

WORK-LIFE BALANCE INITIATIVES AND JOB SATISFACTION OF FEMALE BANKERS IN ACCESS BANK NIGERIA PLC, CALABAR

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ABSTRACT

This study examined work-life balance initiatives and job satisfaction of female bankers in Access Bank Nigeria Plc. It specifically sought to establish the effects of flexible work arrangements, employee wellness programmes and paid-off time on job satisfaction among female bankers. Cross-sectional research design was adopted. The study relied on primary data obtained from 246 female employees of Access Bank Plc in Calabar through a structured questionnaire. The data were descriptively analyzed and the hypotheses of the study were tested using multiple regression. The findings of the study revealed that flexible work arrangements, employee wellness programmes and paid-off time had significant positive effects on job satisfaction among female employees of Access Bank Plc, Calabar. Hence, the study recommended that managers of commercial banks should implement flexible work arrangements, such as remote work, hybrid schedules, and compressed workweeks, through clear policies, supportive technology, and regular communication to accommodate work-life balance, which will enhance job satisfaction by reducing stress and increasing autonomy. It was also recommended that managers of commercial banks should implement tailored employee wellness programmes that include mental health counseling, stress management workshops, and physical fitness exercises, ensuring flexible scheduling and accessibility to accommodate female employees' work-life balance.

Keywords: Female bankers, Burnout, Work-life balance, Job satisfaction, Banking, Employee wellness

1. INTRODUCTION

The banking industry is one of the most physically and mentally demanding sectors for employees, particularly in large developing African countries such as Nigeria. This is because employees often face high workloads, long hours, intense performance pressures, limited work-life balance, and the challenge of navigating infrastructural deficiencies, economic instability, and diverse customer demands in a rapidly evolving financial landscape (Kaur et al., 2024). In light of this reality, the absence of sufficient work-life balance initiatives for employees would undermine job satisfaction levels by amplifying stress, reducing overall well-being, diminishing productivity, increasing employee turnover rates, and fostering a workplace culture marked by burnout and disengagement (George & Ka, 2015). To address these potential threats to employee and organizational productivity, managers of commercial banks in Nigeria are resorting to work-life balance initiatives, which aim to create supportive workplace policies and practices that reduce employee stress, promote mental and physical well-being, improve retention rates, and foster a more engaged workforce (Kaur et al., 2024). According to Wiradendi (2020), work-life balance initiatives are strategies and policies implemented by organizations to help employees manage their professional responsibilities alongside their personal life, ensuring they achieve a healthy and sustainable balance. These initiatives are aimed at reducing stress, increasing job satisfaction, and improving employee well-being, which in turn can enhance productivity and reduce burnout, which is why they are increasingly popular in the corporate world today (Tamunomiebi & Oyibo, 2020; Mishra & Varshney, 2024).

In the corporate world of banking, work-life balance initiatives are increasingly being clamoured for by employees and executives due to the growing recognition of the profound impact that excessive work demands can have on mental health, productivity, and overall well-being (Borgia et al., 2022). With the banking sector often characterized by high-pressure environments, long working hours, and a constant need for performance-driven results, employees face significant stress that can lead to burnout, decreased job satisfaction, and lower retention rates. As a result, bank organizations are beginning to prioritize the well-being of their workforce by implementing flexible working hours, remote work options, mental health support, and initiatives that encourage personal time away from the office (Suhartini & Nurnadjamuddin, 2023). These efforts not only aim to reduce stress but also foster a more motivated and engaged workforce, ultimately driving long-term success for the organization. Executives, too, are recognizing that work-life balance is not merely a benefit but a strategic necessity that enhances performance, attracts top talent, and strengthens the corporate culture (Kasbuntoro et al., 2020). By integrating work-life balance into their organizational frameworks, banks aim to improve employee loyalty and create a more sustainable, high-performing work environment (Gadzali, 2023).

However, in the Nigerian banking industry, these work-life balance initiatives are often insufficient to address the multiple stressors that bank employees, particularly females, face in meeting their work responsibilities (Uzochukwu et al., 2023). In some cases, work-life balance policies are neither clearly stated nor effectively

implemented, as management prioritizes profit over employee well-being (Okeya et al., 2020). Additionally, there is the challenge of inadequate funding, where management fails to allocate sufficient resources to initiatives such as paid sick or maternity leave (Caleb et al., 2020). Furthermore, although remote work is supported for its potential to reduce employee stress, there are difficulties in fully implementing it, as bank managers often prefer on-site arrangements to better monitor employees' behaviour (Nwibere, 2024). These and other factors hinder the successful implementation of work-life balance initiatives in Nigerian banks, thereby undermining the prospects for job satisfaction among employees. This study therefore sought to address these challenges by providing empirical evidence that explains the roles of work-life balance initiatives in enhancing job satisfaction among female bankers in Access Bank Nigeria Plc, Calabar. To this end, the following specific research objectives were pursued:

- i. To examine the effect of flexible work arrangements on job satisfaction among female bankers in Access Bank Plc.
- ii. To determine the effect of employee wellness programmes on job satisfaction among female bankers in Access Bank Plc.
- iii. To ascertain the effect of paid-off time on job satisfaction among female bankers in Access Bank Plc.

2. LITERATURE REVIEW

Work-life balance

Work-life balance refers to the ability of an individual to effectively manage and allocate time between work-related duties and personal life activities, such as family, leisure, health, and social responsibilities (Allen & Kiburz, 2018). It involves maintaining a healthy equilibrium where the demands of one's professional role do not overwhelm personal well-being or vice versa. Achieving work-life balance is not a one-size-fits-all approach; it varies by individual needs and circumstances (Binns & Yetton, 2019). For some, it might mean a flexible work schedule, while for others, it could entail setting clear boundaries between work and personal time. The concept emphasizes the importance of self-care, mental health, and time for relationships, which are vital for an individual's overall well-being and productivity (Byrne & Kelliher, 2020).

In recent years, work-life balance has gained significant traction in the corporate world due to evolving work dynamics and a growing understanding of its impact on employee productivity, engagement, and retention (Chen & McDonald, 2018). The rise of technology has blurred the lines between personal and professional life, making it harder for employees to disconnect from work, contributing to burnout and stress. As organizations face increased competition for talent, offering flexible work arrangements and supporting work-life balance has become a strategic approach to attract and retain top talent (Choi & Park, 2021). Studies have shown that employees who are able to achieve a healthier work-life balance tend to be more satisfied, loyal, and productive, leading to better organizational outcomes (Greenhaus & Allen, 2021). In addition, promoting work-life balance helps mitigate mental health challenges and prevents employee turnover, making it a crucial element of sustainable business practices in today's fast-paced, globalized economy (Kowalska & Zawisza, 2019).

Job satisfaction

Job satisfaction entails the level of contentment and fulfillment that an individual experiences in their work environment. It encompasses various factors such as the nature of the work, work conditions, relationships with colleagues and supervisors, compensation, career advancement opportunities, and work-life balance (Mehta & Kaur, 2022). Job satisfaction is not a static construct; it can fluctuate over time based on changes in these factors. Employees who experience high job satisfaction tend to be more motivated, productive, and committed to their roles, while those who are dissatisfied may exhibit disengagement, absenteeism, and even high turnover rates (Raghuram & Wiesenfeld, 2020). As a multi-dimensional concept, job satisfaction can also be influenced by personal values, expectations, and the alignment of an individual's role with their career aspirations (Lippe & Loth, 2023; Mishra & Varshney, 2024).

In the banking sector, job satisfaction has become increasingly important due to the growing demand for high employee performance and customer-centric service delivery in a highly competitive and regulated environment (Hossain & Al Mamun, 2021). Banks are constantly seeking ways to enhance their services, increase profitability, and ensure customer loyalty, all of which require a motivated and engaged workforce. Satisfied employees are more likely to provide exceptional customer service, be innovative, and contribute to achieving the bank's strategic goals. Additionally, as financial institutions face pressures such as digital transformation, economic volatility, and regulatory changes, maintaining a motivated and loyal workforce becomes critical for adaptation and long-term success (Hassan & Farhan, 2019). Job satisfaction also helps reduce turnover costs, minimize disruptions, and build a positive organizational culture that can attract top talent. Therefore, fostering job satisfaction has become a key strategy for banks to ensure sustainable growth and competitive advantage (Jain & Kaur, 2020).

Flexible work arrangements

Flexible work arrangements (FWAs) are work schedules or locations that allow employees to balance their professional responsibilities with personal commitments (Lippe & Loth, 2023). These arrangements include options such as telecommuting, part-time work, compressed workweeks, flextime (where employees have some control over their start and end times), job sharing, and remote work. FWAs are designed to promote work-life balance, increase employee satisfaction, and improve overall productivity by offering employees the autonomy to manage their time and work conditions (Mehta & Kaur, 2022). The aim is to create a more adaptable work environment that accommodates the diverse needs of employees, such as caregiving responsibilities, education, or personal health matters, while maintaining organizational goals and performance standards (Nwibere, 2024; Mishra & Varshney, 2024).

In the banking sector, financial institutions have increasingly adopted FWAs to enhance employee retention and attract talent, particularly among millennials and Gen Z workers who prioritize work-life balance (Tamunomiebi & Oyibo, 2020). Banks are implementing FWAs in various forms, such as hybrid models where employees split their time between working from home and in the office, depending on job roles. Some banks also offer compressed workweeks, enabling employees to work longer hours on fewer days, while others allow employees to adjust their work hours within a specified window (e.g., core hours from 10 AM to 3 PM) (Allen & Kiburz, 2018). Additionally, banks are utilizing digital tools and secure platforms to facilitate remote work, ensuring that employees can access necessary resources and communicate with clients and colleagues effectively (Raghuram & Wiesenfeld, 2020). By adopting such practices, banks not only respond to the changing expectations of the workforce but also aim to improve employee engagement, reduce burnout, and enhance overall organizational efficiency (Gadzali, 2023).

Employee wellness programmes

Employee wellness programmes are structured initiatives that organizations implement to support and improve the well-being of their employees (Okeya et al., 2020). These programmes typically encompass a wide range of physical, mental, and emotional health services aimed at promoting a healthier work-life balance, reducing stress, and enhancing overall productivity. Employee wellness programmes can include services like access to fitness facilities or memberships, mental health support (counseling, stress management, and therapy services), health screenings, nutrition counseling, ergonomic workplace setups, and wellness workshops or seminars (Uzochukwu et al., 2023). These initiatives aim not only to improve the health of employees but also to boost morale, decrease absenteeism, and improve job satisfaction, ultimately benefiting both the workforce and the organization (Gadzali, 2023).

Wellness programmes are increasingly recognized as a strategic investment, fostering a healthier, happier, and more engaged workforce, which translates to better organizational performance (Kasbuntoro et al., 2020). In the banking sector, they have become integral in supporting the well-being of employees due to the high-pressure environment inherent in financial services (Borgia et al., 2022). Banks often offer comprehensive health plans, including preventive care, mental health resources, and stress management programmes, acknowledging the emotional and cognitive demands placed on employees, particularly in roles that involve long hours and high responsibility (Suhartini & Nurnadjamuddin, 2023). Some banks partner with wellness companies to provide employees with access to meditation and mindfulness training, as well as fitness challenges and nutrition programs. Many also offer flexible working arrangements, including remote work options and flexible hours, to reduce burnout and improve work-life balance (Kasbuntoro et al., 2020). Additionally, banks have embraced mental health initiatives; providing confidential counseling services and creating safe spaces for discussing mental health (Wiradendi, 2020).

Paid-off time

Paid-off time is the period during which employees are given time away from work, while still receiving their regular salary or compensation (Byerly, 2020). This time off is typically provided for various reasons, including vacation, personal leave, or family care. It is a key component of employee benefits and wellness programs, aimed at promoting work-life balance and reducing burnout. Paid-off time can also be used as a reward or incentive, enhancing employee satisfaction and overall productivity (Day, 2019). The concept extends beyond traditional vacation time, and can encompass other forms of leave, such as sick leave, personal days, or even mental health days, depending on the organization's policies. By providing employees with paid leave, companies ensure that their workforce remains motivated, healthy, and refreshed, contributing to a more engaged and loyal team (Green & White, 2018).

Banks, like many other organizations, are increasingly implementing paid-off time programmes to support the well-being of their employees. Many banks offer paid time off (PTO) as part of their overall employee benefits

package, allowing employees to take leave for vacation, personal matters, or illness (Jenson & Kober, 2021). To enhance the flexibility and effectiveness of these programmes, banks may integrate paid-off time with other wellness initiatives, such as mental health days or stress-relief programmes, recognizing the need for comprehensive employee support (Jenson & Kober, 2021). Some banks also implement more innovative PTO programmes, such as unlimited vacation policies, which allow employees to take time off as needed without a set limit, provided their job responsibilities are met (Lee & Li, 2020). These programmes are designed to promote a healthy work-life balance, reduce stress, and improve employee retention by creating a supportive work environment. Through these initiatives, banks aim to foster a productive, engaged workforce, while demonstrating their commitment to employee health and well-being (McHugh & Anderson, 2017).

Empirical review and hypotheses development

Adeyemo and Olayiwola (2020) examined the impact of work-life balance on job satisfaction among employees in the Nigerian banking sector. The study aimed to explore the effects of flexible work arrangements, employee wellness programmes, paid-time off, job control and internal social support on job satisfaction. Data were collected from 215 employees of selected banks in Lagos using structured questionnaires. The analysis employed descriptive statistics and Pearson's correlation. The results showed that flexible work arrangements, employee wellness programmes, paid-time off, job control and internal social support had significant positive effects on job satisfaction among bank employees. Hence the study concluded that the adoption of work-life balance initiatives is critical for fostering greater job satisfaction among Nigerian bank employees.

Oludayo and Osibanjo (2018) explored how work-life balance practices influenced job satisfaction in the Nigerian banking industry. This study sought to explore the effects of flexible work arrangements, employee recognition, paid-time off, workplace culture, and wellness programmes on job satisfaction in selected commercial banks in Lagos State. A total of 180 employees from five major banks in Lagos participated, and data were gathered through structured questionnaires. Multiple regression analysis was used to test the hypotheses. The findings revealed that flexible work arrangements, employee recognition, paid-time off, workplace culture, and wellness programmes had significant positive effects on job satisfaction in the selected Nigerian banks. Hence, the study concluded that a comprehensive combination of work-life balance practices, including recognition and workplace culture, plays a pivotal role in boosting job satisfaction in Nigerian commercial banks.

In another study, Mofokeng and Makgato (2021) investigated the relationship between work-life balance and job satisfaction in the South African banking sector. The study considered the impact of autonomy in decision-making, flexible work hours, job variety, and paid-time off on the level of job satisfaction among Gen-Z employees of commercial banks in Durban. A sample of 350 employees from various banks in Durban participated, and the data were analyzed using factor analysis and structural equation modeling (SEM). The study found that autonomy in decision-making, flexible work hours, job variety, and paid-time off had significant positive impacts on the level of job satisfaction among Gen-Z employees of commercial banks in Durban. Hence, the study concluded that for Gen-Z employees in South Africa, offering autonomy, paid-time off and flexibility in the workplace directly enhances job satisfaction and retention.

Similarly, Jallow and Sanyang (2019) explored the relationship between work-life balance and job satisfaction in the Gambian banking sector. The study assessed how flexible work arrangements, wellness programmes, mental health support and time management training affected job satisfaction among bank employees in the Gambia. Primary data were collected from 230 employees using structured questionnaires, and Pearson's correlation and descriptive statistics were employed for analysis. The study found that flexible work arrangements, wellness programmes, mental health support and time management training had significant positive relationships with job satisfaction among bank employees in the Gambia. Hence, the study concluded that in the Gambian banking sector, flexible work arrangements, supporting employees' mental health and providing time management training are key to improving job satisfaction.

In addition, Amoah and Nkrumah (2022) investigated the relationship between work-life balance and job satisfaction in Ghana's banking sector. The study focused on paid-time off, employee wellness programme, workplace flexibility and supervisor support. A sample of 250 employees from banks in Accra participated in the study, and data were collected through structured surveys. Hierarchical multiple regression was used to assess the relationships. The findings revealed that paid-time off, employee wellness programme, workplace flexibility and supervisor support had significant positive influences on job satisfaction of commercial bank employees in Ghana. Hence, the study concluded that job satisfaction among Ghanaian bank employees is strongly influenced by a supportive environment, including paid-time off and supervisor backing alongside wellness initiatives. Essentially, these prior scholarly studies support the notion that work-life balance initiatives (including flexible work arrangements, employee wellness programmes and paid-time off) contribute positively to job satisfaction in

the banking context. Informed by these scholarly positions, this study presented the following null hypotheses for empirical testing in the context of commercial bank employees in Calabar, Nigeria:

1. Ho: Flexible work arrangement has no significant effect on job satisfaction among female employees of Access Bank Plc.
2. Ho: Employee wellness programme has no significant effect on job satisfaction among female employees of Access Bank Plc.
3. Ho: Paid-off time has no significant effect on job satisfaction among female employees of Access Bank Plc.

Additionally, the conceptual model (see FIG. 1) was developed to visually portray the hypothesized relationship between the independent variable (work-life balance initiatives) and dependent variable (job satisfaction) in the context of female bank employees. From the model, it can be observed that the independent variable comprises three distinct dimensions (flexible work arrangements, employee wellness programmes and paid-off time). The parameters measuring these dimensions were adapted from extant relevant studies (Uzochukwu et al., 2023; Okeya et al., 2020) to enhance the credibility of measurements. Likewise, the parameters for measuring the dependent variable (job satisfaction) were also adapted from an extant relevant study: Bhardwaj et al. (2021).

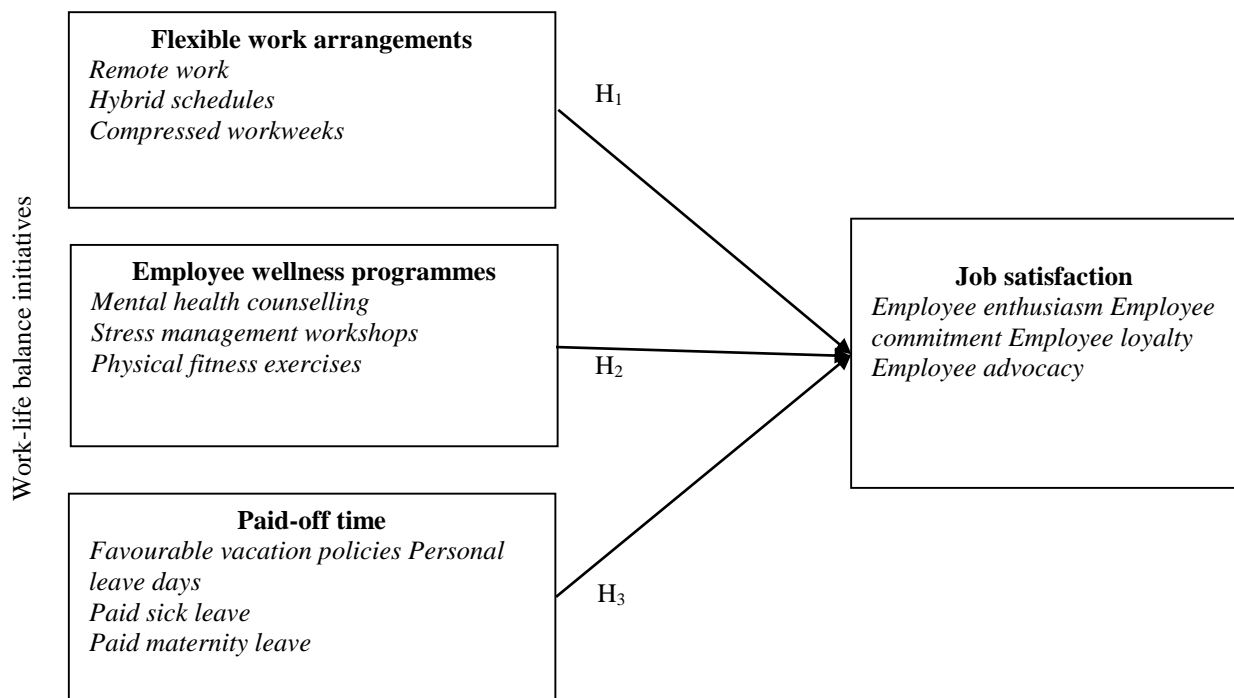


FIG. 1: Conceptual model of the study

Source: Parameters of independent variable adapted from Uzochukwu et al. (2023); Okeya et al. (2020).
 Parameters of dependent variable adapted from Bhardwaj et al. (2021)

Theoretical framework

This study is based on the work-life border theory, developed by Clark (2000) to understand how individuals manage the boundary between work and personal life. Its basic premise states that individuals use borders to structure and regulate the integration or separation of work and non-work domains, with these borders varying in permeability depending on individual preferences and situational factors (Clark, 2000). The relevance of this theoretical framework to this study, which examined work-life balance initiatives and job satisfaction of female bankers, is that it provides a comprehensive lens through which to understand how female employees manage the boundaries between their work and personal lives. According to Clark (2000), individuals use borders to regulate the integration or separation of work and non-work domains, with varying levels of permeability based on personal preferences and external factors. This framework is particularly pertinent to the study's objectives, as it helps to explore how flexible work arrangements, employee wellness programmes, and paid-off time serve as mechanisms through which female bankers can adjust their work-life boundaries. For instance, flexible work arrangements and wellness programmes may enable individuals to create more permeable borders, thus enhancing job satisfaction by reducing work-related stress and increasing the alignment between personal and professional life. Similarly, the concept of paid-off time allows employees to disengage from work, thereby reinforcing the separation of work and personal domains, which could contribute positively to job satisfaction. Thus, the work-life border theory

underscores the importance of managing these borders effectively in improving job satisfaction among female bank employees.

3. METHODOLOGY

This study adopted cross-sectional survey design. The target population comprised 246 female staff across the four (4) branches of Access Bank Plc in Calabar, according to information from the bank. This same population was adopted as sample because of its small and manageable size. The census sampling technique was adopted in which the researchers included all elements in the population as sample. This ensured comprehensive data collection from every individual in the target population, eliminating sampling bias and providing a complete representation of the perspectives of all 246 female staff across the four branches of Access Bank Plc in Calabar. The instrument for data collection was a 5-Point Likert scale questionnaire. Through authority vetting methods, both face and content validity were confirmed for the instrument. This entailed engaging research experts to evaluate the instrument's alignment with the research objectives, ensuring its statements effectively represented the intended constructs and were relevant, clear, and free from ambiguity. With respect to reliability, Cronbach's alpha method was applied using a pilot survey of 30 male employees of Access Bank at Mary Slessor and Calabar Road branches. The results of the analysis (see Table 1) revealed that all scales on the questionnaire yield alpha coefficients not less than 0.7; hence the instrument was considered reliable.

Table 1
 Cronbach's alpha reliability output

SN	Research variables	No. of items	Cronbach's alpha coefficients
1	Flexible work arrangements	3	.796
2	Employee wellness programmes	3	.780
3	Paid-off time	4	.850
4	Job satisfaction	4	.718
		14	

Source: Researchers' analysis via SPSS

Having confirmed the reliability of the instrument, it was administered to respondents to obtain primary data. The data obtained were descriptively analyzed and interpreted, while the hypotheses of the study were tested using multiple regression method. The regression model states thus:

$$\text{JOBSAT} = a + \beta_1\text{FLEXWOK} + \beta_2\text{WELLNESS} + \beta_3\text{PAIDTIME} + e$$

Where:

JOBSAT = Job satisfaction

a = The intercept

$\beta_1, \beta_2, \beta_3$ = Coefficients of the independent variable

e = Error margin (5 percent)

FLEXWOK = Flexible work arrangement

WELLNESS = Employee wellness programmes

PAIDTIME = Paid-off time

4. ANALYSIS AND DISCUSSION

A total of 246 copies of the questionnaire were administered to female bankers at Access Bank Plc across their four branches in Calabar. The respondents were cooperative and responsive, which enabled us to successfully retrieve all copies of the questionnaire within a time frame of three weeks. Hence, this analysis is based on the responses of 246 respondents, representing 100 percent of the target sample.

Test of hypotheses

The null hypotheses proposed out of empirical literature were subjected to statistical testing to ascertain their validity or otherwise. The hypothesis testing procedure was carried out using multiple regression and the decision rule was: To accept the alternative hypothesis if ($P < .05$) and reject the null hypothesis, if otherwise. The hypotheses tested are as follows:

1. H_0 : Flexible work arrangement has no significant effect on job satisfaction among female employees of Access Bank Plc.
2. H_0 : Employee wellness programme has no significant effect on job satisfaction among female employees of Access Bank Plc.
3. H_0 : Paid-off time has no significant effect on job satisfaction among female employees of Access Bank Plc.

Independent variables: Flexible work arrangements, employee wellness programmes, and paid-off time

Dependent variable: Job satisfaction

Table 2

Model summary of the effect of work-life balance initiatives on job satisfaction among female employees of Access Bank Plc

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.496 ^a	.246	.230	.73043

a. Predictors: (Constant), Flexible work arrangements, employee wellness programmes, and paid-off time

Table 3

ANOVA^a of the effect of work-life balance initiatives on job satisfaction among female employees of Access Bank Plc

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	41.673	3	13.891	26.013	.000 ^b
	Residual	128.048	240	.534		
	Total	169.720	243			

a. Dependent Variable: Job satisfaction

b. Predictors: (Constant), Flexible work arrangements, employee wellness programmes, and paid-off time

Table 4

Coefficients^a of the effect of work-life balance initiatives on job satisfaction among female employees of Access Bank Plc

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.636	.602		4.381	.000
	Flexible work arrangements	.156	.176	.444	2.736	.000
	Employee wellness programmes	.139	.262	.384	1.624	.003
	Paid-off time	.403	.160	.301	6.668	.000

a. Dependent Variable: Job satisfaction

Tables 2, 3, and 4 present the multiple regression results on the effect of work-life balance initiatives (flexible work arrangements, employee wellness programmes, and paid-off time) on job satisfaction among female employees of Access Bank Plc. The correlation coefficient ($R = 0.496$) indicates a moderate positive relationship between the independent variables and job satisfaction, suggesting that improvements in these initiatives are associated with enhanced job satisfaction outcomes. The coefficient of determination ($R^2 = 0.246$) shows that 24.6 percent of the variance in job satisfaction is explained by these predictors, reflecting a moderate level of explanatory power. The F-statistic ($F = 26.013$, $p < 0.001$) confirms the model's overall statistical significance, meaning the independent variables collectively contribute meaningfully to job satisfaction.

In Table 4, the Beta coefficients represent the strength of the relationship between each variable and job satisfaction. Flexible work arrangement has the strongest contribution ($\beta = 0.444$, $p < 0.001$), establishing this as the most significant predictor. Employee wellness programmes follow as the second most impactful factor ($\beta = 0.384$, $p = 0.003$), and paid-off time has the least influence among the three ($\beta = 0.301$, $p < 0.001$). The t-values further indicate that all relationships are positive, meaning improvements in any of these initiatives lead to increased job satisfaction. Based on the decision rule guiding this test, all three null hypotheses are rejected because their p-values are less than 0.05. This demonstrates that flexible work arrangements, employee wellness programmes, and paid-off time significantly and positively affect job satisfaction, with flexible work arrangements and employee wellness programmes exerting the highest and second-highest contributions, respectively. These findings highlight the essential role of work-life balance initiatives, particularly flexible work arrangements and wellness programmes, in enhancing job satisfaction for female employees at Access Bank Plc.

DISCUSSION OF FINDINGS

In testing the first hypothesis, it was revealed that flexible work arrangement has a significant positive effect on job satisfaction among female employees of Access Bank Plc. This finding is backed by the study of Adeyemo and Olayiwola (2020), which revealed that flexible work arrangements had a significant positive effect on job satisfaction among bank employees. The finding is also in alignment with the study of Oludayo and Osibanjo (2018), which revealed that flexible work arrangements had a significant positive effect on job satisfaction in the selected Nigerian banks. This finding highlights the critical role of adaptive workplace policies in enhancing employee well-being and engagement. By accommodating such dynamics through flexible work options, commercial banks can foster a more supportive work environment that not only improves job satisfaction but potentially enhances productivity, loyalty, and organizational commitment.

The test of hypothesis two revealed that employee wellness programme has a significant positive effect on job satisfaction among female employees of Access Bank Plc. This finding is backed by the study of Jallow and Sanyang (2019), which revealed that wellness programmes had a significant positive relationship with job satisfaction among bank employees in the Gambia. The finding is also backed by the study of Amoah and Nkrumah (2022), which revealed that employee wellness programme had a significant positive influence on job satisfaction of commercial bank employees in Ghana. This finding highlights the critical role of employee wellness programmes in fostering job satisfaction, particularly among female employees in commercial banks like Access Bank Plc. It underscores those initiatives aimed at enhancing employees' physical, mental, and emotional well-being are not merely ancillary benefits but integral components of workplace satisfaction and performance. The positive correlation suggests that female employees, who may face unique challenges such as work-life balance and health-related stressors, respond favourably to wellness initiatives, perceiving them as a reflection of organizational commitment to their holistic well-being. This, in turn, can contribute to higher motivation, loyalty, and productivity levels, thereby enhancing overall organizational effectiveness.

Finally, the test of hypothesis three revealed that paid-off time has a significant positive effect on job satisfaction among female employees of Access Bank Plc. This finding is backed by the study of Oludayo and Osibanjo (2018), which revealed that paid-time off had a significant positive effect on job satisfaction in Nigerian banks. The finding is also supported by the study of Mofokeng and Makgato (2021), which revealed that paid-time off had significant positive impacts on the level of job satisfaction among Gen-Z employees of commercial banks in Durban. Essentially, the finding highlights that providing adequate paid-off time is not merely a compliance matter but a strategic element influencing how employees perceive their workplace, particularly in a high-pressure banking environment. For female employees, who often balance professional and personal responsibilities, paid-off time may serve as a crucial mechanism for reducing stress, preventing burnout, and fostering a sense of appreciation and equity within the organisation. This finding also reflects the broader dynamics of employee motivation, where non-monetary benefits like time off can significantly enhance morale, commitment, and job satisfaction. Moreover, it signals the importance of gender-sensitive workplace policies that address unique needs, potentially influencing retention rates, workplace culture, and overall organizational performance.

5. CONCLUSION AND RECOMMENDATIONS

Considering the demanding and stressful nature of banking sector employment, the notion of work-life balance has garnered substantial interest by managers, policymakers and independent researchers. This has prompted a barrage of studies by Nigerian and foreign authors to determine the effectiveness of work-life balance initiatives. This study also sought to investigate the causality between work-life balance and job satisfaction among female bank employees in Calabar, Nigeria. Primary data were obtained from female employees of Access Bank Plc using a structured questionnaire. The data were descriptively analyzed and the study's hypotheses were tested using multiple regression.

The findings revealed that flexible work arrangements, employee wellness programmes and paid-off time had significant positive effects on job satisfaction among female employees of Access Bank Plc, Calabar. This finding highlights the pivotal role that work-life balance initiatives, such as flexible work arrangements, employee wellness programmes, and paid time off, play in fostering job satisfaction among female employees. It underscores the importance of tailoring workplace practices to address the unique needs and challenges faced by female employees, particularly in a demanding corporate environment. Hence, the study concludes that the job satisfaction of female bank employees could be improved substantially through the implementation of clearly-defined work-life balance initiatives that enhance the flexibility of work while reducing stressors. To achieve such goal, we have put forward the following recommendations suggesting effective ways to implement work-life balance for female bank employees:

1. Managers of commercial banks should implement flexible work arrangements, such as remote work, hybrid schedules, and compressed workweeks, through clear policies, supportive technology, and regular communication to accommodate work-life balance, which will enhance job satisfaction by reducing stress and increasing autonomy.
2. Managers of commercial banks should implement tailored employee wellness programmes that include mental health counseling, stress management workshops, and physical fitness exercises, ensuring flexible scheduling and accessibility to accommodate female employees' work-life balance. These initiatives will enhance job satisfaction by reducing stress, promoting well-being, and creating a supportive work environment that fosters employee engagement and productivity.
3. It is imperative for managers of commercial banks to implement inclusive paid-off time policies that encompass favourable vacation policies, personal leave days, paid sick leave, and extended paid maternity leave to support female employees' work-life balance and well-being. These measures will enhance job satisfaction by reducing burnout, fostering loyalty, and creating a supportive workplace culture that values employees' personal and professional needs.

Limitations and future research

This study was limited to female employees of Access Bank Plc in Calabar, Nigeria. As such, the data used were obtained from female respondents alone, which may not resonate with the work-place balance dynamics of male bank employees given the behavioural differences. There is therefore need for a comparative study between male and female bankers in order to determine their responses to work-life balance initiatives and how they affect their job satisfaction dynamics. Such insights would be valuable because they would provide a holistic understanding of how work-life balance initiatives impact employees across genders, acknowledging behavioural and role-related differences, therefore informing better work-life balance policies in the banking sector.

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