of their time is not under their control. However, achieving work-life balance independently can be challenging without organizational support. Bird (2020) emphasizes that work-life balance does not imply an equal split; each person's ideal work-life balance will evolve over time.

While work-life balance was traditionally seen as allocating equal time to paid work and non-work roles, it is now recognized as more complex and inclusive, involving employee satisfaction with work and family responsibilities to an equal extent (Greenhaus, 2019). Clarke et al. (2014) observe that work-life balance generally entails balancing the time and effort allocated to work and personal activities to maintain an overall sense of harmony in life. Therefore, this study adopts this assertion as the conceptual framework for work-life balance.

Concept of Employee Performance

Employee performance is synonymous with Job Performance or Actual Performance. It refers to the accomplishment of tasks or actual results achieved by an individual (Flippo, 2012). Mangkunegara (2014) contends that employee performance reflects the quality and quantity of work achieved by an employee in fulfilling their responsibilities. On the other hand, Adapaun (2013) argues that employee performance encompasses the quantity and quality of work, as well as the creativity, initiative, and integrity displayed by employees. Kusriyanto (2018) defines employee performance as the comparison between achieved outcomes and labor unity time.

According to Mitchell (1978, as cited in Sedarmayanti, 2014), employee performance comprises several aspects, including the quality of work, timeliness, initiative, capabilities, and communication. These aspects serve as benchmarks for assessing an individual's performance within an organization. Kusriyanto (2018) emphasizes that employee performance represents the level of outcomes demonstrated by an individual in executing their work, while Siagian (2013) elucidates that employee performance signifies the accomplishments exhibited by employees—results achieved in fulfilling assigned tasks based on skill, experience, and dedication within available time.

Theoretical Framework

This study is anchored on the spillover theory by Guest (2002). The spillover theory examines the circumstances under which spillover between the work micro system and the life micro system occurs. This phenomenon can manifest either positively or negatively. If work-life interactions are rigidly structured in terms of time and space, then spillover—whether in terms of time, energy, or behavior—is typically negative (Guest, 2002). Conversely, when flexibility allows individuals to integrate and overlap work and life responsibilities in time and space, it fosters positive spillover, which plays a key role in achieving a healthy work-life balance (Fapohunda, 2014).

The spillover theory suggests that the boundary between work and personal life is permeable and that experiences and emotions from one domain can spill over into the other. This theory is pertinent to the study of Work Life Balance in selected Deposit Money Banks in Abuja because it helps us understand how the flexibility of work arrangements can influence employees' ability to manage their work and personal lives effectively. By examining the conditions that promote positive spillover, such as flexible scheduling and integrated work-life policies, this study can identify strategies that contribute to enhanced employee performance and overall well-being.

The justification for applying the spillover theory in this study lies in its relevance to contemporary work environments where employees often face challenges in balancing work demands with personal responsibilities. By exploring how different workplace support systems impact spillover dynamics, this research can provide valuable insights into designing effective work life balance initiatives tailored to the specific context of deposit money banks in Abuja.

Empirical Review

Lingard et al. (2018) conducted research among project-based construction workers in a large civil engineering project in Melbourne, Australia. The study collected data on hours worked, satisfaction with work-life balance, and the ability to complete tasks at work and home. The findings revealed a strong correlation between weekly work hours and participants' experiences in work and life. Time series analysis indicated that taking short, temporary breaks from work can contribute to improving work-life balance.

Julien et al. (2020) investigated the role of alternative workplace support systems in reducing work-life conflict in the public sector. Their results showed that a compressed workweek is an effective alternative work arrangement that reduces work-life conflict and enhances work-life balance. High levels of managerial and superior support for flexible work arrangements, such as flexible hours and

compressed workweeks, were positively associated with the ability to balance personal, family, and work demands. The findings also demonstrated a positive significant relationship between workplace support systems and employee performance.

Madipelli et al. (2022) studied factors influencing workplace support systems among female teachers both at home and in the workplace. They observed that organizations with ineffective work arrangements, poor working conditions, long hours, lower income, and a pressurized work environment may contribute to monotony, frustration, and stress among employees, leading to work-life imbalance. Marital relationships, attitudes, and cooperation of family members were also identified as factors related to work-life balance among working women. The findings highlighted a positive significant relationship between workplace support systems and employee performance.

Drake (2021) investigated effective ways to motivate employees to achieve higher levels of customer service, quality, and sales performance. The study, spanning over twenty years, involved 600 employee focus groups and individual interviews with more than 2,000 individuals in Canada. The findings indicated a positive and significant relationship between flexible scheduling as a source of motivation and employee performance.

Okoo (2023) examined the impact of flexible scheduling on employee performance in SOS Children's Village, Eldoret, using a descriptive research design. The study population included management and other employees of the organization. The findings emphasized the importance of recognition of achievements, promotions, good working environments, flexible scheduling, and fair rewards and remuneration in achieving team performance.

Martin and Kaufman (2021) explored the significance of satisfaction with leave policies in employee retention using a sample of extension agents from 12 states in the southern United States. Their regression analysis revealed

significant relationships between employees' perception of leave policy fairness and intention to quit. They found that perceived fairness of leave policies strongly influenced job performance and turnover intentions among bank tellers and hospital professionals.

Shore and Martin (2021) investigated the relationships between perceived fairness of annual leave policies, employee commitment, job performance, and turnover intentions among bank tellers and hospital professionals. Their findings highlighted that perceived fairness of leave policies was strongly associated with turnover intentions, while organizational commitment was more closely related to supervisory ratings of performance.

Nayeem and Tripathy (2018) examined the relationship between satisfaction with leave policies and employee performance among technical institution teachers. They found that leave policies significantly influenced employee performance, with male teachers experiencing higher performance compared to female teachers. The study identified a negative relationship between leave policies and employee performance.

METHODOLOGY

According to Fowler (2019) a survey design is considered advantageous because it aims to gather information that describes the factors under investigation and achieves an unbiased representation of the population through appropriate sampling methods. The researcher employed a survey research approach. Surveys are particularly useful for collecting data from large populations that are challenging to directly observe. This research design is deemed suitable for this study and offers the researcher more reliable conclusions regarding the impact of work-life balance on employee performance within selected deposit money banks in FCT, Abuja, Nigeria.

The study population consists of employees (both junior and senior staff) in the eight (8) selected money deposit banks in FCT, Abuja, Nigeria. This comprises one thousand two hundred and five (1205) employees of Zenith Banks, Guaranty Trust Banks, Access Banks, First City Monument Banks, Fidelity Banks, Skye Banks, Keystone and Sterling Banks spread across several departments as shown below:

Table 1 shows that the selected Deposit Money Banks in FCT, Abuja consists of Zenith Banks, Guaranty Trust Banks, Access Banks, First City Monument Banks, Fidelity Banks, Skye Banks, Keystone bank and Sterling Banks.

The sample is determined using the Taro Yamane as below:

$$n = N / 1 + N (e)^2$$

Where:

n is the sample size

N is the population size = 1205

e is the margin of error (0.05)

Hence $n = 300$

Stratified random sampling technique was used to obtain a representation of a sample from the population. The study then employed simple random sampling technique specifically (balloting without replacement) to select the respondents because this method offered the respondents within the stratum equal chance or opportunity of being selected. As shown below.

Table 1: Population Size of the selected money deposit banks in FCT, Abuja

SS/N	Banks	Number of respondents in the selected Deposit Money Banks in FCT, Abuja and there departments					Total
		Account opening and deposit department	customer care department	marketing and loan department	Executives (branch managers, supervisors, and inspectors)	Junior staffs (gateman, security personnels and cleaners)	
1	Zenith Banks	39	42	36	15	28	160
2	Guaranty Trust Banks	34	36	31	13	27	141
3	Access Banks	36	38	34	19	34	161
4	First City Monument Banks	36	35	32	13	30	146
5	Fidelity Banks	35	37	38	17	29	156
6	Skye Banks	32	35	31	15	29	142
7	Keystone	34	38	32	9	35	148
8	Sterling Banks	39	37	34	12	29	151
Total							1205

Source: Field Survey, 2023

Table 2: Sample Size for each Stratum of the selected Deposit Money Banks in FCT, Abuja

SS/N	Banks	Number of respondents in the selected Money Deposit Banks in FCT, Abuja and there departments					Total
		Account opening and deposit department	customer care department	marketing and loan department	Executives (branch managers, supervisors, and inspectors)	Junior staffs (gateman, security personnels and cleaners)	
1	Zenith Banks	39 = 10	42 = 10	36 = 9	15 = 4	28 = 7	40
2	Guaranty Trust Banks	34 = 9	36 = 9	31 = 8	13 = 3	27 = 7	36
3	Access Banks	36 = 9	38 = 9	34 = 8	19 = 5	34 = 8	39
4	First City Monument Banks	36 = 9	35 = 9	32 = 8	13 = 3	30 = 7	36
5	Fidelity Banks	35 = 9	37 = 9	38 = 9	17 = 4	29 = 7	38
6	Skye Banks	32 = 8	35 = 9	31 = 8	15 = 4	29 = 7	36
7	Keystone	34 = 8	38 = 9	32 = 8	9 = 2	35 = 9	36

8	Sterling Banks	39 = 10	37 = 9	34 = 8	12 = 3	29 = 7	37
Total							298

The instrument used to collect primary data was the questionnaire, divided into two sections: Section A captured socio-economic characteristics (bio-data) of the respondents, while Section B focused on the specific objectives of the study (employees' opinions on work-life balance and its impact on employee performance). A five-point Likert scale (5 – Strongly agree, 4 – Agree, 3 - Neither agree nor disagree, 2 – Disagree, 1 - Strongly disagree) was employed to assess the extent of agreement with each questionnaire item.

Data analysis involved both descriptive statistics and inferential statistics. Work-life balance measures in this study included workplace support systems, annual leave, and flexible scheduling. Employee performance indicators included employees' commitment to work, morale, and ability to achieve set targets, as expressed in this study:

$$ECW = \alpha_1 + WSS_1 + AL_2 + FS_3 + u \dots \text{eqn 1}$$

$$EM = \alpha_1 + WSS_1 + AL_2 + FS_3 + u \dots \text{eqn 2}$$

$$EAMST = \alpha_1 + WSS_1 + AL_2 + FS_3 + u \dots \text{eqn 3}$$

Where:

ECW = Employee Commitment to Work

EM = Employee Morale

EAMST = Employees' Ability to Meet Set Target

WSS = Workplace Support Systems

AL = Annual Leave

FS = Flexible scheduling

The research instrument's content validity was evaluated through expert judgment from five individuals with expertise in both the banking sector and research supervision. To ensure consistency in variable measurement, reliability was assessed. Cronbach's Alpha, a commonly used psychometric measure for survey instrument reliability and precision (Zhang et al., 2000), was utilized. For reliability testing, the test-retest method was employed, involving the administration of the same research instrument to 30 Eco bank employees to assess the correlation between two sets of scores obtained.

RESULTS AND DISCUSSIONS

The result reveals the extent workplace support systems, annual leave, and flexible scheduling affect the employee's performance in selected Deposit Money Banks in FCT, Abuja. When the employees were asked to what extent does workplace support systems affect the employee's performance in selected Deposit Money Banks in FCT, Abuja, 83.2% (248) responded strongly agree, 5.0% (15) responded agree, 2.3% (7) responded undecided, 3.0% (9) responded disagree while 6.4% (19) responded strongly disagree. This shows that 83.2% (248) of the employees strongly agreed that workplace support systems affect the employees' performance in selected Deposit Money Banks in FCT, Abuja. Also, research question 2 which asked the extent annual leave affects the employee's performance in the selected Deposit Money Banks in FCT, Abuja, 43.6% (130) responded strongly agree, 41.6% (124) responded agree, 3.0% (9) responded undecided, 4.7% (14) responded disagree while 7.0% (21)

responded strongly disagree. Lastly, the research question 3 which asked the extent flexible scheduling affects the employee's performance in the selected Deposit Money Banks in FCT, Abuja, 12.1% (36) responded strongly agree, 40.6% (121) responded

agree, 13.4% (40) responded undecided, 20.5% (61) responded disagree while 13.4% (40) responded strongly disagree.

4.4.1 Test of Hypothesis One

H₀₁ There is no statistically significant relationship between workplace support system and the performance of employees in selected Deposit Money Banks in Abuja.

Table 3: Descriptive Statistics Result

	Mean	Std. Deviation	N
Performance	3.3375	1.57605	298
Workplace support system	3.4094	2.15092	298

Source: Data Output Using SPSS Statistical Package (Version 26)

Table 4: Coefficient result on workplace support system and the performance of employees in selected Deposit Money Banks in Abuja

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	.500	.191		2.619	.010
IWSSscore	.184	.065	.161	2.841	.005
IALscore	.521	.033	.435	2.276	.000
IFSscore	.648	.079	.607	8.244	.000

Source: Data Output Using SPSS Statistical Package (Version 26)

Hypothesis one which stated that there will be no significant positive relationship between workplace support systems and employee's performance in selected Deposit Money Banks in FCT, Abuja, was rejected. From the result shown above in hypothesis one, the analysis indicated that there is a positive strong significant relationship

between workplace support systems and employee performance in selected Deposit Money Banks in FCT, Abuja, at (Mean = 3.3, 3.4; Std.D = 1.5, 2.1; B = .184, t=2.619 Sig = .010, .000 $P < .05$). This result shows that workplace support system increases the employee's performance at work.

4.4.2 Test of Hypothesis Two

H₀₂ There is no statistically significant relationship between annual leave and the performance of employees in selected Deposit Money Banks in Abuja.

Table 5: Descriptive Statistics Results

	Mean	Std. Deviation	N
Performance	3.3375	1.57605	298
Annual Leave	1.2785	.44903	298

Source: Data Output Using SPSS Statistical Package (Version 26)

Table 6: Coefficient result on annual leave and the performance of employees in selected Deposit Money Banks in Abuja

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	.500	.191		2.619	.010
IWSSscore	.184	.065	.161	2.841	.005
IALscore	.521	.033	.435	2.276	.000
IFSscore	.648	.079	.607	8.244	.000

Source: Data Output Using SPSS Statistical Package (Version 26)

Hypothesis two which stated that there is no significant positive relationship between annual leave and employee's performance in selected Deposit Money Banks in FCT, Abuja was rejected. Hypothesis two above shows a significant positive relationship between annual leave and employee's

performance in selected Deposit Money Banks in FCT, Abuja at (Mean = 3.3, 1.2; Std.D = 1.5, .44; B = .521, t=2.276 Sig = .000 $P < .05$). This result reveals that annual leave increases the performance of employee's in selected Deposit Money Banks in FCT, Abuja.

4.4.3 Test of Hypothesis Three

H₀₃ There is no statistically significant relationship between flexible scheduling and performance of employees in selected Deposit Money Banks in Abuja.

Table 7: Descriptive Statistics Result

	Mean	Std. Deviation	N
performance	3.3375	1.57605	298
Flexible scheduling	1.8993	1.13259	298

Source: Data Output Using SPSS Statistical Package (Version 26)

Table 8: Coefficients result on flexible scheduling and performance of employees in selected Deposit Money Banks in Abuja

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	.500	.191		2.619	.010
IWSSscore	.184	.065	.161	2.841	.005
IALscore	.521	.033	.435	2.276	.000
IFSscore	.648	.079	.607	8.244	.000

Source: Data Output Using SPSS Statistical Package (Version 26)

Hypothesis three which stated that there is no significant positive relationship between Flexible scheduling and employee's performance in selected Deposit Money Banks in FCT, Abuja is equally rejected. From the result in hypothesis three, there was a significant weak positive relationship between flexible scheduling and employee

performance in selected Deposit Money Banks in FCT, Abuja at (Mean = 3.3, 1.8; Std.D = 1.57, 1.13; B = .648, t=8.244 Sig = .000, .000 $P < .05$). This result indicates that flexible scheduling increases employee's performance in selected Deposit Money Banks in FCT, Abuja.

Discussion of Findings

The results of the analysis indicate that there is a significant relationship between work life balance and employee's performance in the selected deposit money banks in FCT, Abuja. From the analysis, the study found out that there is a significant positive relationship between workplace support system and employee's performance in selected deposit money banks in *FCT, Abuja*. This finding is in line with the study of Madipelli et al. (2020) and Julien, Somerville and Culp (2019) which found a positive significant relationship between workplace support system and employee's performance. However, the finding of the study is not in alignment with the finding of Hill (2022) and Wali (2020), which found a negative significant relationship between workplace support system and employee's performance. The finding of this study is in support with the spillover theory which postulates the conditions under which spillover between the work micro system

and the life micro system occurs. It can either be positive or negative. If work life interactions are rigidly structured in time and space, then spillover in terms of time, energy and behavior is negative.

From the analysis, the study found out that there is a significant positive relationship between annual leave and employee's performance in selected deposit money banks in *FCT, Abuja*. This finding is in line with the study of Martin and Kaufman (2021) and Shore and Martin (2021) which found a positive significant relationship between annual leave and employee's performance. However, the finding of the study is not in alignment with the finding of Nayeem and Tripathy (2018) and Sakthivel and Jayakrishnan (2018) which found a negative significant relationship between annual leave and employee's performance. The finding of this study is in support with the spillover theory which postulates the conditions under which spillover between the work micro system and the life micro

system occurs. It can either be positive or negative. If work life interactions are rigidly structured in time and space, then spillover in terms of time, energy and behavior is negative.

From the analysis, the study found out that there is a significant positive relationship between flexible scheduling and employee's performance in Selected Deposit Money Banks in *FCT, Abuja*. This finding is in line with the study of Agbola (2018) and Oyedele (2021) which found a positive significant relationship between flexible scheduling and employee's performance. However, the finding of the study is not in alignment with

the finding of Becker et al. (2021) and Lockwood (2020) which found a negative significant relationship between flexible scheduling and employee's performance. The finding of this study is in support with the spillover theory which postulates the conditions under which spillover between the work micro system and the life micro system occurs. It can either be positive or negative. When flexibility occurs which enables individuals to integrate and overlap work and life responsibilities in time and space, it leads to positive spill over which is instrumental in achieving healthy work life balance.

CONCLUSIONS ANDRECOMMENDATIONS

This study investigated the impact of work-life balance on employee performance within selected deposit money banks in *FCT, Abuja*. The research covered various aspects including the study background, problem statement, research questions, study objectives, significance, scope, and limitations. Additionally, it explored the conceptual and theoretical frameworks along with an empirical review of relevant previous studies related to the study variables. The research design, population, sample size, research instrument, and methods of data collection and analysis were thoroughly examined. Data collected were analyzed using simple regression analysis, with significance accepted at a level of $P < .05$. Based on the research findings, it was concluded that maintaining work-life balance among employees in the selected Deposit Money Banks in *FCT, Abuja* is crucial for organizational success. The study emphasized the importance of managerial attention to fostering an effectively committed workforce. Organizations can enhance employee performance by prioritizing support for work-life balance. Employees reported that

organizational annual leave significantly contributed to job, family, and career satisfaction. Family-oriented annual leave policies can greatly assist employees in balancing their work and personal lives, which are not only beneficial but also essential for many employers today.

Based on the results of findings, the following recommendations are made in line with the objectives of the study:

1. Deposit money banks should promote coworker support systems among employees to enhance work-life balance. Individuals seeking to access such support should cultivate positive relationships with colleagues and understand the principle of reciprocity.
2. Management and supervisors of deposit money banks should develop policies that prioritize work-family integration. By recognizing employees' choices and challenges, organizations can implement more effective policies that accommodate work-life balance. This includes

implementing favorable leave policies, procedures, actions, and expectations that facilitate employees in achieving balanced lives.

3. Deposit money banks in FCT, Abuja, should encourage employees to

utilize discretionary policies like flexitime, part-time work, telecommuting, job sharing, and others, while ensuring that job responsibilities are adequately fulfilled

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