



Assessing the Effect of Work Life Balance Practices on Employee Performance in Selected Financial Institutions in Buea, Cameroon

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ABSTRACT

With the on-going crisis in the North West and South West Regions of Cameroon since 2017, financial institutions have to handle work life conflicts of their employees through work life balance practices in order to maintain a standard performance level from them. This study assessed the effect of work life balance practices on employee performance in selected financial institutions in Buea, Cameroon. Data used for the study were collected through questionnaires from 111 employees of 15 financial institutions operating in Buea which constituted Banks, Micro Finances and Insurance companies. Data were analysed through descriptive statistics and correlation analysis. The findings of the study showed that fringe benefits leave programmes and telecommuting significantly and positively affect the performance of employees in financial institutions in Buea. The study recommends due to the diverse needs of employees, the management of financial institutions should focus more on these work life balance practices to better the performance of employees at individual levels.

Key words: employee performance, financial institutions, work life balance, work life balance practices.

INTRODUCTION

In today's business world, employee performance is key determinant in the achievement of organisational goals. As a result, organisations look for different ways of motivating their employees, in order for them to give their best to the organisation (Orogbu, Onyeizugbe & Chukwuemeke, 2015). Development of the Resource Based View by Barney (1991), sees employees as a strategic asset which if well managed can be a source of competitive advantage. Performance is the center of concentration for every modern company. Thus, every policy should be geared towards increasing the employee performance and monitoring it (Orogbu, Onyeizugbe & Chukwuemeke, 2015). Organisations have continuously focused on implementing high performance human resource practices and strategies to improve on their employees' job performance. Among these human resource practices, improving work life balance is considered as one of the High-Performance Human Resource Practices which highly contributes to enhance employee performance (Hyde et al, 2013). Work life balance has been one of the key pillars in improving employees' overall performance and increase work life practices support family stability, reduce social problems, and prepare employees to care for their children by guiding them and engaging in other parenting activities (Sadat & Rekha, 2024).

Work life balance is defined as the maintenance of balance between the responsibilities at work and at home (Ciere et al, 2002). Never the less employees who have balanced work and non-work roles are more likely to perform better, thus it is essential for employers to promote policies and structures that enhance work life balance of employees in their organisations (Tamunomiebi & Oyibo, 2020). Organisations make their employees to experience work life balance practices and resolve conflict amongst employees through the use of work life balance practices instituted by them. Unfortunately, there are companies that do not want to implement a work life balance policy for their employees because of the uncertainty and potential misuse of this method (Wolor et al, 2020). In recent time, there has been an upsurge in the consideration of the pressures that work has on family as well as life of employees. This has triggered research bordering on work-life (Mmakwe, 2018). The rate at which employees quit their jobs and increasing demand for work life balance have prompted organisations to look beyond mere Human Resources Interventions. Work life balance practices such as fringe benefits, job design, telecommuting, flex time, leaves and wellness programmes originated from work life conflict experienced by employees.

Historically, work life balance became a subject amongst scholars in the mid 60's (Khaled, 2018). The integration of work life balance emerged in the 1970's, when more women started working in offices. At this point the matter was seen as women's problem and social problem. In the late 1980's human resource practitioners presented this area of employment policy as a potential business issue (Frame & Hartog, 2003). Social forces have altered the needs of both employees and employers. Work life balance can be attained and encouraged as it is an important issue in the field of human resource management and has received significant attention from employers, workers, government, academic researchers, and the popular media (McPherson & Reed 2007). But in recent time, it is seen that a successful work life balance practice is beneficial to both the employee and the organisation (Greenhaus & Powell, 2006; Hammer et al, 2005). Several researchers in this context have argued that improving the work life balance of employees, highly

contributes to increase their satisfaction, morale, commitment and engagement (McDonald et al, 2013; Khaled, 2018; Thevanes, 2018, Orogbu, Onyeizugbe & Chukwuemeke, 2015; Sadat & Rekha, 2024). Hence, reducing absenteeism and employees' turnover intentions (Sheppard, 2016).

Globally, employees continue to experience major conflicts trying to balance work, family, and other private matters related to their life (Brough et al, 2008). As a result, employee burnout, stress, and under performance continues to pervade challenging constructive performance and productivity programmes instituted by organisations. The pressure of work, for those in work place has been escalating over the latest decades, due to current competition in the competitive business world. Work life balance practices and employee performance is still insufficiently studied worldwide although this subject has been receiving increasing attention from scholars. African countries such as Nigeria, Ghana and Kenya have not been an exception. This Lack of work flexibility, high work pressure and longer working hours are stressing out many workers, reducing their job performance and productivity as well as causing broken homes (Epie, 2011). There has been an upsurge in the consideration of the pressures that work has on family as well as life of employees (Mmakwe et al, 2018). This has triggered research bordering on work life.

In Cameroon, the seeking of competitive advantage has led to an increased work load and put a strain on the employees consequently causing an imbalance between their work and life and hence impacting negatively on their performance. Work pressure, for those in work place has been alarming over the years more specifically in financial institutions as most managers are trying to meet up with specific targets. Factors such as long working hours, tight work schedules, fast adaptive technological changes and the pace of change all demand our time and can be sources of pressure (Taiwo, Miebaka & Feyisayo: 2016). Also, personal issues that employees in financial institutions face outside work, may demoralize them and in turn discourage them to be zealous in their service delivery to customers. All these may result in customers threatening to withdraw their patronage from the banks. This situation is more critical in financial institutions operating in the North West and South West Regions of Cameroon due to the ongoing "Anglophone Crisis". Infact nowadays, financial institutions in these regions of Cameroon face work life balance issues due lockdowns and ghost towns compressing Monday works to other days.

Employees in financial institutions continue to experience major conflicts trying to balance work, family, and other private matters related to their life which has resulted to poor service delivery by most employees. These conflicts are due to long working hours, unpredictable working hours, reduced presence at home, missing social activities, and child sicknesses, reducing their job performance and productivity as well as affect the upbringing of children, lead to broken and unhappy homes and poor social life. With the above mentioned challenges face by these organisations, financial institutions have put in place concrete measures by adopting different types of work life balance policies to address such issues but most of them have not been sufficiently implemented. Thus, the main objective this paper is to:

Assess the effect of work life balance practices on employee performance in financial institution in Buea.

There are different beliefs on how work life balance should be defined, measured and researched (Grzywacz & Carlson, 2007). According Greenhaus et al (2003), work life balance is the "extent to which an individual is equally engaged in/and equally satisfied with his or her work role and family role. Redmond & Drew (2006) defines WLB as the flexible working arrangement that allow both parents and non-parents to avail of working arrangements that provide a balance between work responsibilities and personal responsibilities. Ransome (2007), defines work life balance as where work is paid employment and life is everything outside of the formal employment but is usually used to denote the realm of family or home life. Work life balance is viewed as the steadiness between work life and life outside the work that is personal life (Dwi & Nida; 2018).

Work Life Balance Practices

Work life balance practices are deliberate organisational changes in programmes or organisational culture that are designed to reduce work life conflict and enable employees to be more effective at work and in other roles (Akinyele et al, 2016). These programmes expect employees to help in balancing the demands of work with those of their lives beyond work place. Work life balance programmes are important longterm investments in workers (Miryala & Chiluka, 2012; Thulasimani, Duraisamy & Rathinasabapathi, 2010). The purpose of these programmes is to assist employers in attracting and retaining highly skilled personnel lives (Wang & Verma, 2012) inside and outside of work (Thulasimani et al, 2010). A number of organisations have implemented work life balance policies, there is a big difference as to the type of programmes implemented. Such differences create issues for human resource managers who are responsible for introducing these programmes within the organisation (Wang & Verma, 2012).

Leave Programmes

Leave is the number of hours/days employees of an organisation are permitted to be away from their employment position within a period of time without consequences. This time off is paid by the company and employees are allowed to request the time for any reason they wish to be off work. It also gives the ability for employee to release themselves from work stress and create a balance between work and their family activities. This type of work life balances helps employees to perform other duties outside work, which creates a balancing effect between work activities and life activities.

Fringe Benefits

Fringe benefits are additional incentives offered to the employees of every organisation. These benefits could be direct or indirect and financial or nonfinancial (Rasel, 2015). According to Speiser (2019) fringe benefits are given to an employee agreed-upon wage or salary, fringe benefits are key in dictators of employee satisfaction, production and retention. A recent survey by benefits, a human resource software company revealed that 70% of employees agree that fringe benefits would be a major consideration in evaluating future job opportunities.

Telecommuting

It is becoming more and more common for people to do at least some of their regular work from home instead of going into the office. This type of arrangement is often called 'telework' or 'telecommuting' and can be advantageous for employees by allowing them: to organize their work day around their personal and family needs; to decrease work-related expenses; to reduce commuting time; and to work in a less stressful and disruptive environment. It may also help to accommodate employees who, because of particular disabilities, are unable to leave home.

Employee Performance

Employee performance has linkage to the activities and tasks employees carry out in effective and efficient manner, and it also dictates how much employees contribute to the organisation and among the contributions of employees are output quantity, work attendance, and accommodating attitude (Abualoush et al., 2018). According to Deadrick & Gardner's (1997), employee performance is the outcome achieved, for each job function, during a specific period of time. Darden & Babin (1994) said employee performance is the rating system used in many corporations to decide the abilities and output of an employee. Employee performance is defined as the measure of production from process, per unit input (Singh & Cooper, 2011). It could further be seen as the achievement of targets of tasks assigned to employees within a particular period of time (Orogbu, Onyeizugbe & Chukwuemeke, 2015).

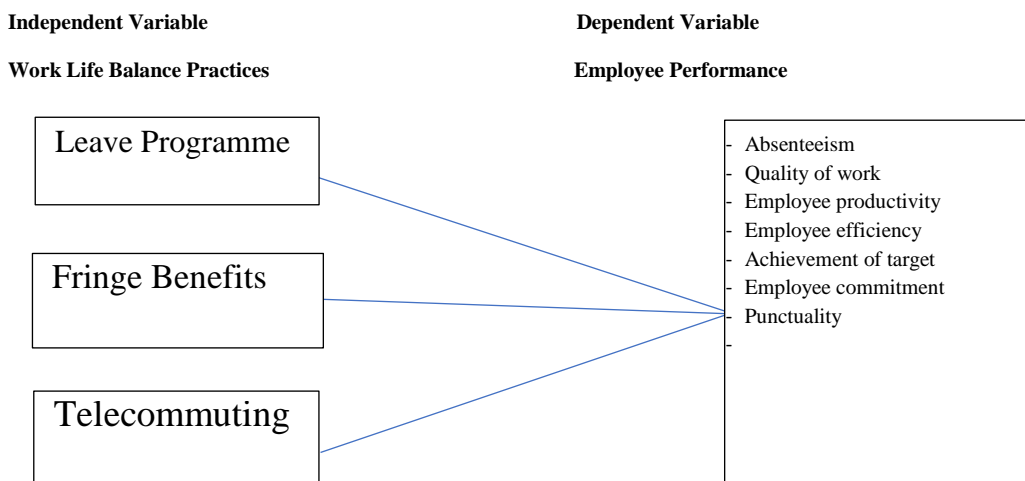
The above mentioned definitions focus on outcome neglecting the behavioural aspect of employee performance but the more recent definitions focus both on output and behavioural content. According to Anitha (2013), employee performance is an indicator of financial or other outcome of the employee that has a direct connection with the performance of the organisation as well as its achievements. The business dictionary (2015) defines it as job related activities expected of a worker and how well those activities were executed. Khaled (2018) defined employee performance as the response in the form of behaviours reflecting what has learned by the employee or the kind of training that the employee has received.

Employee performance refers to how workers behave in the workplace and how well they perform the job duties obligated to them. Companies typically set performance targets for individual employees and the company as a whole in hopes that the business offers good value to customers, minimizes waste and operates efficiently (Ashley, 2019). This study will consider the definitions which has a blend of both outcome and behavioural content thereby affirming the definition of Ashley (2019) because it the most recent and takes into consideration performance targets set by organisations for the employees which encompasses both the outcome and behavioural aspect of the performance of employees.

Measurements of Employee Performance

Measurement of Employee performance	Author and year
Feedback from different sources like supervisor, peers and other employees	(Mello, 2010)
Capturing employee performance with breaking down into sub components	Mutheu et al (2017); Kyoung(2014); Khaled(2018) and Thevanes (2018).
job satisfaction, stress/burnout, turnover intensions, low career advancement, bad marital relationships and parent child relationship	Manju & Ranjit (2014)
Service delivery, efficiency and effectiveness	Orogbu et al (2015)
Job satisfaction, motivation, absenteeism, turnover, productivity and retention	Sheppard (2016)
Customer satisfaction, targeted standards and employee satisfaction	Kinanu (2017)
Employee productivity, employee retention rate and quality of output	Mulanya & Kagiri (2018)

For the purpose of this paper employee performance is captured using the composite index using similar variables with the research carried out by Sheppard in 2016 because employee performance in financial institution could be measured by assessing their level motivation, absenteeism, turnover, productivity and retention. Also, adoption of efficiency, effectiveness, punctuality, achievement of target, quality of work and employee commitment is also considered. These components of employee performance are illustrated in the conceptual framework below:

Figure 2.1: The relationship between work life balance practices and employee performance

Source: Researcher, 2024

Empirical Literature Review

Empirical findings indicate that employees who feel good and experience limited stress at work and at home are more likely to feel satisfied with their jobs (Wright & Cropanzano, 2000) and to engage supportive behaviour towards the organisation (Rosen et al, 2010). Many researchers have generally agreed on the importance of work life balance in improving employee performance (Karatepe, 2013; Kim, 2014, Mmakwe, 2018; Sheperd, 2016). Several researchers revealed that work life balance in the work place has become a more important issue as it tends to exhibit positive results such as low turnover intentions, in-role performance, increased employees productivity, job satisfaction and organisational commitment (Wang & Walumbwa, 2007; Nawab & Iqbal, 2013) which boast the performance of employees.

Studies by Mmakwe (2018) and Ojiabo (2018) specifically in the financial sector revealed a strong correlation between work life balance practices and employee performance and proposed the banking sector should promote structures to foster a balance between work and family. On the other hand, employees achieve a healthy balance between work and family through a flexible work arrangement (Asif et al, 2014). However, work life balance policies did not influence the performance of employees in the banking sector in Accra, Ghana because they were not satisfied with their leave programmes (Darko et al, 2018).

The existence of controversies in the literature on the link between work life balance practices and employee performance in the financial sector as described above gives room for further study. In addition, few studies have been carried out on work life balance practices and employee performance in financial institutions in Cameroon and in Buea specifically, where employee performance and work life balance are current issues of concern with the effect of the ongoing crisis.

METHODOLOGY

This study uses a cross sectional survey because it captures a specific point in time and it can capture all the variable of the study. Data is collected mainly from the primary source through the administering of questionnaires to examine the effect of work life balance practices which are; fringe benefits, leave programmes and telecommuting on the performance of employees in 15 selected financial institutions in Buea suited mostly from the mile 17 area, Molyko and Bonduma areas. The population of this study is employees of banks such as BICEC, Ecobank, NFC Bank, SCB and CCA Bank. Micro finance institutions include; CCC Plc, Ntarinkon Credit union, Metanyin Credit union, rural investment credit and Menji credit union. While the insurance companies are CPA insurance mile 17 and Boduma, PRO-ASSUR Assurance, Sunu insurance and NSIA insurance. For the purpose of this study, primary data comprises responses gotten through questionnaires issued to the targeted population under study. There are several advantages with the usage of this method within the selected financial institutions in Buea which include: accessibility to direct data or response from selected respondents, unbiased information and original data.

This study adopts a stratified random sampling technique because it is aim at ensuring that all the employees in the selected financial institutions are well represented within the sample. Stratification is done base on the three selected types of financial institutions in Buea which are microfinances, banks and insurance companies. Considering Krejcie and Morgan (1970) approach of determining the sample size required for a given population the estimated sample size of this study is 118, but 120 questionnaires were issued with 8 in each financial institution.

Data is analysed using both descriptive and inferential statistical methods. The descriptive statistics is used by researchers to describe the data and come out with the measures of central tendency such as the percentages, mean and the standard deviation of the population. The descriptive tools use in the presentation of data are tables express in frequencies, percentages and pie charts. Statistical Package for Social Science (SPSS) version 25.0 is used for

the treatment of data collected through questionnaires. The inferential statistical tool use is the product moment correlation analysis to test the relationship between the independent variables and dependent variable. Regression analysis is also used to understand which among the independent variables are related to the dependent variable. Therefore, regression analysis is carried out to examine the effect of work life balance practices and employee performance in selected financial institutions in Buea.

Inspired by the work of Munganie (2017) who carried out a study on the influence of work life balance practices on performance in the banking sector in Kenya using a regression model and Sirma (2015) who assessed the relationship between work life balance practices and employee performance of UN women in Kenya who adopted a linear and multiple regression analysis. Also, inspiration is gotten from the work of Khaled (2018) and Muchiti et al (2015).

The model establishing the relationship between work life balance practices and employee performance is demonstrated below

$$EP = \beta_0 + \beta_1LP + \beta_2FB + \beta_3TE + \mu$$

The following are the a priori expectations of this study: $\beta_1 > 0$, $\beta_2 > 0$, $\beta_3 > 0$

To ensure that the instrument measures exactly what it is supposed to measure, a pilot test was conducted in which the instrument underwent a pretest using 20 respondents. The data collected is tested for reliability using the Cronbach coefficient Alpha method. The internal consistency assumption is not violated for all of the conceptual components with Alpha values all greater than 0.6.

Results

Descriptive statistics such as frequencies and percentages are used in the analysis of personal characteristics. For the inferential multiple regression is used to test the relationship between the dependent variable and several independent variables. This hypothesis is tested using multiple regression analysis to find the positive relationship between Fringe Benefits, Leave Policy, telecommunication and employee performance in selected financial institutions. The Beta coefficient measures the strength and direction of a linear relationship between two variables. 120 questionnaires were distributed to the correspondents and 118 were returned giving a participation rate of 98.

TEST OF HYPOTHESIS

The research seeks direction through appropriate hypothesis that is based on obvious assumptions. Having stated the primary objectives of the study and its secondary supporting objectives, the following hypotheses will be tested.

H01: There is no significant relationship between Leave programmes and employee performance in financial institutions in Buea.

		Leave Programme	Employee Performance
Leave Programme	Correlation	1	0.451**
	Sig. (2-tailed)		.000
	N	118	118
Employee Performance	Correlation	0.451**	1
	Sig. (2-tailed)	.000	
	N	118	118

** Correlation is significant at 0.01 level (2-tailed)

H01: Result shows there is a significant relationship existing between leave programmes and employee performance with a p-value of 0.000 which is less than alpha of 0.05 and a correlation coefficient of 0.451 which is also significant. Therefore, the null hypothesis which was stated in the null form is rejected and accepting the alternative hypothesis which ascertains that leave programme as a work leave balance practice has a positive relationship with employee performance.

H02: Fringe benefits do not have a positive relationship on employee performance in financial institutions in Buea.

		Fringe Benefits	Employee Performance
Fringe Benefits	Correlation	1	0.614**
	Sig (2-tailed)		.000
	N	118	118
Employee Performance	Correlation	0.614**	1
	Sig (2-tailed)	.000	
	N	118	118

** Correlation is significant at 0.01 level (2-tailed)

H01: Result shows there is a significant relationship existing between fringe benefits and employee performance significant at 1% with a correlation coefficient of 0.614 which is also positively significant. This shows that 1% increase in the use of leave programmes will increase the performance of employees by 61.4% Therefore, the null hypothesis which was stated in the null form is rejected and accepting the alternative hypothesis which ascertains that fringe benefits as a work leave balance practice has a positive relationship with employee performance.

H03: Telecommuting does not have a positive relationship on employee performance in financial institutions in Buea.

		Telecommuting	Employee Performance
Telecommuting	Correlation	1	0.503**
	Sig. (2-tailed)		.000
	N	118	118
Employee Performance	Correlation	0.503**	1
	Sig. (2-tailed)	.000	
	N	118	118

** Correlation is significant at 0.01 level (2-tailed)

H01: Result shows there is a significant relationship existing between telecommuting and employee performance with a p-value of 0.000 which is less than alpha of 0.05 and a correlation coefficient of 0.503 which is also positively significant. Therefore, the null hypothesis which was stated in the null form is rejected and accepting the alternative hypothesis which ascertains that telecommuting as a work leave balance practice has a positive relationship with employee performance.

Mode	R Square	Adjusted R Square	Std Error of the Estimate	Change Statistics					
				R Square Change	F Changes	P	df1	df2	Sig.
1	0.601	0.589	2.122	0.601	3.518	0.775	3	132	0.000

Source: Researcher (2023).

To establish the model fit for this study, the F-test and the R adjusted square are used. The F-test which examines the overall validity of the model indicates that the model is significant, with $F(4,106) = 3.518, P=0.775$. Given that this statistic is significant at 1%, we reject the null hypothesis and ascertain that work life balance practices have significant effect on performance of employees in financial institutions in Buea as such the effects can further be examined.

To examine the overall effect of work life balance practices on employees' performance in financial institutions, the adjusted R-squared was used to examine the extent to which changes in the dependent variable are explained by these explanatory variables. Here, the value of adjusted R-squared was 0.589 implying that 58.9% variations in the employees' performance in financial institutions is accounted for by the joint variation of the various Telecommuting, Leave Programme and Fringe Benefits, whereas of that 41.1% variations in employees performance is accounted for by other factors.

The constant term in this study represented other variables that have not been mentioned in the model but which influence employees performance in financial institutions. Here, the constant term is positive; that is, 6.794. This showed that the other variables not included on this model have positive effect on the performance of employees in financial institutions. This implied that for any policy to boost employees performance in financial institutions considerations must be given variables as the variables play a significant effect on employees performance ($P < 0.01$).

The coefficients of the study were further examined to establish the relationship and the effects with respect to the magnitudes to assess whether they are statistically significant and, if so, the direction of relationship.

Summarily;

Leave programmes indicated a positive and significant relationship on employee performance.

Fringe benefits have a positive and significant relationship on the performance of workers in financial institutions in Buea.

Finally, telecommuting also showed a positive significant relationship on employee performance in financial institutions in Buea.

Conclusion

The objective of this paper was to assess the effect of work life balance practices on the performance of employees in financial institutions in Buea. Specifically, the study examines the effect of fringe benefits, leave programmes and telecommuting on the performance of employees in selected financial institutions in Buea. The study findings show that there exists a direct relationship between work life balance practices and employees' performance. That is, the more these practices are implemented the higher the level of employee performance in financial institutions. This study also revealed that, work life balance practices, when connected appropriately, would impact employee performance positively.

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