



**An evaluation of the effect of work-life balance on employee productivity in  
the Financial Services Sector in Zimbabwe: A Case of NMB Bank.**

**By**

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**A Dissertation Submitted in Partial Fulfilment of the Requirements for the  
Master Degree in Business Administration**

**2019**

DISSERTATION TITLE					
An evaluation of the effect of work-life balance on employee productivity in the Financial Services Sector in Zimbabwe: A Case of NMB Bank.					
DISSERTATION METHODOLOGY (please tick one)					
QUANTITATIVE	X	QUALITATIVE		MIXED METHODS	
INTAKE (YEAR AND MONTH)					
2017, FEBRUARY					
Registration No.:			STUDENT NAME:		
R174078S			ANGELLA ZARANYIKA		
DISSERTATION SUBMISSION DEADLINE			SUBMISSION DATE		
31 AUGUST 2019			31 AUGUST 2019		

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### DECLARATION

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## **DEDICATION**

I would like to thank the Almighty God for bringing me thus far.

## **ACKNOWLEDGEMENTS**

My sincere gratitude goes to my husband Cephas Magauze and my family for their unwavering support and the sacrifice they made for the entire duration of this course. You were a great source of inspiration and I would not have done it without you.

My special thanks go to Dr. R. Rusike, my supervisor and all lecturers who have taken me through this MBA course for their assistance.

## ABSTRACT

The primary objective of the study was to evaluate the effect of work-life balance on employee productivity in the financial services sector in Zimbabwe. The research used NMB Bank as the case study. A quantitative, qualitative approaches and a case study research design were employed in this study. The population was made up of managerial employees and non-managerial employees. The sample size was 230 respondents comprising of 50 managerial employees and 108 non-managerial employees. Convenience and simple random sampling were used to come up with the sample size. The research used both quantitative data and qualitative data. Quantitative data was collected by questionnaires and qualitative data was collected using interviews. A total of 170 questionnaires were distributed and 165 were returned, translating to 97.06% response rate. Interviews yielded a 95.00% response rate. The data was analysed using Statistical Packages for Social Sciences version 22.0. The research found out that workers at NMB Bank have greater flexibility in working arrangements at their workplace. It was also revealed by the research that employees at NMB Bank have higher degree of control over how they do their work. Employees showed that they have been exposed to significant stress in the workplace. The bank employees have a lot of control over managing their time at work and personal pressures often interfering with their work life. The study revealed that requests to changing working patterns are not perceived positively by the employer. Organisational culture is prohibitive of pursuit of life issues. The bank has tight work schedules. The banks' general business environment is prohibitive. The regression model showed that there is a strong positive and significant relationship between work-life balance and employee productivity. Work-life balance accounts for 81.8% variation in employee productivity at NMB. The resultant model established that the impact of WBS on EP was positive and significant. This led to the acceptance of  $H_0$  which states that work-life balance strategies employed at NMB Bank have a non-negative effect on the level of employee productivity. The recommendations of the research were that the bank can adopt time usage policies that allow for work-life balance such as telecommuting, job-sharing and part-time work. The management at NMB bank can also adopt other innovative work-life balance strategies such as less rigid lunch schedules, provision of laptops and equipment to make working offsite possible, encouraging social activities, team-building exercises and workplace volunteering. Future researches on the evaluation of the effect of work-life balance on employee productivity were recommended to use a larger sample to further improve representativeness and reduce sampling error.

**Key words:** work-life balance, employee productivity, financial services sector

## TABLE OF CONTENTS

<u>DECLARATION</u> .....	ii
<u>DEDICATION</u> .....	iii
<u>ACKNOWLEDGEMENTS</u> .....	iv
<u>ABSTRACT</u> .....	v
<u>LIST OF TABLES</u> .....	xi
<u>LIST OF FIGURES</u> .....	xii
<u>LIST APPENDICES</u> .....	xiii
<u>CHAPTER ONE</u> .....	1
<u>INTRODUCTION AND BACKGROUND</u> .....	1
<u>1.0 Introduction</u> .....	1
<u>1.1 Background to the Study</u> .....	1
<u>1.2 Mission, Vision and Values and Organisational structure of NMB</u> .....	5
<u>1.3 Problem Statement</u> .....	7
<u>1.4 Research Objectives</u> .....	8
<u>1.5 Research Questions</u> .....	8
<u>1.6 Significance of the study</u> .....	8
<u>1.6.1 To the researcher</u> .....	9
<u>1.6.2 To the NMB and the banking industry</u> .....	9
<u>1.6.3 To the academia</u> .....	9
<u>1.6.4 To the Zimbabwean society and vision 2030</u> .....	9
<u>1.7 Scope of the Study</u> .....	9

1.8 Dissertation Layout.....	10
1.9 Chapter summary.....	11
CHAPTER TWO .....	12
LITERATURE REVIEW .....	12
2.0 Introduction.....	12
2.1 Work-Life Balance Studies.....	12
2.2 An occupational perspective of work-life balance.....	16
2.3 Theoretical framework.....	17
2.3.1 Hierarchy of needs theory.....	17
2.4 Work family conflict and work family enrichment .....	19
2.5 Need and benefits of work life balance.....	20
2.5.1 Growth and profit impact.....	22
2.5.2 Full engagement and customer service .....	22
2.5.3 Competitive advantage for talent .....	22
2.5.4 Health-care cost solution.....	22
2.6 Roles and responsibilities in a work-life strategy .....	24
2.7 The WLB, HR policy and role-conflict .....	24
2.8 Work-life balance strategies .....	26
2.8.1 Work-life balance for individuals .....	26
2.8.2 Work-life balance in the workplace.....	27
2.8.3 Work life balance programs.....	27
2.9 Maintaining WLB in employment.....	28
2.9.1 Flexibility.....	29



<u>2.9.2 Achievement</u> .....	29
<u>2.9.3 Enjoyment</u> .....	29
<u>2.10 Conditions of work-life balance at the workplaces</u> .....	29
<u>2.11 Consequences of work-life imbalance</u> .....	31
<u>2.12 Productivity</u> .....	32
<u>2.12.1 Work-life programs and productivity</u> .....	32
<u>2.13 Challenges to effective work-life balance</u> .....	33
<u>2.14 Work-life balance at Swedbank – a case study</u> .....	34
<u>2.15 Research gap</u> .....	35
<u>2.16 Conceptual framework</u> .....	35
<u>2.17 Chapter summary</u> .....	37
<u>CHAPTER THREE</u> .....	38
<u>RESEARCH METHODOLOGY</u> .....	38
<u>3.0 Introduction</u> .....	38
<u>3.1 Research philosophy</u> .....	38
<u>3.2 Research approach</u> .....	39
<u>3.3 Research design</u> .....	39
<u>3.4 Target population</u> .....	40
<u>3.5 Sampling methods</u> .....	40
<u>3.6 Sample size</u> .....	42
<u>3.7 Data types</u> .....	42
<u>3.7.1 Primary data</u> .....	42
<u>3.7.2 Secondary data</u> .....	43

<u>3.8 Research instruments</u>	43
<u>3.8.1 Questionnaire</u>	43
<u>3.8.2 Interview guide</u>	44
<u>3.8.3 Justification for using both questionnaires and interviews</u>	45
<u>3.9 Data collection procedures</u>	46
<u>3.10 Data validity</u>	46
<u>3.11 Data reliability</u>	46
<u>3.12 Data analysis and presentation</u>	47
<u>3.13 Research hypotheses and regression model</u>	47
<u>3.13.1 Research hypotheses</u>	47
<u>3.13.2 Regression analysis</u>	48
<u>3.14 Ethical considerations</u>	49
<u>3.15 Chapter summary</u>	49
<u>CHAPTER FOUR</u>	50
<u>DATA PRESENTATION AND ANALYSIS</u>	50
<u>4.0 Introduction</u>	50
<u>4.1 Response Rate</u>	50
<u>4.2 Reliability statistics</u>	51
<u>4.3 Demographic information of non-managerial respondents</u>	51
<u>4.3.1 Gender of respondents</u>	51
<u>4.3.2 Age of respondents</u>	52
<u>4.3.3 Education level of respondents</u>	53
<u>4.3.4 Experience level at NMB Bank</u>	54

<u>4.3.5 Importance of work-life balance to bank workers</u> .....	55
<u>4.4 The current work-life balance strategies</u> .....	55
<u>4.5 The extent of work-life balance at NMB bank – objective two</u> .....	57
<u>4.5.1 The nature of managerial support for work-life balance at NMB Bank</u> .....	59
<u>4.6 The Challenges to effective work-life balance at NMB Bank</u> .....	60
<u>4.7 Effect of work-life balance on employee productivity</u> .....	62
<u>4.8 Chapter summary</u> .....	66
<u>CHAPTER FIVE</u> .....	67
<u>SUMMARY, CONCLUSION AND RECOMMENDATIONS</u> .....	67
<u>5.0 Introduction</u> .....	67
<u>5.1 Summary of the research</u> .....	67
<u>5.2 Research objectives</u> .....	68
<u>5.3 Summary of empirical findings and conclusions</u> .....	68
<u>5.3.1 The work-life balance strategies at NMB Bank</u> .....	69
<u>5.3.2 The extent (nature) of work-life balance at NMB</u> .....	69
<u>5.3.3 The challenges that hinder up effective work-life balance at NMB Bank</u> .....	69
<u>5.3.4 The effect of work-life balance on employee productivity at NMB bank</u> .....	70
<u>5.4 Recommendations</u> .....	70
<u>5.5 Limitations of the study</u> .....	72
<u>5.6 Areas for further research</u> .....	72
<u>5.7 Chapter summary</u> .....	72
<u>REFERENCES</u> .....	73
<u>APPENDICES</u> .....	81

## LIST OF TABLES

<u>Table 1. 1: Staff turnover at NMB</u> .....	2
<u>Table 1. 2: Cases of violence, absenteeism cases and compensation claims by workers at NMB</u> .	3
<u>Table 3. 1: Research population</u> .....	40
<u>Table 3. 2: Sample size</u> .....	42
<u>Table 4. 1: Response rate</u> .....	50
<u>Table 4. 2: Reliability and validity Test</u> .....	51
<u>Table 4. 3: Gender of respondents</u> .....	52
<u>Table 4. 4: Age of respondents</u> .....	52
<u>Table 4. 5: Education level of respondents</u> .....	53
<u>Table 4. 6: Experience level at NMB Bank</u> .....	54
<u>Table 4. 7: Importance of work-life balance to bank workers</u> .....	55
<u>Table 4. 8: The current work-life balance strategies at NMB Bank</u> .....	56
<u>Table 4. 9: The extent of work-life balance at NMB Bank</u> .....	57
<u>Table 4. 10: The nature of managerial support for work-life balance at NMB Bank</u> .....	59
<u>Table 4. 11: The challenges to effective work-life balance at NMB Bank</u> .....	61
<u>Table 4. 12: Input data for regression and correlation</u> .....	63
<u>Table 4. 13: Correlation coefficient between WBS and EP</u> .....	63
<u>Table 4. 14: Model summary</u> .....	64
<u>Table 4. 15: ANOVA</u> .....	64
<u>Table 4. 16: Regression coefficients</u> .....	65

## ACRONYMS

ANOVA

EP

WBS

## LIST OF FIGURES

Figure 1. 1: Trends of staff turnover at NMB ..... 2

Figure 2. 1: Maslow’s hierarchy of needs..... 17

Figure 2. 2: Conceptual Framework ..... 37

## **LIST APPENDICES**

<u>Appendix 1: Questionnaire for non-managerial NMB employees .....</u>	81
<u>Appendix 2: Interview guide for NMB management .....</u>	86

# **CHAPTER ONE**

## **INTRODUCTION AND BACKGROUND**

### **1.0 Introduction**

This chapter introduces and presents background to the study which focuses on the impact of work-life balance on productivity. Objectives and questions of the study as well as the research problem are also stated in this chapter.

### **1.1 Background to the Study**

According to King (2013), the major central points of the banks' human resources departments is the issue of work-life balance. Machingauta (2011) purports that the banking industry has seen significant changes in their operating environments, most of the changes are the issues of artificial intelligence, changes in technologies, introduction of new financial products, corporate governance and regulatory frameworks. The changes also include the quality of the labour markets, banc assurance, rising competition and the globalisation phenomenon among others. Machingauta (2011) further postulates that all these changes have somehow dictated not only the competition and survival strategies, but organisations value their employees.

In Zimbabwe, the banking industry is a dynamic and used to be a thriving one. The Monetary Policy Statement (2019) presented 13 commercial banks, 5 building societies and 1 savings bank and 207 microfinance institutions. Some of the banks in Zimbabwe which include Commercial Bank of Zimbabwe (CBZ) and Steward Bank have local ownership. Examples of foreign owned banks in Zimbabwe include Standard Chartered bank, Ecobank and Stanbic Bank from South Africa. According to Muponda and Mambondiani (2014), the level of competition in the banking industry of Zimbabwe is quite high, given that the informal sector is larger and even growing at a higher pace than the shrinking formal sector, despite efforts by the government to formalise the economy. The regulator of the banking industry in Zimbabwe is the Reserve Bank of Zimbabwe. Prior to the year 2015, the average bank in Zimbabwe closed to the public around 4 pm on weekdays and also, banks did not use to open on weekends. However with the entry of other banks from overseas, according to Mabasa (2015), in the mid 2012s all banks now open on Saturdays,

usually for half day. These are some of the changes in the Zimbabwean banking systems which may have affected work-life balances of employees in the industry.

The study focuses on the National Merchant Bank of Zimbabwe (NMB) because of reasons to do with time and convenience. The intense demands on staff to respond to customer requests within a short time span and shortening of the loan cycle were as a result of innovations within the field such as instant loans from NMB Bank. NMB Bank also aims to serve customers within 5 minutes of entry into the banking hall; this provides a source of pressure on especially cashiers who will have to be extra fast to meet this service standard. The bank has also acquired artificial intelligence and modern technology, which all has implications on the work-life balance, pressure and required skills of its employees. According to NMB reports (2018), NMB also has a policy to cut on costs by acquiring and retaining few but competent workforce. However, Surridge (2014) highlights the view that the size of an organisation and workforce has implications on the employee motivation, management styles and organisational structures. In a bid to fight competition Makacha (2018) postulates that NMB has also, increased its financial products, such as moving from being a merchant to a commercial bank, involvement in unit trusts, adopting bancassurance, inter alia, and has also opened up new branches recently in other cities such that it now has 14 branches countrywide by 2018, from 7 branches in 2014. All these have implications on the pressure of work on the workforce. A recent study by Makacha (2018) revealed the following size of NMB workforce that has left the bank, with clear, unclear or undisclosed reasons.

**Table 1. 1: Staff turnover at NMB**

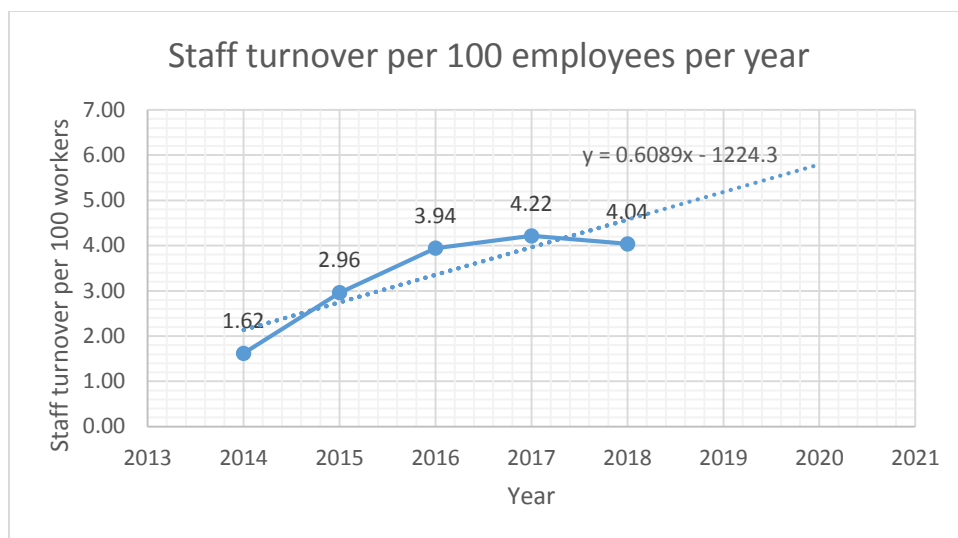
<b>Year</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
<b>Staff turnover</b>	7 out of 432	13 out of 439	17 out of 431	18 out of 427	17 out of 421
<b>Percentage</b>	1.62%	2.96%	3.94%	4.22%	4.04%

**Source: Makacha (2018)**

Figure 1.1 below presents the above data on a frequency polygon, with a superimposed trend-line to show the general trend of the staff turnover. The percentages were used to determine the general trends in staff turnover per every 100 employees.

**Figure 1. 1: Trends of staff turnover at NMB**





**Source: Makacha (2018)**

Figure 1.1 above shows that there has generally been an increase in the staff turnover at NMB, instigated by a plethora of factors. This is shown by a trend line superimposed, which has a positive gradient of 0.61. Makacha (2018) stressed occupational stress as one of the major reasons for the positive trends in staff turnover even though the actual causes for each specific employee leaving the organisation are not specified. The trend line superimposed is forecast, and it shows that if the causes of the staff turnover remain unattended to, then as time goes on, the staff turnover may increase.

In addition to the above, a report by Kahanda (2017) for the period from 2014 to 2017 contained the following results on workplace violence, compensation claims by workers at NMB and absenteeism cases.

**Table 1. 2: Cases of violence, absenteeism cases and compensation claims by workers at NMB**

Year	2014	2015	2016	2017	Trend
Workplace violence	2	2	3	2	+0.1
Absenteeism	28	40	46	37	+3.3
Compensation claims	5	7	7	6	+0.3
TOTALS	35	49	56	45	

**Source: Kahanda (2017)**

Table 1.2 shows that workers' compensation claims have also increased over the period, with a positive gradient of the trend line of 0.3. The results also show a general increase in absenteeism among the workforce, with the trend line having a gradient of positive 3.3. Also, workplace violence has generally been on an increase for the period from 2013 to 2017, which is evidenced by a positive gradient of 0.1 of the trend line.

The banking industry in Zimbabwe is regulated by a number of government agencies and arms, particularly the Ministry of Finance and Economic Development and also the Reserve Bank of Zimbabwe (Central Bank). According to Mutasa (2019), the two regulatory authorities' fiscal and monetary policies recently have had a negative impact on the welfare of workers. These policies include a ban of the multicurrency regime that was adopted in February 2009 following the collapse of the local currency, yet there are massive cash shortages in the country. Recently the government through its bodies has announced the return of the local currency as the sole tender, using Statutory Instrument 142 of 2019 (Newsday, 30 June 2019). This has been much to the chagrin of most workers' unions, including the unions at national level, the Zimbabwe Congress of Trade Unions (ZCTU), blaming the government for impoverishing the workers through rising inflation against highly stagnant salaries. The new policies have seen especially fuel prices, transport fares, general prices for goods and services (pegged at local currency) skyrocketing, highly eroding employee earnings. According to Daily News (12 May 2019), the new government economic policies and hiking of fuel prices have come to exacerbate the current economic, social and political situations in Zimbabwe. The general economic and social environments in Zimbabwe have resulted in most Zimbabweans earning below the poverty datum line (Moyo, 2019), implying that most workers may be failing to balance work and life needs.

According to Kahanda (2017), despite the bank' efforts to acquire modern technologies, improvements in employee working conditions, pay and fringe benefits, artificial intelligence and improvements in employment terms, there was a rise in all these problems. Kahanda (2017) propounded that the bank has also adopted or introduced new products, such as changing from being a merchant bank to a commercial bank in 2014, introduction of banc assurance, hiring of more educated staff, provision of more personalised services, training of its staff, engagement in staff motivation, inter alia, but against all this, rising cases of absenteeism, increase in workplace violence, and the problem of higher staff turnover were still experienced over the past years.

It is against this background that the researcher found it important to undertake this study because bankers in Zimbabwe are among the busiest people in the entire workforce of Zimbabwe and it is therefore inevitable that their work interferes with their personal lives.

## **1.2 Mission, Vision and Values and Organisational structure of NMB**

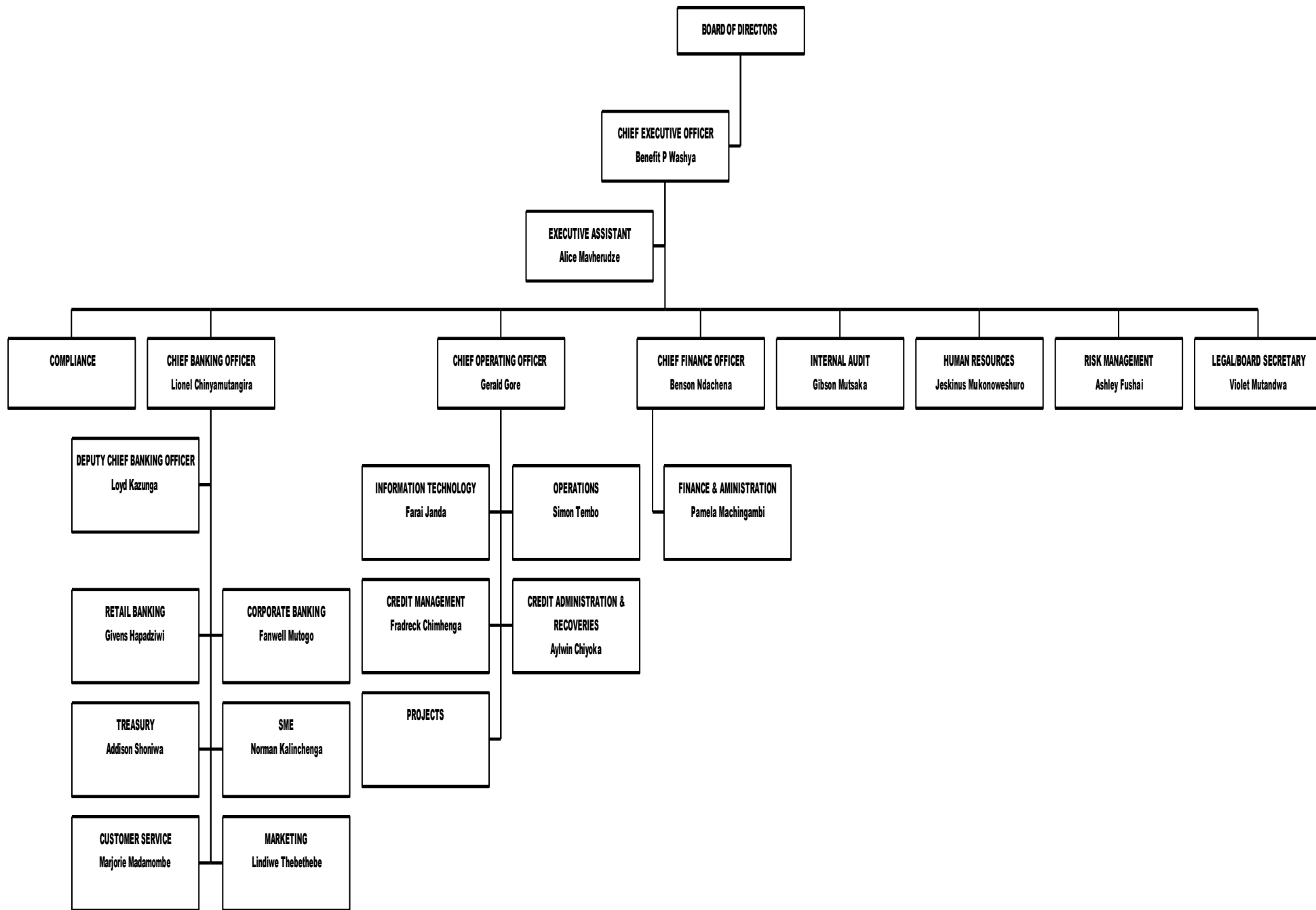
This section presents the mission, vision, values and organisational structure of NMB Bank headquartered at corner First Street and Kwame Nkrumah Avenue in Harare.

***Mission*** – to provide premium financial services to existing and potential high net worth individuals and businesses.

***Vision*** – to be the leading financial services group in our chosen market.

***Values*** – integrity, professionalism, excellence, loyal and dedicated staff, innovation and shareholder value.

The organisational structure of NMB is presented as below.



### 1.3 Problem Statement

Mabasa (2015) argues that it is not always an easy task managing a full-time job and at the same time, trying to balance your personal life to the best of your ability. Maintaining your professional and personal life can be hectic sometimes (Mabasa, 2015). According to Machingauta (2011), employee engagement has been identified as critical to competitive advantage in a labour market where committed, skilled people are increasingly hard to find and retain. Several of the factors that impact on employee engagement have been recognised, or at least speculated on (ibid). Work-life balance is one such significant factor. Surridge (2014) highlights that companies need happy, fit, and healthy employees in order to meet the growing challenges of the current workplace. Most workers seem to be experiencing burnout due to increased stress and overwork. Kastner (2015) argues that this condition is seen in nearly all occupations from blue collar workers to upper management.

Over the past decade at NMB, there has been a rise in workers' compensation claims, an increase in levels of absenteeism, a rise in workplace violence as well as rise in staff turnover which might not have been caused by a single factor, but work-life balance can be one of the factors resulting in such problems at the bank (Kahanda, 2017; Makacha, 2018). This is despite efforts by the bank to improve on pay and fringe benefits and general working conditions for its workers to capacitate them. Workers' Unions, particularly the Zimbabwe Congress of Trade Unions (ZCTU), representing employees, have also been recently busy negotiating with employers over decreased worker welfare, but the blame has been fixed more on the government. Workers' representatives within the bank have also brought issues mainly relating to low pay and benefits levels, unfair dismissals, lack of employee involvement in decision making, unethical recruitment and selection processes and issues of unfair promotion criteria. The auditorial comment on the trends of employee productivity for the year ended 2018 showed that there has been a somewhat general decrease in employee productivity, characterised by highly constant employee base, but with some decrease in profitability levels. Although the general decrease in productivity levels and rising of staff turnover, complaints and compensation claims cannot be attributed certainly on the imbalance of work-life, work-life balance might also be contributing to the current problems at the bank.

The researcher was therefore prompted to research on the role or part played by work-life balance in contributing to the above mentioned organisational problems. The study therefore seeks to look at the effect of work-life balance on employee productivity in the banking industry, using NMB Bank as a case study.

#### **1.4 Research Objectives**

The primary objective of the study is to examine the effect of work-life balance on employees' productivity at NMB Bank and the secondary objectives are:-

- 1.4.1. To evaluate the current work-life balance strategies employed by NMB.
- 1.4.2. To examine the extent of work-life balance at NMB.
- 1.4.3. To investigate the challenges to effective work-life balance at NMB Bank.
- 1.4.4. To ascertain the effect of work-life balance on employee productivity at NMB.

#### **1.5 Research Questions**

The main question is 'What is the effect of WEB on employees' productivity at NMB?' The following research questions to address the objectives:

- 1.5.1. What are the work-life balance strategies at NMB?
- 1.5.2. What is the nature of work-life balance at NMB?
- 1.5.3. What are the challenges that hinder up effective work-life balance at NMB Bank?
- 1.5.4. What is the effect of work-life balance on employees' productivity at NMB employees?

#### **1.6 Significance of the study**

The study is aimed at determining the effect of work-life balance on productivity. This is significant in several respects.

### **1.6.1 To the researcher**

The research is a requirement for partial fulfilment of the award of a degree towards which the researcher is studying. Also, the research will help the researcher develop some research skills which are important in future work and academic endeavours. This research goes a long way towards the achievement of the self-esteem needs of the researcher since the researcher's taking part in solving research problems in the banking industry is one of the esteem needs and also has a passion in the banking industry.

### **1.6.2 To the NMB and the banking industry**

In the first place it helps disclose and address the challenges of a better work-life balance in the banking industry. The study serves to inform policy decisions regarding healthy employee work life, which also improves morale and motivation of the employees.

### **1.6.3 To the academia**

Again, it is to drive the relevant discourse in the academia. It further serves as an addition to knowledge on issues regarding work-life balance in the banking industry.

### **1.6.4 To the Zimbabwean society and vision 2030**

A good work-life balance is likely to affect the socio-economic development of Zimbabwe positively through enhanced productivity, amongst other things thus making study of this subject matter vital. A healthy banking industry improves the chances for the attainment of vision 2030 by allocates financial resources to productive sectors and fuelling the economy.

## **1.7 Scope of the Study**

The study looks at work-life balance in the banking industry. It focuses on NMB Bank, using it as a case study. This was due to the limited time available to the researcher, although the researcher would have expanded the focus. Of important consideration therefore was the factor of convenience and accessibility. The research covers NMB Bank managers and employees in Zimbabwe.

## **1.8 Dissertation Layout**

The study comprises five chapters.

### **1.8.1 Chapter 1: Introduction and Background**

The chapter discusses the background, problem statement, scope, significance, objectives and research questions for undertaking this research project. It explains problem orientation of the dissertation focusing on the research deficits and explaining the central research question. This chapter also shows the holistic model of the dissertation ending with the explanation of the dissertation structure.

### **1.8.2. Chapter 2: Literature review**

The chapter looks at existing literature related to the study to gain an understanding of the research topic. It involves understanding past research. In this chapter, an effort will be made to present a review of relevant existing literature with the use of various master thesis, doctoral, journals, and books.

### **1.8.3 Chapter 3: Research Methodology**

The chapter consists of the research methodology that the researcher used to undertake the study. It explains the viewpoint behind each methodology identifies each methodology's strength and weaknesses and justifies the selection of the best methodology which is most applicable to this specific research. It also explains the conceptual framework, hypotheses, data collection, sample and measures used in the dissertation.

### **1.8.4 Chapter 4: Data Presentation, Analysis and Discussion of findings**

The chapter, in line with the research objectives, presents the findings to the study. Presentation is done in form of tables, charts and figures. Discussion of findings is done in line with Chapter 2, to determine conflicts and concurrences of the results with the claims and findings of past researchers.

### **1.8.5 Chapter 5: Summary, Conclusions and Recommendations**



The chapter summarises the findings of the study and also makes recommendations that would contribute to solving the problem raised, as well as a recommendation for further study.

### **1.9 Chapter summary**

The chapter discussed the background, problem statement, scope, significance, and objectives for undertaking this research project. It explained the problem orientation of the dissertation focusing on the research deficits and explaining the central research question. This chapter also showed the holistic model of the dissertation ending with the explanation of the dissertation structure.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0 Introduction**

This chapter reviews literature that is pertinent to the study of the effects of work-life balance on employee productivity. It examines the concept and definition of work-life balance, need and benefits of work life balance, Work-Family Conflict and work family enrichment, Human Resources (HR) policy and role-conflict, the WLB, productivity as a concept, work/life balance strategies that companies can adopt and consequences of Work-Life Balance. Theoretical literature refers to the claims, models, theories or beliefs held or advanced by scholars in related studies (Saunders, 2016). According to Saunders (2016) conclusions drawn by past researchers after they carried out similar researches can be defined as empirical literature. The researcher reviewed literature for a couple of reasons. Firstly, basing on how past researchers have gone about carrying out their researches, literature was reviewed in order for the researcher to be able to determine the best research methodology to use. Secondly, reviewing literature made the researcher easily come up with the conceptual framework. It is the road map on how the research would be conducted. In addition to that, the researcher reviewed literature in order to avoid reinventing and plagiarizing the same wheel, in tandem with the reasons given by Saunders (2012) on why literature has to be reviewed. Reviewing literature also filled an identified research gaps in literature and clearly showed that there was need to conduct the research which enabled the researcher to come up with a sound argument, thereby contributing to the body of knowledge.

#### **2.1 Work-Life Balance Studies**

The nature of work has changed throughout the world as a result of the changing social demands and economic conditions. Originally, work was a matter of survival and necessity. The composition of the workforce has changed and the role of work has evolved throughout the years. Today, work is extensively regarded as a source of personal satisfaction. According to Collins (2013), a good balance in life and work can play a phenomenal role in the accomplishment of professional and personal goals.

At the core of issues central to human resource development (HRD) is Work-Life balance. Work-family balance may be a powerful leverage point for promoting organizational and individual effectiveness and that it implicitly or explicitly, is at the core of HRD's major functions (Grzywacz and Carlson, 2013).

Work-Life Balance has been an issue of concern for the last few decades. The current work scenario is marked by the changing demographics, intense pressure, fast pace of change, constant deadlines, the co-existing virtual workplace, and increased use of technology. Juxtaposed with this, the rise in living standards and the increase in average income have individuals striving for improved family, personal life and better work atmosphere.

Ford, Heinen, and Langkamer (2013) and Kahn *et al.*, (2009) highlight the view that the fundamental theory behind the concept of “work-life balance” is that individuals have varying, and sometimes mutually exclusive, demands on them due to the roles that they play in the different facets of their lives. “Meeting the demands from one domain reduces the time and energy available to function in the other domain and this tends to create conflict when individuals seek to function effectively in both domains,” (Shelton, Danes and Eisenman, 2013:318). Ruderman, Ohlott, Panzer, and King (2011) and Shelton *et al.*, (2013) suggest that in order for individuals to manage their life effectively, Work-life balance practices therefore assist them to gain greater control over their circumstances.

According to Guest (2011), the impetus for research on work-life balance has been stimulated by the arrival of Generation X, a cohort of workers who give greater importance to seeking balance between the rest of life and work. "Generations X and Y are keeping the pressure on companies to devise innovative, flexible options that give high-performing employees more control and choice in managing the competing demands of family and work" (Klun, 2013).

Earlier research had found WLB to be positively related to both individual and organisational outcomes such as giving the employees information, flexibility, and financial assistance according to Perry-Smith and Blum (2012) and Konrad and Mangel (2012) can raise employee satisfaction and labour productivity and improve the organisation's financial performance, employee-organisational attachment and commitment as given by Wang and Walumbwa (2013) and

organisational citizenship behaviour (Lambert, 2012 cited in Wang and Verma, 2015). As given by Gallinsky (2015), in order to improve mental health and productivity, improve retention, and increase employee commitment and engagement, many employers continue to strive to create better WLB.

Critchley (2011); Duxbury, Higgins and Coghill (2014) and Guest (2011) postulates that most of the work-life balance studies examine why work-life conflict occurs, what determines it, who is responsible for attaining balance, and how it is achieved. The belief behind these studies is that work gets in the way of one's life and family relationships. Life and living are generally seen as separate from working.

According to Duxbury (2014) the findings of the majority of the studies, as well as the philosophies offered in the widespread literature, focus primarily on three issues; organizational culture, individual responsibilities and organisational practices. The overarching goal for organisations is to reduce the cost of unhealthy workers and absenteeism, so that they increase profits and can remain competitive.

Organisations need to provide flexible work situations for their employees, such as variability in work hours and child care as given by the work-life balance literature. These changes alone are seen as necessary but not sufficient for work-life balance. The onus is on the individual to maintain and find work-life balance no matter what the company does to help out. In order to facilitate individual change, ideas such as the work/life ratio are offered.

Work-life balance has always been a concern of those interested in the quality of working life and its relation to broader quality of life in the opinion of Collins (2013). In affluent societies the extreme demands of work are considered to present a distinct issue that needs to be addressed and hence Work-life balance has come to the fore in contemporary debates. According to the opinions presented by Higgins and Duxbury (2015) and Howard, D'Onofrio and Boles (2014) organisations have to account for and recognise the array of non-work roles that impact on employees' working-lives so as to effectively manage employees' work-life balance (WLB).

There is lack of clarity in the definition of work-life balance; with others pressing for the domain of personal space to be included as well and some viewing it as a balance between family and

work. The domain of "life", is formed together with the aspect of personal space and family. According to Grzywacz and Carlson (2013), WLB studies in the last few years have grown leaps and bounds, yet currently there is no conceptually based scale for the measurement of work family balance directly. It has become critical that a questionnaire be used to measure work-life balance now.

Work-Life Balance is in itself a misnomer (Guest, 2011). According to Ransome (2013) the division of activity will neither be easy to measure nor might equal given the fluid nature of needs and responsibilities and their changing nature at different life stages and therefore notions of cooperation and compromise, negotiation, complementarities and reciprocity be better terms than balance.

Work-life balance is anything from attaining a state of equilibrium between the demands of personal life and work, to finding meaningful daily enjoyment and achievement in all parts of one's life as defined in the popular media. Collins (2013) argue that many researchers see work-life conflict and work-life balance as being on contradictory ends of a work-life continuum

The understanding of work-life balance has been primarily influenced by the studies of organisational psychologists and behaviourists, feminist researchers and sociologists (Collins, 2013). Those who acknowledge work-life balance principles believe that all individuals can achieve a state of balance to create a fulfilling and meaningful work and home life if they just apply the time and stress management techniques being offered.

Work-life Balance is the opinion that a good balance between one's private life and occupation can improve both the productivity at work and quality of life (Byron, 2015). This concept often creates attention concerning the balance between child care and work due to the accelerating trends of declining aging population and birth rate issues. However, he notes that work and family life or study also applies to work-life balance.

Crooker (2011) and Harris and Pringle (2013) opine that there is controversy surrounding the term "work-life balance" however, as modern literature has criticised its misleading connotations and ambiguity. Beatty and Torbert (2014); Harris and Pringle (2013); Jackson (2011) and Kanter

(2012) hold that as a phrase it creates issues by juxtaposing “life” with “work” and therefore implying that “work” and “life” are two disconnected domains.

De Bruin and Dupuis (2014); Harris and Pringle (2013); McPherson and Reed (2013) and Ransome (2013) suggested substitutes to the phrase, including “work-life integration” and “work-life mosaic”. These alternatives (among others) have tried to dismiss the contrast between “work” and “life”, in favour of integration. Therefore, it is evident that “work-life balance” is not a static term, but one which is evolving rapidly in order to be relevant for a greater number of people.

The term “balance” has also been criticised as some believe that it posits an ideal of equality between work and life that is not appropriate for a significant number of people (Jones, et al., 2006; Thompson and Bunderson, 2014). Harris, Lewis and Massey (2015) contested the “rhetoric of balance” (Harris, et al., 2015).

## **2.2 An occupational perspective of work-life balance**

Collins (2013) points out that what appears to be missing from the work-life balance literature is an appreciation for the complexities of occupation, its individual meaning and purpose, its idiosyncratic nature and its centrality to life. The predominant focus on paid work and juxtaposing life and work would imply that work is a means to an end, the end being living. According to Gallinsky (2015) the occupational perspective draws no such artificial boundaries between paid work and unpaid work, or the occupations of the workplace and those of daily life. This view suggests that the meaning and purpose of people’s occupations can only be completely understood when viewed in the context of their unfolding lives and the other occupations they perform. It recognizes that occupation is more complex than how it is portrayed in the work-life balance literature.

One can actually infer that achieving work-life balance is not simply being more effective at time management or reorganizing our routines to meet competing demands; it is also about understanding the meaning and purpose attached to each of our occupations and making difficult choices. Further, it is about understanding the feeling of loss that results from not being able to do occupations that are meaningful to us (Gallinsky, 2015).

## 2.3 Theoretical framework

This section looks at the theories and/or models that relate to balancing of work-life by the employees at the workplaces. This research found the Hierarchy of Needs theory of Maslow as more appropriate in explaining the need to balance work-life relationships.

### 2.3.1 Hierarchy of needs theory

According to Matanda and Gwete (2014), Abraham Maslow proposed the hierarchy of needs theory, which encompasses five levels of needs. The authors Matanda and Gwete (2014) further highlighted that the first level of needs is the basic needs, which are at the lowest level, and these include food, shelter and clothing. The second level of needs which, include job security and safer workplaces is the security needs. The third level of needs are the social/love needs, which have to do with belonging to social groups, loving and being loved by others at the workplace. Stimpson (2011) presents the fourth level, which include the feelings of recognition and achievement which are the self-esteem needs. The fifth and last level are the self-actualisation needs, which are to do with recognising one's full potential and are never fully satisfied, (Danes and Morgan, 2014). According to Stimpson (2011), Maslow proposed that in that specific order, the employee wants the needs to be fulfilled from the lowest (first) level up to the highest (fifth) level, as presented in Figure 2.1.

**Figure 2. 1: Maslow's hierarchy of needs**



**Source: Stimpson (2011)**

This theory was taken to relate to the work-life balance in the banking sector. Magodhini (2016) propounded that firstly, Maslow recommends that the organisation must provide other basic needs like shelter or the organisation has to pay its employees so that they can access basic needs. As given by Allen (2006), banking workers also have basic needs of food, shelter and clothing which the bank has to either provide or allow employees to access them on their own using the salaries and other forms of compensation they get. These needs therefore are not essentially needed at the workplace (such as shelter and clothing), but in their lives. Allen (2006), highlights the view that the bank needs to pay the employees so that they buy their own basics or provide such needs.

According to Barshir and Asad (2009) to ensure a safe working environment, in relation to the security needs, the bank also has to offer job security to its employees. Signing of contracts can be a source of Job security. The bank also has to ensure that the working environment is posing the least possible risk, as given by Barshir and Asad (2009) such as poor lighting, dangerous electrical wiring, noise, dusty, poor temperature and other safety threats.

Muna and Mansour (2015) postulate that when it comes to social needs, the bank has to guarantee that the supervisors and management show some degree of care for the employees' personal predicaments and life and career planning decisions and love and affection to their employees. Less costly and free-low communication should be ensured within the bank and also it is important to allow for socialisation of employees (Muna and Mansour, 2015). According to Muna and Mansour (2015) the bank also needs to ensure that it allows employees to be involved in social activities such as sports and gym during leisure times and weekends.

The bank has to consider it important to have a culture that allows achievers to be recognised for the efforts they would have put as highlighted by Nduna, Nyamuda and Nyatanga (2014) such as through praise in a bid to provide the self-esteem needs. Nduna, Nyamuda and Nyatanga (2014) qualifies this as more or less the same with satisfying self-actualisation needs where the bank needs to ensure that the employees are given more challenging work (such as through delegation) and be allowed to be creative and being innovative enough for them to be able to realise their full capabilities.



## **2.4 Work family conflict and work family enrichment**

Friedman and Greenhaus (2012) focused on the conflict-enrichment dimension of work life and family. Enrichment shows the compatibility between the two whereas conflict shows the incompatibility between them. An obstacle to achieving effectiveness and satisfaction in important life roles is work-family conflict according to Friedman and Greenhaus (2012) who also are of the view that Work-family conflict represents the extent to which work and family interfere with one another and roles are incompatible.

Harris and Pringle (2013) suggest that there are two dimensions of work-family conflict that is, family-to-work conflict, in which family interferes with work life and work-to-family conflict, in which work interferes with family life. Work-family conflict is an obstacle because when family interferes with work, satisfaction or effectiveness at work is restricted and when work interferes with family, effectiveness or satisfaction in family life is restricted. Work and family are viewed as "enemies" in a work-family conflict perspective. When it concerns Work Family Enrichment, Parasuraman and Simmers, (2014)'s findings pinpoint that work-family conflict is an obstacle to achieving satisfaction and effectiveness in important life roles. Conversely, work-family enrichment enables the achievement of satisfaction and effectiveness in important life roles. The extent to which experiences in one role improve positive feelings and effectiveness in the other role can be referred to as Work-family enrichment.

Kim and Ling (2014) opine that there are two directions of work-family enrichment that is, family-to-work enrichment, in which family enriches work life and work-to-family enrichment, in which work enriches family life. Work-family enrichment is a facilitator because when work enriches family, satisfaction or effectiveness in family life is enhanced, and when family enriches work, satisfaction or effectiveness at work is enhanced. Work and family can be views as "allies" rather than "enemies" from a work-family enrichment perspective views. In a similar vein, a Meta analytic review done by Byron (2015) focused on work family conflict as seen in family interference with work (FIW) and work interference with family (WIF). It was found that those with high job involvement tended to have higher WIF than FIW whereas those high on family involvement tended to have the same FIW (and WIF) than those who were low on family involvement. An unfavourable relationship between family and work variables was found in

another review of work family research between 1980 and 2011. Gender differences in the antecedents of WFC have also been reported.

Poelmans *et al.*, (2013) and Muna and Mansour (2015) highlight that a person can experience 'work-family balance', even though work 'weighs more' than family, and in a consistent way in the course of a whole lifetime. Each person experiences balance in a dissimilar way. Poelmans *et al.*, (2013) argue that contingent to how Work-Life Balance is defined one can have work life conflict and yet still have work-life balance. The feeling of whether there is a balance or not is perception by an individual. It may not be there in objective terms, if one is to consider the number of working hours or the involvement/preoccupation with work even when one is at home. Still, the individual may experience a work-life balance. According to Poelmans *et al.*, (2013) it then becomes perception or experience of a balance of that particular individual. Nobody else can define the balance for him/her.

The importance given to family and work in one's life seems to be a critical determining factor of the experience of WLB. Poelmans *et al.*, (2013) define work family conflict as an intermediate state in an ongoing process of creating harmony between personal life, family and work. People endeavour for meaning and are then capable and willing to tolerate lengthy periods of disharmony and imbalance. If people find fulfilment and meaning in their work, WLB no longer remains a pertinent issue and takes a backseat (Poelmans *et al.*, 2013). In this sense then, centrality of work or of the rest of life will determine how one perceives one's WLB and where the scale will tilt.

## **2.5 Need and benefits of work life balance**

In order to understand the need of work-life balance, an individual ought to first understand about work life imbalance, as with the understanding of the origin, causes and effects of this imbalance, the balancing act becomes easier (Tara *et al.*, 2015). Today, the corporate world is extremely demanding. The work culture varies from organisation to organisation.

Today the deadlines are getting tighter and an individual's job is not only to match that deadline but also to give quality output. It becomes exceedingly tough to maintain a family life due to this work pressure. According to Gallinsky (2015) it becomes very difficult to have the engagement of

mind with the engagement of body. In every individual's life there are four stakeholders- society, family, job and own personality.

It is very pertinent to give equal importance to all the stakeholders. A person who is a workaholic and does not appreciate his family life cannot be termed a successful person. When a life faces such imbalance then the peace and harmony of life disappears and there is an adverse effect of it on the work life too. This imbalance should be avoided to avoid such situations. Collins (2013) opines that the transition from work life imbalance to work life balance has obvious benefits to an organisation and its employees.

At the organisational level, balanced nature of work facilitates increase in efficiency and productivity of employees. Employees derive more satisfaction from work and they become more creative. Better communication and teamwork offer a conducive working environment. This leads to enjoyment at work and increased passion for it. Lockwood *et al.*, (2015) says that stress levels from the employee decrease thereby helping an organization to inherently develop a strong value system.

Work life balance on an individual level can bring significant changes in their life and can also heavily influence a society (Greenhaus *et al.*, 2006). Employee's health can be a benefit of a balanced work life. Stress levels reduce drastically to healthy levels. Individuals derive more value from life and from their work which is seen as a mode of self-actualization and also leads to greater satisfaction.

The employee can better understand the nature of his work life balance as work life balance can vary among individuals. The commitment levels of an employee to the organisation increase at this point of time that an employee starts resting immense trust in the organization. On the social front, when relationships improve the individual gains. Shelton *et al.*, (2013) highlight that the individual can now willingly devote more energy and time to his social commitments, which is also vital for a happy life.

Thus, work-life balance can bring a huge change at the individual and organizational levels. It enables an organisation to inherently build a strong value system, which is credited to the work life balance enjoyed at the employee level. Consequently, the organization does not have to enforce

a formulated framework of organizational values because they now become intrinsic to it. At the individual level, work life balance enjoys its accomplishment in addressing societal issues (Collins, 2013). It is a remedial action to a society from its problems such as increasing number of divorces, and its adverse effect on children and infertility among working people.

### **2.5.1 Growth and profit impact**

Accelerated on and off-the-job expectations and stresses are unfavourably affecting top and bottom-line growth, unnecessarily driving down productivity. A well-implemented work-life strategy significantly minimises both the perceived and real overwork and out-of-balance pressures that hamper productivity, producing a very significant positive return on investment.

### **2.5.2 Full engagement and customer service**

A workforce that is unnecessarily stressed, out of balance, or disgruntled critically reduces complete engagement with internal and external customers. Conversely, according to Tara *et al.*, (2015) commitment to the clients' needs and organisation's objectives increases in direct amount to the perception that the organization is dedicated to both the work and life success of each individual.

### **2.5.3 Competitive advantage for talent**

Parasuraman and Simmers (2014) suggest that demanding baby boomers--and even more, the lesser pool of younger workers--have improved their expectations of a positive work-life culture. Employees expect their employers to identify that in addition to having a job, they have a life. According to Parasuraman and Simmers (2014), this is replicated by the fact that work-life balance matters with the boss or the company are the number-one reason that individuals leave their jobs.

### **2.5.4 Health-care cost solution**

Lockwood (2006) is of the view that the rising organisational expense on health care is pushing senior management to become more proactive about employee health. As indicated by Lockwood

(2006), senior managers view engaging employees in creating a healthier workplace and improving their own lifestyle behaviours as key components to the solution.

Further, WLB is also expected to have a positive impact on employee engagement. Lockwood (2006) and Martel (2014:30, 42) highlight that employee engagement can make or break the organisation's bottom line (is of the opinion that, in order to get high performance in post-industrial, intangible work that demands speed, innovation, and flexibility, employers need to engage their employees. Engaging employees especially by giving them trust, freedom, and participation is the most complete response to the ascendant post-industrial values of self-actualization and self-realization.

When employees are engaged, objectives are more easily met according to the performance data of the best companies in the US and in contrast more likely to fall short when they are not. SHRM Conference (2006) showed a dramatic change in bottom-line results in organizations with highly engaged employees when compared to organizations whose employees had low engagement scores (Bhatnagar 2013: 645) in the result of a new global employee engagement study.

The significance of managing an employee's WLB has improved markedly over the past 20 years according to De Bruin and Dupuis (2014). There have been variations in several areas that directly impact on this issue. According to Hosie, Forster and Servatos (2014) firstly, employees have been put under pressure to produce quality results in shorter timeframes with fewer resources, and jobs have become more complex and that has caused redefinition of 'normal working hours'.

Secondly, the demographics of the labour force (i.e. dual career couples, ethnicity, gender, multi-generational workplaces, religion, etc.), and thirdly as given by Greenhaus and Powell (2006) the very nature of the contract of employment has demanded that organisations effectively manage their employee's job satisfaction, stress and wellbeing.

Organisational attention in the management of the WLB originates from evidence presented by Purcell (2011:1) that, "there is little doubt any more that there is a clear connection between the way people are managed and organisational performance", and that with the onset of forecasted skill-shortages, the ability to offer effective WLB employment opportunities may become a source of competitive advantage.

Ideally, De Bruin and Dupuis (2014) and Greenblatt (2011) posit that the WLB theory obliges organisations to effectively incorporate employees' non-work and work roles such that levels of multiple-role conflict, and the associated job-dissatisfaction and stress, are avoided or minimised. According to Hacker and Doolen (2014) and Hyman and Summers (2014), western organisations have resorted to adopting limited set of policies such as on-site child-care facilities, telecommuting opportunities, on-site gymnasiums, and even on-site sleeping quarters for the employee and their family in an effort to achieve a WLB. Each has tried to increase the flexibility by which employees can enact their work-roles whilst concurrently enabling them to enact their family-based roles to the minimum extent necessary.

## **2.6 Roles and responsibilities in a work-life strategy**

Noe *et al.*, (2014) propounded that as organizations are mostly the profit driven entities, they are seldom bothered about the work-satisfaction issues and personal life of the employees. Thus they are least worried at their level with work life satisfaction. Organizations have the work force in plenitude as given by Noe *et al.*, (2014) and as far as the people are ready to work as three people instead of one, they don't bother about the consequences the employees may face with this stressful work atmosphere.

Individuals are similarly responsible for forming work life imbalance, as the silence adopted by the individuals is a major factor responsible for work life imbalance (Clark, 2012). According to Clark (2012), employees end up with unfair amount of work for themselves as they speak up against the unfair amount of work delegated to them. Due to 'high ambitions' of individuals, they put themselves under much more pressure than they can handle. People tend to escape from taking stands and from making decisions. Work life imbalance is generating a different kind of lifestyle. People are having different personal and professional goals, which are often inconsistent, and this is ultimately bringing imbalance in their lives.

## **2.7 The WLB, HR policy and role-conflict**

Two strategies that involve an evaluation of key HR policies and practices are recommended; specifically in the areas of realistic job previews (RJP), performance management processes and job-analysis/job design (Collins, 2013). Firstly, he endorses the adoption of a Work-Life Balance

Impact Audit system as part of an organization's job-analysis/job design function. Traditionally, the job-analysis function has served to describe each position within an organization in terms of its lines of authority, duties, tasks, responsibilities and communication. In his opinion, what is needed to complete the WLB picture is a focus on the level of intensity, job size and the extent to which the job impacts on non-work time through intrusive communication channels (such as mobile phones and e-mail technology).

According to Buda and Charnov (2014) and Phillips (2010) whilst the focus on technical features has served as a basis for defining a position's role-set and content it has been more or less futile at underpinning a realistic job preview of the job's impact as suggested in contemporary HR literature. The Work-Life Balance Impact Audit would try to define how each organisational position effects on the incumbent's non-work roles, and provide a more educational basis for understanding the requirements of the position itself in order to better provide a realistic job preview.

Such audits emphasis both existing positions (using incumbent interviews) and for new positions yet to be filled (potentially using external benchmarking data) (Collins, 2013). HR managers implement a proactive attitude in managing their actual and potential employees' anticipations, and therefore the manner in which they approach their 'role-taking' within an organization (Collins, 2013).

Integration of the outcomes of the Work-Life Balance Impact Audit into the ongoing performance management function would be the second strategy. Primary responsibility for the effective application of WLB (at the individual employee level) in the hands of their line manager. Line managers would then be better able to discuss the impact of performing the duties on WLB and visa-versa directly with each employee. For this to be given appropriate prominence, the key performance indicator for managers would be their approach and effectiveness in supporting the employee's WLB. Waters and Bardoel (2006) are of the view that a key focus is for organisations to take a strategic approach to eliminating the barriers and perceived deterrents for employees to take up WLB options. At the operational level, communication within individual manager's attitudes and workgroups are matters for attention.

Further making their point, Waters and Bardoe, (2006) say that the potential benefit of the Impact Audit is that by leveraging the positional prospects in the Position Description the organisation is able to increase the likelihood that the role-consensus and role-taking assumptions are being met, in turn minimising the likelihood of role-conflict. The implications of a Work-Life Balance Impact Audit are being potentially four-fold (Clark, 2014). Firstly, it offers the organization a chance to improve their recruitment value proposition by having a program in place to avoid the dysfunctional consequences of role-conflict. Secondly, it allows the organization to comprehend time and cost savings by allowing potential candidates to self-select out of the recruitment process should they be unwilling to adopt the work-roles required of a vacant position. Thirdly, it provides a structured mechanism through its use in the performance management process for the monitoring of the level of effectiveness of WLB implementation for individual employees.

Fourthly, the application of such an audit requires scrutiny the strategic correspondence between WLB and corporate strategy, the effect of enacted culture on the implementation of a variety of HR policy areas and obtaining feedback from employees (and prospective employees) on the structure and content of WLB and related policies. Waters and Bardoe (2006) suggest that it raises the chances of increased flexibility of HR policies to provide for greater diversity (more individual) in employee expectations of workplace flexibility that is more properly described as work and life rather than the current predominant focus on “family friendly”.

## **2.8 Work-life balance strategies**

Strategies for attaining work-life balance need to be tailored to address personal challenges just as defining balance is an individual’s perception. The following subsections discuss some work-life balance strategies identified in the literature. The strategies are grouped under different categories: for Individuals, and in the workplace.

### **2.8.1 Work-life balance for individuals**

An important starting place for finding that elusive work-life balance is to proactively watch for signs of burnout (e.g., inability to concentrate, chronic exhaustion, unusual irritability, general dissatisfaction) (Large, 2015). Other preventative strategies include engaging in fitness activities, getting sufficient sleep and healthy eating. According to Hassen (2014), sleep deprivation may



result from role overload for instance employees may stay up late or getting up early to fit everything in and has serious health and safety consequences.

Regularly reviewing goals and priorities and scheduling a daily time for quiet reflection may also enable improved work-life balance as individuals become more realistic about what they can do and learn to say “no” to unrealistic demands on their time. Individuals for example could make time for a hobby that requires a slower pace (e.g., painting, reading, gardening, or yoga), eating supper at the table, leave some gaps in daily schedules, enjoying a daily technology-free break to sit quietly and reflect, and consciously monitoring one’s speed (Honore, 2014).

### **2.8.2 Work-life balance in the workplace**

To facilitate balance and wellness at work, many individuals find it helpful to build in short fitness breaks throughout the day (e.g., a lunchtime walk or taking the stairs to the cafeteria). Large (2014) is of the view that collaborative and communication problem-solving seem to be helpful when considering such topics as satisfying and realistic goals, delegating tasks, and other workplace concerns.

Individuals that spread their holidays throughout the year and clearly decide how much of their lives work is worth report better work-life balance, although the temptation may be to disregard holidays and work excessive overtime. This fits with Limoges’ (2014) maintenance philosophy of balancing holding on with letting go.

### **2.8.3 Work life balance programs**

In response to all of the attention from employees and the media, companies have begun to introduce many programs to help with work life balance. Some of these programs include, part-time work, job sharing, working from home both occasionally and full-time, and allowing leave for education or family matters (De Cieri, Holmes, Abbott and Pettit, 2015). Although many companies do now offer some work life balance programs, many of these benefits are not being used (Nord, Fox, Phoenix and Viano, 2011). While some of the reasons include poor

communication about program availability and improper implementation (De Cieri et al. 2015), other factors include fear of how participation will affect an employee's career (Nord et al., 2011).

De Cieri et al. found that in 50% of the companies surveyed in Australia, fewer than 20% of the employees participated in work life balance programs. Providing vacation time is probably the most common and most traditional program that can assist work life balance and many employees do not even take full advantage of their vacation time. The Families and Work Institute (2015) found that while 79% of employees have paid vacation, 36% do not plan to take the full vacation time allotted to them. They also found that on average Americans take 14.6 vacations days annually (roughly 3 weeks).

Employees who find it difficult to miss more than 3 weeks during an entire year may be less likely to take advantage of a much longer family leave. Nord *et al.* (2011) interviewed employees of two consulting firms to understand some of the difficulties employees have with work life balance programs. They interviewed employees that were taking advantage of telecommuting and a reduced work schedule. Some of the comments they received from participants include concerns that the programs are incompatible with the existing practices of assigning work and assessing performance; feelings of isolation while working at home; and lack of true support from their immediate manager. This last concern was experienced as subtle negative communication from managers and co-workers that reinforce the idea that participation in work life balance programs was counter to the organizational culture.

## **2.9 Maintaining WLB in employment**

Commenting on WLB, the rhetoric on work-life balance is primarily centred on time use – encouraging management of time through finding time by getting rid of unimportant commitments and more flexible work hours (Beck and Davis, 2015). The concept of work-life balance is in transition to support both sexes and people of all ages to comprehend the balance between their private life and occupation, with "life" including family life and raising children as well as education, hobbies, community activities and various other elements. The major concept of Work Life Balance in employment is that the employer gives the employee the ability to handle their

responsibilities in and out of work while generating self-worth (Collins, 2013). This can be done by a multitude of ways (Collins, 2013).

### **2.9.1 Flexibility**

The organisation's structure should make it possible for an employee to work flexible times so that they can satisfy their out of work obligations (also supported by Greenhaus and Beutell, 2011). Although it can be challenging in many industries, this can include anything from leaving early to pick up their children from school to being allowed to work via the Internet when the employee is required to handle home problems (Gutek, et al., 2012).

### **2.9.2 Achievement**

If there is to be a balance between work and life an employee must have the ability to succeed in their occupation (also supported by Netemeyer *et al.*, 2013). It is a prerequisite that the employee needs to be able to succeed in and out of work to achieve this. In accordance to performance, the structure of the person's professional life needs to allow for development. Through this the person can truly shape their own destiny generating self-worth and in juxtaposition with other work life balance concepts they will be able achieve in home life as well.

### **2.9.3 Enjoyment**

There are many employees who can be happy in any situation as long as they view it accordingly. Enjoying life is something that everyone can do and is integral to the work life balance. A person must be able to work in a setting that they can not only achieve but also enjoy their success (Voydanoff, 2008). Tied in with the concept of flexibility a person needs to understand that in order to do well in work you need to be enjoying work and life. A happy person will be able to perform better through increased energy and drive which helps the organization maintain their competitive advantage.

## **2.10 Conditions of work-life balance at the workplaces**

A study by Sinclair (2015) with 63 employees of a bank using interviews discovered that banking employees need an environment in which they can be able to balance work and life priorities well.

A similar study carried out by Hyman and Summers (2014) with microfinance institutions using observations and interviews pointed out that employees in the financial services sector needs to balance life and work priorities, with some employees revealing that they were worried that sometimes they would work for (unpaid) overtime when marketing the microfinance institution's financial products door to door and had less time with their families which also needed attention.

The organisation should reduce chances of the employees bringing unfinished work home (Beck and Davis, 2015). Supported by the findings from a study by Elloy and Smith (2014) who undertook a study with some bank employees from the credit department and found out that employees had complains about having too much workloads to the extent that, more often than not, they had to take some work to their homes to finish it off, eating up on their times to be with their families and attend to life matters. The employees held the management responsible for putting too much workload on them, with limited resources to use. However, in contrast to those findings, a study by Dex and Smith (2011) revealed from interviews that the employees actually were happy that they would finish off their work home, in the presence of their families unlike having to stay at work after hours.

The organisation has to reduce the cases of employees having to spend additional hours at the workplace, especially if this is contrary to the contract of employment terms (Spinks, 2014). All overtimes have to be paid in order to compensate for the employee's services (Spinks, 2014). The claims by Spinks (2014) were confirmed by studies carried out by researchers like Kigers (2015) and Waters and Bardoel's (2006) who found out from their studies that employees needed to be paid the extra times they spent at work, and have their safety guaranteed as they then have to travel in the late hours. The findings of Kigers (2015) and Waters and Bardoel's (2006) conflict with the findings of Wise and Bond (2014) who found out from their study of bank employees that the many of the respondents who responded to the questionnaires were actually not interested more in being paid over-time, but they preferred to be attending to life issues after normal working hours. The results obtained by Wise and Bond (2014) concur with the claims by Shorthose (2014) who claimed that the issue of overtime is viewed contrarily and on different circumstances by different classes of the society, individuals or workforce and organisations altogether.

Pressures of work must not interfere with the worker's personal life, and organisations should stick to the terms in the contract of employment of starting and finishing hours (Kirrane and Buckley, 2014). However, in most cases personal stresses, such as stress originating from outside the organisation, is inevitably and naturally brought to work and affect work-life and productivity (Buzzanell et al., 2015).

Studies and claims by authors such as Eates (2014); Mackay (1997); Hacker and Doolen (2014); Mellor, Mathieu, Barnes-Farrell and Rogelberg (2014); Noor (2014); Pocock (2015) show that employees need to have significant control and act autonomously in order to reduce pressures and stress which is negatively related to employee productivity.

## **2.11 Consequences of work-life imbalance**

There has been a much larger body of research on the consequences of forms of work-life imbalance and in particular various manifestations of work spill over and conflict. This has already been touched on in previous sections. In his review of the subject area, O'Driscoll (2013) identifies research on work and life satisfaction, physical health, on individual performance, mental health and on well-being in organisations. This reflects a set of traditional outcomes of interest to W/O psychologists. Recent research has progressively recognized the difficulty of the issues.

More sophisticated research typically starts from a particular model of the family. For instance, there is a huge body of research that explores the consequences of various types of family commitment on women's careers. Similarly, there is widespread research on dual career families. Such studies usually take into account the demands and rewards in both the workplace and the home.

A fairly typical example can be found in the work of Mauno and Kinnunen (1999) who report a Finnish study of 215 dual earning couples in which they explored the impact of a range of work stressors on marital satisfaction. One of the stressors was work-family conflict. Using structural equation modelling, they found that most of the stressors spilled over into marital satisfaction via work exhaustion and its impact on psychosomatic health. Work-family conflict and time pressure had a stronger effect than other stressors such as leader relations and job insecurity. However this affected each partner independently and did not spill over into the marital satisfaction of the other

partner. In other words the women partner may have experienced work-family conflict; this had an impact on exhaustion and health which in turn had a negative impact on her marital satisfaction but despite this work spill-over, the study detected no marital spill-over from the satisfaction of one partner to the other.

Vinokur, Pierce and Buck (1999) also provide evidence of the impact of work and family stressors and conflicts on the mental health and functioning of women in the US Air force. This goes a step further than the Finnish study by incorporating family as well as work stressors in the analysis. The study finds that marital and parental family roles had a different effect. They also found that high involvement in family and or work affected the outcome. Both job and marital distress and family-work conflict had adverse effects on mental health. High involvement in job and family had a beneficial impact on distress but a negative impact on work-family conflict.

## **2.12 Productivity**

According to Guthrie (2014) labour productivity can be defined as total output divided by labour inputs and is considered as a necessary, though not sufficient in itself, condition for long-term success and profitability. There should be a positive relationship between productivity and work-life balance as supported by body of research. This includes reviews of a number of studies, research across several organisations and individual case studies. However, studies like Bloom *et al.*'s., (2014) study do not support a positive relationship between productivity and work-life balance. The authors studied 732 manufacturing organisations in the UK, US, Germany and France found no direct relationship between increased productivity and work-life balance initiatives/policies. These studies can usually be analysed to find the confounding factors such as lack of implementation of work-life policies, or management or workplace culture. Management was found to be an intermediary factor by Bloom *et al.*, (2014) for example, and they only measured having a work-life policy, not actual provisions or implementation.

### **2.12.1 Work-life programs and productivity**

According to Lobel and Kossek (2013) Work-life initiatives encompass a variety of practices that aid workers in balancing the demands of personal life and work. Many of these practices are aimed

in particular at helping workers to deal with family obligations. Specific services are provided by some programs such as emergency day or, care on-site day-care for children where other programs provide parental leaves and flexibility in work hours. Many programs intended to significantly aid the worker are costly even though some programs may be regarded as a cost to the organisation, for example, providing information about local day care centres. On-site child care centres can be quite costly to run and set up, and at the same time, implementing flexible hours may lead to problems with changing managerial practices and adjusting work schedules. Greenhaus and Parasuraman (1997), Hall and Parker (1999) and Lobel and Kossek (2013) argue that work-life programs breed performance benefits for firms by reducing absenteeism and turn-over and enhancing recruitment.

According to Brett (1997) and Konek and Kitch (1994) suggested that tensions between family life and job demands may result in employees resorting to reduce those tensions by expending less effort and time on their current jobs, leaving the workforce altogether (Klerman and Leibowitz, 1999; Oppenheim- Mason and Duberstein, 1992) or Felmllee (1995) and Greenhaus *et al.*, (1997) concur that employees will move to a position that exhibit less work-family stress. Greenhaus and Parasuraman (1999) and Lobel (1999) propounded that if organisations provide their workforce with resources and flexibility to help them combine work and family more easily, they can make improvements on their ability to recruit and retain a top-quality workforce. The relationship between work/life programs and productivity is discussed below.

### **2.13 Challenges to effective work-life balance**

A challenge to the attainment of an effective work life balance is tight nature of work schedules in many organisations (Ransome, 2013). A study in a bank to find out challenges affecting work-life balance, using interviews by McGregor (2013), found out that the nature of some jobs are too tight, that managing work-life balance becomes a challenge. From the research, the worst position found was the front office (bank tellers) who spend the whole day attending to customers depositing and withdrawing money, and then after hours there is inevitably a need to balance off the accounts and amounts.

Some employees and management may mistakenly think or believe that work-life balance options are only available to parents or careers, hence this poses a challenge in trying to ensure the work-life balance as in the study by Kossek and Ozeki (2010). Rigid organisations and unsupportive or inappropriate management styles also pose a threat to work-life balance whereby requests to change working patterns are not received positively by the employer (Ang, 2013). Pocock, (2015) and Harris and Pringle (2013) found out that lack of (enough) management support pose a challenge to attainment of an effective work-life balance.

Ghazi (2014) and Walker and Webster (2013) suggest that it becomes a challenge for balancing work-life relationships if the flexible working options on offer are restrictive to pursue education or training opportunities.

#### **2.14 Work-life balance at Swedbank – a case study**

The Swedbank headquartered in Latvia, is one of the leading banks in Sweden, and operating many branches across the country. The bank has large customer base and over two-thousand employees as given by Jan and Younas (2016). According to Jan and Younas (2016), the bank has a Human Resources department, centralised at the Headquarters and the department is focused also on managing work-life balance of its employees, through various programs put in place, and support given to the WLB by other managers.

Jan and Younas (2016) highlight that some of the programs the bank has put in place include social facilities such as allowing employees to have greater control of their own work and managing by objectives, sporting and gym, adoption of artificial intelligence and technology to reduce workloads for its employees, paid overtime, supervisor support, closure on holidays to allow employees to attend to their families, support for childcare such as educating the employee's children, job-sharing programs, better pay conditions, flexibility in working arrangements, better maternity and paternity leave offerings, and many others. According to Jan and Younas (2016), Swedbank has generally seen a motivated to work and stress-free workforce and because of that has managed to grow to become one of the leading banks in the country with growing profit levels, compensations claims, less work-violence cases, stress-related accidents or losses, sabotaging, and



staff turnover. The authors, Jan and Younas (2016) further stresses that all in all, because of its sound work-life balance practices, the bank has seen improved employee productivity.

In trying to ensure work-life balance of its employees, the bank however encounters some challenges. The conflicting goals of the stakeholders (especially shareholders and the employees), paid changes in technology, divergence of employee goals which makes one-size-fits-all policy difficult to implement, rising competition and globalisation which dictate change in the organisation, use of artificial intelligence which may make other employees redundant thereby increasing stress levels among employees in fear of job losses, and sometimes lack of sufficient resources to use for balancing work-life of the employees are the major challenges highlighted by Jan and Younas (2016).

### **2.15 Research gap**

From the reviewed literature, it is clear that most of the researches done so far on work-life balance were done outside Zimbabwe. Also, most of the studies were done outside the banking industry. Literature specific to the financial sector is quite scanty, resulting a gap in literature. Probably what is applicable in other industries is not applicable in the banking sector. Probably, also, what applies outside Zimbabwe does not apply in Zimbabwe (for example, in terms of what employees value most between work and their personal lives). Also, previous results may not apply to developing countries like Zimbabwe since the majority of the studies were done in the developed countries especially in Europe. Zimbabwe as a country has a seemingly unique history from most of the countries in which studies have been done so far, in terms of the fundamental changes that have transpired so far in the financial and banking service system. As a result, there is a chance that seemingly unique results from the studies done in Europe can be found from studies in Zimbabwe. Therefore, there is a gap in literature in terms of difference in phenomenal changes in the finance sectors and where studies have been carried out so far hence this research is meant to fill that gap in literature as highlighted.

### **2.16 Conceptual framework**

According to Chibwe (2018), a conceptual framework is a connection of various concepts under study, which underpin and guide the researcher throughout the research study. It is usually diagrammatically represented as a flow diagram to show the link between concepts and variables under study.

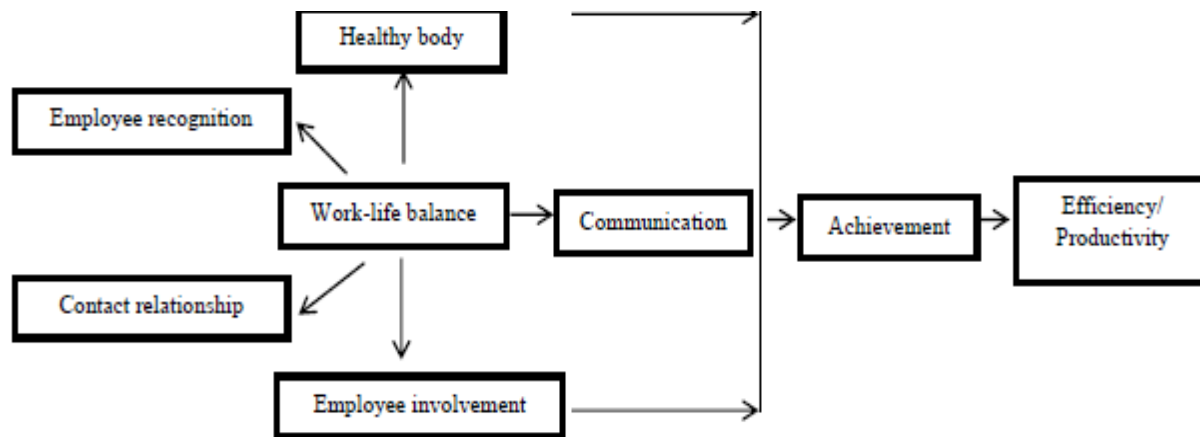
Individuals are progressively looking to balance their responsibilities in their personal life and at work. This describes the interactions among various life domains including their demands and responsibilities (Figure 2.2). Senécal, Vallerand, and Guay (2014) and Seiwert (2012) suggested that in this sense, the problems of balancing life are thought to depend on how people allocate their time across various life domains. The term “balance” probably evokes the image of a scale for most people, suggesting that the amount of time spent in different activities such as with family or friends, doing sport and at work should be equal, or at least no one activity should be tipping the scale. However, this suggestion of equal time goes against the reality that different activities require different amounts of time and energy and at different times.

The demands of life are not static either across the decades or in day-to-day life. The use of this term also implies that the amount of time spent in each life area is more important than the quality of that time, which is rarely the case. Living a balanced life represents connection with and attention to what is given priority and valued in life. In other words, Kofodimos (1995) argues that a balanced life represents something like a satisfying and productive life which integrates main life domains and expresses a person's unique values, interests and wishes.

A work-life conflict is ‘a form of inter-role conflict in which the role pressures from the work and family domains are mutually incompatible in some respect’ (Greenhaus and Beutell, 2011 p.77). Recently, the terms “work-life facilitation” and “work-life enrichment” have been introduced, which stress positive interdependencies between work and life. As given by Greenhaus and Powell (2006) and Grzywacz and Marks (2012), this means that private life can benefit from work and work can benefit from private life.

The conceptual framework proposed model in Fig. 2.2 shows the relationship between Work-Life Balance and Employee Productivity.

**Figure 2. 2: Conceptual Framework on work life balance**



**Source: Researcher (2019)**

Figure 2.2 above shows the connection between the concepts of work and life, and the consequent effect on the work-life balance on productivity. The work and life variables that are important to the employees are employee recognition, contact relationships, employee involvement in decision making, health status and ease of communication at the work-place. The level of achievement of these work-life variables has a direct effect on the efficiency or productivity of the employees. Thus the conceptual framework above shows the variables that underpin the research, and the link between the work-life variables (independent) and employee productivity (dependent).

## **2.17 Chapter summary**

The chapter reviewed relevant literature. Both the theoretical literature and the empirical literature were reviewed. The review of literature enabled the researcher to understand the various items involved on the main variables of work-life balance and that of employee productivity. This then formed the conceptual framework of the study. The review of literature also exposed the research gap, which the research would contribute towards filling. The next chapter focused on the methodology used to carry out the research.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.0 Introduction**

The primary main objective of this study is to examine the effect of work-life balance on employees' productivity at NMB Bank. The main objective is to examine the effect of work-life balance on employees' productivity at NMB Bank and the main research question is "What is the impact of work-life balance on employee productivity in the Financial Services Sector in Zimbabwe?"

This chapter focuses on the methodology used to carry out the research. It discusses at the research philosophy adopted, the research approach, the research design, the population of the study, sampling methods, research instruments used, data collection methods, data validity and reliability enhancements, research ethics observed, among other aspects.

#### **3.1 Research philosophy**

The researcher adopted a positivism philosophy in order to objectively evaluate the relationship between employee productivity and work-life balance at NMB Bank, as supported by Guba and Lincoln (2012) who argued that adopting quantitative methods helps the researcher to clearly articulate cause and effect relationships between variables. Research philosophy is a set of assumptions underpinning a research strategy employed by the researcher (Saunders, Lewis and Thornhill, 2012). The main research philosophies are the pragmatism, positivism and interpretivism. According to Kothari (2014), positivism research philosophy is more appropriate when the research uses mainly quantitative methods in analysing data, whereby interpretivism philosophy is more appropriate when mainly qualitative methods are being used to analyse data and pragmatism philosophy is whereby the research employs mixed methods, that is, both qualitative and quantitative methods of data analysis.

### **3.2 Research approach**

A research approach is the extent to which the researcher understands the theory at the start of the research (Saunders, Lewis and Thornhill, 2012). According to Saunders, Lewis and Thornhill (2012), there are more than one research approaches, which include abductive, inductive and deductive approaches. According to Bryan (2014), deductive approach is when the researcher collects data in order to test a theory whereby inductive approach is when the researcher collects data and develops a theory from the analysis of the data, and abductive approach is when both inductive and deductive approaches are mixed. Inductive approaches are more appropriate when carrying out qualitative approaches and deductive approaches are more appropriate when doing quantitative researches (Bryan, 2014). The researcher adopted a deductive approach since the researcher needed to find the impact of work-life balance on employee productivity with theories to test using quantitative methods.

### **3.3 Research design**

Research design is a presentation of the different types of approaches used and a systematic outline of how the scientific research has been carried out in solving the identified research problem (Rajasekat, Philominathan and Chinathi, 2013).

Several possible research designs exist; including descriptive design, explanatory design experimental design, exploratory designs and mixed methods design. Creswell (2013) highlights that explanatory research design is more suitable when establishing cause and effects relationships between variables. According to Robson (2014), exploratory research design is more suitable when the researcher is studying what is currently taking place, looking for new insights, when assessing phenomena in a new light and also when asking questions. Descriptive research design is more appropriate when testing hypothesis (theories), when objectively describing accurate profiles of people, events or situations of particular interest, and also when carrying out statistical analysis using quantitative data analysis techniques. Bryan (2014) highlights that experimental designs are more appropriate when an experiment is carried out such as in a laboratory to result in observations which lead to conclusions. According to Saunders, Lewis and Thornhill (2012), mixed methods design is used when one or more pure research designs are combined. Since this research was

about establishing the impact of work-life balance on employee productivity, which was a cause and effective relationship, using quantitative techniques of data analysis, the researcher adopted a descriptive research design with the case study of NMB Bank.

### **3.4 Target population**

Research population is the total number of elements that the research conclusions are to be attributed to (Curran and Blackburn, 2016). Research population encompasses all elements that are under consideration or that are of particular interest to researcher from which a sample can be drawn (Curran and Blackburn, 2016). In this research, the population constituted the total employees (including the management) of NMB Kwame Nkrumah branch in the Harare CBD. The branch is the headquarters of the bank and has a total of 50 management personnel (from the strategic (top) level to the operational (lower) level management) and 180 non-managerial workers, resulting in a population of 230 individuals.

Table 3.1 presents the breakdown of the population.

**Table 3. 1: Research population**

<b>Population Category</b>	<b>Category Size</b>
Managerial employees	50
Non-managerial employees	180
Total	230

**Source: HRD reports, 2019**

### **3.5 Sampling methods**

There are two sampling techniques, probabilistic and non-probabilistic sampling methods. According to Creswell (2013), probabilistic sampling methods are methods which give the population elements equal chances of being selected into the sample for sampling. Examples include systematic random sampling, random sampling, stratified random sampling and cluster sampling. According to Creswell (2013), non-probabilistic sampling methods are methods that

give population elements unequal chances of being selected into the sample. Examples of non-probabilistic sampling methods include snowballing sampling, quota sampling, judgemental sampling and convenience sampling. Most of the probabilistic sampling methods require a sampling frame in order to be usable (Saunders, Lewis and Thornhill, 2012).

The researcher employed both probabilistic and non-probabilistic sampling methods to come up with a sample. In order to ensure that the researcher would come up with a sample constituted of respondents from all the two population groups, non-probabilistic sampling method of quota sampling was employed first. Although this resulted in all population elements not having equal chances of being selected, it ensured that the views from the two population categories would be heard and considered, and also, the population elements in each of the two population categories still had equal chances of being selected following quota sampling.

As for the managerial employees, in order to select those managers that had considerable time to participate in the study, convenience sampling was used, although this method did not result in all managers having equal chances of being selected.

When it came to selecting non-managerial employees, simple random sampling was used. The employees were numbered from number 1 to number 180, in ascending orders of their names (being an NMB worker, the researcher found it much easier to obtain the data from relevant authorities in the bank). The codes were put on congruent cards, which were then put in a hat, and were well mixed (shuffled), before the required number of cards were drawn one after the other, without replacement. The chosen cards pointed to the chosen employees who would then be part of the sample. As confirmed by Coghlan and Brannick (2014) that random sampling eliminates bias by giving population elements equal chances for being selected, this had an advantage of reducing bias because all the workers had equal chances of being selected into the sample.

### 3.6 Sample size

A sample is a part of the population drawn from the population and studied, whose results are then generalised for the whole population (Glaser and Strauss, 2015). A sample is taken when the researcher has limited time to carry study the whole population, when the population is too large to be studied wholly, element by element; and when the researcher has limited resources as highlighted by Hakim (2013).

However, Mintzberg and Waters (2018) argue that, a sampling error results whenever a sample is taken. However, when the population is very large (exceeding 3000), a sample of at least 1% will be more representative or a sample size greater than 30 for population sizes of less than 3000 would be more representative (Mintzberg and Waters, 2018). The researcher followed the second criterion by Mintzberg and Waters (2018) and chose a population size of 210, which was greater than 30.

Based on the above sampling methods used, a total of 210 respondents were chosen from sample frame as depicted in Table 3.2.

**Table 3. 2: Sample size**

<b>Population Category</b>	<b>Category Size</b>	<b>Sample Size</b>	<b>Instrument</b>
Managerial employees	50	40	Interview
Non-managerial employees	180	170	Questionnaire
<b>Total</b>	<b>230</b>	<b>210</b>	

### 3.7 Data types

#### 3.7.1 Primary data

Primary data is data collected from the field for the first time to solve a current research problem (Morris and Wood, 2015). The primary data used in this research was collected from the staff of NMB headquarters. Primary data used was advantageous to the research since it was collected to solve the identified research problem in the financial service sector and was fresh (Raimond, 2013).



However, Peters and Waterman (2017) confirm that, primary data was more expensive and difficult to gather, starting from the process of drafting and validating the research instrument up to the administration of the instrument in collecting data. The process was quite expensive and tiresome.

### **3.7.2 Secondary data**

Secondary data is not original to the current research data and is data that was gathered by others (Morris and Wood, 2015). This research also made use of some secondary data such as from company publications, newspapers, journal articles, books and the internet. As supported by Raimond (2013), secondary data was advantageous in that relative to primary data, it was quite faster and cheaper to gather. The author claimed that secondary data is cheaper to gather since most publications and other sources are readily available especially on the internet. With official sites such as JSTOR providing most of the journal articles, the internet provided the bulk of the information. However, the use of secondary data was with its own pitfalls. The major problem was that the bulk of the information found would not apply to the current research problem at hand since the data was collected for other purposes.

## **3.8 Research instruments**

A research instrument is a tool that is used to collect data (Robson, 2014). According to Robson (2014) an instrument can either be structured (with laid-down questions) or unstructured. There are various instruments to collect primary data, including experiments, observations, questionnaires and interviews (Kersley *et al.*, 2006). This study used both the questionnaire (for non-managerial staff) and interview guide (for managerial staff) as research instrument.

### **3.8.1 Questionnaire**

A questionnaire is a document that contains a list of questions that is given to the respondents, asking them about their opinions and other issues relating or relevant to the subject under study (Hakim, 2013). As also noted by Hakim (2013), a questionnaire can have open-ended questions and/or closed questions. Open-ended questions are questions that seek respondent's opinions and

allow the respondents to highlight their views in their own words (Saunders, Lewis and Thornhill, 2012). According to Saunders, Lewis and Thornhill (2012), closed ended questions are the questions which have possible answers, from which the respondent has to choose at least one response. The questionnaire used in this research constituted both closed and open questions. There were more of closed ended questions than open-ended questions. Open-ended questions helping the researcher have deeper understanding of issues by allowing respondents to write their opinions freely. Closed ended questions helped the researcher, where necessary, not to have too divergent views to allow data coding and processing become much easier. For easier data analysis, a Likert scale was applied to closed ended questions.

The use of the questionnaire itself had several advantages, including allowing the researcher to collect both qualitative and quantitative data using one instrument, in line with the research design, approach and philosophy adopted. Also, the questionnaires saved much of the researcher's time since voluminous data from many respondents was gathered in a short space of time at a lesser cost.

However, the questionnaire had to be pretested for validity and it was expensive to design which proved to be disadvantageous. Also, it provided little room for probing so there was less basis for assurance that the respondents would have understood the questions. Also, non-verbal expressions could not be captured by the questionnaire.

### **3.8.2 Interview guide**

According to Curran and Blackburn (2016), interviews are data collection instruments, structured or unstructured, involving a conversation between the interviewer (who asks the questions) and an interviewee (who responds to the questions). Coghlan and Brannick (2014) are of the view that the interview is of use where the respondents to be interviewed are few and the information that is required is detailed.

A total of five face to face interviews were scheduled to be conducted with NMB managerial staff chosen to be part of the sample. Saunders *et al.*, (2016) suggest that this instrument be included

because it was one of the necessary tools in the collection of qualitative data, which was nevertheless less dominant in this study.

Interviews were a useful instrument as they enabled the respondents to have a clear meaning and understanding of the subject under review since they gave the respondents a chance to seek clarity on questions that were not clear. The interviewer also had the chance to rephrase and repeat questions not apprehended by the respondents so as to help the interviewees have a clear meaning and understanding of the questions. The interview facilitated the judgement of the appraisal and validity of the responses that were given verbally by the respondents. As highlighted by Smith (2013), the facial expressions and other non-verbal cues during the interview were important aspects that were worth noting as they provided answers to questions that were deep within the interviews being held. The interviews allowed further probing into topics that were emotionally charged whose questions and answers were complicated. The researcher's conclusion on the validity of the information given by the respondents was made possible by the disposition given by the respondents.

However, the interviews could not collect quantitative data. The interview sessions were also more time consuming relative to the time taken for questionnaires to be distributed, completed and collected.

### **3.8.3 Justification for using both questionnaires and interviews**

The two research instruments were considered to complement each other as the questionnaire is/was more of quantitative than qualitative, hence to get more detailed qualitative data the researcher then resorted to interviews (since some of the research objectives needed qualitative data). Also, the two instruments would collect data in tandem with the chosen research design and philosophy. More specifically, the researcher believed the quality of data would improve because questionnaires and interviews allowed for data triangulation, whereby the instruments would overcome the weaknesses of each other.

### **3.9 Data collection procedures**

The researcher compiled a list of questions in line with the research objectives, then came up with her own questionnaire and interview guide. To conduct the study, the researcher sought for permission from NMB management with a letter from the GSM. The researcher then drew up a sample from the bank branch. The researcher then went on to collect data from the bank. Each questionnaire respondent was given a maximum of two days to complete the questionnaire, then would return the questionnaire at the bank branch's reception for collection by the researcher. The two days were considered sufficient for the respondents to study and complete the questionnaire, at the same time reducing their chances of failing to return the questionnaires. After collection the researcher then checked for wholeness, consistency and reliability of data, then proceeded to summarise, present and analyse data.

As for interviews, the researcher drafted the interview guide and made appointments with the respondents, and then carried out the interviews.

### **3.10 Data validity**

Gibb (2016) defines validity as the extent to which an instrument measures what it is intended to measure. The researcher meticulously designed the questionnaire, and pretested it in order to refine it as a way of improving validity. The questionnaire was pretested with a statistician who also happened to have experience in validation of instruments, professional knowledge on the area of under study and pilot studies. The dissertation supervisor also played a part in validating the research instrument. A pilot study was done with the bank employees who did not then necessarily form part of the final sample, and basing on their responses, the researcher refined the questionnaire with the help of the project supervisor before actual data collection was done.

### **3.11 Data reliability**

According to Gibb (2016) reliability refers to the internal consistency of the research instrument. The researcher tested the reliability of data using the SPSS package version 16, using the Cronbach's Alpha measure which makes use of variances between the responses (items) on the

instrument. Johnston (2015) suggests that an alpha of at least 0.7 would be considered reliable, and that above 0.5 but less than 0.7 would be considered less reliable. An alpha below 0.5 would indicate that the data was unreliable.

### **3.12 Data analysis and presentation**

The closed ended questions from questionnaires were fed into the SPSS package for analysis purposes, using percentages, frequencies, simple statistical summary measures such as the measures of central tendency and through rigorous statistical analysis of hypothesis testing and regression analysis. The open ended question data and the interview data because most if not all of them were qualitative in nature, were just summarised in writing. Presentation was done using Microsoft Office packages version 2013, specifically Excel and Word 2013, in form of charts, tables and graphs.

### **3.13 Research hypotheses and regression model**

#### **3.13.1 Research hypotheses**

The following research hypotheses were going to be tested in this research, which hypothesis were generated from the reviewed literature, listed as null hypothesis and alternative hypothesis.

**H<sub>0</sub>:** Work-life balance strategies employed at NMB have a non-negative effect on the level of employee productivity.

**H<sub>1</sub>:** Work-life balance strategies employed at NMB have a negative effect on the level of employee productivity.

In order to test the hypothesis, a 5% (conventional) lower one-tail test will be performed using data collected using questionnaires (closed ended questions). The null hypothesis (H<sub>0</sub>) will be accepted if the regression coefficient (Pearson's) is both non-negative (at least zero) and also

shows that the relationship is significant at the 0.05 level. As a result, a regression analysis was performed in order to complete the test.

### 3.13.2 Regression analysis

The following research model was developed in line with the proposed theories, in the case that Work-life Balance Strategies (WBS) have been found to have a non-zero correlation coefficient with Employee Productivity (EP).

$$EP = \beta_0 + \beta_1 WBS + \epsilon$$

Where,  $\beta_1$ -values are regression constants, showing the impact of each independent variable on Employee Productivity.  $\beta_0$  is the impact that other independent variables (than work-life balance) not studied have on employee productivity.  $\beta_1$  is the impact that work-life balance strategies have on employee productivity.

EP is the level of Employee Productivity, which is the dependent variable.

WBS are the work-life balance strategies, the independent variables.

$\epsilon$  is the error term, which is a random variable with a mean of zero.

If **H<sub>0</sub>** is true, the expectation is that  $\beta_1$  is positive, showing that work-life balance strategies have a positive impact on the level of employee productivity at NMB Bank, and  $\beta_1$  should be statistically significant at the 0.05 level (the  $p$ -value should be less than 0.05). Otherwise **H<sub>0</sub>** will be rejected in favour of **H<sub>1</sub>**.

The total responses relating to strategies being employed and the totals for level of employee productivity for each possible choice on the Likert scale was used for hypothesis testing and regression analysis.

### **3.14 Ethical considerations**

Research ethics are defined as the appropriateness of the researcher's behaviour with respect to the rights of the subjects of the research (Saunders, Lewis and Thornhill, 2012). Firstly, the consent of the respondents was sought before data collection. Also, the participants were allowed to withdraw at any time if they so wished. In addition, the participants remained anonymous throughout the research. The researcher did not bribe or pay any participant for participating.

### **3.15 Chapter summary**

The chapter looked at the various methodology aspects employed in carrying out the research. This included research philosophy, research design, population, sampling procedures and instruments used data collection procedures, validity, reliability and, presentation and analysis and ethical issues. The next chapter focused on the analysis, presentation and discussion of data.

## CHAPTER FOUR

### DATA PRESENTATION AND ANALYSIS

#### 4.0 Introduction

This chapter presents the research findings, as well as analysing and interpreting them. The chapter provides an analysis of the response rate as it is of great significance to this study due to the strong orientation on the validity of the results obtained by the study. It also analyses and interprets the collected data in line with the research objectives and research questions.

#### 4.1 Response Rate

A total of 170 questionnaires were distributed to Non-managerial employees. A total of 40 personal interviews sessions with managerial employees were also targeted and Table 4.1 shows the actual number of questionnaires administered and those that were completed and returned as well as the response rates. The table also shows the interviews targeted and those that were conducted. Response rate was calculated using formulas suggested by Saunders et al., (2009) that is a quotient after dividing the actual respondents by targeted respondents.

**Table 4. 1: Response rate**

<b>Population Category</b>	<b>Category Size</b>	<b>Sample Size</b>	<b>%</b>	<b>Instrument</b>
Managerial employees	40	38	95.00%	Interview
Non-managerial employees	170	165	97.06%	Questionnaire
<b>Total</b>	<b>210</b>	<b>203</b>	<b>96.67%</b>	

From table 4.1, questionnaires that were distributed to the non-managerial employees yielded a response rate of 97.06%. The remaining 3% were not interested and were busy to assist in the research. The response rate for the questionnaire was impressive to the researcher and besides it was in congruency with scholars such as Shirley and Sushanta, (2006) who state that for



questionnaire to have a positive impact to the research, its response rate should have at least 70%. The response rate for personal interviews was 95% and was excellent.

## 4.2 Reliability statistics

To gain trust from the questionnaire used, the research ran a scale-reliability test on SPSS. The coefficient used is called the Cronbach's Alpha. According to Johnston (2009) the Cronbach alpha is a scale value that measures the inter-correlations among test items. A measure of 1 is regarded as the highest in terms of reliability and a measure that exceeds 0.7 is regarded as acceptable (Johnston, 2009).

**Table 4. 2: Reliability and validity Test**

Cronbach's Alpha ( $\alpha$ )	Number of items
.712	26

**Source:** Primary Data (2019)

The Table 4.2 shows results from the test for consistency of the questionnaire used for collecting data from five categories of respondents using Cronbach's Alpha. The obtained Cronbach's Alpha ( $\alpha$ ) is acceptable 0.712, which means the data collected was reliable.

## 4.3 Demographic information of non-managerial respondents

The first part of the questionnaire comprised of the demographic information of the respondents. This data was gathered to enable the researcher to link the nature of respondents to the findings of the research. Aspects such as age, gender, experience of the respondents with the bank and level of education of the respondents. This section presents the findings of the demographic data section of the questionnaire. The researcher presents demographics of the respondents in form of graphs and charts.

### 4.3.1 Gender of respondents

In this section, the respondents were asked to indicate their gender. The following figure is a chart that articulates the gender mix of the different groups of respondents.

**Table 4. 3: Gender of respondents**

<b>Gender</b>		
Category	Percentage	Frequency
Male	48.28%	98
Female	51.72%	105
Total	<b>100.00%</b>	<b>203</b>

**Source:** Primary, 2019

The results in Table 4.3 show that the majority of respondents that is 52% were female respondents and the remaining 48% were male respondents. This shows that gender distribution in this survey was in favour of females (both managerial and non-managerial) meaning there were averagely more females than their male counterparts in the study. The indication is that NMB bank has more females than males. The claim that Zimbabwean population has more females than males as postulated by Zimstats (2018) agrees with what the standing of gender balance at NMB Bank was like during the research process.

#### **4.3.2 Age of respondents**

The respondents were asked to reflect their ages. The age groups that the researcher had come up with were less than 20 years age group, 20 to 35 years age group, 35 to 50 years age group and above 50 years group. The diagram below shows the age of respondents.

**Table 4. 4: Age of respondents**

<b>Age group</b>		
Category	Percentage	Frequency
<20 years	1.48%	3
20-<35 years	43.84%	89
35-<50 years	47.29%	96
≥50 years	7.39%	15
Total	<b>100.00%</b>	<b>203</b>

**Source: Researcher, 2019**

Table 4.4 shows that the modal age group was 35 to 50 years which constituted 58.18% (96/165) respondents, followed by 20 to 35 years age group with 52.12% (89/165) of the respondents. The least category was the less than 20 years category which had 1.8% (3/165) and second least was the above 50 years category with 9% (15/165) respondents. The age shows that the data gathered was generally normally distributed. All categories had representatives. This helped the research study in the sense that, since all categories were represented, the findings from the research are a hybrid. A hybrid of findings shows a clear picture with the subject of concern without any bias of age. As well, with the modal age being 35 to 50 years, the researcher was guaranteed that the responses were mature. Maturity of the respondents assured the researcher that the research findings were reliable and valid since they were gotten from mature respondents.

#### **4.3.3 Education level of respondents**

The next question asked respondents about their level of education. Respondents were also asked a question on their highest level of education in an attempt to establish their highest qualifications as well as the level of literacy. The table that follows presents the results.

**Table 4. 5: Education level of respondents**

<b>Highest Education Level</b>		
Category	Percentage	Frequency
Primary	0%	0
Ordinary level	2%	5
Secondary	21%	43
Diploma/Certificate	50%	101
Degree	25%	51
Other	1%	3
<b>Total</b>	<b>100%</b>	<b>203</b>

**Source:** Researcher, 2019

Table 4.5 shows that from the survey conducted, the majority 61.21% (101/165) of respondents who responded had diplomas and certificates as their highest education level. The second highest frequency was those with degrees, with 30.90% (51/165). 26.06% (43/165) of the respondents had

secondary education as their highest level of education. 3.03% (5/165) of the respondents had ordinary level as their highest level of education. Such other educational qualifications indicated were post graduates agriculture degree and professional courses such as IOBZ (Institute of Bankers Zimbabwe). Generally, the respondents were educated; they were literate to participate during the research. This guaranteed the researcher that the respondents were more literacy to provide more accurate information regarding work-life balance and employee productivity.

#### 4.3.4 Experience level at NMB Bank

Figure 4.6 below presents the respondents' experience with NMB Bank. This experience was regarded as necessary in showing whether employees had any history to sufficient enough for them to have testimonies to share with respect to work-life balance and employee productivity.

**Table 4. 6: Experience level at NMB Bank**

<b>Experience level at NMB Bank</b>		
Category	Percentage	Frequency
<2 years	13	6%
2-<6 years	51	25%
6-< 10 years	103	51%
≥10 years	36	18%
<b>Total</b>	<b>203</b>	<b>100%</b>

**Source:** Researcher, 2019

A general look at Table 4.6 shows that the modal class of the level of experience of the respondents with NMB Bank was the 6 to 10 year class with 62.42% (103/165). Respondents with 2 to 6 years were (51/165) that is 30.90%. The experience shows a generally negative skewness, implying that most of the values are to the right; hence this shows that generally, the majority of the respondents had higher experience levels with the bank. The less than 2 years category had 7.9% (13/165) respondents and the above 10 years working experience had 21.81% (36/165) respondents. As a result, the researcher found the level of experience of the respondents high enough for them to contribute reliable data for the research.

#### 4.3.5 Importance of work-life balance to bank workers

Respondents were asked to reflect if work-life balance is important to the bank. Their responses are presented as below.

**Table 4. 7: Importance of work-life balance to bank workers**

Is work-life balance important to bank workers?		
Yes	109	54%
No	87	43%
Not Sure	7	3%
<b>Total</b>	<b>203</b>	<b>100%</b>

**Source:** Researcher, 2019

Table 4.7 shows that the majority of the respondents agreed that work-life balance is important to bank workers as shown by the largest percentage of 54%. 43% of the workers disagreed that work-life balance is important to bank workers and 3% were not sure that work-life balance is important to bank workers. The realisation that the researcher got was that work-life balance is important to bank workers.

#### 4.4 The current work-life balance strategies

The section that followed was now soliciting responses that answer the research questions that were commensurate to the research objectives. The first objective sought to establish the work-life balance strategies that are embraced at NMB Bank. The respondents were asked to show the level of agreement or disagreement with the following the statements that reflect the work-life balance strategies guided by literature reviewed on a five-point Likert Scale ranging from 1 – Strongly Agree, 2 – Agree, 3 – Neutral, 4 – Disagree, 5 – Strongly Disagree. The statistics presented here were generated from a data taken from the Likert scale. Where the mean is closer to 1, it shows that respondents were generally disagreeing on a given situation, and where the sample mean is somewhere close to 3, it shows that respondents were neutral and in the last scenario, where the mean is close to 5, it shows that respondents were agreeing about the usage of the strategy at the company.

**Table 4. 8: The current work-life balance strategies at NMB Bank**

<b>Strategy</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>Sum</b>	<b>Mean</b>
Strategy 1	39	47	3	56	58	203	3.23
Strategy 2	33	31	1	61	77	203	3.58
Strategy 3	33	53	1	52	64	203	3.30
Strategy 4	42	48	3	59	51	203	3.14
Strategy 5	37	51	1	53	61	203	3.25
Strategy 6	27	57	0	48	71	203	3.39
<b>Total</b>	<b>212</b>	<b>289</b>	<b>12</b>	<b>333</b>	<b>387</b>	<b>1233</b>	<b>3.32</b>

**Key**

Strategy 1: Job sharing

Strategy 2: Greater flexibility in working arrangements

Strategy 3: Extending work-life balance options to those without children

Strategy 4: Better pay and conditions

Strategy 5: Better maternity or paternity leave offerings

Strategy 6: More support for parents to pay for childcare

1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

**Source:** Researcher, 2019

Table 4.8 presents the findings with respect to the current work-life balance strategies at NMB Bank. According to the table, strategy 2 that relates to greater flexibility in working arrangements yielded a mean of 3.58. This shows that respondents were in agreement that they have greater flexibility in working arrangements at their workplace. This was followed by strategy number 6 which stated that there is more support by the bank for parents to pay for childcare. This was shown by a mean of 3.39. Extending work-life balance options to those without children as a strategy yielded a mean of 3.30 and this showed that respondents were generally agreeing that the bank extends work-life balance options to those without children. Better maternity or paternity leave offerings and job sharing yielded means of 3.25 and 3.23 respectively. Better pay and conditions was the strategy that yielded the least mean of 3.14. The finding here was that NMB uses all the strategies that the researcher got from literature with respect to work-life balance strategies that can be adopted.

#### 4.5 The extent of work-life balance at NMB bank – objective two

The second objective sought to establish the extent of work-life balance at NMB Bank. The respondents were asked to show the level of agreement or disagreement with the following the statements that reflect the conditions of work-life balance at NMB Bank guided by literature reviewed on a five-point Likert Scale ranging from 1 – Strongly Agree, 2 – Agree, 3 – Neutral, 4 – Disagree, 5 – Strongly Disagree. The statistics presented here were generated from a data taken from the Likert scale. Where the mean is closer to 1, it shows that respondents were generally disagreeing on a given situation, and where the sample mean is somewhere close to 3, it shows that respondents were neutral and in the last scenario, where the mean is close to 5, it shows that respondents were agreeing about conditions of work-life balance at NMB Bank.

**Table 4. 9: The extent of work-life balance at NMB Bank**

<b>Condition</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>Sum</b>	<b>Mean</b>
Condition 1	28	43	8	69	55	203	3.39
Condition 2	52	33	8	43	67	203	3.20
Condition 3	11	39	6	41	106	203	3.95
Condition 4	46	39	5	89	24	203	3.03
Condition 5	31	41	1	63	67	203	3.46
Condition 6	27	29	7	68	72	203	3.64
Condition 7	13	15	3	74	98	203	4.13
Condition 8	38	19	4	63	79	203	3.62
<b>Total</b>	<b>246</b>	<b>258</b>	<b>42</b>	<b>510</b>	<b>568</b>	<b>1624</b>	<b>3.55</b>

**Key**

Condition 1: I am able to balance work and life priorities well

Condition 2: I often bring work home

Condition 3: I often have to put extra hours at work

Condition 4: Work pressures often interferes with my personal life

Condition 5: Personal pressures often interfere with my work life

Condition 6: In the past months, work has caused me significant stress

Condition 7: I have a high degree of control over how I do my work

Condition 8: I have a lot of control over managing my time at work

Key: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

**Source:** Researcher, 2019

The findings presented in Table 4.9 relating to the extent or nature of work life balance at NMB Bank show that condition 7 that relates to respondents having higher degree of control over how they do their work yielded a mean of 4.13. This means that respondents were in agreement that they have high degree of control over how they do their work. This was followed by condition number 3 which stated that they often have to put extra hours at work. This was shown by a mean of 3.95. The condition that in the past months, work has caused the respondent significant stress yielded a mean of 3.64 and this showed that respondents were generally agreeing that in the past months, they have been exposed to significant stress in the workplace. Having a lot of control over managing their time at work and personal pressures often interfering with work life yielded means of 3.62 and 3.46 respectively. Being able to balance work and life priorities well and often bringing work home yielded means of 3.39 and 3.20 respectively. Work pressures often interfering the personal life of the respondent yielded the lowest mean of 3.03.

The finding here was that all conditions of work life balance were present at NMB Bank since all means were greater than 3 which is the neutral point. This finding shows that the standing of things at NMB Bank were in line with a study by Sinclair (2015) which discovered that banking employees need an environment in which they can be able to balance work and life priorities well. Eates (2014) concur to the view by stating that employees need to have significant control and act autonomously in order to reduce pressures and stress which is negatively related to employee productivity and therefore the need to attend to the conditions of work life balance at NMB Bank.



#### 4.5.1 The nature of managerial support for work-life balance at NMB Bank

The second objective sought to establish the nature (extent) of work-life balance at NMB Bank. The respondents were asked to show the level of agreement or disagreement with the following the statements that the nature of managerial support for work life balance at NMB Bank guided by literature reviewed on a five-point Likert Scale ranging from 1 – Strongly Agree, 2 – Agree, 3 – Neutral, 4 – Disagree, 5 – Strongly Disagree. The statistics presented here were generated from a data taken from the Likert scale. Where the mean is closer to 1, it shows that respondents were generally disagreeing on a given situation, and where the sample mean is somewhere close to 3, it shows that respondents were neutral and in the last scenario, where the mean is close to 5, it shows that respondents were agreeing to the assertion stated.

**Table 4. 10: The nature of managerial support for work-life balance at NMB Bank**

<b>Support Dimension</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>Sum</b>	<b>Mean</b>
Dimension 1	63	28	3	31	78	203	3.16
Dimension 2	71	31	5	33	63	203	2.93
Dimension 3	51	37	1	80	34	203	3.04
Dimension 4	52	41	4	69	37	203	2.99
Dimension 5	62	24	5	31	81	203	3.22
Dimension 6	59	18	11	33	82	203	3.30
<b>Total</b>	<b>358</b>	<b>179</b>	<b>29</b>	<b>277</b>	<b>375</b>	<b>1218</b>	<b>3.11</b>

#### **Key**

Dimension 1: I have sufficient involvement in decisions that affect me

Dimension 2: I can deal with urgent family or personal issues without hassles or reprisals

Dimension 3: My supervisor has a sincere interest in employees' well-being

Dimension 4: Employees with family commitments have equal career opportunities in the workplace

Dimension 5: Part-time employees have equal access to career progression

Dimension 6: This Company actively supports work-life balance for employees

1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

**Source:** Researcher, 2019

The findings presented by Table 4.10 highlight information regarding to the nature of managerial support for work life balance at NMB Bank. According to the table, dimension 6 relating to the company actively supporting work life balance for employees yielded a mean of 3.30. This shows that respondents were in agreement that NMB Bank supports their work life balance actively. This was followed by dimension number 5 which stipulated that part time employees have equal access to career progression with a mean of 3.22. The dimension that the employees have sufficient involvement in decisions that affect them yielded a mean of 3.16 showing that respondents are generally agreeing that they have sufficient involvement in decisions affecting them. The supervisors have sincere interests in the well-being of the employee and employees with family commitments having equal career opportunities in the workplace yielded means of 3.04 and 2.99 respectively. Yielding the lowest mean of 2.93 was dimension number 2 which stated that employees can deal with urgent family or personal issues without hassles or reprisals.

The finding here was that all of the dimensions of the nature of managerial support for work life balance were present at NMB. The findings reveal that the respondents were above neutral in view of the nature of management support for work life balance at NMB bank. The management is not exhibiting enough effort in contributing to the work life balance of their employees thus the mixed results. According to Ang (2013) organisations that have rigid and unsupportive or inappropriate management styles also pose a threat to work-life balance and may render employee productivity low.

#### **4.6 The Challenges to effective work-life balance at NMB Bank**

The third objective sought to determine the challenges that hinder up effective work-life balance at NMB Bank. The respondents were asked to show the level of agreement or disagreement with the following the statements in line with the challenges that affect effective work life balance at NMB Bank guided by literature reviewed on a five-point Likert Scale ranging from 1 – Strongly Agree, 2 – Agree, 3 – Neutral, 4 – Disagree, 5 – Strongly Disagree. The statistics presented here were generated from a data taken from the Likert scale. Where the mean is closer to 1, it shows

that respondents were generally disagreeing on a given situation, and where the sample mean is somewhere close to 3, it shows that respondents were neutral and in the last scenario, where the mean is close to 5, it shows that respondents were agreeing to the assertion stated.

**Table 4. 11: The challenges to effective work-life balance at NMB Bank**

<b>Challenge</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>Sum</b>	<b>Mean</b>
Challenge 1	14	28	7	69	85	203	3.90
Challenge 2	15	31	5	73	79	203	3.84
Challenge 3	10	12	7	81	93	203	4.16
Challenge 4	9	25	11	93	65	203	3.89
Challenge 5	16	15	8	96	68	203	3.91
Challenge 6	11	19	6	98	69	203	3.96
Challenge 7	21	31	3	61	87	203	3.80
<b>Total</b>	<b>96</b>	<b>161</b>	<b>47</b>	<b>571</b>	<b>546</b>	<b>1421</b>	<b>3.92</b>

### **Key**

Challenge 1: Tight nature of work schedules

Challenge 2: Work-life balance options are only available to parents or careers

Challenge 3: Requests to change working patterns are not received positively by the employer

Challenge 4: The flexible working options on offer are restrictive

Challenge 5: The employer does not do enough to enable people to pursue education

Challenge 6: The organisational culture is prohibitive of pursuit of life issues

Challenge 7: The banks' general business environment is prohibitive

1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

**Source:** Researcher, 2019

Table 4.10 presents the findings with respect to the challenges of effective work life balance at NMB Bank. According to the table, challenge 3 that relates to requests to changing working patterns are not received positively by the employer yielded a mean of 4.16. This shows that

respondents were in agreement that the employer does not receive requests to change working patterns positively. This was followed by challenge number 6 which stated that the organisational culture is prohibitive of pursuit of life issues with a mean of 3.96. The challenge of the employer not having to do enough to enable people to pursue their education yielded 3.91. Tight work schedules yielded a mean 3.90 showing that the respondents are generally agreeing that they have tight work schedules at the bank. The flexible working options on offer are restrictive and work life balance options are being made available only to parents or careers yielded means of 3.89 and 3.84 respectively. The banks' general business environment that is prohibitive was the challenge that yielded the least mean of 3.80.

The findings here were that NMB is facing all the challenges that the researcher got from literature with respect to challenges of effective work life balance at NMB Bank and requests to change working patterns are not being received positively by the employer exhibited the most impact. The findings here were in line with the findings of Jan and Younas (2016) who found in their study that Swedbank because of its sound work-life balance practices, it has seen improved employee productivity. Their study showed that lack management support is the main driver of the stated challenges.

#### **4.7 Effect of work-life balance on employee productivity**

The fourth objective that was meant to establish the effect of work-life balance on employee productivity at NMB bank was successfully accomplished through a regression analysis where results on strategies of work-life balance were used as an independent variable and the results on current conditions of work-life balance (representing employee productivity) was used as the dependent variable. The table below is the presentation of the arrays of results used for regression and correlation in the study.

**Table 4. 12: Input data for regression and correlation**

<b>WBS (x)</b>	<b>212</b>	<b>289</b>	<b>12</b>	<b>333</b>	<b>387</b>
<b>EP (y)</b>	<b>246</b>	<b>258</b>	<b>42</b>	<b>510</b>	<b>568</b>

**Source:** Researcher, 2019

Table 4.13 shows the correlation results between work-life balance and employee performance at NMB.

**Table 4. 13: Correlation coefficient between WBS and EP**

		EP	WBS
EP	Pearson Correlation	1	.929*
	Sig. (2-tailed)		.022
	N	5	5
WBS	Pearson Correlation	.929*	1
	Sig. (2-tailed)	.022	
	N	5	5

\*. Correlation is significant at the 0.05 level (2-tailed).

**Source: Primary data, 2019**

The results in Table 4.13 shows that the correlation coefficient between work-life balance and employee productivity is 0.929, and the relationship is statistically significant at the 0.05 level ( $\rho = 0.022 < 0.05$ ). This shows that there is a very strong positive correlation between work-life balance and employee productivity. It implies that efforts put on work-life balance strategies moves strongly in the same direction with the level of employee productivity, the more the more, the less the less.

In order to determine the exact amount of change in employee productivity that can be explained by work-life balance at NMB, a model summary was analysed, using SPSS, to determine the (adjusted) R-square. Table 4.14 presents the results.

**Table 4. 14: Model summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.929 <sup>a</sup>	.864	.818	91.51313

a. Predictors: (Constant), WBS

**Source:** Researcher, 2019

The results in Table 4.14 show that the R square is 0.864 (86.4%), and that the adjusted R-square is 0.818 (81.8%). Crawshaw and Chambers (2001) highlighted that the adjusted R-square is superior to R square. As a result, the results show that, at NMB, 81.8% change in employee productivity can be explained by work-life balance strategies employed by the bank. The remaining 18.2% change in employee productivity can be explained by other variables than work-life balance. Thus work-life balance explains a very high change in employee productivity.

In order to determine how fit the model is in explaining the dependent variable, an analysis of variance (ANOVA) was performed and the results are presented in Table 4.15. According to Crawshaw and Chambers (2001), if the model is fit, the F-value should not be negative, and it should be significant at the desired level of significance.

**Table 4. 15: ANOVA**

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	158968.842	1	158968.842	18.982	.022 <sup>a</sup>
	Residual	25123.958	3	8374.653		
	Total	184092.800	4			

a. Predictors: (Constant), WBS

b. Dependent Variable: EP

**Source: Primary data**

From the ANOVA presented in Table 4.15, the results show that a positive F-value resulted ( $F = 18.982$ ) and was significant at the 0.05 level ( $p = 0.022$ ). This showed that the model used was fit in explaining the dependent variable.

As the model was found fit, regression analysis was then performed to determine the beta coefficients in the model  $EP = \beta_0 + \beta_1 WBS + \epsilon$ . Table 4.16 presents the results.

**Table 4. 16: Regression coefficients**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	-12.026	87.474		-.137	.899		
WBS	1.366	.314	.929	4.357	.022	1.000	1.000

a. Dependent Variable: EP

**Source: Primary data, 2019**

The results in Table 4.16 show that  $\beta_0 = -12.026$ , and is insignificant ( $p = 0.899$ ), whereas  $\beta_1$  (standardised) = 0.929, and is significant ( $p = 0.022$ ). The negative value of  $\beta_0$  shows that both factors not studied in this research have a negative impact on EP, and the t-value of -0.137 is low, implying that these unstudied factors have just but a low negative impact on EP, which impact is insignificant ( $p = 0.899$ ). The regression equation therefore was found to be;

$$EP = 0.929WBS - 12.026 + \epsilon$$

The acceptance criterion stated in the previous chapter was that,  $H_0$  would be accepted if  $\beta_1$  was found to be positive and at the same time significant at the 0.05 level, which two conditions have been satisfied. The implication is that  $\beta_1$  has fallen on the acceptance region of  $H_0$ , since the p-value is less than 0.05. Therefore the results have led to the acceptance of  $H_0$ , which stated that work-life balance has a non-negative impact on employee productivity at NMB.

The results under the fourth objective have shown a strong positive and significant relationship between work-life balance and employee productivity at NMB. These results concur with the claims by scholars like Grzywacz and Carlson (2013), Ford, Heinen, and Langkamer (2013) and Kahn *et al.*, (2009) who all claimed that work-life balance at the workplaces positively influence employee productivity. The results under this objective have shown that work-life balance has a positive and significant impact on employee productivity. This finding is in line with the findings of Jan and Younas (2016) who found in their case study of Swedbank that work-life balance strategies employed by the bank had a positive and significant impact on the productivity of the bank's employees.

#### **4.8 Chapter summary**

Chapter 4 focused on presentation, analysis and discussion of findings. Analysis was done using SPSS package version 22.0. The presentation of data was done in the form of tables, charts and figures using Microsoft Office packages of Word and Excel. The major findings of the research presented here were that with respect to the objective that sought to establish the conditions of work-life balance at NMB Bank, it was found out that all dimensions of managerial support for work life balance were present at NMB Bank. The findings reveal that the respondents were mostly above neutral in view of the nature of management support for work life balance at NMB bank. NMB Bank uses all the strategies that the researcher got from literature with respect to work-life balance strategies that can be adopted. With respect to the third objective that sought to determine the challenges that hinder up effective work-life balance at NMB Bank, the researcher found that NMB is facing the challenges to effective work life balance and requests to change working patterns are not being received positively by the employer exhibited the most impact. The fourth objective found that there is a strong positive relationship between work-life balance and employee productivity. This led to the acceptance of  $H_0$  which states that work-life balance strategies employed at NMB have a non-negative effect on the level of employee productivity. The findings of this research were compared and contrasted with the findings of previous researchers that were reviewed in Chapter 2 who were mainly Sinclair (2015), Eates (2014), Ang (2013), Jan and Younas (2016). Chapter 5 that follows presents the summary, conclusions and recommendations of the study.



## **CHAPTER FIVE**

### **SUMMARY, CONCLUSION AND RECOMMENDATIONS**

#### **5.0 Introduction**

This chapter focuses on the summary of findings, conclusions and recommendations of the study on the effect of work-life balance on employee productivity in the financial service sector. The chapter is arranged as follows: Section 5.1 is a summary of the research. Objectives will be revisited in Section 5.2. Summary of findings and conclusions objective by objective are in Section 5.3. In Section 5.4 are recommendations. The limitations of the study are given in Section 5.5. In Section 5.6 and 5.7 are areas of further research and the chapter summary respectively.

#### **5.1 Summary of the research**

The research was organised into five chapters. The first chapter provides an introduction to the study. The chapter constitutes the background to the study, the statement of the problem, purpose and significance of the study, the objectives and research questions, the limitations, delimitations and assumptions of the study. The same chapter gives definitions of key terms and abbreviations, layout of the study and the chapter conclusion.

The second chapter looked at the review of related literature, to the topic under study. Both theoretical and empirical literature on the effectiveness of the product mix strategy on the performance was reviewed. This formed the basis for the researcher to come up with a conceptual framework and also made the basis for discussion of findings. The main sections of the second chapter are the theoretical framework which is a section of literature on the theories that shape up the study and the conceptual framework that is a presentation of how work-life balance link with employee productivity. The last section gave the conclusion of the chapter.

The third chapter looked at the research methodology, which stipulated how the research was conducted. This chapter focused on the methodology used to carry out the research. It looks at the, the research approach, the research design, the population of the study, sampling methods, research

instruments used, data collection methods, regression model adopted, data validity and reliability enhancements, data analysis methods and data presentation aspects.

The fourth chapter looked at the analysis, presentation, interpretation and discussion of findings. Data analysis was done using SPSS package version 16.0 and was presented mainly in the form of tables and graphs. The major findings presented in chapter four are that all dimensions of managerial support for work life balance were present at NMB Bank, NMB Bank uses all the strategies with respect to work-life balance strategies that can be adopted and NMB Bank is facing the challenges to effective work life balance and requests to change working patterns are not being received positively by the employer exhibited the most impact..

The fifth chapter which is this chapter focuses on the summary of findings, conclusions and recommendations. Basing on the conclusions, recommendations are given. The contribution made by the study to the body of knowledge is given. The last section shows areas of further research and the chapter conclusion.

## **5.2 Research objectives**

The primary objective for undertaking this study was to evaluate the effect of work-life balance on employee productivity in the financial services sector in Zimbabwe: The study used NMB Bank as a case study.

The following secondary objectives were formulated to support the primary objective.

1. To examine the work-life balance strategies at NMB Bank.
2. To examine the extent of work-life balance at NMB.
3. To determine the challenges that hinder up effective work-life balance at NMB Bank.
4. To ascertain the effect of work-life balance on employee productivity at NMB bank.

## **5.3 Summary of empirical findings and conclusions**

The summary and conclusions to the research findings under each research objective are presented in this section.

### **5.3.1 The work-life balance strategies at NMB Bank**

The research found that workers at NMB Bank have greater flexibility in working arrangements at their workplace, there is more support by the bank for parents to pay for childcare, the bank extends work-life balance options to those without children, the bank provides better maternity and paternity leave offerings as well as job sharing as strategies to enhance work-life balance strategies at the bank. In short, NMB bank uses all the strategies that the researcher got from literature with respect to work-life balance strategies that can be adopted by organisations. The study concludes that NMB bank uses all work-life balance strategies to enhance employee productivity.

### **5.3.2 The extent (nature) of work-life balance at NMB**

The research found out that employees at NMB Bank have higher degree of control over how they do their work. Employees at NMB Bank showed that they often have to put extra hours at work. Employees showed that in the past months, they have been exposed to significant stress in the workplace. The other finding from the research was that employees at NMB Bank have a lot of control over managing their time at work and personal pressures often interfering with their work life. The research found that employees at NMB Bank are able to balance work and life priorities well and often take work home. It was also found out that work pressures interfere with the personal life of the employees.

The study concludes that NMB Bank uses policies and practices of work-life balance. These enable workers to take work home and put extra hours at work. Employees at NMB Bank confirm that work pressures often interfere with their personal life and work life. Work has caused workers significant stress and they have a high degree of control over how they do their work. Workers have a lot of control over managing their time at work.

### **5.3.3 The challenges that hinder up effective work-life balance at NMB Bank**

The results show that requests to changing working patterns are not received positively by the employer. Organisational culture seems to be prohibitive of pursuit of life issues. The bank does not do enough to enable people to pursue their education. The bank has tight work schedules. The flexible working options on offer are restrictive and work life balance options are being made available only to parents or careers. The banks' general business environment is prohibitive.

The study concludes that the banks' general business environment is prohibitive and hinder up effective work-life balance at NMB Bank.

#### **5.3.4 The effect of work-life balance on employee productivity at NMB bank**

The regression model that the researcher ran showed that there is a strong positive and significant relationship between work-life balance and employee productivity. Work-life balance accounts for 81.8% variation in employee productivity at NMB. The resultant model established was  $EP = 0.929WBS - 12.026 + \epsilon$ . B1, (that is the impact/effect of WBS on EP) was positive and significant. This led to the acceptance of  $H_0$  which states that work-life balance strategies employed at NMB Bank have a non-negative effect on the level of employee productivity. The input data (data on WBS and on EP) showed that, using the mean responses, the current work-balance levels is somewhat positive and the employee productivity is again somewhat positive (the mean responses were slightly above 3 but less than 4).

The study concludes that work-life balance strategies employed at NMB Bank have a non-negative (positive) effect on employee productivity. An improvement on work-life balance strategies effectively improves employee productivity.

#### **5.4 Recommendations**

Basing on the conclusions, the following recommendations were made to the management at NMB Bank:

The research concluded that the banks' general business environment is prohibitive and hinder up effective work-life balance at NMB Bank. The organisational culture is prohibitive of pursuit of

life issues. It is recommended that the organisation cultivates a culture that prioritises work-life balance to workers. This can be through instilling work-life strategies through counseling and wellness initiatives through employee assistance programmes, wellness programmes, financial counseling, relocation counseling, educational seminars at the workplace on balancing work and family life, peer support groups, training for supervisors to help them be more attuned to the work-family problems of employees. Since the bank does not do enough to enable people to pursue their education, the bank can adopt time usage policies that allow for work-life balance are represented in initiatives such as flexitime, telecommuting, job-sharing and part-time work. These will help to flex working options and cut on tight schedules.

In addition, the management at NMB bank can also adopt other innovative work-life balance strategies such as less rigid lunch schedules, provision of laptops and equipment to make working offsite possible, encouraging social activities, team-building exercises and workplace volunteering. Leave policies in organizations cover paid and unpaid leaves for childbirth, the care of young and other matters of importance requiring personal attention. Dependent care policies that can be considered include resource and referral services to help employees find child care or elder care.

Basing from the results and conclusion that although there is a very strong positive relationship between work-life balance and employee productivity, the current work-life balance strategies are almost of an average nature, resulting in slightly above average employee productivity. As a result, the bank can take advantage of the very strong positive relationship between work-life balance and employee productivity and intensify its work-life balance strategies so as to resultantly have higher employee productivity. This can be achieved by improving on the current strategies being used, which have been rated slightly above average by the employees. Thus there is need to ensure greater flexibility by employees on working arrangements, improving on pay and other working conditions, there is need to make serious improvements on job sharing and arrangements for holidays and leaves. Borrowing from Swedbank, as the study by Jan and Younas (2016), NMB can introduce new strategies such as sporting and gym and adoption of artificial intelligence and technology to reduce workloads for its employees.

The management is also recommended to engage its employees on the conditions of work-life balance at NMB. This is in line with the findings on the nature of management support at NMB Bank on work-life balance. The management is recommended to engage its employees to determine areas that need improvement, such as leadership styles, openness, working conditions and communication within the work-place.

### **5.5 Limitations of the study**

The researcher is a full time employee and a part time student and therefore, time was a limitation in this study. The researcher was constrained since the project was conducted within a limited time of not more than 6 months. To make sure that the project was finished on time, the researcher made sure that she devoted the maximum possible time by working on the project for long hours, and committing all holidays towards project work. Research participants hesitated to give accurate data and information as they were suspicious. The researcher assured the respondents that the information was solely for academic purposes. The study was self-sponsored and financial resources are a constraint. The researcher borrowed money from relatives and friends to cover up for the project work.

### **5.6 Areas for further research**

Future researches can also conduct their studies with the research topic, an analysis of evaluation of the effect of work-life balance on employee wellness and psychological capital of employees. Future research may also consider different industries besides the financial services sector in Zimbabwe or beyond the borders. Industries in Zimbabwe such as services sector like insurance and hospitality industries can be considered. Future researchers may also use the research to identify research gaps or best methodologies to use basing on this research. Future researches on the evaluation of the effect of work-life balance on employee productivity should be done in using a larger sample to further improve representativeness and reduce sampling error.

### **5.7 Chapter summary**

The chapter concludes the study on the effect of work-life balance on employee productivity in the financial service sector. The chapter discussed the summary of findings, conclusions and recommendations. The chapter gave a summary of the research by juxtaposing brief summaries against each study objective. The conclusions made the basis of the recommendations given to the management at NMB Bank. The contribution made by the study to the body of knowledge was also given and limitations of the study. Areas of further research have also been suggested.

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## **APPENDICES**

### **Appendix 1: Questionnaire for non-managerial NMB employees**

## UNIVERSITY OF ZIMBABWE



### GRADUATE SCHOOL OF MANAGEMENT

Dear Sir/Madam

My name is Angella Zaranyika (R174078S). I am a registered student at the University Of Zimbabwe in the Faculty of Commerce, Graduate School of Management. I humbly request your assistance in completing the attached questionnaire. My topic is entitled: “**An evaluation of the impact of work-life balance on employee productivity in the Financial Services Sector in Zimbabwe: A Case of NMB Bank.**”. Permission has been granted by NMB Bank to administer questionnaires in relation to the topic. I will be grateful, if you answer all questions on this questionnaire. The questionnaire would take about 20 minutes to complete and requires you to tick the relevant response and where necessary brief answers. Kindly note that data obtained will be purely used for the purposes of this study. Please kindly provide sincere and honest responses to the best of your knowledge. Your cooperation is greatly appreciated. There are no right or wrong responses. I can be contacted +263 77 337 2719 on angellaz@nmbz.co.zw for any further clarifications.

Yours Faithfully

Angella Zaranyika

Date \_\_\_\_/\_\_\_\_/\_\_\_\_

Questionnaire Number\_\_\_\_\_

### **SECTION A: BACKGROUND OF RESPONDENTS**

1. Specify your gender.  
☐ Male      ☐ Female



2. Kindly indicate your age group.  
☐ < 20 years    ☐ 20 - < 35 years    ☐ 35 - < 50 years    ☐ ≥50 years
3. Show your highest level of education.  
☐ Primary ☐ Ordinary level ☐ Advanced level ☐ Diploma ☐ Degree ☐ Other.....
4. Indicate your level of working experience with NMB Bank.  
☐ < 2 years    ☐ 2 - < 6 years    ☐ 6 - < 10 years    ☐ ≥10 years
5. Do you think or believe that work-life balance is important to bank workers?  
☐ Yes    ☐ No    ☐ Not Sure

If your answer to question 5 is either yes or No, may you briefly justify your answer in the space below.

.....

.....

.....

### **SECTION B: THE CURRENT WORK-LIFE BALANCE STRATEGIES**

6. Indicate the extent to which each strategy is being used by NMB for work-life balance of its employees. Show that by ticking one appropriate answer for each possible strategy.

**Key: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree**

STRATEGY		1	2	3	4	5
1	Job sharing					
2	Greater flexibility in working arrangements					
3	Extending work-life balance options to those without children					
4	Better pay and conditions					
5	Better maternity or paternity leave offerings					
6	More support for parents to pay for childcare					

7. Are there any other work-life balance strategies that NMB is currently using besides the ones you indicated in the above table? If any, briefly describe them in the space below?

.....

.....

.....

**SECTION C: THE CONDITIONS OF WORK-LIFE BALANCE AT NMB**

8. Show your extent of agreement or disagreement with each of the following statements (conditions of work-life balance). Use the given key.

**Key: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree**

CONDITION		1	2	3	4	5
1	I am able to balance work and life priorities well					
2	I often bring work home					
3	I often have to put extra hours at work					
4	Work pressures often interferes with my personal life					
5	Personal pressures often interfere with my work life					
6	In the past months, work has caused me significant stress					
7	I have a high degree of control over how I do my work					
8	I have a lot of control over managing my time at work					

**SECTION D: THE NATURE OF MANAGERIAL SUPPORT FOR WORK-LIFE  
BALANCE AT NMB BANK**

9. Show the extent of agreement or disagreement with each of the following statements on the nature of managerial support on work-life balance. Use the following key.

**Key: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree**

SUPPORT DIMENSION		1	2	3	4	5
1	I have sufficient involvement in decisions that affect me					
2	I can deal with urgent family or personal issues without hassles or reprisals					
3	My supervisor has a sincere interest in employees well-being					
4	Employees with family commitments have equal career opportunities in the workplace					

<b>5</b>	Part-time staff have equal access to career progression					
<b>6</b>	This company actively supports work-life balance for employees					

10. How else does the NMB management support your work-life balance (if any)?

.....

.....

.....

### **SECTION E: THE CHALLENGES TO EFFECTIVE WORK-LIFE BALANCE AT NMB**

#### **BANK**

11. Are the following possible challenges to effective implementation of work-life strategies applicable to NMB? Show the level of your agreement or disagreement for each of the following suggested possible challenges. Use the given key.

**Key: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree**

<b>CHALLENGE</b>		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
<b>1</b>	Tight nature of work schedules					
<b>2</b>	Work-life balance options are only available to parents or careers					
<b>3</b>	Requests to change working patterns are not received positively by the employer					
<b>4</b>	The flexible working options on offer are restrictive					
<b>5</b>	The employer does not do enough to enable people to pursue education or training opportunities					
<b>6</b>	The organisational culture is prohibitive of pursuit of life issues					
<b>7</b>	The banks' general business environment is prohibitive					

12. What other challenges are faced at NMB in the implementation of work-life balance programs besides the ones indicated in the above table? Use the following space.

- .....
- .....
- .....
13. What recommendations do you have to NMB with regards to effective implementation of work-life balance programs or strategies?

.....

.....

.....

**END OF QUESTIONNAIRE: THANK YOU FOR PARTICIPATING**

## **Appendix 2: Interview guide for NMB management**

Time ..... Date \_\_\_\_/\_\_\_\_/2019

Gender \_\_\_\_\_

Good day Sir/Madam. My research topic is titled “**An evaluation of the impact of work-life balance on employee productivity in the Financial Services Sector in Zimbabwe: A Case of NMB Bank.**”

1. What strategies and programs are employed by the bank to manage employee work-life balance at the workplace?

Giving employees autonomy to make some decisions	
Having and showing sincere interest in employee well-being	
Employees with family commitments have equal career opportunities in the workplace	
Giving part-time staff have equal access to career progression	
Showing interest in the health of employees at the work-place	
Recognising and rewarding employee achievement	
Reviewing employee earnings to match developments and changes in the economy	
Excusing employees with demanding life issues during work periods	

Actively supports work-life balance for employees	
Others, specify .....	

2. Would you say your employees' work and life are balanced at NMB, and why?
3. What challenges does the bank face in the implementation of work-life programs?

Tight nature of work schedules	
Shortage of resources such as human and monetary resources	
The organisational culture is prohibitive of pursuit of life issues	
The general external business environment (explain)	
The banks' general business environment is prohibitive	
Any other challenge, specify .....	

4. What comment would you want to make on the effect of current work-life balance strategies on the productivity of the employees at NMB?

**Thank you for your time**