

**WORK LIFE BALANCE AND EMPLOYEES JOB SATISFACTION IN SUB-SAHARA TROPICAL REGION:EVIDENCE FROM STANBIC IBTC, BENIN CITY**

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**Abstract**

The study examines the impact of work-life balance on employee job satisfaction in sub Sahara tropical region using Stanbic IBTC, Benin City as a study. We have employed a survey conducted on all branches of IBTC in Edo and Delta States respectively, 307 staff participated in the study. The regression, result suggests that wellness programs, flexible work condition, leave policy and assisted program workload influences employees' job satisfaction in sample banks. Our results lead support to for work-life balance in fostering employee job satisfaction in the emerging country context. Drawing from the integration theory the study addresses work-life balance and employee job satisfaction, thus adding to the human resource theory literature in Nigeria. The study informs managers and stakeholders in the financial sector of the importance of creating an enabling environment that encourages employee job satisfaction.

**Keywords: Wellness program, Flexible work conditions, Job satisfaction, Leave policy, Assisted program of workload, Employment Act, Competencies and Capabilities, Personal Fulfillment.**

**1.0 Introduction**

Nigeria's Banking sector has been repositioned, due to huge reform from the intervention of the Apex Bank, these reforms have led to mergers, acquisitions, and downsizing from 89 to 24 banks. Known for long work hours, which has resulted in neglect in social life and parenting care for families. This trend has a negative influence on individuals, organizations, and traditional society Omofowa, et al, (2021). These issues need to be reconsidered Omofowa, et al, (2021). Its demanding nature, meeting target, and comprehensive devotion have compromised their work-life balance Turanligil & Farooq (2019). Studies relating work-life balance to personal conflicts, stress, and disenchanted produced mixed results Robbins & Judge, (2013). However, scholars argued that technological advancement allows employees to discharge their responsibilities in any location of their choice using an electronic medium such as email, Whatsapp, and Twitter Omofowa & Omofowa, (2022), Thevanes & Mangaleswaran, (2018), Wheatley, (2012). Moreso, other scholars claim that bankers can function properly anywhere using communication technology (Robbins & Judge, 2013). Recent studies have shown the preference for demanding flexibility in work schedules has increased Greenhaus, et al, (2003). As employees pursue careers and fulfill family responsibilities, it affects their health, Omofowa, et al, (2021). The complexity surrounding the well-paid job and family care has become a crucial concern to researchers. The role of maintaining competitive advantage, and productivity, nevertheless, have impaired business objective and work-life balance strategies

Omofowa, et al, (2021), Cieri, et al., (2005). This issue cannot be negated by an organization; admittedly, management must balance and pay greater attention in designing workplace and business objectives if any sort of incompatibility results to compromise on either part, consequently, veritable issues in the present-day organization demand a paradigm shift on work and family issues, also employees employment act should be friendly with elder care, personal values, leisure, franchise and integrating work-life balance with strategize business objectives. This is based on a personal conviction in the Nigerian banking context. Scholars have contributed to this understanding Mushhfigur, et al., (2018), Perrigino, et al., (2018), Powell, (2019), Thilagavathy & Greetha, (2020), Business ethics Omofowa, et al, (2021).

Similarly, scholars have researched work-life balance and productivity Omofowa, et al, (2021), insurance policies and work-life balance Barber, et al, (2019), Bourdeau, et al., (2019), Cannizzo, et al., (2019), Ehrhardt & Ragins, (2019), Haar, et al., (2019) other workload and employees job satisfaction Omofowa & Obinna, (2022), Liu & Lo (2018), Singh, et al, (2020) separately. Moreover, this evidence reveals scanty research work in developing nations studies rarely examined its relationship as a concept theoretically and empirically, nevertheless, most studies negated employee flexible working hours, leave policy, health and wellness program, and employee assistance program, in work-life balance.

Besides, we respond to calls by other researchers to explore work-life balance and employees' job satisfaction in the new and emergent economy Inegbedion, et al, (2020). Thus, this study focuses on work-life balance measures (flexible work hours, leave policies, health and wellness programs, and employee assistance programs) and employee job satisfaction. These relationships have not been explored. This study fills the gaps contribute to the literature on human resource management, hence, the main objective of this study is to explore the relationship between work-life balance and employees' job satisfaction in Stanbic IBTC, because the primary duty of Stanbic IBTC bank is dual, deposit transaction and management of employee pension fund. In the next section, this study provided an objective, research question, hypothesis, and statement of the problem, this is followed by a literature review and conceptual framework, and theoretical foundation, section 3 describes the methodology, section 4 presents the research result, section 5 deals with discussion, conclusion, practical implication, limitation and suggestion for further studies.

### **1.1 Statement of Problem**

Work-life balance has gained much attention recently concerning employees' job satisfaction across the globe, especially Nigeria is no exception. Longer hours of work, meetings, conferences, and target demand has become a major concern of the employees, which invariably has affected families, employees' health, and performance (Omofowa, et al, 2021, Ashibekong & Ohiani, 2019). Worklife balance entails fine-tuning or balancing activities in the office and home, ensuring nonperformance does not affect the employees Omofowa & Omofowa, (2022), Mendi & Weerakkody, (2017), Orogbu, et al, (2015), Direnzo, et al, (2015). Extant literature assessing it has shown that it together with other factors affects employees' job satisfaction, factors such as business ethics religiosity, personal character, and leadership qualities Omofowa, et al, (2021), Orogbu, et al, (2015). Medical personnel has identified work overload, leading to stress, diabetes, and hypertension, amongst other ailments Shah, (2014), Goveas, (2011). These failing medical conditions directly or indirectly affect job performance and consequently lead to a decline in organizational performance. researchers have done many studies on work-life balance concerning employees' job performance Ranasinghe, (2021), Thilagavalty & Geetha, (2021), Thevanes & Harikaram, (2020) none have considered a

measure of work-life balance, such as flexible work hours, and leave policy, health and wellness program and employees assistance program. Therefore this study focuses on work-life balance and employees' job satisfaction in Stanbic IBTC since they are involved in employees' pension reforms in Nigeria.

### **1.2 Significance of Study**

This study will benefit deposit money banks involved in pension reform management to gain scientific research-based knowledge on the implementation and management of pension schemes for employees. It will offer other financial and non-financial institutions an opportunity to review work-life balance initiatives and implementation processes in decision

### **1.3 Objectives of the Study**

The study intends to empirically investigate work-life balance on employee job satisfaction in Stanbic IBTC in Edo and Delta states. The specific objectives are to;

- (1) examine the effect of flexible work hour influence on employees' job satisfaction in Stanbic IBTC in Edo and Delta states.
- (2) explore the effect of leave policy influence on employees' job satisfaction in Stanbic IBTC in Edo and Delta States.
- (3) ascertain the effect of health and wellness programs on employees' job satisfaction in Stanbic IBTC in Edo and Delta States.
- (4) evaluate the effect of employee assistance workload programs on employee job satisfaction in Stanbic IBTC in the Edo and Delta States.

### **1.4 Research Hypotheses**

The hypotheses of the study include;

**H1:** there is no significant relationship between flexible work hours and employees' job satisfaction in Stanbic IBTC in Edo and Delta States.

**H2:** there is no significant relationship between leave policy influence and employees' job satisfaction in Stanbic IBTC in Edo and Delta States.

**H3:** there is no significant relationship between health and wellness programs and employees' job satisfaction in Stanbic IBTC in Edo and Delta States.

**H4:** there is no significant relationship between the Assistance workload program and employees' job satisfaction in Stanbic IBTC in Edo and Delta States.

### **2.1 Literature Review**

Empirical studies on the concepts have questioned its implementation and measures. The reviewed literature identified various measures Bird, (2006). Scholarly works have identified the strength of the employees, technological innovations, culture, and diversity in family structures Greenhaus & Kossek, (2014). Though research on it has expanded, there are considerable gaps in knowledge concerning employee job satisfaction, career development, health and wellness programs, and work-families issue Powell, et al, 2019).

However, research on organizational content has not addressed the key issue of rules and regulations regarding its measures and implementation Omofowa, et al, (2021). Jenkins & Harvey (2019) analyzed its relatedness with organizational policies, however, in the study, employee-friendly policies positively influenced work-life balance but, only a few IT industries, provided remote working and crèches facilities, leave policies, health, and wellness program were not considered, Berg, et al, (2003). Bacharach, et al, (1991), Allan, et al., (1999) have identified multi-task causing role overload, work, and tight deadlines as driving forces in organizations. This study has not found any relationship between work-life balance and job demand Haar, et al, (2019). Jenkins & Harvey, (2019), Hughes, et al, (2018) analyzed working hours and job satisfaction. This study considered personal hours only, it showed that employees' work lives could be depleted, undernourished, or even ignore.

Nonetheless, many studies have shown that productivity is associated with satisfaction Johari, et al, (2018), Jackson & Fransman, (2018), employees' perception, and job satisfaction Kiburz, et al., (2017). Work-life balance, Job Autonomy, and Employees Satisfaction Bailey, (1993), Ahuja & Thatcher, (2005), Johari et al, (2018) have all investigated it relationship between job satisfaction. These studies have identified different practices and implementations. Few studies could be found in the Nigerian context. Most of these studies in the Nigeria context have not considered employees health, safety and wellness, leave policies, and assistance program for career development on employees' job satisfaction. This study empirically investigates the relationship between work-life balance practices and employees' job satisfaction in Nigerian deposit money banks.

## **2.2 Theoretical Foundation**

The theory incorporates contextual elements of community into work-life balance through a healthy system of a flexible healthy system. This theory recognized all stakeholders (Employers, producers, and employees) as active partners in balancing work-life theory. Moreover, it emphasizes rebuilding a comprehensive system for employees rather than finding a solution through the existing system. A rebuild system provides a better result for all.

## **2.3 Work-Life Balance and Job Performance**

Job autonomy encourages the freedom of employees in work and working patterns. Autonomy and flexibility demands of work will enhance job satisfaction Bailey, (1993), Ahuja & Thatcher, (2005) Johari et al, (2018). Therefore, job satisfaction deals with task accomplishment, intention to stay, and positive perception concerning the job Brough, et al., (2014), Singh et al, (2020), Yadav & Sharma, (2021). Implying that work-life balance and satisfaction are positively correlated, Jackson & Fransman, (2018). Arguably, an organization's performance depends on the employees it employed, Arulrajah & Opatha, (2012). As competitive advantage solely rests on recruitment and firms' resources, it is important to improve employee welfare which seriously enhances positive work attitudes Meijerink, et al., (2018). Scholars argued the possibility to enhance attitudes, and behaviour through such practices e.g. telecommuting, job sharing, and flextime, Bardoel, & Drago, (2016), Fleetwood, (2007), Chan, et al., (2016). For many organizations, work-life balance is associated with several positive outcomes, e.g. low turnover, less absenteeism, increase work engagement, job satisfaction, job role, and productivity Konrad & Mangel, (2000), Lambert, (2000), Nawab & Iqbal, (2013); Parakandi & Behery, (2016), Wang & Walumbwa, (2017) leading to organizational performance, Wheatley, (2012) indicate that, it provides a better outcome from employers and employees. In addition, Naithani (2010) states that an organization that negates

issues on work-life balance will be deficient in job performance. Furthermore, Thevance & Arurajah, (2017) have identified its practices as contributing to economic, social, and environmental sustainability. In this sense, for the employers who work in their hometown, work conflict is lesser than for those whose workplaces are far away from home. As employees have the privilege of spending more time with their families Thevance & Arurajah, (2017). Robbins & Judge (2013) revealed that organizations should give priority to work-life balance to create a satisfied, committed workforce to uplift organizational performance.

#### **2.4 Wellness Programs and Employee Satisfaction**

Wellness programs are not a new strategy of the organization in reducing health care costs. This increases yearly such programs serve as an incentive to Omofowa, et al, (2021). Such programs have some dimensions, and skills such as self-responsibility, and lifelong quest Ardell, (2011); Song & Baicker, (2019). A wellness program should be an opportunity for total well-being Omofowa, et al, (2021), Ardell, (2011), Mayer, (2016). As a supporter of wellness programs, Ardell (2011) focused on preventive management such as regular checkups, smoking cessation, and weight management, Omofowa, et al, (2021). However, issues here are the way to encourage employee participation. Wojcik (2012) & Louden (2013) indicated that a significant relationship exists between job satisfaction among participants in such programs on their own achieved an increase in job satisfaction Wright, (2010).

#### **2.5 Leave Policy and Employees' Job Satisfaction**

Leave refers to staying away from work, either voluntarily or mandatorily ideally, the provision for an annual leave policy should be under the Rights and Duties in Employment Act. Nigeria employees enjoy annual leave of 30 days. The supervisor should work with employees to coordinate annual leave plans Waweru, (2004). Nursing mothers are entitled to three months of maternity leave with an extension by the consent of the employer, their husbands are granted 14 days annual leave to help their wives with fully paid. Experiencing the benefits of having taken a prolonged or better-paid period of leave may enable employees to better adjust to the new situation experience less work-family conflict and stress and consequently be able to be more productive at work (Beauregard & Henry, 2009, Butts Casper & Yang, 2013, Casper & Harris, 2008).

#### **2.6 Flexi Work Arrangement and Employee's Job Satisfaction**

The flexible working arrangement generally refers to how employees choose when and where they fulfill their working obligation Grzywacz, et al., (2008). Socialization patterns of the family have encouraged flexible working arrangements. Such include flextime, compressed work weeks, reduced schedule, and telework, Giannikis & Mihail, (2011). Flexible working arrangements are initiatives advanced by an organization to enable employee's reconcile work and family responsibilities. Ferris Hill, Hawkins, and Weitzman (2010) argue that flexible work arrangements enable employees to manage their work and family responsibilities harmoniously; this is also supported by Dalcos & Daley (2009), Chow & Howe's (2006). Mungania, et al., (2016) that flexible work arrangements influence employee satisfaction and job performance.

#### **2.7 Assisted Workload Management and Employee Job Satisfaction**

Workload varies among employees in different departments and even within the same department, the need to manage workload becomes very important, workload management is the adjustment of the work schedule to minimize the discrepancy Van den Bossche, et al., (2010). It improves specialized and technical skills and facilitates and monitors business goals. Workload also allows business strategies to receive the priority they deserve while other resources are used to plan for change in business workload, Dasgupta, (2013), workload management must minimize the discrepancy between assigned workload, and capacity to prevent burnout and dissatisfaction. Studies by Liu & Lo (2018), revealed no relationship between workload and job satisfaction. In this study, employee workload refers to the mental capacity required to complete a task. Empirical studies indicate that employee workload impact significantly on employee performance and job satisfaction, Herminingsin & Kurniasih, (2018), Liu & Lo, (2018), Akobo, (2016), Ali & Farooqi, (2014), Hombergh, et al., (2009).

### **3.0 Methodology**

This study employs a cross-sectional survey research design which enables the researcher collects information and test hypotheses quantitatively.

#### **3.1 Sample Data and Demographic**

There is a need to enlighten employers and employees about work-life balance and job satisfaction in emerging market contexts Thevanes & Harikaran, (2020), Thilagavathy & Geetha, (2021), Shabir & Gani, (2019). Work-life balance can be viewed in a unique institutional environment and is likely to differ in a developing economy and pension scheme for retired bankers, Shabir & Gani, (2019).

#### **3.2 Population and Sample Size**

The population consists of employees in Stanbic IBTC in Edo and Delta State and their respective branches in these two states. The total population of staff is 1342 (Edo State has 850 employees, Delta state has 492, making a total of 1342 employees respectively.

#### **3.3 Sample Size and Technique**

Since the total population is known to be 1342 employees. Sample size was determined byTARO YAMANE Formula (1964) and it is written as;

$$n = \frac{N}{1 + N(e)^2}$$

Where;

n = sample size

N = population

size e = error

margin 5%

$$n = \frac{1342}{1 + 1342 (0.05)^2}$$

$$n = \frac{1342}{1 + 1342 (0.0025)}$$

$$n = \frac{1342}{1 + 3.36}$$

$$n = \frac{1342}{4.36}$$

$$n = 307$$

Stanbic IBTC was chosen based on services to public organization. The survey took place in the months of June 2021 to January 2022 covering activities of Stanbic IBTC in Edo/Delta States. Out of 307 questionnaires distributed only 257 responded representing 75% which is considered adequate. A sampling frame of at least 30 or more case is adequate for correlational studies Bryman & Bell, (2015). The KMO and BARTLETT test for sampling adequacy was significant (KMO0.8414) ( $P = 0.000 < 5$ ) suggesting that the variable is reliable and internally consistent. We used descriptive statistics to provide a profile of respondent demographic features. The four hypothesis were tested at 0.05% significance level, with 95% confidence which is acceptable in management sciences, STATA 13.0 software was used for data analysis.

### 3.4 Variables and Theoretical Underpinning

**Table 1:**

S/N	Variable	Dependent/Independent	References
1.	Work life balance	Independent variable	Ehrhardt & Ragins, 2019, Yadav & Sharma, 2021, Johari et al, 2018, Jackson & Fransman, 2018.
2.	Flexible work arrangement	Independent variable	Berkery, Morley, Tierman, Todd, 2017, Bloom & Van Reenen (2006), Ferris, Hill, Hawkins & Weitzman, (2010).
3.	Wellness program	Independent variable	Clower, 2010, Harris, 2010, Slutzky, 2010, Mayer, 2016, Song & Baicker, 2019.
4.	Leave policy	Independent variable	Oludayo, Falola, Obianuju & Fatogun, (2018), Beauregard & Henry, (2009).
5.	Work Life Balance	Independent variable	Thilagavathy & Geetha, (2021), Powell, Greenhaus, Allen & Johnson, (2019)
6.	Employee's Job Satisfaction	Dependent Variable	Alam, Rafat, Agarwal, (2012), Kipkoech, (2013).

*Source: Author, 2023*

**Kaiser-Meyer-Olkin (Measure of Sampling Adequacy) Table 2:**

Variable	KMO
Fwh	0.8732
Lep	0.9058
Hwp	0.8236
Asp	0.8060
Ejs	0.8355
<b>Overall</b>	<b>0.8414</b>

**ANOVA**

**Table 3:**

Source	Ss	Df	Ms	F	Prob> F
Btw grp	76.1946123	4	19.0486531	40.16	0.000
Within grp	119.533014	252	0.474337358		
<b>TOTAL</b>	<b>195.533014</b>	<b>256</b>	<b>.764561041</b>		

Bartlett test for equal variance:  $\chi^2(4) = 19.3291$  prob>  $\chi^2 = 0.001$

*.one-way ejs lep*

**Table 4:**

**ANOVA**

Source	Ss	Df	Ms	F	Prob> F
Btw grp	72.2263933	4	18.0565983	36.84	0.006
Within grp	123.501233	252	0.490084259		
<b>TOTAL</b>	<b>195.727626</b>	<b>256</b>	<b>.764561041</b>		

Bartlett test for equal variance:  $\chi^2(4) = 45.9196$  prob>  $\chi^2 = 0.000$  *oneway ejs hwp*

**Table 5:**

**ANOVA**

Source	Ss	Df	Ms	F	Prob> F
Btw grp	105.938548	3	35.3128495	99.50	0.000
Within grp	89.7890781	253	.354897542		
<b>TOTAL</b>	<b>195.727626</b>	<b>256</b>	<b>.764561041</b>		

Bartlett test for equal variance:  $\chi^2(3) = 15.3068$  prob>  $\chi^2 = 0.02$

*.oneway ejs asp*

**Table 6:**

**ANOVA**

Source	Ss	Df	Ms	F	Prob> F
Btw grp	111.221355	3	37.073785	110.99	0.000
Within grp	84.5062715	253	.334016884		
<b>TOTAL</b>	<b>195.727626</b>	<b>256</b>	<b>.764561041</b>		

Bartlett test for equal variance:  $\chi^2(3) = 28.8396$  prob>  $\chi^2 = 0.000$

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**3.5 Reliability**

The Cronbach Coefficient alpha was tested on both independent and dependent variable after factor analysis. Values ranges (0) to (1) with higher values indicating greater reliability, the minimum alpha value of 0.7 which indicates good internal consistency and reliability. The reliability statistics for all the variables can be found in table (7). The four hypothesis were tested at .005% significant level, with 95% confidence, which is acceptable in management research. Statistic software (STATA 13.0) was employed for data analysis



**Cronbach Alpha table: Reliability Assessment  
Table 7:**

Item	OBS	Sign	Item-test cor	Item test cor	Average interitem cov	Alpha
Fwh	257	+	0.7524	0.5001	0.4450313	0.8292
Lep	257	+	0.7587	0.6245	0.4594733	0.8655
Hwp	257	+	0.8482	0.7600	0.4231518	0.8349
Asp	257	+	0.8588	0.7737	0.4146477	0.8311
Ejs	257	+	0.8772	0.7940	0.392264	0.8244
<b>Test scale</b>					<b>0.4269136</b>	<b>0.8742</b>

**Model Specification**

$$EJs = \beta_0 + \beta_1FWH + \beta_2LEP + \beta_3HWP + \beta_4ASP + U_i$$

Where;

FWH = Flexible Work

HoursLEP = Leave

Policy

HWP = Health and Wellness

Programme ASP = Assistance

Programme of workloadEJs =

Employees Job Satisfaction

$\beta_0$  = Constant

$\beta_1\beta_2\beta_3\beta_4$  = Regression Coefficient

EJs = Employees Job Satisfaction

Table (2) shows the mean results. The constructs indicate 5 as the maximum value which explain the strong agreement if respondent at some points regarding all the asked. While, the min value at (1) whereby the data shows that the respondent has undecided answer for any asked questions. Moreover, the sample size 307 respondents is indicated by descriptive data. Following the mean results authors depicts that participant agree on concerning flexible work hours (3.809), leave policy (3.871),health and wellness program (3.961) and assistance programme(4.000).

**Descriptive  
Statistics Table**

**8:**

Variable	M	P50	Max	Min	SD	N
Fwh	3.809339	4	5	1	0.9553664	257
Lep	3.871595	4	5	1	0.8309507	257
Hwp	3.961089	4	5	2	0.7994405	257
Asp	4.00000	4	5	2	0.8149003	257
Ejs	4.11284	4	5	2	0.8743918	257

The correlation matrix in table (8) indicates a positive correlation among the standardvariables.

**Correlation  
Matrix Table  
9:**

	Fwh	Lep	Hwp	Asp	Ejs
Fwh	1.0000				
Lep	0.3971	1.0000			
Hwp	0.5119	0.5570	1.000		
Asp	0.4967	0.5711	0.7735	1.0000	
Ejs	0.6057	0.6060	0.6657	0.7072	1.000

**Source:** STATA ver. 13.0

**Multiple Regression Result Table 10:**

<b>Source</b>	<b>SS</b>	<b>Df</b>	<b>Ms</b>	Nos. of obs =		257
Model I	124.129933	4	31.0324833	F (4,252) =		109.22
Residual	71.5976931	252	0.28411783	Prob> F =		0.0000
<b>TOTAL</b>	<b>195.727626</b>	<b>256</b>	<b>0.764561041</b>	R-squared =		0.6342
				Adj R-squared =		0.6284
				Root MSE =		0.53303
<b>Ejs</b>	<b>Coeffi.</b>	<b>Std. Err.</b>	<b>T</b>	<b>P &gt; /t/</b>	<b>[95% conf. Interval</b>	<b>Decision H1</b>
Fwh	0.255687	0.041576	6.15	0.000	.1738062 0.3375678	Accepted
Lep	0.2408132	0.0504101	4.78	0.000	0.1415344 0.3400921	Accepted
Hwp	0.154248	0.0688793	2.24	0.026	0.0185956 0.2899004	Accepted
Asp	0.3526382	0.0676934	5.21	0.000	0.2193213 0.485955	Accepted
Cons	0.1849681	0.1927301	0.96	0.338	0.1945988 0.5645349	Accepted

**Source:** STATA ver. 13.0

Following the indicated result in table (10) flexible working hours, leave policy, health and wellness programme, and employee assistance programme ( $R^2 = 0.6342$ ) jointly accounts for 63.42% variation on employee job satisfaction in Stanbic IBTC in Edo and Delta States respectively, the Standard coefficient (beta) was employed to assess the strength of flexible working hours, leave policy, health and wellness program, and employee assistance programme. The regression result in table (10)  $H_1$  ( $t = 6.15$ ,  $\beta = 0.255687$ ,  $P < 0.000$ ) which indicate the leverages and working pattern relationship between flexible working hours and job satisfaction is affirmed to be significant.  $H_2$  ( $t = 4.78$ ,  $\beta = 0.2408132$ ,  $P < 0.000$ ) which suggest that leave policy has a significant influence on employees job satisfaction in term of vacation period, how often management approve leave for employees,  $H_3$  ( $t = 2.24$ ,  $\beta = 0.154248$ ,  $P < 0.026$ ) which suggest that health and wellness program has a significant influence on employees job satisfaction, this results from regular medical check-up, keep-fit organized by management is supported.  $H_4$  ( $E = 5.21$ ,  $\beta = 0.3526382$ ,  $P < 0.000$ ) the significant relationship between assistance programme and employee job satisfaction is affirmed.

#### **4.1 Discussions of Findings**

The findings revealed a positive relationship between wellness programs and employees' job satisfaction (having path coefficient = 0.15, f statistics = 0.018, p-value = 0.000), the findings are consistent with previous research on Louden, 2013, Wojcik, 2012, Wright, (2010), Ardell, (2011), Mayer, (2016). This has been attributed to reforms in wellness programs. The health department may not find it feasible to opt for different treatment initiatives due to cost implications, but the department strives to maintain clear health bills for employees to maintain positive work culture. Taking into account flexible work arrangement and employee satisfaction, the result revealed a positive significant relationship between flexible work arrangement and job satisfaction path coefficient = 0.255 f-statistic = 0.173, and p-value = 0.000) as such, it creates an option to accommodate needs, and responsibilities easily. This aligns with the works of Ferris, Hill, Hawkins & Weitzman, 2010, Dalcos & Delay, 2009, Chow & Howe, 2006, Mungania, Waiganjo & Kihoro, 2016. Additionally, the result of the relationship between an assisted program of workload and employee job satisfaction reveals a positive relationship, this was significant at having a path coefficient = 0.35, f-statistic = 0.21 at (p-value = 0.000) which indicate that at hundred percent (100%) confidence level, hence fair workload enhance job satisfaction, the result is consistent with Liu & Lo, 2018 and also with the finding of Akobo, (2016), Ali & Farooqi, (2014), Hombergh, et al., (2009), Herminingsin & Kurniashiti, (2018). The relationship between leave policy, and employee job satisfaction also reveals a positive relationship, having a path co-efficient = 0.240, f-statistics = 0.141 (b = p < 0.00). This aligns with the work of Casper & Harris, 2008, Beauregard & Henry, 2009, and Butt, et al, 2013. Employees further agree that time off for family emergencies, this need to take leave from normal duties to employees can relax and get energized, this is in line with earlier studies of Beauregard & Henry, (2009), Butt, et al, (2013), Casper & Harris, (2008).

#### **5.1 Conclusion**

Employees' flexible work arrangements, wellness programs, leave policy, and workload were found to be satisfied with the level of employee job satisfaction, but need further human resource management that would improve their state of work-life balance. Employees highlighted the effectiveness of wellness program as an important variable for job satisfaction, followed by flexible work arrangement, leave policies, and workload subsequently result further revealed that employee commitment depends on the continuance of employee job satisfaction when an appropriate wellness program is implemented. Also, management has to develop new information on health care management. Such reduces stress, and conflict, and enhances physical stability. Finally, the provision for leave influences employee satisfaction.

#### **5.2 Management Implication**

The study reveals the essentiality of the employee's ability to balance work and life. First, we tested how far the usefulness of the leave policy, and it reveals a variation among employees depending on terms. This lends support to the theoretical model, on leave policy and employee job satisfaction, Mills, Matthews, Hennings & Woo, (2014). Second, the specific problems of health insurance and job satisfaction need to be maintained to attract top talent and be robust enough. Finally, job satisfaction is critical to turnover, to minimize this problem jobs should be prioritized, equitable in design, and arrange to

minimize the discrepancies between normal, high, and low workload.

### **5.3 Recommendation**

The following recommendation and suggestions were made;

1. Organizations should adopt and implement leave policies without any discrimination as per the Employment Act.
2. Employees' requests for flexible working should be based on merit, using the consistent principle to overcome injustice.

### **5.4 Limitations**

A major part of the concern is unraveling the direction of casualty. Future studies should address balance score card and work-life balance. However, this is challenging for the collection of data.

The current study is a cross-sectional study. Therefore, future studies need to have a mixed method that would provide a comprehensive result.

This study is methodologically limited by restriction to Stanbic IBTC a deposit money bank and at the same time a pension scheme bank for pensioners, to overcome the limitation broader and suggested including deposit money banks in other region of the nations to ensure wide coverage.

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