



## **Impact of Work-Life Balance on Employees' Performance in the Banking Industry in Nigeria: A Study of Guaranty Trust Bank, Gwagwalada, Abuja.**

by

Michael Isaac Opusunju.  
Department of Business Administration  
Nasarawa State University  
opusunjumike@gmail.com

Alex Oisaozoje Iriabije.  
Department of Economics  
University of Uyo, Uyo.  
iriabijealex@gmail.com  
+2348036993276

### **Abstract**

*The impact of work-life balance on employees' performance in Guaranty Trust Bank, Gwagwalada Abuja was examined in the study. Interest was in finding out how work-life balance influences employees' performance. Point-in-time data was collected from primary sources and the Chi Statistic was adopted in testing the relationships hypothesised. Finding revealed that the impact of work-life balance on employees' performance in Guaranty Trust Bank, Gwagwalada Abuja was significant. It was therefore recommended that the management of Guaranty Trust Bank Gwagwalada Abuja should try to have a mix of balance for work commitment and family commitment of employees', since the adoption of work-life balance has been known to contribute significantly to employees' performance in terms of employees' efficiency and effectiveness in other establishments..*

**Keywords:** Work-life balance, work commitment, family commitment, employees' performance (Efficiency and Effectiveness)

---

### **1. Introduction**

Work-life balance is very important and it is of great concern to employees' performance in both private and public sector which prioritize the work role, one's personal life. It also indicates how social, psychological, economical and mental well-being of the individual worker is affected. Work-life balance has become an increasingly pervasive concern to both employers and employees' of most organizations all over the

world as it primarily deals with employees' ability to properly prioritize between their work and everyday life, social life, health and family life. It is the equilibrium state in which a person's professional life and family life is in equally balanced state (Lockwood, 2003). However, balance in work-life and family life enhances the performance of an employee.

Guaranty Trust bank in Gwagwalada Branch has not implemented the work-life balance programme that recognizes employee's professional life and family life. There is growing concern that the quality of home and community life is deteriorating which results to poor employee performance at work place. This is because employees find it difficult to properly balance their family life to work-life which tends to result in difficulties managing tasks at workplaces, therefore leading to poor employee's performance in terms of efficiency and effectiveness.

Previous studies such as Kamau, Muleke, Makaya and Wagoki, (2013) investigated the impact of work-life balance practices on employee job performance at ECO Bank in Kenya, using Pearson's Correlation. Also, Orogbu, Onyeizugbe and Chukwuemeke (2015) studied the impact of work-life balance and employee performance in selected commercial banks in Lagos state using Pearson's product moment correlation and regression analysis. Rai and Bahaudin (2012) explored the impact of work-life balance on employee performance in Pakistan using descriptive and inferential statistics with the help of SPSS.

This study fills a research gap by studying the impact of work-life balance on employees' performance of Guaranty Trust Bank in Gwagwalada, Abuja.

## **2. Objectives**

The main objective of the study was to examine the impact of work-life balance on employees' performance of Guaranty Trust Bank in Gwagwalada, Abuja, and to examine the impact of work-life balance on employees' effectiveness of Guaranty Trust Bank in Gwagwalada Abuja. In terms of scope, this study covered a one month period, that is January, 2016. The study was also restricted to Guaranty Trust Bank in Gwagwalada because the bank was located close to two important establishments, that is the University of Abuja and University of Abuja Specialist Hospital. Because of this, workers of Guaranty Trust Bank in Gwagwalada tend to be very busy with work commitment.

Managers, policy makers and Workers will find this study very relevant and important because it will assist them in their deliberations and decisions on effective ways on how to manage their work-life and family life. They will also benefit from the study because it will guide them in making effective policies concerning work-life balance and how best to realized these. Above all, it is hoped that this study would contribute to knowledge and be useful as a reference material for scholars and researchers in the area of work-life balance and employees' performance.

Focused on the above stated specify objectives, the hypotheses were formulated in the null form as follows:

H<sub>01</sub>: There is no significant relationship between work-life balance and employees' efficiency in Guaranty Trust Bank, Gwagwalada Abuja

H<sub>02</sub>: There is no significant relationship between work-life balance and employees' effectiveness in Guaranty Trust Bank, Gwagwalada Abuja.

### **3. Literature Review**

Work-life balance is a term that refers to how employees balance their family life with work responsibilities. It is a process whereby workers make average time between work-life and family life. Work-life balance is the satisfaction and good functioning at work and at home, with a minimum of role conflict (Clark, 2000). Parkes and Langford (2008) asserted that work-life balance is the individual's ability to meet work and family commitments, as well as other non-work responsibilities and activities. According to Redmond, Valiulis and Drew, (2006) work-life balance is the flexible working arrangements that allow both parents and non-parents to avail of working arrangements that provide a balance between work responsibilities and personal responsibilities. Barrera (2007) noted that employers working constructively with their employees to put in place arrangements, which take into account the needs of the business as well as the non-work aspects of employees' lives. Bird (2010) asserted that, work-life balance does not mean an equal balance adding that one's best individual work-life balance would vary over time. Orogbu, Onyeizugbe and Chukwuemeke (2015) observed that work-life balance is used to describe policies that have been previously termed family -friendly', but are now extended beyond the scope of the family. It is a process that is associated with equilibrium between the amount of time and effort somebody devotes to work and personal activities in order to maintain an overall sense of harmony in life (Clarke, Koch and Hill, 2004).

Employees' performance is the record of outcomes produced on a specified job function or activity during a specified time frame. Bernadrin and Russel, (1998) asserted that employees' performance is a set of outcomes produced during a certain time period. According to Campbell, McCloy, Oppler, and Sager (1993) employees' performance is related to that which the individual that is hired do in fulfilling his/her duties and the activities that can be examined and measurable are reflected. Employees' performances lead an organization and have greater opportunities for employees' than those who have low performance (Van, Motowidlo, and Cross, 2000). Organizations need a high performance of its employees' so that it can meet their goals and also achieve the competitive advantage (Frese, Garst, and Fay, 2002). Business Dictionary (2015) asserted that employee performance is the job related activities expected of a worker and how well those activities were executed.

Kamau, Muleke, Makaya and Wagoki, (2013) investigated work-life balance practices on employee job performance in ECO Bank in Kenya. The main objective was to determine the effect of organization's work-life balance on employee performance. Fifty-Five (55) Eco Bank employees were drawn through quota sampling method who also responded to survey questionnaire. Spearman's Rank Correlation analysis was used to test the candidates' work-life balance and their performance in the organization. The

finding of the empirical study showed that there was correlation between work-life balance and employee performance.

Orogbu, Onyeizugbe and Chukwuemeke (2015) examined work-life balance and employees' performance in selected commercial banks in Lagos State, Nigeria. The problem identified in this study was poor working organizational culture in the commercial banks which may not encourage various types of work-life balance practices. The research adopted a descriptive survey research design. The population of the study population was 759 while the sample size was 262 derived using Taro Yamane's formula. 262 copies of structured questionnaire was distributed and completely filled and returned. Pearson Product Moment Correlation and Regression analyses were used to test the hypotheses. Cronbach alpha was also used to test the reliability of the instrument. It was discovered that there was a significant positive relationship between leave policy and service delivery. The findings revealed that leave policy motivate employee's ability to deliver services efficiently and effectively, in conclusion work-life balance practice is an important factor in increasing employees' performance.

Rai and Bahaudin (2012) explored the impact of work-life balance on employee performance. A sample of 130 respondents was selected from the National Database and Registration Authority (NADRA). There appeared to be a positive and significant relationship between work-life conflicts and performance of employees. Statistical analysis was used to investigate the impact of gender and marital status on the work-life conflicts and performance of employees. The results indicated that gender had no significant effect on performance and work-life conflicts whereas marital status of the respondents had a significant impact on the work-life balance.

Muhammad (2015) investigated the influence of work-life balance on employee performance in education sector of Pakistan. The study also investigated the moderating effect of transactional leadership on relationship between work-life balance and employee performance. Using a sample of 150 respondents from eight universities in Islamabad and Rawalpindi, a regression and moderation analysis were performed using the SPSS version 22. The findings of study revealed that work-life balance had significant positive effect on employee performance. The results also indicated that transactional leadership had significant moderating effect.

Attitude-behaviour theory maintains that work attitudes are shaped from individual's beliefs on the aspects of the working situation which provides the theoretical rationale to explain the mediating role of affective commitment (Fishbein and Ajzen, 1975). According to this theory, individuals hold attitudes in respect to their world such as their working situations and this attitude affects their behaviours. Individual's attitudes represent their favorable or unfavorable evaluation of the specific world; it is expected that favorable attitudes are linked to favorable behaviours and unfavorable attitudes are linked to unfavorable behaviours (Fishbein and Ajzen, 1975). In this study, employees' experience (perception) of work-life balance cause their positive response such as affective commitment, and this favorable attitude leads then to behaviours that promote their contributions to their organization (Restubog, Bordia and Tang, 2006).

Social exchange theory provides a lens for understanding how employees achieve task performance and commit to their organizations through the relationship between employees and their organization. Social exchange occurs when both parties value the exchange relation based on mutual trust and reciprocity (Blau, 1964). When employees perceive their organization's efforts for their own well-being and perceive their organization as contributing more than it promised to provide, they are willing to strengthen their social exchange relationship. Indeed, employees have a strong intention to repay their organization by increasing their efforts to the organization (Wayne, Shore and Liden 1997).

Spill over theory postulates the conditions under which spill over between the work micro system and the family micro system occurs. It can either be positive or negative. If work-family interactions are rigidly structured in time and space, then spill over in term of time, energy and behaviour is negative. When flexibility occurs which enables individuals to integrate and overlap work and family responsibilities in time and space which leads to positive spill over which is instrumental in achieving healthy work-life balance (Guest, 2002). According to Guest (2002), the determinants of work-life balance are located in the work and home contexts. Contextual determinants include demands of work, culture of work, demands of home and culture of home. Individual determinants include work orientation (i.e. the extent to which work (or home) is a central life interest), personality, energy, personal control and coping, gender and age, life and career stage. The variables of the study are under the contextual determinants, which are leave policy and service delivery. The leave policy is the culture of work while the service delivery is the demand of work.

#### **4. Materials**

The present research used survey research design and chi square method to analysed data. Data was gathered through the use of questionnaire. A point-in time - data was used and the population of the study was made up of all the staff-members of Guaranty Trust bank, Gwagwalada Branch, Abuja. Another reason for using Guaranty Trust Bank, Gwagwalad was that the number of customers increased at very high rate. A sample size of 43 staff, which represented the total number of staff- members, was used and additional 10 was added to ensure successful returned of 43 copies of questionnaire. The questionnaire was given to an industrial training student who helped in its administration. The questionnaire was designed in a five point Likert scale to collect information from the respondents. The question was design in two forms- work-life balance related questions and employees' performance related questions.

## 5. Methods

### 5.1 Presentation and Results

**Table 1: Sex of the Respondents**

Respondents	Frequency	Percent (%)
Male	19	44.19
Female	24	55.81
Total	43	100

Source: Field Survey, (2016).

Table 1 shows the sex distribution of the respondents and indicated that 44.19% of the respondents were male while 55.81% were female.

**Table 2: Age of the Respondents**

Age of the Respondents	Frequency	Percent (%)
18-30 Years	21	48.83
31-40 Years	12	27.90
41-50 Years	8	18.60
51 Years and Above	2	4.65
Total	43	100

Source: Field Survey, (2016).

From Table 2, 48.83% of the respondents were in the age bracket of 18 to 30 years, 27.90% of the respondents were in the age range of 31 to 40 years, 18.60% of the respondents were in the age range of 41 to 50 years while 4.65% of the respondents were between ages 51 years and above.

**Table 3: Educational Qualifications**

Respondents	Frequency	Percent (%)
OND/NCE	19	44.18
HND/B.SC	16	37.21
MBA /PGD	6	13.95
Others	2	4.65
Total	43	100

Source: Field Survey, (2016)

From the Table 3, 44.18% of the respondents were holders of the OND/NCE certificate, 37.21% of the respondents were HND/B.Sc certificate holders, 13.95% of the respondents had MBA/PGD while 4.65% of the respondents did not specify their certificate type.

**Table 4: Working Experience**

Respondents	Frequency	Percent (%)
1-10 years	27	62.79
11-20 years	8	18.60
21-30 years	6	13.95
31 years and above	2	4.65
Total	43	100

Source: Field Survey, (2016)

The table indicates that 62.79% of the respondents had worked with Guaranty Trust Bank, Gwagwalada, Abuja for the past 1-10 years, 18.60% of the respondents worked for the past 11-20 years, 13.95% of the respondents worked for the past 21-30 years and 4.65% of the respondents worked at for the past 31 years and above.

**Relationship between work-life balance and employees’ efficiency**

**Table 5: Employees’ at Guaranty Trust Bank, Gwagwalada Abuja are committed to work**

Responses	Frequency	Percent (%)
Strongly Agreed	16	37.21
Agreed	17	39.53
Undecided	1	2.32
Strongly Disagreed	5	11.63
Disagreed	4	9.30
Total	43	100

Source: Field Survey, (2016)

The table indicates that 37.21% of the respondents strongly agreed that employees at the Bank were committed to work. 39.53% of the respondents agreed that employees at the Bank were committed to work and 2.32% of the respondents were undecided. 11.63% of the respondents strongly disagreed that employees’ were not committed to work and 9.30% of the respondents disagreed that they were not committed to work.

**Table 6: Employees’ in Guaranty Trust bank, Gwagwalada Abuja. Employees’ family commitments are ineffective that is they are not committed to family issues.**

Responses	Frequency	Percent (%)
Strongly Agreed	19	44.18
Agreed	15	34.88
Undecided	2	4.65
Strongly Disagreed	3	6.97
Disagreed	4	8.88
Total	43	100

Source: Field Survey, (2016)

Table 6 indicates that 44.18% of the respondents strongly agreed that Guaranty Trust Bank, Gwagwalada, Abuja employees’ family commitment was ineffective, 34.88% of the respondents agreed that they were ineffective, and 4.65% of the respondents were undecided. 6.97% of the respondents strongly disagreed that Guaranty Trust Bank, Gwagwalada Abuja employees’ family commitment was effective and 8.88% of the respondents disagreed that it was effective.

**Hypothesis 1**

**Table 7: Employees’ at Guaranty Trust Bank, Gwagwalada Abuja do not perform their duties efficiently**

Responses	Frequency	Percent (%)
Strongly Agreed	20	46.51
Agreed	8	18.60
Undecided	3	6.97
Strongly Disagreed	5	11.62
Disagreed	7	16.28
Total	43	100

Source: *Field Survey, (2016)*

The table indicates that 46.51% of the respondents strongly agreed that employees at the Bank did not perform their duties efficiently. 18.60% of the respondents agreed that they did not perform their duties efficiently and 6.97% of the respondents were undecided. 11.62% of the respondents strongly dis-agreed that employees at the Bank performed their duties efficiently and 16.28% of the respondents disagreed that they performed their duties efficiently (Please see the appendix for details of the data).

**Descriptive Statistics**

	N	Mean	Std. Deviation	Minimum	Maximum
question1	43	3.67	1.554	1	5

Source: Data output from SPSS, 2016

**question1**

	Observed N	Expected N	Residual
1	7	8.6	-1.6
2	5	8.6	-3.6
3	3	8.6	-5.6
4	8	8.6	-.6
5	20	8.6	11.4
Total	43		

Source: Data output from SPSS, 2016



**Test Statistics**

	question1
Chi-Square	20.605 <sup>a</sup>
Df	4
Asymp. Sig.	.000

a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 8.6.

**Hypothesis 2**

Relationship between work-life balance and employees' effectiveness.

**Table 8: Employees at Guaranty Trust Bank, Gwagwalada Abuja perform their duties effectively**

Responses	Frequency	Percent (%)
Strongly Agreed	18	41.86
Agreed	15	34.88
Undecided	1	2.32
Strongly Disagreed	6	13.95
Disagreed	3	6.97
Total	43	100

Source: Field Survey, (2016)

The table indicates that 41.86% of the respondents strongly agreed that employees at the Bank performed their duties effectively. 34.88% of the respondents agreed that employees at the Bank performed their duties effectively and 2.32% of the respondents were undecided. 13.95% of the respondents strongly disagreed that employees' at the Bank perform their duties effectively and 6.97% of the respondents disagreed that employees performed their duties effectively.

(Same as above)

**Descriptive Statistics**

	N	Mean	Std. Deviation	Minimum	Maximum
question2	43	3.84	1.413	1	5

Source: Data output from SPSS, 2016

**Question2**

	Observed N	Expected N	Residual
1	6	8.6	-2.6
2	3	8.6	-5.6
3	1	8.6	-7.6
4	15	8.6	6.4
5	18	8.6	9.4
Total	43		

Source: Data output from SPSS, 2016

## 6. Results and Findings

In hypothesis 1, work-life balance coefficient for work commitment (WC) was positive and significant in achieving employees’ efficiency in Guaranty Trust Bank, Gwagwalada Abuja (E.E). This implied that there was a significant relationship between work commitment and employees efficiency in Guaranty Trust Bank, Gwagwalada Abuja (EE). It also indicated that work commitment contributes to employees’ efficiency at the Bank.

However, work-life balance coefficient for family commitment (FC) was positive and significant in achieving employees’ efficiency at the Bank. This implied that there was a significant relationship between family commitment and employees’ efficiency at the Bank. It proved that family commitment contributed to employees’ efficiency in the Bank.

Therefore, the alternative hypothesis that there was a significant relationship between work-life balance and employees’ efficiency in Guaranty Trust Bank, Gwagwalada Abuja was accepted. This implied that work-life balance contributed significantly to employees’ efficiency in the Bank.

In hypothesis 2, work-life balance coefficient for work commitment (WC) was positive and significant in achieving employees’ effectiveness (EEF) at the Bank. It

**Test Statistics**

	question2
Chi-Square	26.186 <sup>a</sup>
Df	4
Asymp. Sig.	.000

a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 8.6.

indicated that work commitment (WC) contributed to employees’ effectiveness (EEF) in Guaranty Trust Bank, Gwagwalada Abuja. These implied that there was a significant relationship between work commitment and employees’ effectiveness in the Bank.

However, work-life balance coefficient for family commitment (FC) was positive and significant in achieving employees’ effectiveness at the Bank. These implied that there was a significant relationship between family commitment and employees’ effectiveness in the Bank. Therefore, the alternative hypothesis that there was a significant relationship between work-life balance and employees’ effectiveness in Guaranty Trust Bank, Gwagwalada Abuja was accepted.

Finally, the impact of work-life balance on employees’ performance in Guaranty Trust Bank, Gwagwalada Abuja was found to be significant. This showed that work-life balance such as work commitment and family commitment leads to employees’ performance (employees’ efficiency and effectiveness). The finding was line with the findings of Orogbu, Onyeizugbe and Chukwuemeke (2015) and Muhammad (2015). The

study was also in tandem with social exchange theory which provide a lens for understanding how employees' achieve a given task performance and commit to their organizations through the relationship between employees' and their organization and that work-life balance in the workplace as the result of organizational efforts for the employees' well-being and this experience leads employees' to feel an obligation to contribute to organizational success.

## **7. Conclusion and Recommendations**

It was concluded from the study that the impact of work-life balance on employees' performance in Guaranty Trust Bank, Gwagwalada Abuja is significant. This showed that work-life balance such as work commitment and family commitment leads to employees' performance (employees' efficiency and effectiveness). It is therefore recommended that the management of Guaranty Trust Bank Gwagwalada Abuja should try to have a mix of balance for work commitment and family commitment of employees' since work-life balance has contribute significantly to employees' performance in terms of employees' efficiency and effectiveness. They should give employees in the organization lectures on how to manage work commitment and family commitment. They should try to implement work-life balance policies in the organization and communicate these policies to the employees' in the organization.

## **8. References**

- Barrera, S. (2007). Work-life balance from rhetoric to reality. Retrieved April 21, 2016, from [http://www.docep.wa.gov.au/WorkSafe/PDF/Forum\\_s/worklife\\_balance.pdf](http://www.docep.wa.gov.au/WorkSafe/PDF/Forum_s/worklife_balance.pdf)
- Benardin, H.I and Rusell, J. E. (1998). Human Resource Management: An Experimental Approach. Irwin: McGraw Hill, USA
- Bird F. C. (2010). Why family and work conflict and what to do about it. New York, NY: Oxford University Press.
- Blau, P.M. (1964). Exchange and power in social life. Wiley, New York, NY.
- Business dictionary definitions (2015). Retrieved from
- Campbell, J. P., McCloy, R. A., Oppler, S. H., and Sager, C. E. (1993). A theory of performance, in E. Schmitt, W. C. Borman, and Associates (Eds.). Personnel selection in organizations, San Francisco: Jossey-Bass
- Clark, S.C. (2000). Work/family border theory: A new theory of work/family balance. *Human Relations*, 53 (6) 747-770.
- Clarke, M., Koch, L., and Hill, E. (2004). The work family interface: Differentiating balance and fit. *Family and Consumer Sciences Research Journal*, 33(2), 121-140
- Fishbein, M. and Ajzen, I. (1975). Belief, attitude, intention, and behavior: An introduction to theory and research. Addison-Wesley Pub. Co., Ontario.
- Frese, M., Garst, H., and Fay, D. (2000). Control and complexity in work and the development of personal initiative (PI): A four-wave longitudinal structural equation model of occupational socialization. University of Giessen: Manuscript submitted for publication.
- Guest, D. E. (2002). Human resource management: When research confronts theory. *International Journal of Human Resource Management*, 12(2), 22-38.

- <http://www.businessdictionary.com/definition/employeeperformance>
- Kamau, J. M, Muleke V, Makaya S.O, and Wagoki, J. (2013). Work-life balance practices on employee performance of Ecobank Kenya. *European journal business and management*, 5(25), 179-185.
- Lockwood, N.R. (2003). Work-Life Balance: Challenges and Solutions, SHRM Research Quarterly No 2.Society for Human Resource Management, USA.
- Muhammad, A. (2015). "Influence of Work-life Balance on Employees" Performance: Moderated by Transactional Leadership. *Journal of Resources Development and Management*, 10 (1)
- Orogbu, L. O, Onyeizugbe, C. U. and Chukwuemeke, D. N. (2015). Work-life Balance and Employee Performance in selected Commercial Banks in Lagos State. *European Journal of Research and Reflection in Management Sciences*, 3(4)
- Parkes, L.P. & Langford, P.H. (2008).Work-life balance or work-life alignment?A test of the importance of work-life balance for employee engagement and intention to stay in organizations.*Journal of Management & Organization*, 14(3) 267-284.
- Rai, I. H. and Bahaudin, G. M. (2012). The Relationship between Work-Life Balance and Employee Performance: A Study of National Database and Registration Authority Workers in Pakistan. *Journal of Knowledge Management, Economics and Information Technology*, 6(1)
- Redmond, J., Valiulis, M., and Drew, E. (2006).Literature review of issues related to work-life balance, workplace culture and maternity/childcare issues. Crisis Pregnancy Agency: Summary Report of the Consultation for the Strategy to Address the Issue of Crisis Pregnancy. <http://doi.crisispregnancy.ie/pub/Rep3.pdf>
- Restubog, S.L.D., Bordia, P. and Tang, R.L. (2006). Effects of psychological contract breach on performance of IT employees?: The mediating role of affective commitment. *Journal of Occupational and Organizational Psychology*, 79(2) 299-306.
- Valiulis, N. M. & Drew, (2006). Empirical analysis of work-life balance policies and its impact on employees job satisfaction and performance: Descriptive statistical approach. *American Journal of Theoretical and Applied Statistics*, 4(2), 33-43
- Van Scotter, J., Motowidlo, S. J. and Cross, T. C. (2000), effects of task performance and contextual performance on systemic rewards.*Journal of Applied Psychology*, 84(1)
- Wayne, S.J., Shore, L.M. and Liden, R.C. (1997). Perceived Organizational Support and Leader- member exchange: A social exchange perspective. *Academy of Management Journal*, 40 (1) 82-111.

## QUESTIONNAIRE

### Instruction

This form is designed to generate data for analysis in this study. You are required to answer the questions by ticking one of the boxes provided against each question that best describe your opinion

### Part A: BIO-DATA OF RESPONDENTS

- (i) Gender: (a) Male ( ) (b) Female ( )

- (ii) Age: (a) 18-30 Years ( ) (b) 31-40 Years ( ) (c) 41-50 Years ( ) (d) 51 Years and above ( )
- (iii) Educational Qualifications a). OND/NCE ( ) b.HND/B.SC  
c).MBA /PGD ( ) d). Others ( )
- (iv) How long have you been a working with Grantee Trust Bank, Gwagwalada Abuja? (a) 2-3 years ( ) (b) 3-5 years( ) (c) 6 – 10 years ( ) (d) 10 years and Above ( )

**Part B**

You are required to answer the following question by ticking on the option provided. Note the following: where SA = Strongly Agreed (5) A= Agreed (4), UND = Undecided (3) D= Disagreed (2), and SD = Strongly Disagreed (1)

	1	2	3	4	5
Employees’ at Guaranty Trust Bank, Gwagwalada Abuja are committed towork					
Employees’ in Guaranty Trust bank, Gwagwalada Abuja family commitment are ineffective. That is, they are not committed to family issues					

**Work-life balance related questions**

**Employees’ Performance related questions**

	1	2	3	4	5
Employees’ at Guaranty Trust Bank, Gwagwalada Abuja does not perform their duties efficiently					
Employees’ at Guaranty Trust Bank, Gwagwalada Abuja perform their duties effectively					

**APPENDIX**

Each column in the table portrays the questions as they appear in the questionnaire.

S/N	Question 1	Question2	Question 3	Question 4
1	5	1	1	5
2	4	5	5	5
3	4	5	5	4
4	3	1	3	5
5	5	5	5	5
6	4	5	5	5
7	2	5	5	4
8	4	5	4	5

9	5	1	5	5
10	2	5	5	2
11	4	4	5	5
12	4	5	1	5
13	1	4	5	5
14	5	2	4	5
15	5	1	5	2
16	4	4	5	5
17	4	4	5	5
18	1	5	5	5
19	2	2	4	5
20	4	4	4	5
21	5	5	2	4
22	4	4	4	2
23	5	3	3	4
24	4	2	4	1
25	2	4	1	5
26	5	5	4	4
27	4	4	2	5
28	5	3	4	4
29	2	5	1	4
30	5	4	5	4
31	4	5	2	3
32	5	5	1	1
33	4	4	5	4
34	1	5	3	2
35	5	4	2	4
36	4	4	5	2
37	5	4	2	4
38	4	5	5	4
39	5	5	5	1
40	1	4	1	2
41	5	5	5	4
42	5	4	5	4
43	4	5	1	4