WORK-LIFE BALANCE AND JOB SATISFACTION AMONG BANK EMPLOYEES IN OYO STATE, NIGERIA

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ABSTRACT

This study examined the relationship between work-life balance and job satisfaction among commercial bank employees in Oyo State, Nigeria. It specifically assessed how work interference with personal life (WIPL), personal life interference with work (PLIW), and work-personal life enhancement relate to employees' job satisfaction. The study adopted a correlational cross-sectional survey research design. The population comprised employees of selected commercial banks operating in Oyo State, from which a sample of 203 respondents was drawn using a multi-stage sampling approach involving purposive and random sampling techniques. Primary data were collected through a structured questionnaire adapted from prior studies. Descriptive statistics, including means and standard deviations, as well as inferential statistics comprising Pearson correlation and multiple regression analysis, were employed for data analysis. The results indicated that work interference with personal life ($r = -0.184$, $p < 0.05$) and personal life interference with work ($r = -0.201$, $p < 0.05$) were negatively associated with job satisfaction, while work-personal life enhancement ($r = 0.547$, $p < 0.05$) showed a strong positive relationship. The regression results revealed that the dimensions of work-life balance jointly explained 33.1% of the variance in job satisfaction ($R^2 = 0.331$, $F = 32.844$, $p < 0.001$), with work-personal life enhancement ($\beta = 0.529$, $p < 0.05$) emerging as the only significant predictor. The study concludes that positive interaction between work and personal life is a critical determinant of job satisfaction among bank employees. It recommends that bank management implement flexible work arrangements and supportive organisational practices that promote work-personal life enhancement.

Keywords: Work-life balance, Job satisfaction, Work-personal life enhancement, Bank employees

INTRODUCTION

Today's workplace has made the challenge of balancing professional and personal life a pressing reality for workers and organisations alike, across nearly every industry. Work–life balance (WLB) is broadly understood as the degree to which individuals feel they can manage and derive fulfilment from their roles at work, in the family, and in their personal lives. Over

time, it has developed into a multidimensional concept that goes beyond simply dividing time and energy between career and domestic responsibilities to also encompass health, leisure, and personal growth (Kalliath & Brough, 2008; Maszura et al., 2025). Theoretical explanations for WLB draw from several well-established frameworks: spillover theory argues that what happens in one role tends to carry over into another; conservation of resources theory focuses on how gaining or losing resources in one area of life affects the other; and border theory explores how people navigate the boundary between their professional and private lives. The importance of WLB is evident in its broad implications for how organisations function, particularly in shaping how engaged and productive employees are (Solih et al., 2025). Studies have consistently found that when employees struggle to balance work, family, and personal demands, they tend to report greater stress, reduced well-being, declining productivity, and lower satisfaction with their jobs (Obrenovic et al., 2020; Nugroho et al., 2024; Darwin et al., 2025).

LITERATURE REVIEW

Concept of Job Satisfaction

Job satisfaction broadly described as a positive emotional response that arises from how a person evaluates their work experiences (Montuori et al., 2022) has long been one of the most studied concept in organisational psychology and human resource management. It captures both how employees feel about their job as a whole and their specific attitudes toward aspects such as pay, chances for advancement, relationships with coworkers, the quality of supervision, and the nature of the tasks they perform (Pinheiro & Palma-Moreira, 2025). Evidence shows that employees who are more satisfied with their jobs tend to be more productive, stay longer with their organisations, miss fewer workdays, and demonstrate stronger commitment to workplace goals. Conversely, dissatisfied employees are often associated with poor performance, increased costs, and deteriorating personal well-being (Irabor & Okolie, 2019).

Determinants of Job Satisfaction

Job satisfaction matters so much both to individual employees and to the organisations they work for identifying what actually drives it has become a priority in management research. The factors that shape employees' satisfaction can be grouped into three broad categories: characteristics of the work itself, the conditions of the work environment, and the personal traits employees bring to their roles (Wang, 2024; Shimi et al., 2024; Ariffin et al., 2025). Among work-related characteristics, excessive workloads, conflicting role demands, and insufficient autonomy have all been tied to lower job satisfaction (Belias et al., 2015). Environmental factors including inadequate pay and benefits, strained relationships with supervisors and colleagues, and restricted opportunities for career advancement are equally important (Dumitriu et al., 2025; Kurniawan et al., 2024). At the individual level, being assigned repetitive or monotonous tasks can drain intrinsic motivation and chip away at job satisfaction over time (Avcı, 2023).

Work-Life Balance in the Nigerian Banking Sector

Banking has long been recognised as one of the more demanding industries, where many of the satisfaction-eroding factors discussed above are particularly visible (Rokhim et al., 2025; Giorgi et al., 2017). The sector is shaped by fierce competition, steep performance expectations, long working hours, and the constant pressure of meeting customer demands all of which strain employees' capacity to maintain a healthy balance between work and personal life (Gabon, 2024). In Oyo State, Nigeria, the weight of these pressures is made heavier still by the rapid pace of technological change and strict regulatory oversight. Taken together, these occupational stressors tend to blur the line between work and personal life, making it considerably harder for employees to carve out meaningful space for themselves outside of work (Odor & Obieze, 2024).

Work-Life Balance and Job Satisfaction

The way work–life balance connects to job satisfaction can be understood through two distinct but related processes: conflict and enrichment. When work bleeds into personal life (WIPL) or personal responsibilities interfere with work (PLIW), this conflict has been linked to reduced job satisfaction (Mentus & Zafirović, 2023). Employees who feel that their job consumes time meant for personal life or that personal matters are undermining their work tend to experience more stress and emotional drain, which eventually takes a toll on how they view their jobs (AlAzzam et al., 2017). On the other side of this equation, work–life enhancement captures the degree to which one domain of life actually improves the quality of the other. Research suggests this enhancement is positively associated with job satisfaction (Lamošek et al., 2022). When employees find that their professional experiences translate into skills, positive outlooks, or broader social connections that enrich their personal lives, they tend to rate their jobs more favourably. This positive spillover can also help offset the damaging effects of work–life conflict on overall satisfaction (Agarwal & Bhakuni, 2024).

Despite a growing number of studies on work–life balance and job satisfaction within the Nigerian economy, a meaningful gap persists when it comes to the banking sector specifically. Prior studies such as (Kirfi & Abubakar, 2014; Ethelmary & Nebolisa, 2019; Kanu et al., 2023; Uchegbu et al., 2025; Mogbolu et al., 2025) have produced findings about the levels of WLB and satisfaction among bank employees, and none has examined both the conflict and enhancement dimensions of WLB together within a single study. Without this kind of context-specific evidence, it remains difficult for bank management or policymakers to develop targeted responses to the particular stressors and opportunities facing Nigerian bank workers. This study therefore sets out to address that gap by investigating how WLB dimensions relate to job satisfaction among commercial bank employees in Oyo State. Specifically, it examines the extent of job satisfaction and WLB among these employees, explores how each WLB dimension relates to satisfaction, and assesses the combined and individual contributions of these dimensions in predicting satisfaction outcomes. The results are intended to provide practical, context-grounded evidence to inform HR policies within Nigerian commercial banks.

METHODOLOGY

Research Design

A correlational cross-sectional survey design was used to explore the relationship between work-life balance dimensions and the job satisfaction of bank employees. This design was considered appropriate because it enables the examination of associations among variables at a single point in time, using numerical data to capture the constructs being studied.

Population and sampling technique

The study population consisted of commercial bank employees in Oyo State, Nigeria. Six commercial banks were purposively chosen based on their extensive branch networks across the state. From these banks, 250 employees were randomly selected to participate in the study. Of those, 203 completed and returned usable questionnaires, yielding a response rate of 81.2%.

Instrument

Data were collected using a structured questionnaire organised into three sections. The first section gathered demographic information, including age, gender, years of experience, marital status, employment type, and religion. The second section comprised 14 items adapted from Agha et al. (2017) to measure the three WLB dimensions: work interference with personal life (7 items), personal life interference with work (4 items), and work-personal life enhancement (3 items). The third section contained 10 items drawn from Macdonald and MacIntyre (1997) to assess job satisfaction. Responses were recorded on a 5-point Likert scale ranging from strongly disagree (1) to strongly agree (5). The questionnaire was pre-tested with 20 microfinance bank employees in Ibadan. Cronbach's alpha reliability coefficients were 0.76 for work interference with personal life, 0.72 for personal life interference with work, 0.80 for work-personal life enhancement, and 0.79 for job satisfaction indicating satisfactory internal consistency across all dimensions.

Data Analysis

Descriptive statistics (mean and standard deviation) and inferential statistics (Pearson product-moment correlation and multiple regression analysis) were used to analyse the data. Mean scores were categorised as follows: ≤ 2 = Low; > 2 to ≤ 3 = Moderate; > 3 = High.

RESULTS AND DISCUSSIONS

Demographic analysis showed that most respondents (60.6%) were younger than 35 years, and female employees (58.6%) outnumbered male employees (41.4%). Married respondents made up the majority (56.7%), and most employees (65.5%) had fewer than 10 years of work experience. In terms of employment type, 51.2% held contract positions, and Christianity was the most common religious affiliation, accounting for 79.8% of respondents.

Table 1: Descriptive Statistics of Study Variables

Variable	Mean	Std. Deviation	Interpretation
Job Satisfaction	3.17	1.08	High
Work Interference with Personal Life	2.82	1.23	Moderate
Personal Life Interference with Work	1.84	0.92	Low
Work Personal Life Enhancement	3.32	1.13	High

Source: Researcher, 2025

As shown in Table 1, bank employees reported high overall job satisfaction (M = 3.17). Work intrusion into personal life was at a moderate level (M = 2.82), while personal life interfering with work was low (M = 1.84). Work-personal life enhancement was rated high (M = 3.32), indicating that employees generally perceived their professional experiences as enriching their personal lives.

Table 2: Correlation Matrix of Work-Life Balance Dimensions and Job Satisfaction among Bank Employees in Oyo State, Nigeria

	Job satisfaction	Work interference with personal life	Personal life interference with work	Work personal life enhancement
Job satisfaction	1			
Work interference with personal life	-.184* (.009)	1		
Personal life interference with work	-.201* (.004)	.359* (.001)	1	
Work personal life enhancement	.547* (.001)	-.060 (.396)	-.110 (.117)	1
Mean	31.74	19.72	7.33	9.96
Std. deviation	8.00	6.95	3.07	2.93

** Significant at the 0.05 level*

Source: Researcher, 2025

Table 2 presents the results of the correlation analysis between WLB dimensions and job satisfaction. Both work interference with personal life ($r = -0.184$, $p = 0.009$) and personal life interference with work ($r = -0.201$, $p = 0.004$) were significantly and negatively correlated with job satisfaction, suggesting that conflict in either direction is associated with lower satisfaction levels. Work-personal life enhancement, however, showed a strong positive correlation with job satisfaction ($r = 0.547$, $p < 0.001$), indicating that employees who see their work as adding value to their personal lives report considerably higher satisfaction. Notably, work interference with personal life and personal life interference with work were also positively correlated with each other ($r = 0.359$, $p < 0.001$), suggesting that experiencing conflict in one direction tends to coincide with experiencing it in the other.

Table 3: Summary of Regression Analysis Showing Joint Contribution of Work-Life Balance Dimensions on Job Satisfaction among Bank Employees in Oyo State, Nigeria

R	R Square	Adjusted R Square	Std. Error of the Estimate
.575	.331	.321	6.58794

ANOVA

Model	Sum of Squares	DF	Mean Square	F	Sig.	Remark
Regression	4276.379	3	1425.460	32.844	.001	Sig.
Residual	8636.784	199	43.401			
Total	12913.163	202				

Source: Researcher, 2025

Table 3 reveals that the three WLB dimensions, taken together, were a significant predictor of bank employees' job satisfaction ($F = 32.844$, $p < .001$). The multiple correlation coefficient ($R = 0.575$) and the coefficient of determination ($R^2 = 0.331$) together indicate that 33.1% of the variation in job satisfaction was accounted for by the combined WLB dimensions.

Table 4: Summary of Regression Analysis Showing the Relative Contribution of Work-Life Balance Dimensions on Job Satisfaction among Bank Employees in Oyo State, Nigeria

Model	B	Std. Error	Standardised Beta (β)	t	Sig.
(Constant)	21.897	2.324		9.422	.001
Work interference with personal life	-.133	.071	-.116	-1.861	.064
Personal life interference with work	-.263	.162	-.101	-1.619	.107
Work personal life enhancement	1.445	.159	.529	9.070	.001

Source: Researcher, 2025

Table 4 breaks down the individual contribution of each WLB dimension to employees' job satisfaction. Among the three dimensions, only work-personal life enhancement was a statistically significant predictor ($\beta = 0.529$, $p < .05$). Neither work interference with personal life ($\beta = -0.116$, $p = 0.064$) nor personal life interference with work ($\beta = -0.101$, $p = 0.107$) reached significance when all three dimensions were included simultaneously.

Discussion of Findings

This study set out to understand how different dimensions of work–life balance relate to job satisfaction among employees in Oyo State's commercial banks. Descriptively, the findings revealed that bank employees simultaneously reported high job satisfaction and high work-personal life enhancement, while also experiencing moderate levels of work intruding into their personal lives. This simultaneous presence of both conflict and enrichment is not unusual the work–family literature has long recognised that the two can and do coexist, reflecting the inherently multidimensional nature of the work–life interface (Greenhaus & Powell, 2006). The high job satisfaction finding echoes Pathak (2016), who found similar levels among Nepalese bank workers, though it contrasts with other Nigerian banking studies that reported only moderate satisfaction (Bello et al., 2017; Obodoechi et al., 2020). The asymmetric pattern where work tends to spill into personal life at moderate levels while personal life rarely intrudes on work aligns well with evidence from the banking industry showing that demanding job conditions such as long hours, heavy workloads, and performance pressures tend to flow from work into family and personal life, rather than the other way around (Ugwu et al., 2017; Maken & Aggarwal, 2021; Vatharkar & Aggarwal-Gupta, 2020; Jain & Sandhya, 2024). The high scores on work-personal life enhancement further suggest that, despite the conflict, many employees still find that their work contributes meaningfully to their lives beyond the office. This aligns with work-family enrichment theory, which treats conflict and enrichment as distinct but co-occurring phenomena (Greenhaus & Powell, 2006), and with spillover theory, which allows for positive as well as negative transfers between life domains.

The correlation results confirmed that both types of conflict work interfering with personal life and personal life interfering with work were negatively linked to job satisfaction, while work-personal life enhancement was strongly and positively associated with it. This pattern is consistent with earlier findings from different populations and settings (AlAzzam et al., 2017; Ogunola, 2022; Pathak et al., 2025; Oguh & Adamu, 2025) and reinforces the understanding that conflict diminishes satisfaction while enrichment strengthens it. The positive correlation between the two conflict dimensions ($r = 0.359$, $p < 0.001$) also makes intuitive sense: employees who feel that work is affecting personal time may find their personal obligations piling up, creating additional stress that eventually feeds back into their work performance. Likewise, employees whose personal concerns affect their work may face mounting work pressure that, in turn, erodes the personal time they need to manage those concerns. The cross-sectional nature of this study means cannot be drawn conclusions about which direction these effects flow.

Moving to the regression analysis, the three WLB dimensions together accounted for 33.1% of the variance in job satisfaction ($R^2 = 0.331$, $F = 32.844$, $p < 0.001$) a finding consistent with

Cohen's (1988) medium-to-large effect benchmarks and in line with studies across various sectors showing WLB dimensions explaining between a third and over half of satisfaction variance (Alem, 2025; Syahbana & Anwar, 2025; Thalia et al., 2025). At the level of individual predictors, work-personal life enhancement stood out as the sole significant predictor ($\beta = 0.529$, $p < 0.001$), while the conflict dimensions failed to reach significance in the full model. This is a noteworthy finding. It may be that the conflict dimensions share variance with enhancement in the model, or that suppression effects reduce the independent predictive weight once enhancement is controlled for. In other words, the powerful positive association between enhancement and satisfaction may be absorbing much of the explanatory space that the conflict dimensions would otherwise occupy. In this study, what seems to drive job satisfaction most is not the absence of conflict, but the presence of positive work-to-life spillover. When employees feel that their professional experiences be it skills gained, positive emotional states, or expanded social connections carry over into and enrich their personal lives, they report substantially higher job satisfaction. This aligns with the logic of work-family enrichment theory (Greenhaus & Powell, 2006) and with work showing that enrichment fosters reciprocity and stronger self-efficacy across roles (Zahra et al., 2024).

CONCLUSION

This study investigated the relationship between work–life balance dimensions and job satisfaction among commercial bank employees in Oyo State, Nigeria. The findings show that employees reported high levels of both job satisfaction and work-personal life enhancement, while also experiencing a moderate degree of work intrusion into their personal lives. Both conflict dimensions were negatively associated with job satisfaction, while work-personal life enhancement was positively associated with it. When all three dimensions were entered into a regression model, only work-personal life enhancement ($\beta = 0.529$, $p < 0.001$) emerged as a statistically significant predictor, and together the three dimensions accounted for 33.1% of the variance in job satisfaction. The non-significance of the conflict dimensions in the regression model despite the significant bivariate correlations with satisfaction points to the dominance of enhancement in shaping how employees evaluate their jobs in this particular setting. These results are broadly consistent with work-family enrichment theory (Greenhaus & Powell, 2006) and spillover theory, both of which acknowledge that positive resources and experiences can and do flow from one life domain to another. The study provides contextually relevant empirical evidence for the Nigerian banking sector, showing that enhancement is likely a more proximal driver of satisfaction than conflict among this group of workers.

On practical grounds, bank management would do well to focus not only on reducing work–life conflict but, more importantly, on cultivating conditions that allow employees to experience positive spillover from their work into their personal lives. Enhancement was by far the strongest predictor of satisfaction, interventions that strengthen this dimension warrant priority attention. These might include offering flexible working arrangements that give employees greater control over when and how they work, building a workplace culture that takes employee well-being seriously, and expanding access to professional development opportunities that equip employees with transferable skills and a sense of personal fulfilment. It would also be worthwhile for management to regularly audit workload distribution identifying specific

branches or roles where demands are disproportionately high and to put in place targeted support where needed. When work and personal life become mutually reinforcing rather than competing, employee satisfaction is likely to follow.

Limitations and Suggestions for Future Studies

This study offers useful insights into the work–life balance and job satisfaction of bank employees in Oyo State, several limitations should be kept in mind. First, data on both predictors and outcomes came from the same respondents at the same time, the study is susceptible to common method variance and social desirability bias respondents may have presented their situations in a more favourable light than reality warrants. Future work could address this by combining quantitative surveys with qualitative interviews to explore more deeply how and why employees experience WLB the way they do. Second, the cross-sectional design prevents anything definitive about temporal ordering whether, for instance, high enhancement leads to greater satisfaction or vice versa. Longitudinal designs tracking the same employees over time would shed much-needed light on this question. Third, although purposive sampling of banks was necessary to access the study population, it introduces a degree of selection bias and restricts how broadly the results can be generalised beyond the chosen organisations. Fourth, limiting the study to Oyo State one of 36 Nigerian states means the findings should be interpreted as specific to this context and may not apply to bank employees elsewhere in the country. Fifth, the absence of control variables such as pay level, supervisory quality, or organisational culture means that other drivers of job satisfaction may account for some of the unexplained variance in the model. Future studies might address these limitations by expanding the geographic scope, incorporating relevant control variables, and applying more sophisticated analytical approaches such as mediation or moderation analysis to better explain the mechanisms at work beneath the observed associations.

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