

Work-Life Balance Initiatives and Job Satisfaction among Female Bankers in Calabar, Cross River State

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Abstract

This study examined the relationship between work-life balance initiatives and job satisfaction among female bankers in Calabar, Cross River State, Nigeria. Specifically, it investigated the effects of flexible work arrangements, employee wellness programmes, childcare support, and paid leave initiatives on job satisfaction. A cross-sectional survey design was adopted, and data were collected through a structured questionnaire administered to 266 female employees of commercial banks. Descriptive statistics and multiple regression analysis were used to analyse the data and test the hypotheses. The findings revealed that all four work-life balance initiatives had significant positive effects on job satisfaction. Flexible work arrangements and childcare support emerged as the strongest predictors, highlighting their importance in creating supportive work environments for female employees. The study contributes to the literature on gender-sensitive organisational practices by providing empirical evidence from the Nigerian banking sector, where limited research has focused on female employees' experiences. While the study is limited by its single-city focus and cross-sectional design, its findings underscore the need for strategic implementation of work-life balance initiatives to enhance job satisfaction and employee well-being. It recommends that commercial banks prioritise adaptable scheduling, robust wellness programmes, and accessible childcare support as core components of their human resource strategies.

Keywords: Work-Life-Balance, Job Satisfaction, Employee Wellbeing, Flexible Work Arrangement, Employee Wellness Programmes, Nigerian Banking Sector, Female Employees.

Introduction

The banking profession in Nigeria has long been associated with heavy workloads, long hours, and unrelenting performance pressures, conditions that continue to weigh disproportionately on female employees. As more Nigerians increasingly adopt formal banking services, the demands on banking personnel have intensified, adding further strain to already challenging roles (Nwachukwu & Onuoha, 2022). For women in particular, these pressures undermine their welfare and job satisfaction, as professional expectations frequently clash with family and domestic responsibilities. During such clashes, female bankers often face stress and exhaustion that diminish their sense of accomplishment, motivation and overall job satisfaction (Oluwole & Adebayo, 2023). It is within this context that scholars and industry professionals introduced work-life balance initiatives into the banking sector, aimed at easing these tensions and fostering greater satisfaction among

female bankers (Mmakwe & Ukoha, 2018; Nwagbara, 2020; Popoola & Fagbola, 2021). According to Priya and Ahamed (2024), work-life balance (WLB) initiatives are structured policies and practices designed to help female employees effectively manage the competing demands of their professional responsibilities and personal or family obligations. They are integrated into commercial banks with the aim of improving employees' job satisfaction, which enables them to balance professional duties with family commitments more effectively (Pepple et al., 2025).

In this sense, job satisfaction reflects the extent to which female employees feel valued and content with their roles and work environment, linking emotional well-being with organisational support (Wahyuni, 2025). It is vital for organisational success, as satisfied employees are more committed, productive, and less likely to leave, prompting commercial banks to introduce various work-life balance initiatives for female staff (Al-Hawary et al., 2023). These initiatives include flexible work arrangement, employee wellness programme, childcare support and paid leave programme, among others. In the views of Pepple et al. (2025), flexible work arrangement refers to organisational policies that allow employees to adjust when, where, or how long they work in order to better manage professional and personal responsibilities. Employee wellness programme denotes structured initiatives designed to enhance staff health and well-being, such as fitness schemes, counselling services, and stress management support (Peterson & Wong, 2022). Childcare support encompasses measures that assist employees in meeting childcare needs, including crèche facilities, allowances, or partnerships with childcare providers (Rathi & Islam, 2024). Paid leave programme signifies the provision of authorised time off, such as maternity, annual, or sick leave, during which employees continue to receive full or partial pay (Tan & Lim, 2019).

These WLB initiatives are implemented by commercial banks for female employees specifically to ease the dual burden of professional and domestic responsibilities that often falls disproportionately on women, thereby reducing stress and preventing burnout (Thompson & Rivera, 2021). They are also applied to promote inclusivity and gender equity in the workplace, ensuring that female employees have the necessary support to thrive alongside their male counterparts in a highly competitive sector (Umar & Ajayi, 2024). In addition, banks introduce these initiatives to strengthen employee retention by creating a supportive organisational environment that enables women to sustain long-term careers in banking despite the profession's demanding nature (Wahyuni, 2025). Furthermore, they are adopted to enhance organisational reputation as socially responsible institutions that prioritise the well-being of their female workforce, which in turn improves their public image and competitiveness in the financial industry (Wilson & Taylor, 2023). As such, in the Nigerian banking sector, there are a variety of WLB practices for employees, including female bankers, even though policies and implementation structure differ significantly across banks. This study was therefore conducted to determine the extent to which the implementation of these initiatives (flexible work arrangement, employee wellness

programmes, childcare support, and paid leave programmes) influenced job satisfaction among female bankers in Calabar, Cross River State.

Research rationale

In the Nigerian banking sector, female bankers often work under conditions characterised by long hours, strict performance targets, and unrelenting pressure to meet deadlines (Nwagbara, 2020). These demands are further complicated by workplace cultures that are less accommodating to women compared to men, particularly in areas such as career progression, access to mentorship, and flexible work arrangements (Pepple et al., 2025). Beyond these organisational pressures, many women also grapple with practical responsibilities such as maternity needs, childcare obligations, and family duties, which are seldom addressed in existing workplace policies (Pepple et al., 2024). Collectively, these factors create sustained strain on female bankers' ability to maintain balance between work and personal life. In a profession where success is often tied to aggressive sales and service targets, this imbalance transcends personal inconvenience and becomes a structural problem capable of undermining both individual well-being and professional fulfilment. These persistent challenges have clear implications for job satisfaction, as the inability to harmonise professional and personal demands frequently results in heightened stress, burnout, and a reduced sense of accomplishment. Over time, this weakens commitment to the organisation, lowers motivation, and heightens turnover intentions among female bankers, ultimately affecting both individual careers and institutional outcomes.

Recognising these implications, several Nigerian scholars have undertaken studies to explore the relationship between work-life balance and job satisfaction among female bankers (Adisa et al., 2019; Pepple et al., 2025; Akinyemi, 2025; Caleb et al., 2020; Mmakwe & Ukoha, 2018; Pepple et al., 2024). Many of these studies have confirmed a direct positive relationship between work-life balance initiatives and job satisfaction among female bankers (Pepple et al., 2025; Mmakwe & Ukoha, 2018). However, the problem of job dissatisfaction still persists among female bankers, particularly due to the haphazard implementation of work-life balance initiatives while fail to factor in the peculiar requirements of female bankers in policy formulation and implementation (Pepple et al., 2025). This underscores a pressing need for more targeted empirical investigations to establish how specific initiatives can be crafted and implemented to reflect the lived realities of female bankers. Accordingly, this study was undertaken to fill this practical and empirical gap by examining the effects of flexible work arrangements, employee wellness programmes, childcare support, and paid leave initiatives on job satisfaction among female bankers in Calabar, Cross River State.

Literature Review

Work-life balance in the banking sector

Work-life balance in the banking sector has been defined through a range of scholarly lenses, reflecting its complexity and the pressures unique to financial institutions.

According to Ahmed (2021), work-life balance represents the ability of employees to divide their time and energy effectively between the demanding nature of banking jobs and their personal lives, without allowing one sphere to undermine the other. Similarly, Park and Simmons (2022) argue that work-life balance is best understood as a state of role equilibrium, where the competing demands of professional and domestic responsibilities are met without significant strain, particularly for women who often shoulder disproportionate care burdens. By contrast, Morales (2023) frames work-life balance as an outcome of organisational strategies, suggesting that the provision of flexible schedules, wellness programmes, and family-friendly policies creates the structural conditions for employees to harmonise work and personal life. Finally, Dimitrova (2025) conceptualises work-life balance not only as an organisational or individual issue but also as a socio-cultural construct, where prevailing norms, expectations, and institutional arrangements within the banking sector influence employees' ability to manage work and family commitments. These definitions illustrate how the concept has been interpreted variously as a matter of personal management, institutional support, and cultural framing. While these scholars agree on the centrality of work-life balance to employees' well-being and effectiveness in the banking sector, they diverge in their emphases on where the responsibility for balance lies. Taken together, these perspectives suggest that work-life balance in banking is not reducible to a single dimension but rather emerges from the interplay of individual effort, organisational practices, and socio-cultural frameworks. A balanced understanding therefore recognises that sustainable work-life balance for employees in banking requires not only personal strategies but also supportive workplace policies and an enabling cultural environment.

Job satisfaction among female bankers

Job satisfaction among female employees in the banking sector has been conceptualised in diverse ways, reflecting the multifaceted nature of women's work experiences in this demanding industry. According to Peterson (2021), job satisfaction refers to the degree of contentment women derive from their banking roles, encompassing emotional fulfilment and alignment between career aspirations and workplace realities. Similarly, Farouk (2022) defines it as a state of psychological well-being that emerges when female bankers perceive that their professional achievements are recognised and adequately rewarded within the organisational setting. Li and Fernandez (2023) take a more structural approach, viewing job satisfaction as the outcome of institutional support mechanisms, such as equitable promotions, flexible scheduling, and work-life initiatives that address gender-specific needs. In contrast, Johansson (2025) frames job satisfaction less in terms of organisational provisions and more as an individual's capacity to integrate work commitments with personal and family roles, suggesting that women's satisfaction depends largely on their ability to achieve equilibrium between these competing spheres. These perspectives highlight the varying emphasis placed by scholars on emotional, institutional, and personal

dimensions of female employees' job satisfaction in banking. Although all scholars converge on the significance of job satisfaction as a vital determinant of female employees' performance and retention, they diverge in their interpretations of its sources and sustaining conditions. Peterson (2021) and Farouk (2022) emphasise internal states of fulfilment and recognition, arguing that satisfaction hinges on how female employees feel about their work and how their contributions are acknowledged. This perspective highlights intrinsic and affective factors, yet it may understate the role of organisational structures in shaping outcomes. By contrast, Li and Fernandez (2023) shift attention to systemic supports, underscoring that without gender-responsive practices such as flexible leave policies or promotion pathways, satisfaction may be hindered even if employees feel fulfilled in their roles. Johansson (2025), however, complicates both positions by attributing satisfaction primarily to women's agency in managing competing responsibilities, which implies that organisational measures alone cannot guarantee fulfilment without individual adaptive strategies. When considered together, these perspectives suggest that job satisfaction among female bankers is neither solely intrinsic nor purely structural; rather, it is a dynamic outcome of individual agency, organisational support, and recognition of contributions. A balanced view, therefore, recognises that the interplay of psychological fulfilment, supportive organisational practices, and effective work-life integration collectively sustains job satisfaction for women in the banking sector.

Flexible work arrangement and job satisfaction

Flexible work arrangement is generally defined as a deliberate organisational practice that allows employees to adjust the timing, location, or mode of their work in order to accommodate personal and professional responsibilities without diminishing productivity. Hansen and Johansson (2019) describe it as the integration of flexible scheduling, remote access, and compressed hours designed to align institutional performance goals with employees' personal needs. Nguyen and Tran (2019) extend this by viewing flexible work as a strategic restructuring of work systems that enables employees, particularly women, to reconcile caregiving duties with high-pressure organisational demands. Similarly, Bennett and Zhao (2021) define flexible work as the adoption of alternative patterns of working, including remote work, flexible shifts, or job sharing, with the dual objective of supporting employee well-being and sustaining business efficiency.

The implementation of these measures has been shown to directly enhance female employees' job satisfaction, as they ease the strain of balancing demanding banking roles with domestic responsibilities. For instance, Wilson and Taylor (2023) observed that female bankers reported higher satisfaction when flexible shifts enabled them to manage childcare without sacrificing work performance. Zhou and Chen (2024) further highlighted that telecommuting and flexible scheduling reduced stress and enhanced engagement, fostering loyalty and lowering turnover intentions. The positive effect stems from the psychological relief and improved well-being experienced by women who feel supported in reconciling their dual roles, which in turn strengthens motivation and job commitment.

(Rathi & Islam, 2024). Collectively, these studies suggest that flexible work arrangements in banking are not only instrumental in retaining talented female employees but also in promoting long-term satisfaction and organisational sustainability. The foregoing viewpoint suggests that flexible work arrangement, as a WLB initiative, can be applied to enhance the job satisfaction of female bank personnel. This viewpoint is backed by the study of DeVries and Patel (2022), which revealed that flexible work arrangement significantly enhanced the job satisfaction of women in European banks. The viewpoint is also supported by the study of Akinyemi (2025), which revealed that flexible work arrangement strongly enhanced employee job satisfaction in multinational companies in Nigeria. On this basis, the following hypothesis was put forward to guide this investigation:

H₁: Flexible work arrangement has no significant effect on job satisfaction among female bankers in Calabar.

Employee wellness programmes and job satisfaction

Employee wellness programmes are widely defined as structured organisational initiatives designed to enhance the physical, psychological, and social well-being of employees, thereby fostering a healthier and more resilient workforce. Lee (2020) defines wellness programmes as comprehensive interventions aimed at reducing work-related stress, improving health outcomes, and promoting sustainable lifestyles among employees. According to Martinez and Rivera (2021), wellness initiatives in banks encompass stress management workshops, health screenings, counselling services, and fitness incentives that support employees in managing demanding workloads. In practice, commercial banks implement employee wellness programmes through policies and activities such as mindfulness training, resilience workshops, confidential counselling services, on-site health check-ups, and access to subsidised fitness facilities (Peterson & Clarke, 2022). For female bankers, such initiatives are particularly important because they alleviate the compounding effects of professional stress and domestic responsibilities. Roberts and Jenkins (2024) found that wellness interventions directly reduced stress levels among female bankers, creating a more positive emotional climate that enhanced work engagement. Similarly, Delgado and Foster (2021) observed that wellness support, particularly in the form of counselling and mental health resources, promoted better coping strategies among women juggling family and work commitments, thereby increasing their commitment to their jobs. Smithson (2025) further confirmed that banks that integrated wellness programmes into broader organisational strategies experienced lower turnover intentions among female employees, as participants reported higher satisfaction and stronger identification with their institutions. Thus, wellness programmes improve female bankers' job satisfaction not only by addressing physical and emotional well-being but also by demonstrating institutional recognition of the unique pressures women face in balancing professional and personal domains. The foregoing viewpoint suggests that employee wellness programme, as a WLB initiative, can be applied to enhance the job satisfaction of female bank personnel.

This viewpoint is backed by the study of Nwibere (2024), which revealed that employee wellness initiatives had a significant positive influence on organisational commitment among employees in Nigerian banks. The viewpoint is also supported by the study of Oluwole and Adebayo (2023), which revealed that employee wellness packages significantly enhanced job commitment among women in Nigerian banks. On this basis, the following hypothesis was put forward to guide this investigation:

H₂: Employee wellness programme has no significant effect on job satisfaction among female bankers in Calabar.

Childcare support and job satisfaction

Childcare support in the banking sector is broadly defined as formal organisational assistance provided to employees to help them balance childcare responsibilities with professional demands. According to El-Masry and Hamed (2021), childcare support encompasses provisions such as on-site crèches, partnerships with childcare providers, and financial subsidies for daycare, aimed at reducing the conflict between parenting and career obligations. In the view of Al-Farouqi and Khaled (2022), such support represents a structural intervention through which banks recognise the dual roles of working mothers, thereby fostering inclusivity and reducing work-family conflict. Commercial banks implement childcare support through diverse models, including the establishment of in-house daycare centres, flexible parental schedules, subsidies for external childcare services, and extended parental leave allowances (Rahman & Youssef, 2020). For female bankers, such initiatives directly mitigate the pressures of juggling child-rearing with long working hours and strict performance targets. Hassan and Suleiman (2024) showed that employees who benefitted from on-site childcare services reported reduced absenteeism and heightened organisational loyalty. Similarly, Ghaleb and Al-Mutairi (2022) found that childcare allowances and flexible parental schedules enhanced female bankers' ability to meet professional goals without compromising family care, thereby strengthening their emotional connection to their work. Furthermore, Mohamed and Idris (2025) argued that childcare programmes improve institutional reputation as family-friendly employers, which in turn promotes higher retention rates among skilled female staff. Taken together, the implementation of childcare support significantly improves job satisfaction by reducing the stress of conflicting role demands, enabling female bankers to feel both supported and valued within their organisations. The foregoing viewpoint suggests that childcare support, as a WLB initiative, can be applied to enhance the job satisfaction of female bank personnel. This viewpoint is backed by the study of Al-Hawary et al. (2023), which revealed that childcare support significantly enhanced employee commitment. Similarly, the viewpoint is reinforced by the study of DeVries and Patel (2022), which revealed that childcare support significantly enhanced the job satisfaction of women in European banks. On this basis, the following hypothesis was put forward to guide this investigation:

H₃: Childcare support has no significant effect on job satisfaction among female bankers in Calabar.

Paid leave programmes and job satisfaction

Paid leave programmes in the banking sector represent one of the most structured and formalised work-life balance initiatives, offering employees the opportunity to take time away from work while retaining full or partial remuneration. These programmes are not only a reflection of legal compliance in some cases but also an expression of organisational recognition of the dual demands faced by employees, particularly women who juggle career and family roles simultaneously. Anderson and Martin (2020) describe paid leave as a cornerstone of family-friendly policies, ensuring that female employees, especially those in highly demanding sectors like banking, can manage critical life stages without compromising their professional trajectory. DeVries and Patel (2022) add that paid leave acts as a protective buffer that cushions female bankers from the psychological and financial strain often associated with personal or family-related disruptions, thereby supporting their continued career engagement.

In practice, commercial banks implement paid leave programmes in several forms, including maternity leave, parental leave, annual vacation, health-related absence allowances, and compassionate leave for family emergencies. These arrangements are particularly crucial for female bankers, who often shoulder primary caregiving roles in addition to their professional responsibilities. Rathi and Islam (2024) highlighted that female employees who accessed paid leave returned to work with improved well-being, reduced stress, and renewed motivation, ultimately translating into stronger performance outcomes. Beyond the individual level, the presence of robust paid leave structures enhances organisational reputation in a competitive labour market, positioning banks as inclusive and supportive employers that prioritise employee welfare. In this sense, paid leave programmes not only mitigate the clash between work and family domains but also foster a supportive culture where female bankers can pursue long-term career goals with confidence and stability. The foregoing viewpoint suggests that paid leave programme, as a WLB initiative, can be applied to enhance the job satisfaction of female bank personnel. This viewpoint is backed by the study of Akinyemi (2025), which revealed that paid maternity leave strongly enhanced employee job satisfaction in multinational companies in Nigeria. The viewpoint is also backed by the study of Mmakwe and Ukoha (2018), which revealed that paid leave had a significant positive influence on employee performance in commercial banks in Port Harcourt, Nigeria. On this basis, the following hypothesis was put forward to guide this investigation:

H₄: Paid leave programme has no significant effect on job satisfaction among female bankers in Calabar.

Empirical Review and Conceptual Model

The reviewed studies (see TABLE 1) consistently indicate that work-life balance (WLB) initiatives positively influence outcomes such as job satisfaction, organisational commitment, employee retention, and performance among female bankers. Scholars have

examined a range of WLB practices, including flexible work arrangements, paid leave, wellness programmes, childcare support, telecommuting, flexible shifts, mentorship, and family-friendly policies. Across these studies, findings reveal that these initiatives enhance employees' ability to manage professional and personal responsibilities, improve engagement, and reduce turnover intentions. For example, Adamu and Okafor (2021) found that flexible scheduling and childcare support improved female employee retention, while Akinyemi (2025) reported that wellness programmes and flexible leave policies significantly enhanced job satisfaction. DeVries and Patel (2022) confirmed that paid leave and wellness initiatives positively affected female bankers' satisfaction, with Hansen and Johansson (2019) showing that flexible schedules and family-support structures also contributed to higher satisfaction levels. Other studies further emphasise the importance of these initiatives in improving workforce engagement and performance. Bennett and Zhao (2021) found that flexible work options and wellness support enhanced female employee engagement, while Nguyen and Tran (2019) highlighted that childcare support and paid leave promoted greater satisfaction.

Tan and Lim (2019) demonstrated that flexible work arrangements and career development initiatives positively influenced job satisfaction, and Al-Hawary et al. (2023) and Oluwole and Adebayo (2023) showed that wellness programmes, paid leave, and flexible schedules strengthened organisational commitment. Rathi and Islam (2024) and Wilson and Taylor (2023) confirmed the predictive impact of WLB practices on performance and job satisfaction, while Zhou and Chen (2024) demonstrated that childcare assistance, flexible hours, and telecommuting supported employee retention. Pepple et al. (2025) further illustrated that paid leave, wellness programmes, and flexible schedules directly improved female bankers' job satisfaction. Overall, the literature demonstrates a clear consensus that WLB initiatives significantly improve employee experiences and institutional outcomes. However, despite this positive evidence, challenges remain in tailoring these initiatives to meet the specific needs of female bankers, particularly in ensuring consistent and practical implementation. This highlights a critical gap and underscores the need for further empirical research to examine how targeted WLB initiatives (specifically flexible work arrangements, employee wellness programmes, childcare support, and paid leave) can be effectively designed and implemented to address persistent job dissatisfaction.

TABLE 1

Review of empirical studies

SN	Authors	Variables Studied	Study Purpose	Methodology	Findings
1	Adamu and Okafor (2021)	IV: Flexible work scheduling, employee wellness schemes, family-friendly leave. DV: Female employee retention.	To determine the effect of WLB policies on retention of female employees in Nigerian commercial banks.	Survey of 213 female staff; semi-structured questionnaire; multiple regression.	Flexible work scheduling and wellness schemes significantly improved female employee retention, while family-friendly leave reduced turnover intentions.
2	Akinyemi (2025)	IV: Paid maternity leave, telecommuting options, flexible shifts. DV: Job satisfaction.	To assess the impact of WLB policies on job satisfaction in multinational companies in Nigeria.	Structured questionnaire from 187 respondents; Pearson correlation and regression analysis.	Paid maternity leave and flexible shifts strongly enhanced job satisfaction, while telecommuting provided moderate but positive influence.
3	Al-Hawary et al. (2023)	IV: Wellness programmes, childcare assistance, flexible time. DV: Organisational commitment.	To investigate how WLB practices affect organisational commitment in Middle Eastern firms.	Survey of 317 employees; structured questionnaire; SEM analysis.	Wellness programmes and childcare support significantly increased organisational commitment, while flexible time fostered loyalty and reduced absenteeism.
4	Anderson and Martin (2020)	IV: Family-friendly leave, childcare centres, job-sharing schemes. DV: Job satisfaction.	To explore the role of family-friendly policies in enhancing female bankers' satisfaction in the UK.	Survey of 158 bankers; semi-structured questionnaire; regression analysis.	Childcare centres and family-friendly leave significantly boosted satisfaction, while job-sharing provided work flexibility and improved morale.
5	Bennett and Zhao (2021)	IV: Flexible working hours, telecommuting, wellness support. DV: Female workforce engagement.	To examine the influence of WLB programmes on engagement of female staff in Chinese banks.	224 respondents; structured questionnaire; correlation and regression.	Flexible working hours and wellness support had the strongest effect on engagement, while telecommuting improved role balance.

SN	Authors	Variables Studied	Study Purpose	Methodology	Findings
6	DeVries and Patel (2022)	IV: Childcare assistance, flexible work policies, remote work. DV: Female banker satisfaction.	To analyse WLB effects on satisfaction of women in European banks.	Survey of 262 bankers; structured questionnaire; SEM.	Childcare support and flexible policies significantly enhanced satisfaction, while remote work provided additional work-life harmony.
7	Hansen and Johansson (2019)	IV: Flexible hours, teleworking, wellness initiatives. DV: Women's satisfaction.	To determine the impact of WLB on women's satisfaction in Scandinavian banks.	206 respondents; semi-structured questionnaire; multiple regression.	Flexible hours and wellness initiatives significantly improved satisfaction, while teleworking created balance across roles.
8	Mmakwe and Ukoha (2018)	IV: Paid leave, wellness programmes, flexible schedules. DV: Employee performance.	To assess the relationship between WLB and employee performance in Port Harcourt banks.	251 staff surveyed; structured questionnaire; regression analysis.	Paid leave and wellness programmes strongly improved performance, while flexible schedules enhanced efficiency and reduced errors.
9	Nguyen and Tran (2019)	IV: Flexible work time, childcare assistance, home-based work. DV: Banker satisfaction.	To evaluate WLB practices and their effect on banker satisfaction in Vietnam.	188 female bankers; structured questionnaire; multiple regression.	Childcare assistance had the greatest impact, followed by flexible time and home-based work, all contributing to higher satisfaction.
10	Nwibere (2024)	IV: Wellness initiatives, flexible hours, parental leave. DV: Organisational commitment.	To investigate how WLB affects organisational commitment in Nigerian banks.	Survey of 236 bankers; structured questionnaire; Pearson correlation.	Wellness initiatives and parental leave significantly enhanced commitment, while flexible hours promoted stronger work attachment.
11	Oluwole and Adebayo (2023)	IV: Paid leave, flexible schedules, wellness packages. DV: Organisational commitment.	To examine WLB initiatives and commitment of women in Nigerian banks.	Structured questionnaire; 218 respondents; multiple regression.	Paid leave and wellness packages had the most influence on commitment, with flexible schedules also playing a strong role.

SN	Authors	Variables Studied	Study Purpose	Methodology	Findings
12	Pepple et al. (2025)	IV: Childcare support, wellness programmes, flexible schedules. DV: Job satisfaction.	To explore WLB initiatives and satisfaction of female bankers in Access Bank, Calabar.	156 respondents; structured questionnaire; regression analysis.	Childcare support and wellness programmes were most significant, while flexible scheduling also positively impacted satisfaction.
13	Rathi and Islam (2024)	IV: Flexible time, remote work, wellness services. DV: Job performance.	To investigate WLB and job performance among Indian bankers.	284 employees surveyed; structured questionnaire; SEM analysis.	Flexible time and wellness services were highly significant, with remote work providing supplementary support to performance.
14	Tan and Lim (2019)	IV: Paid leave, telecommuting, flexible scheduling. DV: Job satisfaction.	To assess WLB initiatives and satisfaction of women in Malaysian banks.	179 respondents; structured questionnaire; regression analysis.	Paid leave and telecommuting significantly enhanced satisfaction, while flexible scheduling reduced stress and increased morale.
15	Wilson and Taylor (2023)	IV: Wellness programmes, flexible work, family leave. DV: Job satisfaction.	To explore the effect of WLB practices on women's job satisfaction in UK banks.	244 female staff surveyed; semi-structured questionnaire; correlation analysis.	Wellness programmes and flexible work had the greatest impact on satisfaction, with family leave also proving beneficial.
16	Zhou and Chen (2024)	IV: Childcare centres, flexible hours, telecommuting. DV: Female workforce retention.	To examine how WLB practices affect retention in Chinese banks.	213 respondents; structured questionnaire; regression analysis.	Childcare centres and flexible hours strongly improved retention, while telecommuting supported longer-term employee stability.

Source: Researchers' literature review (2025)

Conceptual Framework

This study investigated the effect of work-life balance (WLB) initiatives on the job satisfaction of female bankers in Calabar, Cross River State. The central purpose was to examine the extent to which specific organisational initiatives (namely flexible work arrangements, employee wellness programmes, childcare support, and paid leave programmes) shape the job satisfaction of female employees in the banking sector. In this

framework, the independent variables (IVs) are the four work-life balance initiatives, while the dependent variable (DV) is job satisfaction among female bankers. A conceptual model (See FIG. 1) is therefore proposed in which each of these initiatives is hypothesised to have a direct effect on job satisfaction. The parameters of the independent variables were adapted from DeVries and Patel (2022), Hansen and Johansson (2019), and Nguyen and Tran (2019). In the same way, job satisfaction (the dependent variable) is operationally defined as the positive emotional state that female bankers experience when their job meets or exceeds expectations and career goals, reflecting fulfilment and professional contentment. In the conceptual model, these four independent variables are posited to interact individually or jointly to influence the job satisfaction of female bankers. Hypothetically, the model suggests that female employees who benefit from flexible work scheduling, wellness support, childcare assistance, and paid leave policies are more likely to experience higher satisfaction in their roles. This framework therefore provides the theoretical basis upon which the study is built. By empirically testing the relationships between work-life balance initiatives and job satisfaction, the study aims to validate the conceptual model within the context of the Nigerian banking sector.

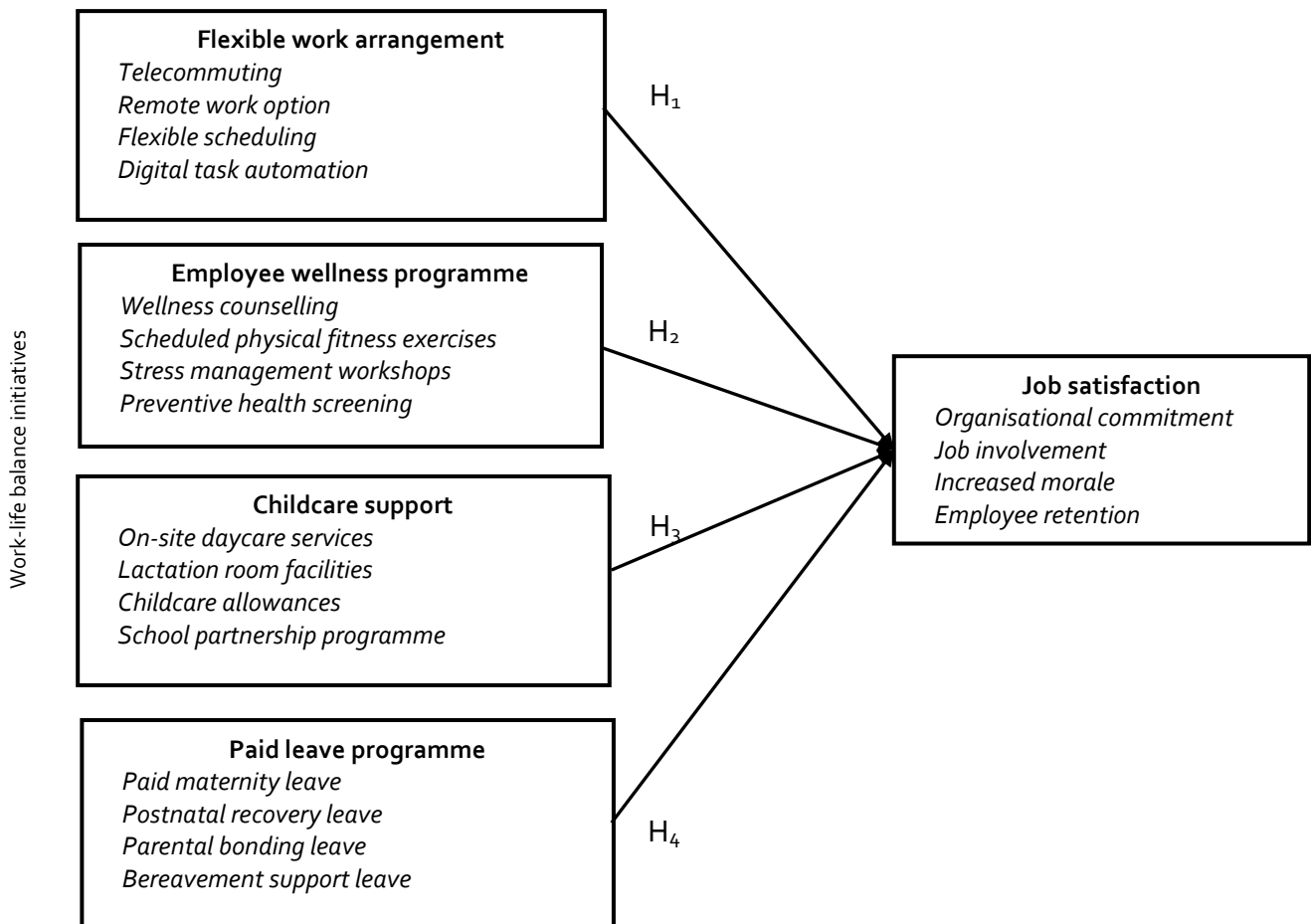


FIG. 1: Conceptual model of the study

Source: Parameters of independent variable adapted from DeVries and Patel (2022); Hansen and Johansson (2019); Nguyen and Tran (2019). Dependent variable parameters adapted from Bennett and Zhao (2021)

Theoretical Framework

This study was anchored in the Work–Life Border Theory propounded by Clark (2000), which offers a conceptual framework for understanding how individuals negotiate the competing demands of work and family life. The theory views work and family as two distinct yet interconnected domains, each governed by its own norms, cultures, and expectations. Individuals are conceptualised as “border-crossers” who move daily between these domains, and their ability to achieve balance depends on the permeability, flexibility, and integration of the borders separating them. Work–life balance is therefore achieved when individuals can effectively manage these borders with the support of both organisational policies and personal coping strategies, thereby reducing role conflict and enhancing well-being. A key premise of the theory is that organisational support plays a critical role in shaping border dynamics by making transitions smoother and minimising tension between roles (Clark, 2000).

In this study, Work–Life Border Theory provides a lens for explaining how specific organisational initiatives influence female bankers’ experiences in managing work and family responsibilities. Flexible work arrangements are directly linked to border permeability, as they allow employees to adjust temporal and spatial boundaries, thereby facilitating easier transitions between domains and reducing role strain. Employee wellness programmes relate to border integration, as they strengthen individuals’ personal resources and organisational support systems, enabling smoother blending of work and non-work responsibilities and enhancing overall well-being. Childcare support addresses border conflict, as it reduces competing demands on employees’ time and attention by easing domestic responsibilities, thereby lessening tension between work and family roles. Paid leave programmes enhance both border flexibility and permeability by granting employees structured periods to focus on family responsibilities without sacrificing job security, which supports smoother re-entry into the work domain. These theoretical linkages provide a clear foundation for the study’s four hypotheses and its regression model. Each hypothesis examines whether a particular work–life balance initiative (flexible work arrangements, employee wellness programmes, childcare support, and paid leave) significantly affects job satisfaction. Guided by Work–Life Border Theory, the model posits that organisational initiatives that enhance border permeability and flexibility, promote integration, or reduce conflict will be associated with higher levels of job satisfaction among female bankers.

Methodology

This study adopted a cross-sectional survey research design. In line with this design, primary data were obtained from female employees of selected commercial banks in Calabar on a one-time basis within a limited period using a structured questionnaire. The target population of this study comprised all female employees of commercial banks in Calabar, Cross River State. The precise number of female employees across all bank branches in the city could not be obtained; therefore, emphasis was placed on the main branch offices of the major commercial banks located in Calabar. A population of 266 female employees was obtained through a field survey at the main branches of major commercial banks in Calabar. The population distribution across these banks is presented in TABLE 2.

TABLE 2

Population of the study

SN	Commercial Banks	Calabar Main Branch	No. of female employees
1	First Bank Nigeria	Calabar Road	15
2	Access Bank	Calabar Road	21
3	Fidelity Bank	MM Highway	17
4	Guaranty Trust Bank	Calabar Road	16
5	FCMB PLC	Calabar Road	18
6	UBA PLC	Calabar Road	19
7	Zenith Bank	Mary Slessor	14
8	Ecobank	Mary Slessor	20
9	Keystone Bank	MM Highway	13
10	Polaris Bank	MM Highway	12
11	Stanbic IBTC bank	Marian Road	15
12	Sterling Bank	MM Highway	17
13	Union Bank	Calabar Road	14
14	Unity Bank	Marian Road	15
15	Wema Bank	MM Highway	18
16	Globus Bank	MM Highway	11
17	Unical MFB	Unical Main Camp	11
			266

Source: Researcher's field survey (2025)

A census approach was adopted, meaning that all 266 employees were included in the study. This method was appropriate because the population size was finite, accessible, and sufficiently small to allow data collection from every unit without resorting to sampling. Census designs are particularly advantageous for improving representativeness and minimising sampling error when the population is clearly defined and manageable. Questionnaires were proportionately distributed across bank branches to ensure fair coverage of all subgroups. The research instrument consisted of 20 items grouped into five constructs, each measured with four items adapted from prior validated scales. Guided by

relevant empirical studies (DeVries & Patel, 2022; Hansen & Johansson, 2019; Nguyen & Tran, 2019; Bennett & Zhao, 2021), the study's variables were operationalised as follows:

- **Flexible work arrangement:** telecommuting, remote work options, flexible scheduling, and digital task automation.
- **Employee wellness programme:** wellness counselling, scheduled physical fitness exercises, stress management workshops, and preventive health screening.
- **Childcare support:** on-site daycare services, lactation room facilities, childcare allowances, and school partnership programmes.
- **Paid leave programme:** paid maternity leave, postnatal recovery leave, parental bonding leave, and bereavement support leave.
- **Job satisfaction:** organisational commitment, job involvement, increased morale, and employee retention.

Instrument reliability was confirmed through a pilot study involving 30 respondents from non-sampled branches, with Cronbach's Alpha coefficients ranging from 0.725 to 0.844, exceeding the 0.70 threshold (see Table 3). Data were analysed using descriptive statistics and multiple linear regression (SPSS 26). Job satisfaction (JOBSAT) served as the dependent variable, while flexible work arrangement (FLEXI), employee wellness programme (EMPWELL), childcare support (CARE), and paid leave (PLEAVE) were the independent variables.

Therefore, the regression model is stated thus:

$$\text{JOBSAT} = a + \beta_1\text{FLEXI} + \beta_2\text{EMPWELL} + \beta_3\text{CARE} + \beta_4\text{PLEAVE} + e$$

Where:

JOBSAT = Job satisfaction

a = The intercept (or constant)

$\beta_1\text{FLEXI}$ = Coefficient of flexible work arrangement

$\beta_2\text{EMPWELL}$ = Coefficient of employee wellness programme

$\beta_3\text{CARE}$ = Coefficient of childcare support

$\beta_4\text{PLEAVE}$ = Coefficient of paid leave programme

e = Error margin (5 percent)

A limitation of this methodology is its geographical focus on Calabar, which may restrict the generalisability of findings to other regions with different organisational cultures or work-life balance policies. However, the single-city focus enhances internal consistency by controlling for contextual variations across multiple urban centres.

TABLE 3

Instrument reliability results

Variable	No. of items	Cronbach's alpha	Decision
Flexible work arrangement	4	.844	Accepted
Employee wellness programme	4	.781	Accepted
Childcare support	4	.830	Accepted

Variable	No. of items	Cronbach's alpha	Decision
Paid leave programme	4	.773	Accepted
Job satisfaction	4	.725	Accepted
	20		

Source: Researchers' analysis (2025)

Analysis and Discussion

In this study, a total of 266 questionnaire copies were administered to female employees of commercial banks in Calabar, Cross River State. All 266 copies were successfully retrieved and deemed usable for analysis, representing a full response rate of 100 percent. Consequently, the analysis was based on the responses of the entire study population, ensuring comprehensive coverage of the perspectives of female bankers in the study area. With this data, the hypotheses developed for the study were subjected to statistical testing in order to determine their veracity or otherwise. The null hypotheses, rather than the alternative were tested, because of the scientific notion that the null hypothesis represents a default position or assumption of no effect or no relationship, providing a basis for statistical testing.

1. H_0 : Flexible work arrangement has no significant effect on job satisfaction among female bankers in Calabar.
2. H_0 : Employee wellness programme has no significant effect on job satisfaction among female bankers in Calabar.
3. H_0 : Childcare support has no significant effect on job satisfaction among female bankers in Calabar.
4. H_0 : Paid leave programme has no significant effect on job satisfaction among female bankers in Calabar.

Predictors: Flexible work arrangement, employee wellness programme, childcare support and paid leave programme

Outcome: Job satisfaction

Decision rule: Reject the null hypothesis if the p-value is less than or equal to the significance level of 0.05; otherwise, accept it.

TABLE 4

Model summary of the effect of work-life balance initiatives on job satisfaction among female bankers in Calabar, Cross River State

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.769 ^a	.591	.585	.58253
a. Predictors: (Constant), Flexible work arrangement, employee wellness programme, childcare support and paid leave programme				

Source: Researchers' analysis via SPSS (2025)

TABLE 5

Analysis of variance (ANOVA) of the effect of work-life balance initiatives on job satisfaction among female bankers in Calabar, Cross River State

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	127.965	4	31.991	94.276	.000 ^b
	Residual	88.567	261	.339		
	Total	216.532	265			
a. Dependent Variable: Job satisfaction						
b. Predictors: (Constant), Flexible work arrangement, employee wellness programme, childcare support and paid leave programme						

Source: Researchers' analysis via SPSS (2025)

TABLE 6

Coefficients of the effect of work-life balance initiatives on job satisfaction among female bankers in Calabar, Cross River State

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.303	.210		11.448	.000
	Flexible work arrangement	.483	.070	.467	6.870	.000
	Employee wellness programme	.169	.061	.284	2.769	.006
	Childcare support	.311	.073	.357	4.255	.000
	Paid leave programme	.048	.067	.437	8.714	.000
a. Dependent Variable: Job satisfaction						

Source: Researchers' analysis via SPSS (2025)

Tables 4–6 present the regression results on the effect of work–life balance initiatives on job satisfaction among female bankers in Calabar. As shown in Table 4 (Model Summary), the model demonstrates a strong positive relationship ($R = 0.769$) between the predictors and job satisfaction. The R^2 value of 0.591 indicates that approximately 59.1% of the variance in job satisfaction is explained by the four work–life balance initiatives, with an adjusted R^2 of 0.585 confirming the model's robustness. Table 5 (ANOVA) shows that the model is statistically significant ($F = 94.276$, $p < 0.001$), meaning the set of predictors jointly explains a significant proportion of variation in job satisfaction.

Table 6 (Coefficients) highlights the relative contribution of each initiative. Flexible work arrangement recorded the largest effect ($\beta = 0.467$, $t = 6.870$, $p < 0.001$). Substantively, this implies that a one standard deviation increase in flexible work options corresponds to a 0.47 standard deviation increase in job satisfaction, underscoring its central role in employees' experiences. Paid leave programme followed closely ($\beta = 0.437$, $t = 8.714$, $p < 0.001$), indicating a substantial positive effect on job satisfaction, particularly through maternity,

recovery, and bonding leave policies. Childcare support also had a strong effect ($\beta = 0.357$, $t = 4.255$, $p < 0.001$), demonstrating the importance of organisational support for parenting responsibilities. Employee wellness programme exhibited a smaller but significant effect ($\beta = 0.284$, $t = 2.769$, $p = 0.006$), suggesting that wellness initiatives such as stress management workshops and health screenings contribute meaningfully, though less powerfully than the other predictors. All four predictors had p-values below 0.05, leading to the rejection of the null hypotheses (H_{01} – H_{04}). Overall, flexible work arrangements emerged as the strongest determinant of job satisfaction, followed by paid leave and childcare support. Wellness programmes, while significant, exerted the least relative influence. These findings provide clear evidence that work–life balance initiatives collectively and individually enhance female bankers' job satisfaction. From a policy perspective, the marginal effects suggest that interventions targeting flexibility and leave policies may yield the most pronounced improvements in employee satisfaction.

Discussion of Findings

Flexible Work Arrangement and Job Satisfaction

The significant positive effect of flexible work arrangements on job satisfaction aligns with previous studies (DeVries & Patel, 2022; Akinyemi, 2025), underscoring their role as strategic organisational tools rather than optional perks. Within the framework of Work–Life Border Theory (Clark, 2000), flexible scheduling and remote work options increase border permeability and allow female bankers to navigate professional and domestic domains more smoothly. In Nigeria's banking sector, characterised by long working hours and rigid performance expectations, such flexibility reduces time-based and strain-based conflicts, enabling employees to maintain both productivity and family responsibilities. This finding also reflects broader cultural expectations in which women often carry primary caregiving duties; flexible work structures therefore become essential for sustaining satisfaction and commitment in such contexts.

Employee Wellness Programme and Job Satisfaction

Employee wellness initiatives also demonstrated a significant positive effect on job satisfaction, echoing earlier findings by Nwibere (2024) and Oluwole and Adebayo (2023). From a theoretical standpoint, wellness programmes can be understood as organisational mechanisms that soften work–family borders by reducing stressors within the work domain. Counselling, stress management workshops, and health screenings enhance employees' capacity to manage transitions between domains, thereby reducing role conflict and enhancing well-being. In organisational terms, these programmes communicate institutional care and build trust, which translates into higher job satisfaction and lower burnout.

Childcare Support and Job Satisfaction

The significant influence of childcare support corroborates Al-Hawary et al. (2023) and DeVries and Patel (2022), highlighting childcare initiatives as critical enablers of border management. On-site daycare, childcare allowances, and school partnerships reduce the rigidity of family-to-work transitions by alleviating caregiving pressures during work hours. According to Work–Life Border Theory, this represents a direct organisational intervention to make borders more permeable and manageable. In a cultural environment where formal childcare infrastructure is often limited, workplace support serves as a compensatory mechanism that enables women to sustain career engagement without compromising family care.

Paid Leave Programme and Job Satisfaction

The strong positive effect of paid leave programmes is consistent with Akinyemi (2025) and Mmakwe and Ukoha (2018). Paid maternity, recovery, and bonding leave facilitate extended periods of family engagement without financial insecurity, allowing employees to maintain stability across domains. Theoretically, such policies create structured periods of border integration, enabling recovery and emotional reconnection before re-entry into the work domain. This finding underscores the strategic value of paid leave in retaining female talent and promoting long-term organisational commitment.

Conclusion and Recommendations

This study investigated the effects of work–life balance initiatives on job satisfaction among female bankers in Calabar, Cross River State. Drawing on data from a cross-sectional survey, the findings revealed that flexible work arrangements, employee wellness programmes, childcare support, and paid leave policies each exert significant positive effects on job satisfaction. Flexible work arrangements emerged as the strongest predictor, reflecting their central role in enabling women to navigate demanding work schedules alongside family responsibilities. Paid leave and childcare support also proved crucial in alleviating family-related pressures, while wellness programmes enhanced employees' well-being and commitment. Overall, the study demonstrates that well-structured work–life balance initiatives are not merely supplementary benefits but core organisational strategies for sustaining employee satisfaction in the banking sector. Theoretically, the findings reinforce Work–Life Border Theory by showing how organisational policies that enhance border permeability foster improved job satisfaction. Practically, the results highlight the value of integrating flexible work options, supportive leave policies, wellness initiatives, and childcare support into institutional frameworks to promote retention and well-being among female employees in demanding professional contexts.

Recommendations

Based on the findings of this study, the following recommendations are presented:

1. Commercial banks should expand existing flexible work arrangements by broadening remote work options, introducing more adaptable scheduling systems, and leveraging digital platforms to support seamless task completion outside the office. Such measures will enable female bankers to better manage the demands of their careers alongside family and personal responsibilities, thereby reducing stress, improving work-life harmony, and ultimately enhancing their overall job satisfaction.
2. Commercial banks should strengthen employee wellness programmes by providing regular counselling services, organising structured stress management workshops, and ensuring consistent access to preventive health screenings and physical fitness activities. By actively supporting the physical and psychological wellbeing of female bankers, these initiatives will reduce burnout, promote resilience, and foster a healthier work environment that directly enhances job satisfaction.
3. There is need for commercial banks to expand childcare support by establishing accessible on-site daycare centres, offering adequate childcare allowances, and providing facilities such as lactation rooms alongside partnerships with schools to ease work–family pressures. Such measures will help female bankers better manage their dual roles as professionals and mothers, reducing stress from childcare challenges and creating a supportive work environment that enhances their overall job satisfaction.
4. It is imperative for commercial banks to strengthen paid leave programmes by ensuring adequate maternity and postnatal recovery leave, introducing flexible parental bonding leave, and formalising bereavement leave policies that provide sufficient time for employees to recover emotionally and physically. These provisions will allow female bankers to attend to critical family needs without fear of job insecurity, thereby fostering loyalty, reducing burnout, and significantly improving their job satisfaction.

Contribution to knowledge

This study contributes to the growing body of literature on work-life balance by providing empirical evidence from the Nigerian banking sector, with a specific focus on female bankers in Calabar, Cross River State. While earlier research has generally established that work-life balance initiatives influence job outcomes, this study uniquely demonstrates the significant effects of four distinct initiatives (flexible work arrangements, employee wellness programmes, childcare support, and paid leave) on job satisfaction among female employees in commercial banks. By focusing exclusively on women, the research highlights gender-specific workplace challenges and provides context-sensitive insights that reflect the lived realities of female bankers in a demanding sector. The findings advance scholarly understanding by showing that job satisfaction is not shaped by generic organisational policies alone, but by targeted interventions that respond to women's dual responsibilities as professionals and caregivers. This contribution underscores the importance of gender-

responsive work-life balance frameworks in driving employee satisfaction and retention, thereby offering a nuanced perspective that extends beyond existing studies in Nigeria and other developing economies.

Study limitations

While the findings offer valuable theoretical and practical insights, several limitations should be acknowledged. First, the study focused exclusively on commercial banks in Calabar, which may limit the generalisability of results to other regions with different organisational cultures or economic contexts. Second, the cross-sectional survey design precludes causal inferences, capturing relationships at a single point in time rather than changes over time. Third, reliance on self-reported data raises the possibility of social desirability and common method biases, although reliability testing helped to mitigate measurement errors. Future studies could address these limitations through longitudinal designs, multi-city comparisons, and mixed-method approaches to deepen contextual understanding.

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