

Work life Balancing and Organizational Commitment Among Banking Firms in Rivers State

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Abstract

This study examined the relationship between work-life balancing and organizational commitment in the banking Firms in Rivers State. The study adopted cross sectional and ex-post facto design. Data were generated by quantitative and qualitative method. The study used purposive sampling techniques. A total population size of 399 and sample size of 187 was determined using Yaro Yamane's formula at 0.05 level of significance. Also, 187 copies of questionnaire were distributed to the respondents, while 181 copies were completed and retrieved. The instruments were validated with reliability above 0.7 co-efficient, using Cronbach Alpha technique. The reliability coefficient analysis was work interference with life ($\alpha = .882$), affective ($\alpha = .884$), continuance ($\alpha = .870$), normative ($\alpha = .882$) and job embeddedness ($\alpha = .887$). Four research questions and four hypotheses were raised which was tested with Pearson Product Moment Correlation, and Partial Correlation for the moderating variable via SPSS 25 version. From the findings, the concept work interference with life creates positive impact on affective, continuance and normative. In conclusion, study contributes to the knowledge that wide acceptance of life interference with work and work interference with life enables the firm to be on the leading edge rather than the bleeding edge. It could be recommended that there should not be any provision of bringing office work at home .no work on the cell phone during non-working hours, and setting a clear boundary between work and home.

Keywords: *Work Interference with Life, Affective Commitment, Continuance Commitment, Normative Commitment, Job Embeddedness*

1.1 Introduction

In today's competitive world, organizational commitment is highly critical and valuable. Numerous studies have highlighted that commitment plays a great deal for the successful performance of an organization. This is because highly committed employee will identify with the goals and values of the organization, has a strong desire to belong to the organization and is ready to display greater affinity in terms of organizational citizenship behavior i.e., a willingness to go over and beyond their required job duties. Hence organizations cannot perform well unless the employees in competitive organizations are committed and work effectively in teams.

According to Yang and Islam (2020) organizational commitment could be defined as the beliefs and feelings formed internally or as a set of intentions that enriches an employee's desire to remain with an organization and to accept its major goals and values. Ahmad (2014) refers employee commitment to congruence between the goals of an individual and the organization whereby the individual identifies with and extends effort on behalf of the general goals of the organization.

Allen and Meyer (1990) also explain that it is a psychological state that features the relationship of employee with the organization and have implications for the decision to continue membership in the organization. It is easy for organizations to say that people are our most important asset but it is much more difficult to prove it. Research undertaken by Akter, Mohammad, Hossen and Islam (2019) indicates that perception of the organization's values is the strongest predictor of employee commitment. Al-Jabari and Ghazzawi (2019) has differentiated organizational commitment between the commitment as an attitude and commitment as behaviour.

Individual's identification with the goals of an organization and his willingness to work towards them is reflected through attitudinal commitment whereas behavioral commitment results from the binding of individuals to behavioral acts. Baba and Ibrahim (2017) mentioned that there is cyclical relationship between these two. It has also been argued by that current approach to organizational commitment ignores the multifaceted concept of organization that has been prominent among organizational theorists.

Organizational commitment is considered to be a critical concept. The presence of organizational commitment can be used to gain employees support for the organization and in turn maximise the benefits to receive it from their employee with greater productivity. If there is a lack of organizational commitment it may give rise to negative effects on employee productivity that can contribute to failure of organization.

The thought of organizational commitment has gained much interest in the field of management and behavioral sciences because of the predictable outcomes of commitment (Oluwatoyin & Chibuzor, 2021). The nature and belief of the organizational commitment concept is that a person has a sense of commitment to the organization he or she works for. This may involve recognition with, tendency to stay in and willingness to exert, efforts for organization. According to Shabir and Gani (2020) organizational commitment could be defined as the beliefs and feelings formed internally or as a set of intentions that enriches an employee's desire to remain with an organization and to accept its major goals and values.

The organizational commitment has also been regarded as an important construct in understanding the work behavior of employees. In a broader sense, commitment may be defined as an attitude or an orientation towards the organizations which links or attaches the identity of the person to the Organization (Yuniarsih & Ahman, 2017). Shantha (2019) define commitment as a structural phenomenon which occurs as a result of individual organizational transactions and alterations.

The approaches to organizational commitment have undergone some changes in the last three decades, the most significant of which has been its being un-dimensional or multi-dimensional.

However, due to downsizing and amalgamation of organizations, some scholars have understated the effect of organizational commitment on the variables including turnover, absence from work, and job performance; they consider the study of organizational commitment pointless. But no one can overlook the importance of organizational commitment both to individuals and to organizations. Organizational commitment is an important organizational and professional belief, which has interested many scholars from different disciplines. Yan (2018) argue that organizational commitment has noteworthy implications for the society, organizations, employees and even management. It is believed that leadership is a type of process whereby a manager tries to ease the duty of reaching to aims through creating effective motivation and communication; in addition, he encourages the staff to be more interested in doing their jobs (Srivastava & Kanpur, 2014). As the educational organizations are among the most important organizations in the societies, and human beings are the most

important output of educational organizations, investigating organizational commitment and its role in making such organizations more effective is among the priorities.

One of the main struggles of the banking firms is organizational commitment. They fear that after a term of investment to the employee where he/she adapts and learns the job requirements, he/she can quit the job to start another career in another firm. Therefore, a good grasp of the underlying factors of organizational commitment is required for the banking firms to create a desirable work environment. In banking, the quality of people employed directly influences the output of the work. If the employees are not motivated or there is high turnover, there may be mistakes in the output which is likely to cause loss of money (Yumi & Youngsil, 2015).

There are several studies with the focus of organizational commitment of bankers. However, this research is unique because it combines work life balance with organizational commitment. Work life balance which is explained as the effect of personal life to work, the effect of work to personal life, work life growth, and the effect of working with husband/wife or other relative in this research may lead to organizational commitment. Moreover, there are differentiation analyses of work life balance and organizational commitment based on personal characteristics.

According to the research results, work-life balance lead to organizational commitment of employees. Therefore, maintaining work life balance in the work environment is crucial for organizational of bankers in Istanbul. There are several critical groups that have work-life balance problem. Those with two children, middle income, 29 or less clients, and 25 years and more occupational experience have more work-life balance problem (Gundogmus, 2018). And some groups are also critical in organizational commitment. Those are bankers with one child or three or more children, low income, 30–35 and 46 and more age groups.

Bhatnagar and Sanadhya (2015) describe work-life balance as organizational support for aspects of employees' personal life such as flexible work hours, dependent care and family/personal leave. Therefore, it requires the interaction of organizational factors with personal factors. Most seen practices include family leave programs, job sharing and on-site children care.

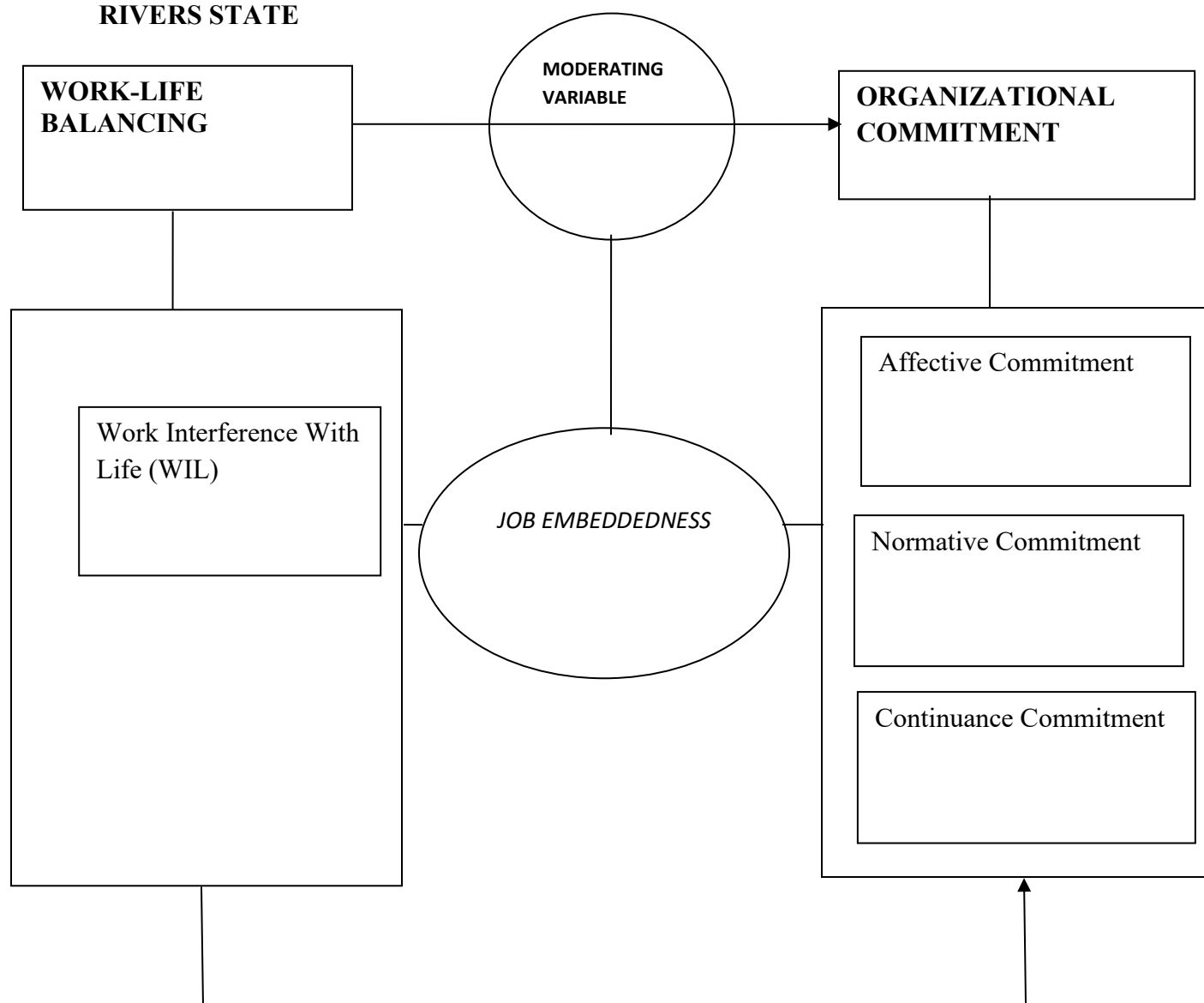
Nguyen, Dang and Nguyen (2015) measured the determinants of work-life balance with a survey in the event industry of Malaysia. The significant variables are working hours, work load, work arrangements and reward schemes. Leave policies are not significant in this research. Oludayo, Falola, Obianuju and Demilade (2018) investigate the relationship between work-life balance and employee behavioral outcomes. The research is based on a survey in some selected commercial banks in Nigeria. Results show that work leave arrangement, employee time out, employee social support, and dependent care initiative are predictors of employee behaviour outcomes.

Grimm (2017) also made a survey in the banking sector. The commercial banks are based in Pakistan. By using a mediation model, the authors answer why work-life balance affects employee job performance. According to the results employees' satisfaction with corksers' increase psychological wellbeing, strengthening work-life balance.

The reason this study focuses on work life balancing and organizational commitment being moderated with job embeddedness, is because existing literature focuses on specific or limited causes of commitment while other causes have not received enough attention from researchers.

Thus, this study sets to bridge the knowledge gap that exists between life interfere with work, work-life enrichment and work interference with life in alignment with organizational commitment in banking firms in Port Harcourt, Rivers State.

CONCEPTUALISED FRAMEWORK ON THE VARIABLES OF WORK-LIFE BALANCING AND ORGANIZATIONAL COMMITMENT IN BANKING FIRMS IN RIVERS STATE



SOURCE: Oluwatoyin & Chibuzor, (2021); Shabir & Gani, (2020); Mitchell in Yumi & Youngsil, (2015).

Aim and Objectives of the Study

Generally, this study seeks to investigate the influence between work-life balancing and organizational commitment in the banking firms in Rivers State. However, it is set to achieve the following specific objectives.

1. To determine how work interference with life influence affective commitment in the banking firms.
2. To determine how work interference with life influence normative commitment in the banking firms.

3. To determine how work interference with life influence continuance commitment in the banking firms.

4. To determine how the job embeddedness moderates the correlation between work-life balancing and organizational commitment in the banking firms

2. Literature Review

Conceptual Review

Many individuals face the issue of juggling work and family life in today's ever-demanding work climate. Despite the worldwide search for work-life balance here referred to as work life balance (WLB), very few have found a meaning and term that is appropriate. It is about changing the working habits to allow workers to integrate work with their other duties, such as caring for children or elderly relatives. WLB does not mean an equal balance. WLB is a mixture of interactions between various areas of one's life, the benefits and drawbacks associated with that equilibrium or imbalance may affect multiple levels of society.

The WLB-related drawbacks will affect both the employee and the employer. For the employee, the effects may have a negative impact on job and life satisfaction, mental wellbeing, physical health, and individual performance (Oluwatoyin & Chibuzor, 2021). For employers, low results, absenteeism, sick leave and higher employee turnover, recruiting and training costs would be the effects of low work life balance. Compared to the amount of time you spend with your family and doing stuff you love, WLB basically means the amount of time you spend doing your work. In intensely competitive labor markets, an enterprise needs to magnetize and retain respected workers. In terms of development and management of work life balance initiatives, it is a powerful driving force for improved organizational knowledge and performance. WLB is an important human resource management field that is attracting growing attention from government, scientists, leadership, and members of employees.

There is a workup need to focus on maintaining a better work-life balance. The inability to balance both family and work leads to poor performances. The productivity of performance effects in a great manner. The rate of absenteeism increases and lowers the commitment of employees towards work which leads to poor morale of the individuals. Every single individual can create his/her own work-life balance by tasting the joy of the job. Integration enhancement develops balance in personal and professional life by allowing oneself more towards it. Maintaining a work life balance helps reduces stress and burnouts in life. Many organizations are actively participating in work-life balance programs to manage high turnover rates in the organization, for proper recruitment and selection of Employees, retaining excellent people by devising many policies and strategies of the organizations (Yumi & Youngsil, 2015).

These work life balance programs are also mainly conducted by organizations to distress people at the right time by certain coping strategies by reducing their stress level by rebalancing work life (Shantha, 2019). Many Employers also provide long term vacations as well as flexible timings to their employee especially women performing dual role responsibilities and also providing them options of work from home that really create a positive understanding between employer as well as employees. So, there is an urgent need to study this issue deeply so that companies can really go through the various issues related to their employees by implementing work-life balance programs and ensuring the welfare of their people as well as organization (Oluwatoyin & Chibuzor, 2021).

The concept of organizational commitment, when used as criterion of work life balancing, have become the focus of managers in general and human resources departments in many banking firms (Yan, 2018). For instance, a key responsibility of human resource (HR) managers is to understand the factors that create employee commitment, and then to use that knowledge to leverage employee retention and productivity (Allen and Meyer, 1990).

Organizational commitment (OC), is defined as “the relative strength of an individual’s identification with and involvement in a particular organization” (Mowday, Steers, & Porter, 1979). Porter, Steers, Mowday, and Boulian (1974) asserted that OC describes the employee’s state of commitment to the organization, as well as the employee’s identification with the organization’s values and goals.

Concept of Work-life Balancing

The term “work life balance” may be defined as a state of equilibrium in which the requirements of both the work and personal life of an individual are equal. This word was coined in 1986 but its use has been intermittent for a number of years in everyday language. Work life balance programs are a global phenomenon (Iddagoda, Hysa, Bulińska-Stangrecka & Manta, 2021). Workers want flexibility and autonomy over their work and personal lives in global cultures as well. Interestingly, services for work life had existed as early as the 1930s. The W.K. Kellogg Company developed four six-hour shifts before World War II to replace the conventional three regular 8-hour shifts, and the new shifts resulted in improved morale and efficiency of workers. Firms started to provide work life services in the 1980s and 1990s. While the first wave of these initiatives was mainly to help women with children, the worklife programmes today are less gender-specific and consider other as well as family responsibilities. Work-life balance is defined as a 'fit' between the multiple roles in the life of a person, in its broadest sense (Irawanto, Khusnul & Kenny, 2021).

Organizations should concentrate on enhancing the efficiency of their organizations to achieve the competitive edge. People factor plays an energetic role in maximizing and maintaining the efficiency of the organization. Kim (2014) argued in this context that the success of a company depends directly on the individuals that it hires. Since the organization’s personnel are regarded as the major stakeholders in deciding the organization’s efficiency.

Work Interference with Life

Attention to the work-family interface has been fueled by the changing nature of workplace demographics (i.e., more women are fully employed than ever before) and greater participation by men in the family domain. While reducing work-family interference remains a valid and important concern, the literature could benefit from a recognition of the diversity that exists in employees’ pursuits outside of work. The above quote from one of our study participants suggests the potential for work interference with other life areas (e.g., health, friendships) to be as prevalent as work interference with family. There is a practical basis for examining work interference with life (WIL) as opposed to work interference with family specifically. Human resource practitioners have expressed concern over the equitable consideration of the intersection of work with all types of life roles, not just family roles (Mahesh, Prabhushankar, Chirag & Amit, 2016). Respect for a variety of employee needs is crucial in an increasingly diverse workforce. Childlessness among employees has been increasing, especially among female managers (Lee & Noor, 2017). 11

Concept of Organizational Commitment

In Allen and Meyer's (1990) model, there are three dimensions of OC, as Affective commitment (AC), (2) normative commitment (NC), and (3) continuance commitment (CC). The three dimensions are based on the attitudes and perceptions of individual employees (Allen & Meyer, 1990). Santosh & Jain (2016) noted that the separate dimensions of OC are based on the perceptions of employees' loyalty to the organization, such as turnover intentions, on the job behavior, and employee well-being.

Yan (2018) reviewed the definition of OC that had been developed by them in 1991. They have acknowledged that there were significant correlations between affective commitment and normative commitment. They have also acknowledged accurate predictions of OC that using just affective and normative dimensions is not always possible (Rashida, Banu & Duraipandian, 2014). The three-dimensional model of affective, normative, and continuance commitment includes a psychological state that links the employee to the organization (Shabir & Gani, 2020).

The three dimensions represent different psychological states of an individual employee, and it is possible to develop independent measures for each dimension.

The degree to which an employee is committed to the goals or vision of an organization, whether AC, NC, or CC, is found to be a predictor of the decision of the employee to either stay with or leave the organization.

Affective Commitment "AC"

AC is defined as an emotional attachment to the organization such that the strongly committed individual identifies with, is involved in, and enjoys membership within the organization (Allen & Meyer, 1990). Individuals remain within an organization largely because they want to. According to Meyer and Allen (1990), the first of three dimensions of organizational commitment refer to the affective attachment of the employee to the organization. AC is determined by an employee's personal choice to remain committed to the organization via some emotional identification with the organization.

AC is a positive attitude toward the organization. Yan (2018) also noted that an individual's attitude is directly related to whatever personal values they bring to the organization. How individuals identify and involve themselves within an organization exemplifies the relative strength of AC (Ferreira, Coetzee & Masenge, 2014).

Continuance Commitment "CC"

The second dimension, as developed by Meyer and Allen (1990), relates to a cost-benefit analysis of the employee, such as the loss of economic investments and difficulties in finding a new job. Whether the employee remains with a company is evaluated in terms of the perceived costs of leaving. Influenced by tenure, positional authority, or length of service, employees choose to remain committed because they feel they have too much to lose by leaving. CC can be regarded as a contractual attachment to the organization. The individual's association with the organization is based on an ongoing assessment of economic benefits gained by remaining with the organization.

Normative Commitment "NC"

The final of the three dimensions proposed by Meyer and Allen (1990) reflects an employee's sense of commitment due to a feeling of obligation. This is less a personal commitment, but rather a perceived societal expectation, in which one remains loyal to the employer who provides compensation for services rendered (Yan, 2018).

Messner (2013) described NC as the work behavior of individuals, guided by a sense of duty, obligation, and loyalty toward the organization. Organizational members remain committed based on moral reasons. The normative committed employee stays in an organization because it is perceived by him or her as morally right to do so, regardless of how much status or satisfaction the organization provides over the years (Messner, 2013).

Work-Life Balancing and Organizational Commitment

Work-life balance is about finding the right balance between individual work and life; that is life outside work, and about feeling comfortable with both work and non-work commitment (Meenakshi & Neha, 2020). A common theme on Work life balance discourses is that employees are required to consolidate their efforts in finding the right balance between their work and non-work roles while organizations are been investigated on how and why they should implement a variety of WLB practices and policies to foster workplace well-being without compromising business objectives of performance, productivity and profits (Mendis & Weerakkody, 2017). The emergence of work-life programs is traceable to the 1930s, when introduction of reduced working hours with four shifts of six-hours instead of the usual three daily eight hours shifts in W.K. Kellogg Company resulted to enhanced employee morale and productivity (Rashida, Banu & Duraipandian, 2014). Nevertheless, it was not until the next decades, in the 1980s that the concept gain importance with the consideration of certain aspects as job satisfaction, reward systems, physical work environment, worker participation, rights and esteem needs. The difficulties of balancing work and personal life has become a global phenomenon, regardless of country, religious affiliation, culture, or gender.

Mesimo-Ogunsanya (2017) opined that, discovering an appropriate balance between work and life has become a challenge for both employer and employees in an organization. Work-Life Balance (WLB) is a very important phenomenon that is of great concern to various employees in both private and public sectors.

Moderating influence of Job Embeddedness on the Relationship between Work-life Balancing and Organizational Commitment

Job Embeddedness (JE) theory represents one of these new perspectives (Holtom et al., 2008), focusing on factors that encourage an employee to remain with an organization. Several studies reveal that JE predicts incremental variation in turnover after controlling for traditional turnover predictors, such as job satisfaction and quit intentions (Crossley et al., 2007; Mallol et al., 2007). JE theory is a broad constellation of psychological, social, and financial influences on employee retention (Yao et al., 2004). These influences are present on the job, as well as outside the employee's immediate work environment, and are often likened to strands in a "web" or "net" in which a person can become "stuck" (Mitchell in Yumi & Youngsil, 2015).. JE is comprised of the links one has to others, the fit with the organization and community, and how much one would have to sacrifice to change jobs (Thevanes, 2018).

JE research has extended to other outcomes such as performance and social capital (Sekiguchi et al., 2008). It is a retention or anti-withdrawal construct. JE was composed of factors such as the overall fit employees have with the organization, it would yield positive outcomes. JE should lead to the development of human and social capital for two reasons. First, for highly embedded individuals, there is good fit of the employees' existing knowledge, skills and abilities with the requirements of the organization that provides opportunities for the natural extension and development of additional and complimentary skills. Second, the highly embedded employees have

many links with more important individuals which provide opportunities to develop additional social capital. In fact, there is a positive relationship between JE and social capital but found declines in social capital development over time (Ng & Feldman, 2010).

Theoretical Framework

The study employed several theories to advanced and explain the link between work-life balancing and organizational commitment. These include Role Behavior Perspective.

Role Behavior Perspective

Role behavior theory, as Katz and Kahn in Yang and Islam (2020) explain, recognizes that the behavioral expectations of all role partners can influence the behavior of organizational members. They also argue that implementing effective Human Resource Management (HRM) contributes to helping employees meet the expectations of role partners within the organization (i.e., supervisors, co-workers, subordinates), at the boundaries of the organization (i.e., customers and clients), and outside the organization (i.e., family and society). This theory explains how an individual takes on the roles imposed on them in an organization. These roles are in alignment with the organization's goals, and they support employees in completing tasks in accordance with the organization's expectations. It has been suggested that if a particular person accomplishes the respective demands in a satisfactory manner, he/she has maintained the work-life balance. Based also on the theory, the person who exercises work-life balance is aware of the work role and family role, and therefore he/she fulfills the behavioral expectations of all role partners, which ultimately influences employee engagement and job satisfaction.

Empirical Review of Literature

Irawanto, Khusnul and Kenny (2021) examines work from home on measuring Satisfaction between work-life balance and work stress during the COVID-19 Pandemic in Indonesia. The purpose of this study was to fill the gaps by investigating several potential predictors of job satisfaction during working from home from the impact of COVID-19 such as work-life balance and work stress. Using a quantitative approach, 472 workers who were forced to work from home all over Indonesia participated, and the responses were analyzed using Smart-PLS software. The study revealed that working from home, work-life balance, and work stress have a significant effect, both directly and indirectly, on job satisfaction. Working from home as a new pace of work can sustain job satisfaction as the current working atmosphere for Indonesian workers. In response to the collectivist setting, working from home can be a positive sign that needs to be paid attention to for the organization.

Iddagoda, Hysa, Buli and Manta (2021) investigates green work-life balance and greenwashing the construct of work-life balance. The paper also aims at providing a comprehensive conceptualization of work-life balance, while thoroughly examining the components of measuring the construct. Based on a cross-sectional study in the banking industry with a sample of 170 managerial employees, this study analyzes the impact of work-life balance on employee job performance mediated by employee engagement. Results support the assumed relationship between work-life balance and employee job performance embedded in employee engagement. The theoretical contribution of this study concerns the application of role behavior theory to describe the mechanisms shaping the relationship between work-life balance and job performance through employee engagement. The practical implications of the paper include recommendations

for improving job performance by enhancing the work-life balance and strengthening employee engagement.

Oluwatoyin and Chibuzor (2021) investigate the effect of work-life balance on employee satisfaction in Murtala Muhammed Airport (MMA) and Victor Attah International Airport (VAIA). Mixed method design was used for the study. 1,725 of FAAN employees in MMA and 291 of State employees in VAIA constituted the population. The sample size was determined with Krejcie and Morgan (1970) and Census approach to arrive at 604. Multi Stage, Purposive and stratified sampling techniques were used. Stratified sampling on the premise that FAAN has 30 airports nationwide in six geo-political zones and these airports cannot all be researched. Victor Attah International Airport was purposely selected because is one of the five state managed airports in Nigeria. Instrument of data collection was questionnaire and unstructured interview. 604 questionnaires were administered to employees of the two airports and response rate was 67%. Descriptive and inferential statistics was used to analyze data. The findings revealed that work stress affects the home and quality family life of the employees. Again, there is no job satisfaction among the employees of FAAN in MMA while their counterparts in VAIA had job satisfaction. Conclusively, work life balance has the capability to job satisfaction of an employee and can possibly influence the changes in employee performance in the two airports. It was therefore, recommended that Management of MMA and VAIA provide enabling work environment, rewards system, adequate training programs, and required tools and equipment in other to encourage, and boost the satisfaction and performance of employees.

Roopavathi and Kulothungan (2021) view that work life balance is considered to be a key factor in terms of the success of employees. The goal of this study is to review theoretical literature on work-life balance as its impact on the organization work. The research work sought to examine extensively whether there is a relationship between labour flexibility and production efficiency, relationship between employer-employee and increased productivity, work climate and turnover rate, and lastly job protection and retention of employees. The study therefore suggested that labour stability, employer-employee relationship, work atmosphere and job protection have a positive impact on improved production quality, increased efficiency, employee turnover rate, retention of employees. The results showed that when workers perceive a work-life imbalance, they respond negatively, and that management should implement work-life balance strategies to enhance employee performance. It has been inferred from the research results that the work-life balance is of considerable importance to modern work organisations.

Yang and Islam (2020) aimed to explore the influence of job pressure stress and workplace support on work-life balance and affective organizational commitment among the officers working in field administration. Using a quantitative method, we collected a sample of 157 out of 563 field administration in Bangladesh. The data were analyzed using multiple regression. The results showed that job pressure stress is negatively related to work-life balance. Family supportive organizational policies has a more pronounced influence on work-life balance than other types of workplace support. Surprisingly, affective organizational commitment is not influenced by work-life balance. Our findings provide a preliminary understanding of work-life balance among public servants in Bangladesh and offer practical advice to policy makers aimed at improving public servants' work-life balance.

Shabir and Gani (2020) study aims to examine the linkage between work-life balance (WLB) and organizational commitment (OC) among women employees in the healthcare sector. Using a quantitative methodology, this paper drew upon samples of 580 health-care sector employees working in the health-care sector of Jammu and Kashmir in India. A structured questionnaire was

administered to gather the required information. Data were analyzed using SMART PLS and Statistical Package for the Social Sciences, in which descriptive statistics, *t*-test, analysis of variance and structural equation modeling were conducted to achieve the objectives of the study. Findings indicated a significant positive relationship between WLB and OC. Further component-wise analysis revealed a positive relationship between the WLB and affective and normative commitment. However, WLB demonstrated a negative association with continuance commitment. The study also brought forth the causes and potential consequences of the work–life imbalance and stressed upon the role of organizational policies in managing the relationship between work and non-work domains and subsequently the development of OC among employees.

Akter, Mohammad, Hossen and Islam, (2019) study is to investigate the relationship between work life balance and organizational commitment of teaching employees of Jashore University of Science and Technology in Bangladesh. Data has been collected from 80 respondents through a questionnaire survey. Pearson correlation and regression model have been developed based on this dataset to get the result. The result shows that significant number of teachers perceived there is a positive impact of work life balance on the level of commitment towards their organization. This study certainly answers the question regarding the impact of work life balance on organizational commitment of the teaching employees. Moreover, further studies are encouraged to analyze the impact of work life balance by incorporating all the stakeholders of an organization which may help to generalize the findings of this study.

Gundogmus (2018) postulate that in today's working environments many people have a hard time to create a balance between work and personal life. Sustainable work environment policies that will ensure better work quality by giving people more time to research and a reasonable schedule have to be accepted. A survey is conducted for certified public accountants working in Istanbul, Turkey. The total number of certified public accountants is 38.476. The research universe is certified public accountants working in Istanbul Turkey. By the time of the research there are 38.676 registered accountants in Istanbul Chamber of Certified Public Accountants. The research includes a survey with the participation of 498 accountants working in Istanbul, Turkey. Based on the results the main hypothesis that there is a relationship between work life balance and organizational commitment is accepted. There are also differentiation analysis of work life balance and organizational commitment based on personal characteristics. In the research work life balance is explained with the variables, the effect of work to personal life, the effect of personal life to work, work life growth and the effect of working with husband/wife or other relative.

3. Methodology

Research design refers to the many ways in which research can be conducted to answer the question being asked. Hence, the philosophical underpinned was orchestrated on positivism because it's embedded on scientific facts been applicable to triangulation techniques on research. The study integrates the ex post facto and correlational research design. Ex post facto research is systematic empirical inquiry in which the scientist does not have direct control of independent variables because their manifestations have already occurred or because they are inherently not manipulated. The targeted population was centered on twenty-two deposit money banks in the Rivers State of Nigeria from the data base of Central Bank of Nigeria (CBN). But focus was on the first tier banks with shareholders' equity and retained earnings which holds nearly all of the bank's accumulated funds and have met the statutory requirement of the regulatory bodies as at 2021 and authentic implementation of the standards procedure and policy guide that had obtain their license. The banks are registered Central Bank of Nigeria (CBN), recognized by the National

Deposit Insurance Company (NDIC) and license with the Security and Exchange Commission (SEC). It is important to note that this study covers only the first to fourth quarters of the year 2011-2020 proxies. Only the deposit money banks that first tier were selected. These are banking firms that have experience in work-life balancing and survival which are currently practicing with license. Only permanent staff was considering for the study. The population figures were generated from the establishment departments in the selected Banking firms. Prior to the covid-19 variant only four hundred staff are considering viable for this research.

Purposive sampling technique was used to select only banking firms that have interest on work-life balancing and organizational commitment in the deposit money firms. Additionally, proportionate stratified random sampling technique was used to select reasonable percentages from each of the categories of staff from each of the banking firms. While simple random sampling technique without replacement was used to select the potential respondents.

However, because it was not possible to cover the entire banking firms and their departments, an accessible population was estimated to the total number of 399 from the available records and there is a 95 % chance that the sample was distributed in the same way as the population (i.e. 0.05) confidence level. A sample size of 200 was achieved using Taro Yamane formula

A 25-item semi-structured questionnaire was used as instrument to collect data for the study. The instrument was referred to as “Work-life balancing and Organizational commitment Questionnaire” (WLBOCQ). The “WLBOCQ” was constructed by the researcher based on the specific purposes, research questions, hypotheses and information in literature. The instrument was weigh polychotomous and modified five point Likert-scale response options of “Strongly Agree” (5 points), “Agree”(4 points), “Not Sure”(3 points) “Disagree” (2 points) and “Strongly Disagree” (1 point)”. The face and content validity of the instrument were established and Cronbach alpha was used to establish the inter-item and inter-scale reliability of the questionnaire. These statistical tools (i.e. Pearson Product Moment Correlation and Cronbach alpha) in the Statistical Package for Social Science (SPSS) version IBM 25 were used. However, the reliability coefficient analysis was work interference with life ($\alpha = .882$), affective commitment ($\alpha = .884$), normative commitment ($\alpha = .870$), continuance commitment ($\alpha = .882$) and job embeddedness ($\alpha = .887$).

To empirically evaluate the relationship between the predictor and criterion variables of this study (including their components), the Pearson’s Product Moment Correlation Co-efficient and Partial Correlation Co-efficient were employed, using the Statistical Package for Social Sciences (SPSS) IBM 25 version.

4. Results and Discussions

In furtherance of the evaluation of the relationship between work-life balancing and organizational commitment of banking firms, the discussions of the results of the study’s analysis was considered. The study in previous section deduced the suitability of a minimum sample size of 200 estimated. But due to exigencies and vagaries in the field, the author mobilized 200 (100%) questionnaires to the sample areas. While only 187 (93.71%) questionnaires were retrieved, the authors observed that 6 (3.14%) questionnaires were either wrongly filled or incomplete thereby making them Valid to the study. This owes largely to non-adherence to stipulated instructions by respondents, honest omission by respondents and selections of multiple options in a single item which will actively validates the questionnaire. Only 181 (90.57%) of mobilized questionnaires were considered valid and admissible and therefore utilized in the study.

Test of Research Hypotheses

The study proceeds to test for research hypothesis in light of the Pearson product moment and multiple regression analysis as follows.

Research Question One

How does work interference with life correlates affective commitment in the banking firms?

Test of Hypothesis One

H₀₁: There is no significant relationship between work interference with life and affective commitment of banking firms in Nigeria.

Pearson Test for relationship between work interference with life and affective commitment Correlations

		Work interference with life	Affective commitment
Work interference with life	Pearson Correlation	1	.678**
	Sig. (2-tailed)		.000
	N	181	181
Affective commitment	Pearson Correlation	.678**	1
	Sig. (2-tailed)	.000	
	N	181	181

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

Source: *Author's Field Survey- SPSS version 25 output*

Using the output in table, it can be observed that the Pearson correlation (PC) coefficient is 0.678 which shows a strong and positive orientation of the relationship between work interference with life and affective commitment. The significance value of 0.000 which is less than the 5% significance level ($p = 0.000 < 0.05$) leads to the rejection of the null hypothesis. The study similarly observes in the regression output in Table 4.1 the coefficient of 0.439 which shows a t-statistics value of 10.873 (which is greater than the ± 1.96 threshold level) and a probability level of 0.000 which is less than the 0.05 significance level. This therefore reinforces the findings and, on this basis, the null hypothesis is rejected while the alternate form of the hypothesis is accept therefore concluding that there is a significant relationship between work interference with life and affective commitment of banking firms in Nigeria.

Research Question Two

How does work interference with life correlates normative commitment in the banking firms?

Test of Hypothesis Two

H₀₂: There is no significant relationship between work interference with life and normative commitment of banking firms in Nigeria.

Pearson Test for relationship between work interference with life and normative commitment
Correlations

		Work interference with life	Normative commitment
Work interference with life	Pearson Correlation	1	.772**
	Sig. (2-tailed)		.000
	N	181	181
Normative commitment	Pearson Correlation	.772**	1
	Sig. (2-tailed)	.000	
	N	181	181

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

Source: *Author's Field Survey- SPSS version 25 output*

In table, it can be observed that the Pearson correlation (PC) coefficient is 0.772 which shows a strong and positive orientation of the relationship between work interference with life and normative commitment. The significance value of 0.000 which is less than the 5% significance level ($p = 0.000 < 0.05$) leads to the rejection of the null hypothesis. The study similarly observes in the regression output in Table 4.2 the coefficient of 0.682 which shows a t-statistics value of 14.632 (which is greater than the ± 1.96 threshold level) and a probability level of 0.000 which is less than the 0.05 significance level. This therefore reinforces the findings and, on this basis, the null hypothesis is rejected while the alternate form of the hypothesis is accept therefore concluding that there is a significant relationship between work interference with life and normative commitment of banking firms in Nigeria.

Research Question Three

How does work interference with life correlates continuance commitment in the banking firms?

Test of Hypothesis Three

H₀₃: There is no significant relationship between work interference with life and continuance commitment of banking firms in Nigeria.

Pearson Test for relationship between work interference with life and continuance commitment

Correlations

		Work interference with life	Commitment
Work interference with life	Pearson Correlation	1	.774**
	Sig. (2-tailed)		.000
	N	181	181
Commitment	Pearson Correlation	.774**	1
	Sig. (2-tailed)	.000	
	N	181	181

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

Source: Author's Field Survey- SPSS version 25 output

Using the output in table 4.3, it can be observed that the Pearson correlation (PC) coefficient is 0.774 which shows a strong and positive orientation of the relationship between work interference with life and continuance commitment. The significance value of 0.000 which is less than the 5% significance level ($p = 0.000 < 0.05$) leads to the rejection of the null hypothesis. The study similarly observes in the regression output in Table 4.3 the coefficient of 0.000 which shows a p-statistics value of 0.774 and a probability level of 0.000 which is less than the 0.05 significance level. This therefore reinforces the findings and, on this basis, the null hypothesis is rejected while the alternate form of the hypothesis is accept therefore concluding that there is a significant relationship between work interference with life and continuance commitment of banking firms in Nigeria.

Research Question Four

Q4. How does job embeddedness moderate the correlation between work-life balancing and organizational commitment in the banking firms?

Test of Hypothesis Four

H₀₁₀: Job embeddedness does not significantly moderate the relationship between work-life balancing and organizational commitment of banking firms in Nigeria.

Table 4.23: Partial Correlation test for evaluating the moderating effect of Job embeddedness on work-life balancing and commitment.

Correlations

Control Variables			Work-life balancing	commitment
Job embeddedness	Work-life balancing	Correlation	1.000	.772
		Significance (2-tailed)	.	.000
		Df	0	314
	Commitment	Correlation	.772	1.000
		Significance (2-tailed)	.000	.
		Df	314	0

Source: *Author's Field Survey (2021)- SPSS version 25 output*

The study observes from the probability level of 0.000 that the control variable/moderating variable significantly moderates/controls the existent relationship between job embeddedness and the proxies. The positive correlation value of 0.772 shows that an increase in the intensity of the moderating variable is likely to subsequently increase the existing relationship between work-life balancing and Organizational commitment by up to 77.2%.

The analysis reveals total positive and significance relationship among work-life balancing and Organizational commitment in the banking firms. Despite that would not encourage operation effective and efficient.

The first hypothesis sought to examine the relationship between work interference with life and affective commitment. Hence, it was hypothesized that work interference with life does not significantly influence affective commitment. This hypothesis was tested using multiple regression analysis (OLSM). As can be seen from our analysis of data this alternate hypothesis was accepted. This could be ascertained because the idea generation and creativity ability of the banking firm cannot be over emphasized. Based on the above, Irawanto, Khusnul and Kenny (2021) examines work from home on measuring Satisfaction between work–life balance and work stress during the COVID-19 Pandemic in Indonesia. The purpose of this study was to fill the gaps by investigating several potential predictors of job satisfaction during working from home from the impact of COVID-19 such as work–life balance and work stress. Using a quantitative approach, 472 workers who were forced to work from home all over Indonesia participated, and the responses were analyzed using Smart-PLS software. The study revealed that working from home, work–life balance, and work stress have a significant effect, both directly and indirectly, on job satisfaction. Working from home as a new pace of work can sustain job satisfaction as the current working atmosphere for Indonesian workers. In response to the collectivist setting, working from home can be a positive sign that needs to be paid attention to for the organization.

The second hypothesis sought to examine the relationship between work interference with life and normative commitment. Hence, it was hypothesized that Work interference with life does not significantly influence normative commitment. This hypothesis was tested using multiple regression analysis (OLSM). As can be seen from our analysis of data this alternate hypothesis was accepted. This explains while the banking was able overcome the storm from the Covid-19 pandemic that causes turbulent on business. Based on the above this exercise is in line with

According to Iddagoda, Hysa, Buli and Manta (2021) investigates green work-life balance and greenwashing the construct of work-life balance. The paper also aims at providing a comprehensive conceptualization of work-life balance, while thoroughly examining the components of measuring the construct. Based on a cross-sectional study in the banking industry with a sample of 170 managerial employees, this study analyzes the impact of work-life balance on employee job performance mediated by employee engagement. Results support the assumed relationship between work-life balance and employee job performance embedded in employee engagement. The theoretical contribution of this study concerns the application of role behavior theory to describe the mechanisms shaping the relationship between work-life balance and job performance through employee engagement. The practical implications of the paper include recommendations for improving job performance by enhancing the work-life balance and strengthening employee engagement.

The third hypothesis sought to examine the relationship between work interference with life and continuance commitment. Hence, it was hypothesized that work interference with life does not significantly influence affective commitment. This hypothesis was tested using multiple regression analysis (OLSM). As can be seen from our analysis of data this alternate hypothesis was accepted. Cognitive and affective commitment of the banking firms are their utmost priority. Based on the above, According to Oluwatoyin and Chibuzor (2021) investigate the effect of work-life balance on employee satisfaction in Murtala Muhammed Airport (MMA) and Victor Attah International Airport (VAIA). Mixed method design was used for the study. 1,725 of FAAN employees in MMA and 291 of State employees in VAIA constituted the population. The sample size was determined with Krejcie and Morgan (1970) and Census approach to arrive at 604. Multi Stage, Ppurposive and stratified sampling techniques were used. Stratified sampling on the premise that FAAN has 30 airports nationwide in six geo-political zones and these airports cannot all be researched. Victor Attah International Airport was purposely selected because is one of the five state managed airports in Nigeria. Instrument of data collection was questionnaire and unstructured interview. 604 questionnaires were administered to employees of the two airports and response rate was 67%. Descriptive and inferential statistics was used to analyze data. The findings revealed that work stress affects the home and quality family life of the employees. Again, there is no job satisfaction among the employees of FAAN in MMA while their counterparts in VAIA had job satisfaction. Conclusively, work life balance has the capability to job satisfaction of an employee and can possibly influence the changes in employee performance in the two airports. It was therefore, recommended that Management of MMA and VAIA provide enabling work environment, rewards system, adequate training programs, and required tools and equipment in other to encourage, and boost the satisfaction and performance of employees.

The ten hypothesis examines the moderating role of culture between work-life balancing and organizational commitment. The partial correlation co-efficient was used to show the relationship. It was revealed that there is a strong correlation among the predictor variables and criterion variables. This is in line with the finding of that the most important way in which job embeddedness matters is that it has a critical effect on risk management effectiveness Yan (2018) explores the effects of employee work-life balance on organizational commitment in China's context. Questionnaire was used to collect data in a state-owned enterprise and the sample size was 363. Quantitative research method was used for data analysis. This study finds that work-life balance is significantly and positively linked to organizational commitment in China's context. Also, employee work-life balance is correlated with demographic and occupational factors. As the findings indicate that work-life balance can contribute to positive organizational outcomes, we

suggest China's organizations to attach more emphasis on employee work-life balance and take initiatives to help employee balance their work and personal life.

5. Conclusion, Recommendations and Contribution to Scholarship

Conclusion

Briefly, it can be said that work-life balance is a significant issue in the present scenario and it has a vital impact on the productivity and growth of both the organization and the employee. This study is providing basic conceptual clarity between work-life balance and employee performance. There is a powerful relationship between both. Work Life is all about a measure and control on when, where and how the individuals work. There are many factors which act as supporting elements for employees to maintain the balance between work and personal life. Work-Life balance and employee performance are equally proportional to each other. If work-life is balanced in well-mannered then the performance of the employee will be effective. On the other hand, the imbalance between work-life influences stress among individuals and it is difficult to perform productive while wearing stress in mind.

Organizations, with the provision of a healthy work environment and culture, proper training programmes and better life plan designs, can help its employees to perform better. Support from employer to employees plays a role of motivational factor to employees.

Recommendations

Based on the findings and conclusions the following recommendations were made

1. Overburden and extended working hours cause imbalance between work and life. To avoid that an organization should grow its size so that work activities can be divided.
2. Organizations can arrange workshops and seminars on time, stress, and effective work management; and prioritizing work activities for their employees. It will develop a habit of punctuality by avoiding the pressure of the time factor.
3. Designing of work-life balance plan for every job position of employees in the organizations will lead to job commitment and enhance the productivity of employees.
4. Technological advancement is highly required to avoid paper or manual work activities. It also reduces communication gap and saves time.
5. Employees should be committed towards their working hours to avoid delay in work activities and work pressure.
6. There should be a provision of a healthy work environment in the organization for its employees to reflect positivity. Thriving lifestyles help to tackle the situation better.
7. A childcare facility near to workplace help employees a lot in handling their kids and that reduces the stress experienced by parents.
8. Provision of freelancing, compressed workweeks and bendy work time beneficial for employees to adjust their working time to manage more time for demanding situations of different life roles
9. There should not be any provision of bringing office work at home .no work on the cell phone during non-working hours, and setting a clear boundary between work and home.
10. Proper times management for personal life, family life and professional life and by maintaining a to-do list.

Contribution to Knowledge

This study has contributed to the existing knowledge as follows:

- Work-life enrichment is distinctive and consistent tone from the workplace
- Job sacrifice to job embeddedness principles and practice leads to firm commitment
- Wide acceptance of life interference with work and work interference with life enables the firm to be on the leading edge rather than the bleeding edge

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APPENDIX I QUESTIONNAIRE

Please Tick [☐] in the appropriate place

PERSONAL DATA

1. Name of organization
2. Gender:
 - a. Male [☐]
 - b. Female [☐]
3. Marital Status:
 - a. Single [☐]
 - b. Married [☐]
4. Age:
 - a. 20 – 29 [☐]
 - b. 30 – 39 [☐]
 - c. 40 – 49 [☐]
 - d. 50 – 59 [☐]
 - e. 60 and above [☐]
5. Educational qualification:
 - a. FSLC [☐]
 - b. SSCE [☐]
 - c. HND/OND [☐]
 - d. First Degree [☐]
 - e. Masters [☐]
 - f. Ph.D [☐]
6. Number of years in the organization:
 - a. less than 2 years [☐]
 - b. 2 – 5 years [☐]
 - c. 6 – 10 years [☐]
 - d. above 10 years [☐]

Please carefully tick (✓) the option as it relates to your perception of the questions.

- 1 = Strongly disagree
2 = Disagree
3 = Undecided

4 = Agree
4 = Strongly agree

WORK-LIFE BALANCING

PART A: Work interference with life					
1.	My work overload exhausted me				
2.	I don't have time for my children				
3.	My job do not make me have time for my family				
4.	It is important to spend quality time at home and quantity time at work				
5.	My work cater for my family				

ORGANIZATIONAL COMMITMENT

PART E: Affective commitment					
1	I have passion for my career				
2	I have passion for my family				
3	My commitment to my job is total				
4	I want to be devoted to my task				
5	My shared value on my job is credible				
PART F: Normative commitment					
1	I enjoy the job benefits				
2	I have extrinsic satisfaction for my job				
3	I am highly motivated				

4	My job gives me joy				
5	People are happy because of my job				
PART F: Continuance commitment					
1	I cannot leave my job				
2	I will work here until retirement				
3	My desired to stay with my firm is total				
4	My job is my pride				
5	My intention to stay is paramount				

MODERATING VARIABLE

	PART G: Job Embeddedness				
1	Job fit is vital for all				
2	I have credible values for our competency to manage skills				
3	We have risk taking habit				
4	Our attitude towards job link favor's my family				