

Work life balance and staff job satisfaction in Tanzania banking sector: Case of CRDB and NMB Banks in Moshi municipality

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Abstract

Demand for work-life balance remedies for employees in organisations has so far been experiencing exponential growth. This study therefore sought to assess influence of work life balance on staff job satisfaction in Tanzania banking sector with the selected case of CRDB and NMB Banks in Moshi municipality so as to generalize the findings. Specifically, the study sought to determine the influence of flexible work schedules on staff job satisfaction in Tanzania banking sector. The study adopted descriptive survey research design and stratified sampling technique with which the sample of 91 staff was drawn from population. Multiple regression and thematic approaches were used to analyse quantitative and qualitative information gathered from the respondents. The data gathered from the sample was analyzed using SPSS Version 23. The study results indicate that flexible work arrangements strongly influence staff job satisfaction in the banking industry in Tanzania. The study recommends to the banking industry to elevate flexible work arrangements to help staff strike the Work - Life Balance in order to promote staff socio-economic well-being and the overall performance of banks.

Keywords: Work-life balance, Job satisfaction, flexible work schedules, Banking Industry.

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1. INTRODUCTION

Work and life for any employee of any organization are the two crucial aspects as well as to any individual life. Work-life balance is a situation where there is a balance between work roles and non-work roles, and this is a major challenge which most of regular employees are confronted with. ^[1]

Work-life balance is simply the balance of life in work from each staff. This balance in work is essential factor that leads to increased job satisfaction to an individual. Hutcheson revealed that "Work-Life Balance is a form of satisfaction in individuals in achieving life balance in their work". According to Purwanto someone's job satisfaction is influenced by many factors, some are psychological factors like attitudes and peace of mind as perceived by employees, then social factors or interaction with colleagues, physical like physical condition of the environment, the last is financial factors like salary, social security, benefits, facilities, promotions and so forth. ^[2]

Globally, Work life balance programs began in 1930 where corporate regulations and policies were supposed to be made and allow employees to be satisfied and work effectively and efficiently by being provided with enough and flexible time to deal with their personal

life. At present, though not all but many organizations emphasis on work-life balance than on income alone.

In global scope, most of the developed countries have more research and studies in the area of employee job satisfaction in their banking sectors as well as work life balance. This can be due to development of technology and raising competition in their banking sector. In Sri Lanka study by Adikaram, found that job satisfaction can strongly be influenced by work life equilibrium, as cited by Bushran satisfaction of employees in any organization has work life balance ingredient. According to Rifadha and Sangarandeniya employee job satisfaction can be affected by several factors, among those work life balance has gained increasing attention. Better work life balance assists and leads employees to have life satisfaction, marital and family satisfaction, and further best healthier outcomes. ^[3]

In Africa, Work-life balance is also an issue of big concern. In Nigeria commercial Banks such as First Bank Plc, United Bank for Africa Plc, and Wema Bank Plc in Ogun State do not have proper work life balance because there is no strong workplace culture to adhere to leave policy for their employees. According

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to Obiageli and Uzochukwu Nigeria banking sector has the record of having weak working organizational culture and this is well seen and evident from purchase of work-leave of staff in workplace and unfavorable time of leave for their staff. Consequently, most front office bankers work long hours without enough attention paid to themselves and their families. [4,5,6,7]

Recently in Tanzania, both domestic and international banks have increased in numbers, the situation leading into increased competition in the sector. Banks restructure their daily operations to cope with the changes, most banks increased working hours thus leading to forcing staff to even work on weekends and now even in public holidays, such situation thereby bringing imbalance in their staffs' work life and employee job satisfaction. Work-life imbalance in Tanzania is mostly caused by factors like long working hours, technological changes, inadequate work-life balance programs, and work pressure (Justus, 2016). [8,9]

Taking the Tanzanian perspective, employee job satisfaction in banking sector is very crucial because of increased banking competition. This situation forces banks to chase the same customers in the market coupled with technological changes resulting into increased in the overall work pressure and dissatisfaction. Due to such trends, it leads to work life imbalance of employees being in jeopardy. Mukanzi (2017) found most of satisfied staff had no turnover intention and show magnificent daily working performance and this was mostly contributed by the work-family balance of staff. Banks could help staff towards work life balance which the better way is enacting friendly organizational policies like a clock flexible working hours (flexi-time) and so on. Based on the above explanation, this study sought to determine the influence work life balance on staff job satisfaction in Tanzania banking sector. [10,11]

2. LITERATURE REVIEW

Work-life balance refers to the level of prioritization between job and personal activities. It is a concept explaining about capability of someone to balance their time and energy between work obligations and their personal life. Mwangi et al., (2017) study recommended that organization should focus on reduce imbalance and improve performance, measures like flexible working arrangements where employees can have time to cater for family issues should be put in practice. [12,13,14]

3. Employee Job Satisfaction

Abebe and Markos (2016) defined job satisfaction as the favorableness of a work environment for a working individual. It is the orientation that employees have towards the responsibilities they are executing at the workplace. He referred "job satisfaction as the blend of psychological, physiological and environmental" circumstances that urge individuals to concede that they are fulfilled or content with their employments. In other

words, one's quality of life at work which alludes to their life economic, social aspects and cognitive aspects of workplace like working conditions, work life balance, personal development and career growth, welfare facilities, empowerment, caring supervisor and job security. Gaur and Saminathan (2018) recommended that the efforts to achieve job satisfaction in all aspects of life increase value of inter personal relationships and significantly increases organization performance. [15]

Spill Over theory underpinned this study since it clearly covered the rationale of work life balance and job satisfaction of bank staff. The Spill Over theory therefore clearly explained the study's objectives. The assumption of Spillover theory occurs when there is the interference of one sphere of life with the other work-life related duties (Orogbu, Onyeizugbe and Chukwuemeke, 2015).

There are two interpretations of spill-over (Edwards and Rothbard, 2000): (a) the positive association between life and work satisfaction and life and work values (Zedeck, 1992); and (b) transference in entirety of skills and behaviors between domains (Repetti, 1987) such as when fatigue from work is experienced at home or when family demands interfere with work demands. The relevancy of Spillover theory to this study was that the institutions was expected to adopt positive work-life balance practices that could enable staff to have a positive balance of work and life which could make them be more satisfied.

4. Methodology

This study adopted a cross sectional design in which data were collected at a single point in time from CRDB and NMB commercial banks. This design was preferred since it allows collection of data about past and current experiences to identify possible cause-and-effect associations. In addition, both quantitative and qualitative research methods were used to analyse the effect of work life balance on employee job satisfaction. The study was conducted in Kilimanjaro region covering two major commercial banks namely CRDB and NMB.

To calculate the sample size, the Murray and Lerry, (2005) formula was used to as demonstrated here under;

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

Where

N = size of population;

n = sample size;

Q = standard deviation of the population which is constant value of 0.5;

Z = preferred value of confidence levels 95% that is 1.96; and

E = represent the acceptable limit of sampling error 0.05.

$$n = \frac{1.96^2 \times 0.5^2 \times 119}{0.05^2(119-1) + 1.96^2 \times 0.5^2}$$

$$n = \frac{114.2876}{1.2554}$$

$$n = 91$$

Stratified sampling technique was used to pick sample. The population from the two banks was divided into homogeneous. Subgroups before sampling. This was imperative since these banks operate under the branches. After stratification, simple random sampling was applied within each stratum to objectively and precisely obtain respondents who are mutually inclusive. Multiple regression analysis was employed to examine the relationships among variables and the extent to which independent variables are linked and explain the dependent variable.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$$

Where: β_0 = Constant, $\beta_1, \beta_2, \beta_3, \beta_4$ = coefficient of predictors

Y = represents the dependent variable (staff job satisfaction) X_1 = represents remote work,

X_2 = represents flexitime, X_3 = represents work on weekend and X_4 represents part time.

To enhance the analysis of qualitative information, coding of respondents was adopted. The respondents were coded as SF1 to SF91. SF stands for staff since the respondents were the staff from CRDB and NMB commercial banks.

5. Findings

The ANOVA results indicated a level of significance of 0.000 and F test gave a value of $F = 31.483$ which is relatively large enough to support the goodness of fit model explaining the variations in the dependent variable. This validates that flexible working schedules in banks is a useful predictor of job satisfaction

The results of coefficient of linear regression analysis revealed that there is a significant positive linear relationship between flexible working schedules predictors and job satisfaction. This means the unit change use of flexible working schedules in the bank will lead to increase in staff job satisfaction.

The results obtained shows VIFs of 1.308, 1.834, 1.623 and 1.168 for flexible working arrangements indicators (remote work, flexitime, weekend work and part time) respectively, which indicate that there is no multi collinearity problem between indicators

of the predictor variable since the VIFs for predictor indicator variables are all below 5. It also indicates that the magnitude of the coefficient for remote work is significant with the level of 0.032, along with beta value 0.204, which reflects that in case of one unit increase of remote work for staff in banks to be work even outside the bank premises like at home, it would contribute to an increase of 20.4% of staff job satisfaction.

Study found magnitude of flexitime is significant with significant level of 0.002 along with beta value of 0.241 in which implies that in case of increase in one unit of flexitime it would also contribute to an increase of 24.1% of staff job satisfaction in banks. Furthermore, for the third predictor variable, analysis revealed magnitude of the coefficient for weekend work strongly significant on 0.000 level with beta value of -0.217 in which for this case implies that for the increase in one unit of weekend work it would lead to decrease of 21.7% of staff job satisfaction in banks. Therefore, in case of efforts to decrease unit of weekend work will increase staff job satisfaction.

The last predictor variable of flexible working arrangements revealed magnitude of the coefficient for part time significant level of 0.047, beta of 0.218 that implies in case of an increase in one unit of part time would contribute to 21.8% increase of staff job satisfaction in banks.

The Overall Regression of coefficients results shows that there was a positive influence of remote work, flexi-time, work over the weekends and part time job (independent variables) on staff job satisfaction (dependent variable). From the findings, the overall model obtained is expressed as: $Y = 1.870 + 0.204X_1 + 0.241X_2 + 0.217X_3 + 0.218X_4$.

With regards to the remote work, SF1 to 36 had the following to say "it is very fascinating to work from home most especially when the nature of the job does not necessarily require physical contact. It is unfortunately that commercial banks do not embrace this style of executing duties". This response indicate that, staff will be motivated if given an opportunity to work from home, most especially for tasks requiring no physical contact.

In case of flexi-work hours, the respondents reported that, banks utilize staff from 0800 to 1800 hours on work days. It is difficult to use flexi-work hours arrangements since there are no remaining hours in a work day (SF39 to 82).

Coefficient determination**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.463a	.214	.204	.47992		
ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	7.251	1	7.251	31.483	.000b
	Residual	20.010	87	.230		
	Total	27.261	88			
a. Dependent Variable: Job Satisfaction						
b. Predictors: (Constant), Remote work, Flexitime, Weekend work, Part time						
a. Predictors: (Constant), Flexible working arrangements						

Table of coefficients

Model	Unstandardized Coefficients		Standardized Coefficients			Collinearity	
	B	Std. Error	Beta	T	Sig.	Tolerance	VIF
1 (Constant)	1.870	.266		7.059	.001		
Remote work	.204	.148	.207	1.104	.032	.764	1.308
Flexitime	.241	.107	.257	3.030	.002	.545	1.834
Weekend work	-.217	.187	-.221	-0.096	.000	.616	1.623
Part time	.218	.192	.220	2.116	.047	.856	1.168
a. Dependent Variable: Job Satisfaction							
b. Predictors: (Constant), Remote work, Flexitime, Weekend work, Part time							

5. CONCLUSION AND RECOMMENDATION

From findings of this study, it can be concluded that the influence of work life balance on staff job satisfaction is very critical. The research identified that there are a number of predictors that can affect job satisfaction in the banking sector in Tanzania. The existence of an interaction between flexible working arrangements and staff job satisfaction implies that flexible working arrangement influences job satisfaction in Tanzania banking industry. In flexible working arrangement, working on weekends was found to be an issue that most of staff seem unsatisfied with since most of them reported that it deprives them time to take care of their personal matters like spending weekends with families, attending personal projects, visiting parents and leisure moments. The reason behind this can be that most of staff are of millennial age who mostly need free time to associate outside the work. It was identified that in banks, it is now in normal schedule that staff work on Saturdays due to excessive workloads. This situation negatively affects

their work life balance as well as satisfaction level. Notwithstanding the importance of work life balance to staff, striking the work life balance in commercial banks was found to be a nightmare due to the increased number of customers and thus demand for services. Following this situation, the study recommends the following for the banks to keep their staff satisfied with their job;

- **Streamline scheduling**

Commercial banks can leverage scheduling facet of the human mind by keeping their weekend shifts open. Instead of assigning weekend shifts, let your employees decide amongst themselves, and only make a decision for them if no one signs up on their own. Banks can use ZoomShift employee scheduling software to allow employees select their weekend shifts themselves from the open shifts. Plus, they will also be more aware of their schedule in advance, and it can help eliminate no-call, no-shows.

- **Offer Incentives**

Consider creating a weekend program where employees can actually sign up to work weekends. It might even be considered an honor. Banks can offer incentives in the form of extra money and benefits. Many businesses find that filling their weekend shifts is easier if the pay scale is higher.

- **Encourage a Work Life Balance**

Employees with a balanced work and personal life are happier employees. A work-life balance can be hard for employees to achieve when they work weekends. Commercial banks should make sure employees know that banks are aware of their responsibilities and their life outside of the business. Banks should show interest in employees' private life so they know their well-being is cared for. When employee needs time off for a child's care, a friend's wedding, or some other important event, be sure to work around their schedules. When possible, consider flexible working schedules.

For example, if you need papers graded, but your employee has a sick child, let them do this from home.

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