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## Article

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# Work-Life Balance and Employee Performance in Selected Insurance Companies in Lagos State

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## Abstract

*The increasing day to day work pressures, longer working hours and meeting of targets that are demanded by the employers always leads to the employee family discords, lower performance, ill health and low morale. This study, however, examines work-life balance and performance of employees of selected Insurance companies in Lagos state. Specifically, to understand the influence of work-life balance, role conflict, flexible work arrangement and job autonomy on employee performance. A cross-sectional design, simple random sampling technique were employed. A questionnaire was employed as the research instrument for the study with 249 respondents deemed usable. Correlation and multiple regression analysis were employed to analyze the study hypotheses. The results showed that work-life balance ( $\beta = .152$ ;  $p < .05$ ), flexible work arrangement ( $\beta = .357$ ;  $p < .05$ ) both significantly influenced the performance of employees. While role conflict ( $\beta = -.089$ ;  $p > .05$ ) and job autonomy ( $\beta = .067$ ;  $p > .05$ ) did not significantly influence the performance of employees. However, only work life balance and flexible work arrangement made a unique statistical contribution to the model. The study concludes that work-life balance, role conflict, flexible work arrangement and job autonomy jointly significantly influenced the performance of employees. It is recommended that there should be a well detailed policies that will guide both the management and employees of the organizations on work life balance; training and development should be conducted on annually, bi-annually or quarterly by the management on this subject matter; management should endeavor to introduce flexible work arrangement so as to improve the performance of employees.*

## Keywords

Work-life balance, performance, job autonomy, flexibility, role conflict

**JEL Codes:** M12, M54, Z22

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## 1. Introduction

In the past, the rate of female in the organization kickstarted the study into how female workers could accomplished care for their relations while on the job, but in the present-day the debate is on work-life balance with reference to several impacted number of people e.g. individual, married, single dad or mum and divorcees (Alison & Rosalie, 2015). Plans on the time employees works varied started many decades ago in the event of changing the policies, rules norms e.t.c in some Nations to allow additional flexibility and personalized work arrangement (Boulin, 2006; Rubery, 2005; Messenger, 2004).

The call between organizational activities and household responsibilities has begun to grow relevance for the workers in organizations during several years. This is as a result of demographic and organizational changes which include the changes in family composition, increasing reluctance of long hours work, increase in the number of female workers and technological development. All of these factors have led to workers experiencing challenges towards the desire between job role and life (Mmakwe & Ojiabo, 2018). Insufficient work-life balance usually affects the performance of employees at the workplace and their individualized life. In the recent economic structure, organizations would be aiming for greater profitability and deal with the downturn obstacles well if workers are engaged with organizational activities (Pranav, 2010). Work life balance can be seen as the merging of relations amongst aspect of an individual lifestyle, the pros & cons connected with the work life balance or imbalance work life can influence society levels. Cons that are related to work life balance can affect both the workers and the management staff of an organization. For the workers, cons could have an adverse effect on satisfaction of work life, physical and mental health issues and on the performance of employees (Guest, 2001). To the management staff, cons could be as a result of inadequate work life balance which will below par performance, training costs, recruitment and selection costs, absenteeism, sick leave and higher labor attrition, (Trade & Industry, 2001).

Studies have found out that work life balance management is one of the most analytical managerial planning in ensuring that employees' performance and organizational performance develops. When normal work balance balance is accepted and preserved, it will be an added advantage to both the employees and the management of the organization (Deborah,

2017). The studies on work life balance have remarkably fostered the subject matter understanding; however, the awareness is still a far cry in the less developed countries. Despite the fact that work life balance has attained vast research publications in developed countries, much less observations are committed in investigating idea of work life balance on performance of employees in Nigeria. The current research study seeks to ascertain if there is any causal link between work life balance and performance of employees. Also, it will examine how to improve effective work life balance and recommend some employment policies that will make workers to attain a better performance and work life balance that will be of greater advantages to both the organization and employees as regards to increased employee performance, lesser absenteeism and stress-free workplace.

### 1.1. Statement of the problem

Researches have been conducted on work life balance with respect to employee performance across the globe especially in the developed countries but the reverse is the case in less developed countries of which Nigeria is not an exception and this trend creates a research gap which the current study tends to fill. Increasing day to day work pressures, longer working hours and meeting of targets that are demanded from the employers always leads to the employee family discords, lower performance, ill health and low morale which is corroborated by Ashibekong & Ohiani (2019) where they posited that a worker who sees it cumbersome to satisfactorily balance family's life, may have problems coping with work duties which may lead to poor employee performance.

In similar vein, the increasing competition in insurance industry for market shares, cost reductions and increase in employee's productivity could make the Insurance companies to make their employees work for longer hours so as to meet up with the organizational goals and objectives. To buttress the foregoing viewpoint, (Orogbu *et al.*, 2015) asserted that workers strive hard to be maintained in the workplace by giving additional man hour which may cause damages to their individual lives which will also lead to the damaging of their children care or upkeep and as well lead to a divorce and a sad home and low social interactions. Arising from the foregoing, this research study is aimed at bridging the gap in knowledge about the causal links between work life balance and performance of employees and this could be of utmost importance to the management of the insurance companies, the government, academic community, employees and the society at large.

## 2. Literature review

### 2.1. Work life balance

In the seminal study of Piotrkowski (1979) where he examined the link between work and family, he posited that workers "Sees their abodes as refuge and therefore, look to their households as the cause of happiness missing in their employments". However, (Lambert, 1990) argued that employees as a person would always be "looking for better happiness from their family or work life because of the unhappiness with others". With the advent of globalization, the increasing demands in the organization are continually growing and distinctly vital which makes workers to extend their man hours at their various organizations than with their families (Muthukumar *et al.*, 2014). Furthermore, work life balance indicates the degree at which workers derive some achievements and making sure that their desires are achieved in both work and outside work. Alison & Rosalie (2015) pointed out that work-life balance practice has been adopted and applied in western countries like France, Britain e.t.c but the reverse is the case in developing countries like Nigeria, Ghana, Togo, Cameroon e.t.c. (Mordi *et al.*, 2012). Organizations needs to ensure that workers exhibit a high balance level of both work and outside work activities so as to achieve job quality performance and to reduce errors that would have negative impacts on the organization (Forsyth & Polzer-Debruyne, 2007; Kossek & Lambert, 2005).

### 2.2. Role conflict

This occurs when there are refutations amongst numerous roles that an individual employee performs on daily basis (Crossman, 2019). As indicated by Gerber & Macionis (2010) individual employees' encounters role conflict when they see themselves been dragged to dissimilar positions as well as putting efforts to answer other positions held. However, Katz & Kahn (1978) opined that role conflict occurs when an employee in a group asked the most important and hardworking employee in a group to take up roles that are dissimilar in nature and it could also occur when the employee who asked the most active employee to take up dissimilar role pressurizes and active employee resists the request.

### 2.3. Flexible work arrangement

Employees like work arrangement flexibility and locations in order to make their families comfortable, it enhances employees' ways of life and to merge both remunerated employment and outside employment activities (Possenriede, 2014). This will make them to attain an improved adequate work life balance (Kelliher & Anderson, 2010). However, some scholars posited that there are two broad types of work flexibilities: flexibility of place and flexibility of temporal (Ciarniene &

Vienazindiene, 2018). They described flexibility of Place as the preferred workplace geographical location while flexibility of temporal deals with scheduling of hours of work.

#### 2.4. Job autonomy

This is the level at which employees enjoys freedom, takes decision, taking cautions, employing the best ways to execute tasks or job-related activities (Morgeson *et al.*, 2005). Furthermore, it's also a way whereby employees take a decision that are appropriate to his or her professionalism and not an order from the authority above (Gerwin & Moffat, 1997). However, Schwalbe (1985) pointed out that when it is viewed in the angle of an organizational culture, autonomy is attached to a position, employee job ability, accountability and a better performance.

#### 2.5. Employee performance

Irum *et al.* (2014) viewed employees' performance as the output of quality and quantity, work presence, adaptive, convenience output and favorable atmosphere. Orogbu *et al.* (2015) argued that employees' performance is usually based on the outputs after combining their capacities, endeavors and possibilities. In view of this, employees' performance deals with some facets and an important tool in deciding an organization's accomplishments or flops (Sendawula *et al.*, 2018). Furthermore, the insurance companies understudy is in the financial services industry and their major objectives are to ensure clients (individual and organizations) satisfactions in order to retain and attract more clients which make both the services that employees offer to the clients and their performances to have significant relationships. In a nutshell, in the financial industry, the employee performance is what it's required to make the organization thrive in the industry and it's imperative to the management to ensure that that employee performance improves on day to day bases Orogbu *et al.* (2015). This is also corroborated by (Sendawula *et al.*, 2018) where they posited that employee's performance is key if organizations intend to achieve its goals and objectives.

#### 2.6. Theoretical framework

The concept of work life balance and performance of employees are societal issue which has gained attention of some scholars and have therefore propounded some theories so as to have a better understanding on the current study. However, the theories of work life balance and performance of employees are divergent and has dissimilar intervention approaches. This research study tries to analyze some theories that are of utmost important to the current study which includes: The demand–control model, theory of compensating, theory of work family conflict and the theory of spill over.

The demand–control model is a model that was developed by Karasek (1979). He posited that employees who are experiencing more pressures at workplace with lesser authority usually goes through stress and the employees with lesser pressures are usually subjected to higher authority which makes them the least stressed. In Schaubroeck & Merritt (1997) opinions, they asserted that an increase in authority always aids in stress reduction if the employees possesses individual beliefs or confidence. Furthermore, (De Lange *et al.*, 2003) emphasized that some of the studies about job demands–control are inconsistent because of incompatible variables that has been used examine strain and demand–control. This is further corroborated by Van & Maes (1999) where they posited that workers' individual characteristics are not taken into account by the theory. In a nutshell, the theory focuses on work balance and job autonomy demands.

Compensation theory which could be attributed to Piotrkowski (1979) asserted that workers looks at their abodes as refuge and as well look at their households as the cause of happiness missing in their working life. His assertion was corroborated by Lambert (1990) where he posited that employees will seek for fulfilments that are lacking in both at home or workplace by finding another job that would be fulfilled. However, Kayvan & Bahar (2014) argued that the compensation theory by Piotrkowski, (1979) majorly dealt with the adverse effects of work and household life while the most improved compensation theory postulated by Lambert, (1990) encompasses both the adverse and positive effects of work and household life relations.

Greenhaus & Beutell (1985) posited that work family disputes usually contradict as a result of dissimilar standards and functions. In some scenarios, Amstad *et al.* (2011) asserted that work family conflict is continually linked to a rise in health decline, work fatigue employment exhaustion and other related issues that are applicable to workplace commitment and performance. As women that are married joins the labor force every day and also carried out households shores (Jackson *et al.*, 2003); also, male employees joins hands in carrying out households shores because of the increased index of separations or divorce in the society which made male to partake in self-parenting (Gill & Davidson, 2001). Tennant & Sperry (2003) corroborated this by positing that male employees, like female employees have started undergoing a high level of burnouts and disputes due to adding both job and parenting activities together. Researchers have criticized the theory in the aspect that it focuses on modifications but abandon societal solidity and that communities are in stagnant state in terms of modifications but most of the modifications are paltry and not comprehensive.

Lastly, in the spill over theory, Crouter (1984) argued that employees always carried along the knowledge, skills, attitudes, behaviors, stress and emotions they displayed at their various workplaces into their households lives and carry the same attributes from their household to their various workplaces. Guest (2002) corroborated their views where he posited that there is a significant intrusion or involvement of one area of lifestyles on the other. He further buttressed that the theory in a hypothetical way can have an impact on employees work life either positive or adverse manner. Also, Staines (1980) further cemented their assertions that the theory can have both positive and adverse effects from one aspect of the employees' life to another. However, contrary opinions that work and family are similar and that either of the two could be positive or adverse (Edwards & Rothbard, 2000; Grzywacz, 2000). From the foregoing, the four theories are sacrosanct to this study because they focused on the issue at hand.

### 2.7. Empirical literature review

Mendis & Weerakkody (2014) posited in their research study that there's a solid link between work life balance and employee's performance and also an effective employees' work life balance would improve the performance of employees. Mehwish & Muhammad (2017) are of the opinions in their research study data analysis results that there's an impactful link between balancing employees work life and their performances and that the roles of family and society are crucial to sustain normal work life balance at workplaces. Parkash & Jyoti (2013) observed that the concept of performance of employees revealed a significant relationship with work life balance at the workplace. Also, this would be achievable if both the management and employees of the organizations synergizes. In the findings of Mwangi *et al.* (2017), they opined that households' importance disputes influences the performance of employees.

Also, work life balance influences family and work that should be adopted so as to better the performance of employees. (Orogbu *et al.*, 2015) pointed out in their research paper that when an organization applied work life balance, it improves the employees' performance and for this reason, workplaces managers should make it sacrosanct to establish separate work life benefits so as to enhance the performance of employees. Mmakwe & Ojiabo (2018) argued in their study both the measures of performance employees and work life balance has a concrete link and for organization to achieve growth, workers duties and commitments needs to be balanced and to improve employee's performance, a well-defined structures and regulation should be spelt out. A study carried out by Muhammad (2017), revealed that work life balance impacts the performance of employees and the outcomes shows the transactional leadership impacts on the subject matter. Lula (2018) emphasized in his research work that family work life preference impacts the performance of employees. Also, the demand at the workplace interfered with employee's family life. He argued that as a result of increase work demand, most employees had to make changes in order to accomplish their family duties and the long working hours made employees to experience too much stress due to lack of organizational support.

From the foregoing review, below hypotheses were formulated for the study:

*H<sub>1</sub>: Work life balance has significant influence on employee performance.*

*H<sub>2</sub>: Role conflict has significant influence on employee performance*

*H<sub>3</sub>: Flexible work arrangement has significant influence on employee performance.*

*H<sub>4</sub>: Job autonomy has significant influence on employee performance*

### 3. Methodology of research

The research study employed cross-sectional survey. 477 employees of African Alliance Insurance Company (121), Allianz Nigeria Insurance Plc (183) and FBN Insurance Plc (173) in Lagos state constituted the population. Employing Yamane (1967) a sample size of 218 was generated. However, the study employed 249 employees as the sample size. For the purpose of this study and to achieve reliable result, the questionnaires were administered amongst middle management staff and lower management staff employing simple random sampling technique. The first part of the questionnaire was for socio-demographic details of respondents whilst the questionnaire items based on the research questions constituted the second part. The questionnaire items were adapted from the literature, while an initial pilot study of 15 employees without replacement was carried out to establish the study validity. Work-life balance had a reliability value of 0.71 role conflict 0.76, flexible work arrangement 0.73 and job autonomy 0.76, which were above the standard threshold in line with Nually (1976). The socio-demographic variables were analysed using descriptive statistics, while the hypotheses for the study were tested employing inferential statistics of correlation and multiple regression analysis.

#### 4. Results

Table 1. Socio-demographic result of respondents

	Frequency	Percentage (%)
<b>Gender</b>		
Male	86	34.5
Female	163	65.5
Total	249	100
<b>Marital Status</b>		
Married	145	58.2
Single	102	41.0
Divorced	2	.8
Total	249	100
<b>Age Range</b>		
21 – 30 years	96	38.6
31 – 40 years	118	47.4
41 – 50 years	35	14.1
Total	249	100
<b>Qualification</b>		
OND/NCE	86	34.5
B.Sc/HND	143	57.4
MBA/M.Sc	20	8.0
Total	249	100
<b>Experience</b>		
1 – 5 years	82	32.9
6 – 10 years	94	37.8
11 – 15 years	73	29.3
Total	249	100

Source: Researcher 2020

The result of the socio-demographic shows that 86(34.5%) are male, while 163(65.5%) are female. This implies that there were more female than male in the sample size. 145(58.2%) were married, while 102(41%) were single and 2(.8%) divorced. This implies that most of them were married. In terms of age, 96(38.6%) were between the ages of 21 – 30 years, 118(47.4%) were between 31 – 40 years and 35(14.1%) were between 41 – 50 years. This implies that majority of the respondents were between ages 31 – 40 years. 86(34.5%) had OND/NCE, 143(57.4%) had B.Sc/HND, 20(8%) had MBA/M.Sc. implying that majority of the respondents had a first degree. In terms of experience 82(32.9%) had 1 – 5 years' experience, 94(37.8%) had 6 – 10 years' experience, while 73 (29.3%) had 11 – 15 years' experience implying that most employees had 6 – 10 years level of experience.

Table 2. Correlation result

Variables	Mean	SD	1	2	3	4	5
<b>EMP</b>	4.33	.669	1				
<b>WLB</b>	3.44	.862	.189**	1			
<b>RC</b>	3.21	.898	.048	.073	1		
<b>FWA</b>	3.34	.730	.367**	.034	.315*	1	
<b>JAU</b>	3.38	.765	.291**	.461*	.197**	.479**	1

\*\* ( $p < .01$ ), \* ( $p < .05$ )

Key: EMP: Employee Performance; WLB: Work-life balance; RC: Role conflict; FWA: Flexible work arrangement; JAU: Job autonomy

The result shows significant positive association between employee performance and work-life balance ( $r = .189^{**}$ ). Implying that as work-life balance increases the performance of employees increases. Also, the result shows that role conflict had no relationship with employee performance. However, flexible work arrangement had a positive linear association with employee performance ( $r = .367^{**}$ ). Furthermore, job autonomy had significant positive relationship with the performance of employees ( $r = .291^{**}$ ). Since correlation does not imply causation, a multiple regression analysis was done to verify the individual and joint impact of the work life balance, role conflict, flexible work arrangement and autonomy on employee performance. The result is shown overleaf:

Table 3. Multiple regression result

Variable	B	Beta	t	Sig	R	R <sup>2</sup>	F	P
(Constant)	2.837		11.370	.000				
WLB	.118	.152	2.253	.025	.419	.175	12.961	< .05
RC	-.067	-.089	-1.455	.147				
FWA	.328	.357	5.062	.000				
JAU	.059	.067	.876	.382				

Dependent variable: Employee Performance

**Key:** WLB: Work-life balance; RC: Role conflict; FWA: Flexible work arrangement; AU: Autonomy

The result of the regression analysis shows that the R for the model is .419, while the R<sup>2</sup> value is .175 indicating that 17.5% variation in the performance of employees is caused the independent variables. Furthermore, a diagnostic test was conducted and the result of the variance inflation factor (VIF) ranged from 1.116 to 1.748, which were still within the standard threshold of 10. Therefore, multicollinearity was not an issue as it shows the absence of autocorrelation in the model. The overall mode is significant (F = 12.961; p < .05); in terms of the influence of each independent variable on employee performance, the model showed that work-life balance significantly influenced the performance of employees ( $\beta = .152$ ; p < .05), therefore, hypothesis one was accepted. Role conflict had no significant influence on the performance of employees ( $\beta = -.089$ ; p > .05), therefore, hypothesis two was rejected. Flexible work arrangement had significant influence ( $\beta = .357$ ; p < .05). The hypothesis three was accepted while job autonomy had no influence ( $\beta = .067$ ; p > .05). The hypothesis four was rejected. However, only work- life balance and flexible work arrangement made a unique statistical contribution to the model.

## 5. Discussions

The study sought to examine the how work life balance may influence the performance of employees amongst selected insurance companies in Lagos State. Findings revealed more female than male employees in the study, most of the employees had first degree, there were more married respondents, most employees were between the ages of 31-40 years and majority had 6-10 years' experience which spanned through the selected Insurance Companies. There were four hypotheses formulated for the study and the result of hypothesis one was supported by the findings of Mendis & Weerakkody (2014) which to them improving work life balance enhances the performance of employees. Orogbu *et al.* (2015) collaborating with this finding opined that work life balance remains fundamental to the performance of employees and for this reason, placing emphasis on what can help enhance their performance is imperative.

However, in hypothesis two, the result shows that role conflict had no significant influence on employee performance that supports the study of Gerber & Macionis (2010) that pointed out that role conflict occurs when employers expect employees to carry out different task at the same time and achieve positive result. In line with Katz & Kahn (1978) role conflict arises when two incompatible roles are given to an employee. Furthermore, hypothesis three showed significant positive association amongst flexible work arrangement and the performance of employees. This corroborates with Kelliher & Anderson (2010) who found that flexible work arrangement would always make employees to attain an improved work performance and satisfactory work–life balance. Lastly, the finding revealed that job autonomy did not significantly influence the performance of employee, which could be seen in the study of Adebayo & Ezeanya (2010). This finding was also in line with Mikulincer & Shaver (2007) where they pointed out in their study that over-emotionality may have negative influence on the performance.

## 6. Conclusions

Inadequate work life balance affects employees work performance including and his or her personal life. This was what necessitated the research study by adding to the present studies on the need to know the effect of work-life balance on the performance of employees. The results revealed that work-life balance had significant influence on the performance of employees in the selected insurance companies; it also revealed that role conflict had no significant influence on the performance of employees. However, the findings revealed that flexible work arrangement influences the performance of employees. While the study concludes that job autonomy had no influence on the performance of employees. It must be noted that for an organization to be able to compete locally and globally, the employees work life balance needs to be well structured to improve the performance of employees. Work-life balance and performance of employees enhances stability between the employees' commitments and duties. It therefore, becomes imperative to promote policies and structures that will improve workplace responsibilities so as to efficiently improve the performance of employees.

## 7. Recommendations

From the findings, there should be a well detailed policies that will guide both the management and employees of the organizations on work-life balance; training and development should be conducted on annually, bi-annually or quarterly basis by the management on the subject matter; management should endeavor to introduce flexible work arrangement so as to improve employee performance, there's need for the organization to encourage job autonomy so as to reduce the employees stress and invariably increase their work performances and lastly, there's also the need for the organization to reduce or eradicate employees role conflict as it was revealed that employees encounters conflicts in their respective duties if they are asked to perform multiple tasks.

## 8. Suggestion for further research

The study was carried out in three insurance companies in Lagos State and the selected respondents and results may not be generalized to the other insurance companies in other states or countries or other institutions. It is on this background that future researchers should carry out an insightful study of this magnitude to fill the noticed gaps, they should endeavour to do a recording of the interview for record purposes and additional insurance companies should be covered where larger population will be sampled and utilised to enhance the objectivity of the study.

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