

UNIVERSITY OF CAPE COAST

**WORK-LIFE BALANCE AND EMPLOYEE EXIT INTENTIONS:
EVIDENCE FROM THREE SELECTED COMMERCIAL BANKS IN
THE WA MUNICIPALITY**

ALICE ASUMADU

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EVIDENCE FROM THREE SELECTED COMMERCIAL BANKS IN THE
WA MUNICIPALITY

BY

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DECLARATION

Candidate's Declaration

I hereby declare that this dissertation is the result of my own original work and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Signature..... Date.....

Name: Alice Asumadu

Supervisor's Declaration

I hereby declare that the preparation and presentation of the dissertation were supervised in accordance with the guidelines on supervision laid down by the University of Cape Coast.

Supervisor's Signature..... Date.....

Name: Dr. Nana Yaw Oppong

ABSTRACT

In this modern, dynamic and complex business environment, organisations including commercial banks are under immense pressure to acclimatise to changes, opportunities and challenges in bid to compete and survive. This therefore puts pressure on staff to meet target. In this regard, staff may either have to concentrate more on their job to meet the demanding target at the neglect of their family and vice versa. It is in this regard that the current study seeks to examine the effect of work-life balance on employee exit intentions in three selected commercial banks in the Wa municipality, Ghana. The study employed the quantitative approach and causal research design due to its research objectives. The census technique was employed to solicit for information from all the 106 staff of the three commercial banks within the Wa municipality. However, data obtained from 98 respondents with a 92.6 percent response rate were reliable and thus used for the study. The study employed descriptive tools such as means and standard deviations in analysing data obtained from structured questionnaires. The study found that, having in-depth knowledge about one's work is a positive and highest determinant of work life balance among the employees. Finally, the study found work life balance to have a negative significant effect on the exit intention of the banking staff in the Wa municipality. To address these problems, the study recommended that, management of these commercial banks that should organise more intensive, innovative and educative employee development programmes through workshops. Organising workshops regularly to address various challenges facing the staff at the workplace would help increase their level of knowledge about their work roles and in turn improve work life balance.

KEY WORDS

Work life balance

Exit intention

Commercial banks

Ghanaian banking sector

Wa municipality

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DEDICATION

To my family

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LIST OF ACRONYMS

WLB	Work Life Balance
NIB	National Investment Bank

CHAPTER ONE

INTRODUCTION

In this modern complex business environment, organisations are under immense pressure to acclimatise to unforeseen changes in a bid to remain competitive. As a result, organisations are continuously looking for different strategies to motivate their human resource to achieve organisational competitiveness. Work-life balance (WLB) has been recognised as one of the strategies that leads to improved motivation and invariably performance of employees. Studies have found positive relationships between WLB and organisational outcomes through enhanced individual performance and productivity. However, banking institutions likewise several other organisations face a major challenge in retaining their talented employees since the global market presents numerous career opportunities for the latter to explore. The spill over theory clearly explains the rationale behind work life balance and exit intentions of employees. It is on this note that the study examines work life balance and employee exit intention in selected banking institutions in Ghana.

Background to the Study

Work-life balance (WLB) is a phenomenon which has been growing in interest amongst practitioners and researchers since it is of great concern to both human resource managers and employees in any organisation worldwide (Glen, 2006; Roman, 2011). According to them, a large number of employees have endorsed a “lifestyle” career anchor indicating that, balancing and integrating their personal, family and career needs have become their major career objective. As such, WLB goes beyond prioritising one’s personal life and work

roles to affect the psychological, social, economic and mental well-being of an employee (Beauregard & Henry, 2009; Castro & Martins, 2010). WLB can be defined as the extent to which an individual is able to efficiently balance his/her work roles with family roles (Chimote & Srivastava, 2013).

WLB is generally associated with maintaining an overall sense of harmony in life thus, have major implications on an employee's behaviour, attitude, well-being as well as organisational effectiveness (Ojo, Salau & Falola, 2014). Shankar and Bhatnagar (2010) found a positive relationship between WLB and individual and organisational outcomes through enhanced financial performance, employee satisfaction, commitment, attachment and productivity. This implies that, organisations that assist their employees to prevent work-life conflicts are able to retain highly skilled and knowledgeable employees for the ultimate benefit of those organisations. On the other hand, inability of an organisation to help its employees balance work-life roles could induce most of their skilled, talented and knowledgeable employees intending to leave for lucrative offers elsewhere, including competitors (Manetje & Martins, 2009).

It is to note that, the war for talented and skilled employees has become a global issue since they are in demand internationally thus, failure of any organisation to retain theirs could be advantageous to others (Muteswa & Ortlepp, 2011). Therefore, organisations need to balance business needs with those of their employees' needs in bid to ensure that organisational knowledge becomes a key asset for survival and enjoy competitive advantage when attracting and retaining knowledgeable and skilled employees (Van Standen & Du Toit, 2011). In banking institutions around the globe, competing for survival

and leadership have given employees excessive work load in order to achieve the objectives of their respective organisations (Ojo *et al.*, 2014).

Employees also try their best to earn retention or promotion by devoting most of their time at work which may be detrimental to their personal life (Martins & Coetzee, 2011; Azeem & Akhtar, 2014). Organisational demands coupled with personal targets could create conflict within an employee which in turn affect the upbringing of their children, stress, broken and unhappy homes and poor social life (Michel, 2015). In Ghana, for instance, the upspring of commercial banks in recent times has led to fierce competitions as such, ability of any bank to effectively help its employees' balance work with life roles could see it flourish. This is because, it would be able to retain its knowledgeable employees who have no intention of leaving thus, willing to sacrifice and utilise their strengths for organisational success (Mwangi, Boinett & Bowen, 2017).

Commercial banks in Ghana especially those located in the Wa municipality can only achieve their goals when they are able to identify factors that could lead to employees' exit intentions. Also, they need to effectively implement WLB programmes such as assistance programmes, flexible working hours, leave programmes to prevent any employee from intending to leave since studies have found a positive relationship between these two variables (Beauregard & Henry, 2009; Shankar & Bhatnagar, 2010). It is to note that, work-life imbalance of employees is a key contributor to appalling performances of any organisation in Ghana including commercial banks (Gamor, Amissah & Boakye, 2014). Thus, the availability and effectiveness of WLB programmes would not only prevent an employee intending to leave

his/her bank in the Wa municipality but also improve his/her performance through increased commitment and job satisfaction.

Statement of the Problem

Against the background discussed above, Work-life balance (WLB) is seen as important to any employee in any organisation since it denotes not only a balance between work and family roles, but also a balance between work and all other life activities (Martins & Coetzee, 2007). It is therefore evident that, organisations need to be knowledgeable of WLB and exit intentions and the relationships between them in order to inform strategies geared towards improving organisational climate and employee retention (Martins & Coetzee, 2007). However, banking institutions likewise several other organisations face a major challenge when retaining talented employees since the global market presents numerous career opportunities for these employees to exploit (Ikeanyibe, 2009; Ojo *et al.*, 2014).

Studies have found that employees who occupy various bank positions, for instance, have strong tendencies to leave their current post for other business jobs due to major reasons such as inability to manage WLB, inflexible work schedules and high job demands (Van Dyk & Coetzee, 2012). Van Dyk and Coetzee added that, banking institutions struggle to replace knowledgeable and skilled bank professionals which make turnover even more costly. In Ghana, for instance, this situation is not any different since banking institutions are becoming less attractive primarily due to their inability to provide adequate and relevant WLB programs to existing professionals (Aryeetey, Yeboah & Sanda, 2012). This challenge in turn affects individual performances and contribute to the workers' exit intentions.

Mwangi, Boinett and Bowen (2017) revealed that, banking professionals are exposed to high work pressures due to strict competitions resulting to many banks in the industry competing for customers and market share, which arguably lead to excessive workloads on the employees at the expense of their family life. In most Ghanaian communities, for instance, there is a growing concern that the quality of home and community life of banking professionals are deteriorating due to reasons such as high job demands, inadequate compensation packages, work-life conflicts or imbalances and poor family-friendly policies which in turn provide possible grounds for exit intention (Gamor *et al.*, 2014).

In rural communities like the Wa municipality, this situation is worsening consistently. This induces banking staff to prefer placement in the urban communities or intend exiting their banking institutions in entirety. Living in rural areas including the Wa municipality has been recognised as a daunting task basically due to difficulties in accessing basic social amenities including portable water, food, security, tiled road networks and safe transportation facilities. These challenges coupled with work pressures in the banking sector could lead to imbalances in the work and personal life roles of these banking staff who find themselves in the municipality. It is against the other factors that this study ascertains whether WLB is the reason for exit intention in the Ghanaian banking industry focusing on three (3) selected commercial banking in the Wa municipality.

Several studies that exist on work-life balance (WLB) and exit intentions have looked at these variables separately (Azeem & Akhtar, 2014; Chimote & Srivastava, 2013; Gamor *et al.*, 2014; McLellan & Uys, 2009; Moore, 2007;

Ojo *et al.*, 2014), while others have also focused on work-life balance and employee performance (Aryeetey *et al.*, 2012; Asiedu-Appiah, Mehmood & Bamfo, 2015; Beauregard & Akhtar, 2009; Ikeanyibe, 2009; Lowe, 2005). This has raised concerns as to whether or not work life balance has an effect on exit intention among employees in the Ghanaian banking sector. Also, studies on the determinants of work life balance and exit intention in the Ghanaian banking sector appear to be very scanty. This makes it difficult for management of the various banking institutions in the country to establish policies and strategies geared towards improving work life balance of their employees.

Clearly, the Ghanaian banking sector has, in recent times, been in serious crisis leading to the collapse of several banks. Also, other commercial have merged with other struggling banks in a bid to survive and remain competitive. The current state of the banking sector has placed immense pressures on the surviving banks which is having rippling effects on the work life balance of their employees. This current situation is not any different in the banking institutions situated in the Wa municipality. Therefore, inadequate existing studies on the determinants of work life balance and exit intention focusing on the Ghanaian banking sector raise serious concerns. These limitations in current literatures on work-life balance and exit intentions have created a gap which the study sought to exploit.

Purpose of the Study

The purpose of the study was to examine the effect of work-life balance on employee's exit intentions in three selected commercial banks in the Wa municipality, Ghana. Based on this, the following specific objectives were developed to:

1. assess the determinants of work-life balance in the banking industry in Ghana.
2. assess the determinants of exit intention among employees in the banking industry in Ghana.
3. examine the effect of work-life balance on employee's exit intention in the banking industry in Ghana.

Research Questions

The following research questions were developed for the study:

1. What are the determinants of work-life balance in the banking industry in Ghana?
2. What are the determinants of exit intention among employees in the banking industry in Ghana?
3. What is the effect of work-life balance on employee's exit intention in the banking industry in Ghana?

Significance of the Study

The study examines work-life balance and employee's exit intentions in three selected commercial banks in the Wa municipality of Ghana. The drive for the study was to determine whether work-life balance has an effect on employee's exit intention in these banks in the Wa municipality. As such, results from the study would drive policy directions by providing industry players and policy makers in the banking sector with the necessary guidelines in relation to formulating relevant retention policies and strategies for the banking staff.

Further, the study's results would assist policy makers in financial institutions in Ghana, especially those in the Wa municipality, to establish

policies that would improve upon employees' quality of work, quality of life and talent retention strategies and practices. Also, the study would provide important information and insight that will help management and policy makers diagnose and solve problems, plan and assess effective work-life balance programmes for the ultimate benefit of both employees and their organisations. Finally, the study's outcome would expand existing literatures in relation to work-life balance and employee exit intention in commercial banks in Ghana and hence, provide deeper understanding of these variables. This will in turn assist researchers with documents to support or disapprove their findings.

Delimitations

The study was carried out within the scope of examining work-life balance and employee turnover intention and as such, other equally important dependent variables such as performance, job satisfaction, commitment and productivity were excluded. This is because, these variables have been found as dimensions of exit intention. It was, therefore, relevant to exclude these variables. Also, the study focused on commercial banks in the Wa municipality and thus commercial banks other than those in this municipality were ignored. Finally, the study relied on only employees (banking professionals) in three selected commercial banks in the Wa municipality, Ghana, and as such, the study excluded non-banking employees such as cleaners, drivers, cooks, among others.

Limitations

The study was limited to three commercial banks in the Wa municipality despite the presence of other commercial banks. This was basically because, these banks have been recognised among the best performing banks in the

municipality, region and country as a whole. This in turn puts immense pressures on their banking staff to continuously assist these commercial banks to either maintain or improve upon existing performance levels. As such, the study's finding was limited to the views and opinions of the banking staff within the selected commercial banks. Therefore, generalisation of findings to the entire commercial banks in the Wa municipality and Ghana as a whole could be affected.

Organisation of the Study

The study has been grouped under five chapters and chapter one presented the introduction to the study and it discussed the background to the study, statement of the problem, purpose of the study, objectives, research questions, significance of the study, delimitation, limitations and organisation of the study. Chapter two dealt with the review of relevant literatures which focused on work-life balance and employee turnover intention. Chapter three focused on the research methods adopted in the study and it discussed the research design, study area, population, sampling procedure, data collection instrument, data collection procedures, data processing and analysis. Chapter four dealt with results and discussion of data and finally, chapter five discussed the summary of major findings, conclusions and recommendations which are expected to assist management and policy makers. The chapter also made recommendations for further research into the topic.

CHAPTER TWO

LITERATURE REVIEW

Introduction

The emphasis of the study is to examine work-life balance and employee exit intentions in three selected commercial banks in the Wa municipality, Ghana. Banking institutions strive to attract, develop and retain knowledgeable and skilled employees in order to gain competitive advantage. However, in order to achieve this, work-life balance of these employees needs to be enhanced. This chapter therefore reviews literatures related to the study. It focuses on theoretical review, explanation of concepts and concluded with reviews in relation to the effect of work life balance on exit intention.

Theoretical Review

For the purpose of the study, the Spill Over theory underpinned the study since it clearly explains the rationale behind work life balance and exit intentions of employees. The Spill Over theory therefore clearly explains the study's objectives.

Spill Over Theory

The spill over theory was propounded by Guest in 2002 and it explains the conditions which leads to spill over, either positive or negative, between the work micro systems and family micro systems (Hill, 2008). According to Guest (2002), spill over in relation to time, energy and behaviour becomes negative if work-family interactions are rigidly structured in space and time. On the other hand, spill over in terms of time, energy and behaviour becomes positive if

work-family interactions are flexibly structured in space and time. This is because, flexibility enables individuals to integrate work and family activities in space and time which is instrumental in attaining healthy work life balance. Spill over is concerned with “the transmission of life states of well-being from one domain to another in either a positive or negative manner (Hill, 2008, p.4).

Further, the theory relies on two (2) key domains comprising home and work contexts (Guest, 2002). Guest revealed that, the determinants of WLB are located in these two (2) domains/contexts. Guest suggested that, an individual may transfer negative experiences at work such as work overload, dissatisfaction and punishment to the home domain at the expense of leisure. Simply put, an individual who experiences unpleasant moments at the workplace would continue worrying about them at home and vice versa. Singh and Selvarajan (2013) contributed to the theory by identifying two (2) natures of spill over and they include behavioural and affective natures respectively. Affective work-family spill over deals with work-related moods or attitudes which are carried home or that family-related moods or attitudes which are carried to work.

On the other hand, the behavioural nature is the actual behaviour an individual exhibit at home or work as results of the spill over experienced in a given domain (Singh & Selvarajan, 2013). The theory examines the impact of work context to home context and the transfer of work-related issues to others at home. It is simply concerned with the transfer of one’s state of wellbeing from one domain to another (Guest, 2002). As such, several outcomes as result of work life balance such as improved performances at work and home and personal satisfaction at work, home and life in general impact on others at work

(co-workers, supervisors) and home (family, friends). In view of this, researchers (Frone, 2003; Greenhaus & Powell, 2006; Wayne, Grzywacz, Carlson & Kacmar, 2007; Lakshmypriya & Krishna, 2016) have supported the assertion that, spill over could either be positive or negative.

According to Frone (2003), for instance, negative spill over could result from inter role conflict such as work-family spill over and family-work spill over. Work-family spill over occurs when work pressures result in negative effect on family roles. Work-family spill over could arise from unfavourable work schedules, work overload, role ambiguities, job demands, among others. Family-work spill over also occurs when family pressures create negative impacts on work and it could arise from ill health, lack of support from spouse or family, family issues, among others. On the other hand, positive spill over could be gained from work-family enrichment and it is facilitated by social support, autonomy, rewards and recognition (Greenhaus & Powell, 2006). As such, positive spill over could lead to improved work performance and good work life balance.

The relevance of spill over theory to the study is that, organisations, especially banking institutions, are expected to adopt positive work life balance that will support their staff to have positive work life balance by intensifying training and development programs and providing more innovative employee assistance programs. This will in turn induce them to remain committed, engaged and thus never intend to quit in order to work towards the achievement of organisational goals. In banking institutions, for instance, their staff usually exhibit negative work-family spill over which affects their performances both at work and home basically due to the demanding nature of their responsibilities.

As such, the spill over theory is geared towards providing more insight into issues associated with work life balance and exit intention.

Concept of Work Life Balance

Work Life Balance (WLB) has become a very significant concept in today's work environment which is of great concern to various employees and management. WLB traditionally described 'family-friendly' policies (Naithani, 2010), but it is now extended beyond the scope of family. It also goes beyond prioritising one's personal life and work responsibilities to influencing the social, economic and psychological wellbeing of an individual. All these in turn reflect in the individual's output which invariably affect his/her performances and create quitting intentions. WLB has implications on an individual's behaviour, attitude, wellbeing and perceived effectiveness of the organisation as well (Gurney, 2010; Chimote & Srivastava, 2013). Recently, the need for WLB is as results of competitions for supremacy among organisations coupled with multi-faceted demands between work and home roles.

WLB has been defined in various ways and according to Tomazevic, Kozjek and Stare (2014), defining this concept is a complex task since it can be viewed from the meaning of 'work', 'life' and 'balance'. Redmond, Valiulis and Drew (2006) defined WLB as the flexible working arrangements that allow an individual to arrange work in a way that balances work roles and personal responsibilities. WLB also refers to effectively managing the responsibilities between paid work and all other activities that are vital to people such as family, personal development, community activities, leisure, voluntary work and recreation (Dundas, 2008; Ibiyinka, Odunayo & Hezekiah, 2014; Hamid &

Ahmad, 2017). Similarly, Jones, Burke and Westman (2013) defined it as the degree to which an individual is equally engaged in and satisfied with his or her work role and family role. WLB means balancing work, whether done on a job or at home, and leisure time to enjoy life to its fullest (Mušura, Koričan & Krajnović, 2013; Park, Sturman, Vanderpool & Chan, 2015; Mungania, 2017).

Mordi, Mmieh and Ojo (2013) added that, WLB is when an employee is able to manage and balance his or her time, involvement and satisfaction in relation to his or her work and family. Mwangi *et al.* (2017) also defined WLB as the positive relationship between work and other equally important activities in life such as leisure, family, personal development and community development issues. They added that, the aim of WLB is to enable employees have greater flexibility in their work patterns so that they can effectively balance their work roles with interests outside work. It could be deduced that, WLB is an employee's ability with support by his or her employer to balance work roles with life roles in order to achieve acceptable outcomes. Gupta and Sharma (2013) posited that, $WLB = \text{time management} + \text{stress management}$, since the two (2) variables (time and stress) are the secret of a perfect WLB.

In a workplace setting, WLB of employees can primarily be facilitated through the use of systems, policies, practices, structures or programmes which are usually related to flexible working, leave policies and family-friendly programmes (Carlson, Kacmar, Grzywacz, Tepper & Whitten, 2013). WLB programmes are deliberate organisational changes in programmes or culture in order to reduce work life conflict and support employees to be more effective and efficient at work and in other roles (Muchiti, 2015). As such, an organisation can implement WLB programmes such as child-care facilities,

leave policies, flexible work roles that may support employees to improve their work and family roles, enhance their wellbeing and in turn provide organisational benefits (Lamers, 2013).

In the banking sector, WLB has become a major issue to management since they give their employees excessive work load in order to meet up with very challenging targets (Carlson *et al.*, 2013). Also, competitions for market leadership among financial institutions could also have an impact on employees and in turn affect individual and organisational performance. In view of these, it has therefore become vital for banking organisations to cater for their employees through the implementation of relevant WLB policies or practices in order to keep their staff satisfied and committed to their work. These policies have been found to include leave policies, flexible work conditions, satisfactory monetary incentives, child care centres, among others (Bøyum, 2012; Jones *et al.*, 2013; Saeed *et al.*, 2013).

Determinants of Work-Life Balance

Existing literatures have identified a large variety of determinants of WLB and as such, these findings were also adopted for the study.

Baral and Bhargava (2009) conducted a study on examining antecedents of Work-Family Enrichment and its effect in Individual, Family and Organisational outcomes. The study was carried out on 730 managerial employees from various organisations in India and findings indicate that, one of the major determinants of WLB is the availability of WLM policies or programmes. They concluded that, the presence of WLB policies help employees to integrate their work and family roles, feel committed to the

organisation and they indulge themselves in organisational citizenship behaviours. Also, determinants of WLB were found to include job demands, job resource availability and job control from Karasek's (1979) demand-control model (Bakker & Demerouti, 2007; Uddin, Mamun, Hoque, Uddin, 2013).

Lazar, Osoian and Ratiu (2010) suggested that, determinants of WLB include flexible working hours, leave policies, telecommuting and job sharing. Further, other determinants of WLB include working hours (Chung, 2011; Fahlén, 2012), job level/position (Crompton & Lyonette, 2008) and work demands (Hofäcker & König, 2013). Fahlen (2012), gave a justification that, shorter working hours minimises conflict in both dimensions; work-to-home and home-to-work. Hill (2008) and Hill, Ferris & Mårtinson (2010) added that, job resource specifically workplace flexibility is a determinant of WLB and it refers to an individual's ability to make choices influencing when, where and for how long they engage in work-related activities. In a study by Oswald (2012), working environment was identified as a determinant of WLB among reproductive and child health care providers.

Leblebici (2012) did a study in a Turkish bank and found workplace quality as a major determinant of WLB. Moreover, reviews on WLB conducted in Obiageli, Uzochukwu and Ngozi's (2015) study revealed four (4) key determinants of WLB to include flexible working arrangement (compressed hours, homeworking), care assistance (child care arrangement), leave arrangement (parental leave, annual leave) and general services (employment assistance programmes). These determinants were found in studies by (De Cieri & Bardoel, 2009; Ojo, Falola, & Mordi, 2014). In Muchiti and Gachunga's

(2015) study, working schedule and leave programmes such as maternity leave, paternity leave and compassionate leave were the determinants of WLB.

Robak *et al.* (2013) revealed that, management style and communication style are the two (2) major determinants of employee's WLB and as such, have significant influence on the latter. Also, Mwangi *et al.* (2017) conducted a study to examine the effect of WLB on employees' performance in Kabarak University. The study was conducted on 244 staff of the University and used the descriptive technique. The study's determinants of WLB comprised work-family priorities conflict such as stress and balanced work and family, having in-depth knowledge about one's work employee assistance programmes including counselling and health programs.

Concept of Exit intention

The intention of an individual to quit his/her work role or organisation is primarily shown in his/her attitude towards the work and the organisation as a whole (Noor, 2011). Noor added that, exit intention (EI) is positively related with actual turnover. As such, an individual's exit intention his/her organisation has been included in several attitudinal models (Villanueva & Djurkovic, 2009). This is because, increase in actual turnover rates reduce reputation or good will and in turn increase operational costs through the re-hiring and training of new staff (Kumar & Eng, 2012). Actual turnover can be very harmful to an organisation's productivity and precisely so if skilled workers regularly leave the organisation (Kanwar, Singh & Kodwani, 2012). Actual turnover is therefore seen as the rate at which employees leave an organisation and are replaced by new employees (Im, 2011).

Bloome, Van Rheede and Tromp (2010) defined intention to leave as an individual's perceived likelihood that they he/she will be staying or leaving his/her organisation. Kanwar *et al.* (2012) also defined exit intention as an employee's voluntary decision to quit his/her organisation. Similarly, Jeswani and Dave (2012) defined exit intention as a consideration by an employee to leave his/her organisation in search for another job opportunity within a given period of time. Mbah and Ikemefuna (2012) defined it as an employee's intention to change jobs or organisations in a voluntary manner. Kim and Lee (2014) also defined this concept as the thoughts of an employee to voluntarily quit his/her job. Park and Jung (2015) similarly defined exit intention as an estimated probability of an individual to leave his/her organisation over a given time period.

Pradana and Salehudin (2013) suggested that, although it is clear that people quit their jobs for several reasons, there is consistent research providing evidence that voluntary turnover can be explained by an employee's exit intention his/her organisation. As such, the issue of exit intention is indisputably a very important one. Organisations all over the world are trying to put measures in place to address its occurrence (Mbah & Ikemefuna, 2012). It is believed that, employee's exit intention is influenced by factors including work-life conflict, frequent dissatisfaction and poor or inadequate WLB programmes such as work-family support policies, leave policies and compensation packages. Managers have been encouraged to desist from exploiting employees in order to enable them retain and stay committed (Mordi *et al.*, 2013; Park & Jung, 2015).

Clearly, in banking institutions, employees' exit intention and actual turnover bear negative implications on service delivery to customers/clients and this could eventually affect their profitability. Evidently, as more employees intend to leave their banking jobs, the operations of their banking organisations are directly affected and this could also affect their competitiveness. Studies have revealed that, exit intention among employees produce negative individual and organisational outcomes such as job dissatisfaction, high absenteeism, job stress, poor individual performances, low productivity, loss of organisational reputations, increased operating costs and loss of revenues (Park & Kim, 2009; Park & Jung, 2015). Based on the competitiveness of the banking sector coupled with the significant contributions of employees, it is appropriate for banking institutions to manage their employees in bid to ensure they remain committed to their organisations.

Determinants of Exit intention

Several factors have been found to contribute to or determine an individual's exit intention and findings from existing literatures were adopted by the study. Daly and Dee (2006) identified several determinants of employees' exit intention and grouped them into three (3) models: structural, environmental and psychological factors. The structural factors represent work conditions such as communication, autonomy, role conflict, workload and distributive justice whereas the environmental factors consisted of job opportunity or alternative job availability and kinship responsibility.

Finally, the psychological factors include job satisfaction, engagement and organisational commitment. It is to note that, their findings have formed the

basis for current research and as such, majority of the current literature (Mathis & Jackson, 2006; Deery & Jago, 2009; Shujat, Cheema & Bhutto, 2011; Kim & Jung, 2015) have approved these determinants.

However, Mathis and Jackson (2006) identified other determinants of employees' exit intention and include unmet career goals which could be financial or non-financial in nature. They explained that, with regards to the financial nature, inadequate monetary incentives in terms of salaries, allowances and bonuses determine an employee's exit intention. This was supported by Tham and Meagher (2008) who stressed that, monetary incentives determine employees' exit intention. They added that, levels of job stress, job demand and job satisfaction could also determine employees' exit intention. Also, Deery and Jago (2009) found that, these determinants could include job attitudes such as job satisfaction and commitment.

Shukla and Sinja (2013) posited that, employees' exit intention could be influenced by two (2) primary factors comprising expected outcome and level of stress associated with their current work condition. Bean added that, an employee would always consider quitting his/her job if he/her evaluation produce negative outcomes likewise the level of stress associated with his/her is perceived as high and uncontrollable. Additionally, other researchers have found that, determinants of employees' exit intention include job satisfaction levels, employee engagement, employee-employer relationships, level of affective commitment, training and development tools, work environment, career growth, leadership style of management and work-life conflict (Cardoso, Fontainha & Monfardini, 2008; Medlin & Green, 2009; Albrecht & Andreetta,

2011; Jaffari, Aziz, Hussain, Akhtar & Ur-Rehman, 2011; Ucho, Ngbea, Sunday & Banje, 2015).

Ucho, Mkavga & Onyishi (2012) revealed that, employees intend to quit when they feel dissatisfied, disengaged and also frequently stressed up in their workplaces. Ayalew (2015) also stressed that, a major but unrealised determinant of exit intention is availability of alternative jobs. He argued that, if employees are aware of lucrative offers elsewhere, they may be induced to change jobs. Moreover, other scholars have identified similar and different determinants of employees' exit intention and they include autonomy, communication style, communication openness, distributive justice, procedural justice, role conflict, work load, job satisfaction, organisational commitment and job opportunities (Price & Mueller, 1986; Park & Kim, 2009).

Work Life Balance and Exit intention

The literature here is empirical to find out how Work life balance (WLB) impacts on employee exit intention in his/her banking firm. Typically, Ojo *et al.* (2014) looked at WLB practices and policies: managers and employees experience in the Nigerian Banking Sector. The purpose of the study was to explore the extent to which WLB policies/practices are used to influence employees in the banking sector. The study adopted the quantitative method and descriptive survey design. Data were obtained from questionnaires administered to 600 respondents although the population size and sampling technique were not indicated. Using Spearman's correlation, the study found that, positive relationships exist between the various WLB policies and employees' attitudes in relation to job satisfaction, job commitment and performance. This implies

that, the more employees are exposed to WLB policies/practices the less they intend to quit their banking jobs.

Oswald (2012) also conducted a quantitative research and focused on examining the effect of working conditions, a determinant of WLB, on performance of reproductive and child health care providers in Tarime district. The study employed a quantitative approach and descriptive survey design. It was found that, WLB had a moderate effect on workers' performance in the Tarime district. Also, Kim (2014) conducted a quantitative research aimed at investigating the effect of WLB on affective commitment and in role performance. The data was analysed using multiple regressions and it was found that, WLB has a strong effect on affective commitment and in role performance. This implies that, as employees' affective commitment are influenced by WLB, they in turn have no intentions of quitting their work roles or organisation.

A quantitative study on WLB practices and their effect on employee job performance at EcoBank Kenya was conducted by Kamau, Muleke, Makaya and Wagoki (2013). Analysing data through correlation and regression, the study found that, WLB practices like employee assistance programmes and leave policies influence employee performance. They concluded that, the availability of employee assistance programmes improved employee performance as well as employees' attendance rates. This implies that, the presence of WLB policies could influence an employee's exit intention from EcoBank Kenya.

In Ghana, Mehmood (2013) conducted a quantitative study to assess the effect of WLB on job performance and turnover intentions of employees at Barclays Bank Ghana Ltd (BBGL). Data obtained were analysed using

descriptive such as frequencies and percentages and this was inappropriate for examining cause and effect relationship. However, it was found that, majority of employees had intentions of quitting the bank due to inadequate WLB policies. Fapohunda (2014) did a study on the effect of WLB on productivity. This quantitative study aimed at exploring the connection between WLB and organisational commitment and also to determine whether WLB practices decrease employee turnover and absenteeism in the banking industry. The study found a positive relationship between WLB practice and employee turnover.

Obiageli *et al.* (2015) did a quantitative research which specifically examined the extent to which WLB precisely leave policies, affect employee performance in terms of service delivery in selected banks in Lagos State. Using Yamane's formula, the study sampled 262 employees from a population of 759 employees. It was concluded that, WLB practice is key to increasing employee performance. This implies that, WLB could also positively influence an employee's exit intention. Azeem and Akhtar (2015) also conducted a study to explore the influence of WLB on job satisfaction (JS) and organisational commitment (OC) among health employees. The study carried out correlation and regression analysis and found that, a moderate positive relationship exists between WLB, JS and OC. The study concluded that, as employees become satisfied and committed as result of WLB, their intentions of quitting are minimised.

Muchiti and Gachunga (2015) carried out a study on the influence of WLB on employee productivity in Kenya. The study purposely established the influence of WLB on employee productivity in Milimani Law Courts in Nairobi of Kenya. The study was founded by segmentation and compensation theories.

The study sampled 67 employees from 200 employees of the Courts using stratified sampling method. The study wrongly analysed data using SPSS v. 21 and MS excel. However, the study found that, WLB significantly and positively influence employee productivity. Another quantitative study was carried out by Maurya *et al.* (2014) to purposely analyse the relationship between WLB policies and employee job satisfaction. Using SPSS, the processed data was analysed using correlation and it was found that, each of the WLB policies on its own, is a predictor of job satisfaction. This implies that, WLB policies have impacts on job satisfaction and in turn exit intention.

Munro (2015) conducted a quantitative study on WLB, Job satisfaction and turnover intention among Information Technology employees in South Africa. The study aimed at examining whether WLB significantly predict job satisfaction and turnover intention. As such, the cross-sectional survey research design was employed. Also, the study used the stratified random sampling technique to sample 79 employees from an unknown population. questionnaires were administered and data obtained were analysed using descriptive statistics, correlation, independent t-tests and regressions. The study found that, work-home interface as a determinant of WLB has both positive and negative relationship with job satisfaction and turnover intention. This implies that, the presence of work-home interface negatively influences turnover intention among employees in the South African IT company.

Chitenje (2018) conducted a study on the impact of WLB on employee's job satisfaction in Banking Sector in Tanzania. The purpose of the study was to examine the effect of WLB on job satisfaction in Tanzania. The study was quantitative in nature and wrongly employed a descriptive technique,

specifically case study. the study was underpinned by Demand-Control and Demand-Resource models. A primary method, notably structured questionnaire, was used to collect data from a random sample size of 70 out of a population of 244. Data collected was wrongly analysed using Statistical Package for Social Sciences (SPSS) and Chi-square test was also used. The study's results were presented in percentages which was inappropriate. The study found that, work family conflicts affect employees' performance and thus concluded that, WLB should be embraced since it has an effect on employees' performance.

From the reviews conducted, it could be deduced that, work life balance has a major impact on employees' exit intention in various organisations including banking institutions. However, some of the literatures reviewed were not underpinned by any theory which made the foundations upon which their studies were built more subjective (Oswald, 2012; Ojo *et al.*, 2014; Azeem & Akhtar, 2015). Also, some of the literatures (Mehmood, 2013; Obiageli *et al.*, 2015; Azeem & Akhtar, 2015) employed wrong methods in carrying out their respective studies and thus affected their results. Precisely, key research methods such as research designs, data processing and analytical tools employed in some of the studies were inappropriate and this affected their findings.

Further, few of the literatures (Delecta, 2011; Munro, 2015) adopted employee' exit intention as the dependent variable since most of the existing studies employed dependent variables such as employee performance, commitment, job satisfaction and productivity. These dependent variables were still considered relevant because they are considered predictors or determinants

of exit intention. Based on the research gaps identified in existing literatures coupled with inadequate researches available in Ghana, it was prudent to conduct this study in order help bridge the gap.

Chapter Summary

This chapter reviewed current literature related to the study in bid to provide grounds and justifications for the study's findings. Also, the chapter revealed that, the spill over theory underpinned the study due to its relevancy to the study's purpose and objectives. The theory explained that, one can transfer the impact of a particular context (work or home) to the other. Also, existing studies have found inconclusive results in terms of the effect of work life balance on employee exit intention. This is because, as Fapohunda (2014), for instance, found a positive relationship between these variables, Munro (2015) and Chitenje (2018) found a negative relationship between these variables. Also, some of the existing literature were not underpinned by any theory which affects the foundations of their respective studies. These variations create a gap in literature which the study sought to fill.

CHAPTER THREE

RESEARCH METHODS

Introduction

This study sought to examine the effect of work life balance on employee's exit intentions in three (3) selected Commercial banks in the Wa municipality, Ghana. In view of this, this chapter of the study details the methods adopted in carrying out the study. The chapter specifically entails the research design, study area, study population, sampling procedure, data collection instruments, data collection procedure and data processing and analysis of the study.

Research Design

A research design is seen as a blueprint for carrying out a study with maximum control over factors that may interfere with the validity of the finding (Grove, Burns & Gray, 2012). They added that, choosing a particular research design is dependent on the study's approach or method. Studies have therefore revealed various research approaches and notably: qualitative, quantitative and mixed approaches (Creswell, 2014; Saunders & Thornhill, 2011; Saunders, Lewis, Thornhill & Bristow, 2015). As such, the purpose of one's study determines the appropriate approach to employ (Saunders *et al.*, 2015). In view of this, the study employed the quantitative approach due to its purpose which was to examine the effect of one variable on the other.

Creswell (2014) revealed that, a quantitative approach uses quantitative techniques to explain issues in a study and is also relevant for examining cause

and effect relationships between variables. This approach also allows for generalisation of a study's findings to the entire population since those findings are more objective than subjective. Considering the purpose of the study coupled with its quantitative approach, the study adopted the causal research design. This is because, this design allows the study to examine cause and effect relationships between variables using inferential statistical tools (Saunders *et al.*, 2015), as required in objective three. This design also allows the use of descriptive tools in analysing data as in the case of objective one and two. In this regard, the study employed this design due to its relevance in achieving the study's objectives.

Study Organisation

This study was carried out within the scope of banking institutions in Ghana specifically those within the Wa municipality, Upper West region of Ghana. The Ghanaian banking industry has grown tremendously since 1953 where the first bank (Bank of the Gold Coast) was set up by the then Government and Alfred Engleston, formerly of Bank of England. As time elapsed, the bank was divided into two: Bank of Ghana which operated as a bank of issue and now a complete central bank and the GCB bank, which had monopoly over accounts of public corporations. Between the periods 1957-1965, more banks including: Agricultural Development Bank (ADB), Merchant Bank (MB), Ghana Investment Bank (GIB) and the Social Security Bank (SSB) were established in the country by legislation.

In 1989, the Banking Law was enacted which enabled more local bodies to file applications for licences to operate as banking institutions. This led to the establishment of banks such as CAL Bank, Merchant Bank, Allied and

Metropolitan Bank, ECOBANK, among others. By the passage of time, more banks including GN Bank, UniBank, UT Bank sprung up. All these commercial currently have branches scattered across the country in bid to ensure financial inclusion, expand access to finance and instil savings culture among Ghanaians. Despite the tremendous development of the Ghanaian banking industry which boasted of 30 banks in 2016, it has faced downturns in recent times leading to the collapse of notable banks such as UT Bank, Capital bank and UniBank.

However, fierce competitions, poor employee performances, among others, have been attributed for the downturn, but, however, commercial banks such as GCB bank, NIB and GN Bank continue to operate in the country. This has prompted researchers and other stakeholders to take a closer look at these existing banks in bid to help ensure their survival and subsequent development. It is on this note that, the study focused on commercial banks in Ghana and more specifically the Wa municipality.

The municipality has over 15 banking/non-banking institutions with ten (10) of them being banking institutions: APEX Bank, GCB Bank, National Investment Bank (NIB), Stanbic, First National Bank (FNB) whereas the remaining five (5) are non-banking institutions. Despite the presence of these banks, the study focused on three banks: GCB bank, NIB and GN Bank because they currently have larger customer base in the municipality and as such, their performances are of keen interest to the indigenes and the country as a whole.

Population

The study's population was made up of staff of three (3) selected commercial banks in the Wa Municipality. These selected banks include GCB

Bank, GN Bank and National Investment Bank (NIB). From their respective reports, it was found that, GCB Bank has a staff strength of 39 while GN Bank has a staff strength of 35 and NIB has a staff strength of 32 staff. In totality, the study's population size was 106 staff of the three (3) selected banks in the study area. The population was made up of staff with differing demographic backgrounds in relation to age, sex, qualifications and experience in bid to obtain relevant data for the study. Also, the study ensured that none of the members in the population was under 18 years; seen as minors.

Sampling Procedure

Due to the reasonable size of the population, it was possible to collect data on the whole population. As such, the study employed the census technique wherein every member in a population is selected for data collection. This census technique covered all members of the target population (106 staff). This technique provides a higher degree of accuracy, reliability and is suitable for heterogeneous units in a population. Simply put, all the 106 workers from GCB Bank, GN Bank and National Investment Bank (NIB) participated in the data collection exercise.

Data Collection Instrument

A primary data collection instrument specifically the structured questionnaire was employed to collect data from respondents. Saunders, Lewis and Thornhill (2012) revealed that, with a structured questionnaire, each person is asked to respond to the same set of questions in a predetermined order and it is suitable for a quantitative study. This is because, it helps in obtaining objective responses from respondents and thus allowing for quantitative

analysis. The questionnaire was therefore structured in four (4) sections with Section A soliciting for information on respondent's demographic characteristics in relation to sex, age and educational level, among others.

Sections B-D contained questions geared towards obtaining data to achieve the study's objectives. Items under these sections were put on a 5-point rating scale with 1 representing least agreement and 5 representing highest agreement. Specifically, Section B contained items in relation to the first research objective on the determinants of work-life-balance. Section C also contained items in relation to the second research objective on the determinants of exit intention. Finally, Section D contained items in relation to the third research objective on the effect of work-life-balance on exit intention among workers at the three selected commercial banks within the Wa municipality.

Validity and Reliability

The reliability and validity of the research instrument were ensured by undertaking various approaches to validate and refine the instrument (questionnaire). Face validity, for example, was addressed by allowing peers with good research backgrounds to painstakingly read the questionnaires in order to identify and rectify errors. In bid to achieve content validity, the instrument was further thoroughly scrutinised by an expert (supervisor) for final corrections, if any, before using it.

In regards to reliability, Makasi, Govender and Munyoro (2014) sees it as the extent to which results are consistent over time. They noted that, if the results of a study can be reproduced under a similar methodology, then the research instrument is considered to be reliable. Reliability of this study's research instrument was achieved by conducting a reliability test using

Cronbach alpha. The value of the Cronbach alpha determines the extent to which a study's research instrument is reliable (Saunders *et al.*, 2015). Specifically, a reliability test with Cronbach alpha (α) of (0.7) or more is classified as acceptable. Based on the reliability test, a α of 0.902 was obtained using all the question items (33). This means that, the study's instrument was reliable for the purpose within which it was used.

Data Collection Procedures

Before undertaking the data collection exercise, permission letter signed by the Head of Department of the Department of Human Resource Management, University of Cape Coast, was obtained and attached to the questionnaire. This was done in order to prevent respondents from having doubts about the credibility of the whole data collection exercise. After obtaining permissions from appropriate authorities, the questionnaires were then randomly distributed to the respondents. To ensure maximum and timely response rate, a period of ten (10) working days was allocated for the data collection exercise and this was basically due to the busy schedules of the staff of these banks.

It is to note that, the data collection exercise was personally carried out from 8th October, 2018 to 9th November, 2018. Due to the tight schedules of the respondents, the questionnaires were distributed break hours (12:30pm-1:30pm). Respondents were allowed fill the questionnaires at their own convenience. The data were then retrieved from the respondents on a daily basis during the exercise. Out of the 106 questionnaires distributed to the respondents, 98 of them were retrieved from them. This obtained a response rate of 92.45 percent.

During the collection, the exercise was faced with major a challenge which was the unwillingness of some banking staff to partake in the exercise due to various reasons such as confidentiality issues and inflexible schedules. This challenge contributed to delays in accessing some of the respondents coupled with difficulties retrieving the questionnaires administered. However, this difficulty was minimised by providing assurances and also allowing them to fill the questionnaires during their limited free periods.

Ethical Considerations

Neuman (2014) suggested the main rules of data collection to include voluntary participation, right to privacy, anonymity and confidentiality. In relation to voluntary participation, none of the respondents were involved in the data collection exercise against their free will. This was achieved by informing the respondents to voluntarily participate in the exercise and thus none of them was forced to participate. Also, right to privacy was achieved by allowing the respondents to fill the questionnaire on their own but left unclear statements unanswered for further explanations through their own convenient medium.

Also, anonymity was ensured by not allowing respondents to indicate their names, contacts or other sensitive personal information on the questionnaire. Respondents were assured that none of their demographic characteristics would be leaked to the public domain. Moreover, confidentiality was also ensured by assuring respondents that all information provided would be kept confidential and thus none of them would be used for purposes other than this study. In view of these, all ethical rules/considerations were met in the study.

Data Processing and Analysis

The data gathered from the field was first edited to check or examine the consistencies and discrepancies in the responses. It was then coded by using numbers to represent words and then processed using the Statistical Package for Social Sciences (SPSS) version 24. The processed data was then analysed using both descriptive (frequencies, percentages, means and standard deviations) and inferential (correlation and regression) statistical tools. These tools were prompted by the research objectives and for instance, Pearson`s Co-efficient of Correlation was adopted identify the relationship between WLB and intention quit whereas, the regression tool went further to provide the effect of WLB on exit intention among employees in the selected banking institutions in the Wa municipality.

CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

This chapter discusses the results and presents the findings of the study. These results are guided by data collected through questionnaires. This chapter specifically entails sections in relation to: socio-demographic characteristics of respondents, determinants of work life balance, determinants of exit intention and the effect work life balance on exit intention in Ghana's banking industry.

Socio-demographic Characteristics of Respondents

This section presented the specific personal characteristics of the respondents. This set of data was collected to help ascertain the demographic background of the respondents. These background data include sex, level of education, employment status and number of years in the service. The results are reported in Table 1.

From Table 1, in relation to sex, majority (67) of the respondents (workers) are males and this represents (68.4%) of the 98 respondents used. Thus, (31) respondents are females representing (31.6%). This implies that, more females need to be recruited into these banking institutions in bid to ensure gender equality. In terms of age, majority (45) of the respondents representing (45.9%) are within the ages of 18-30 years. This is followed by 43 of the respondents representing (43.9%) who are within the ages of 31-40 years, 8 of them representing (8.2%) are within the ages of 41-50 years and finally, 2 of them representing (2.0%) are within the ages of 51-60 years. This means that, majority of the respondents in the selected banking institutions are within their

active working periods and thus require more motivation and training incentives to help them develop and invariably improve their individual performances.

Table 1: Socio-demographic Characteristics of Respondents

	Frequency	Percent
Sex		
Male	67	68.4
Female	31	31.6
Age Group		
18-30 years	45	45.9
31-40 years	43	43.9
41-50 years	8	8.2
51-60 years	2	2.0
Level of Education		
Certificate	1	1.0
Diploma	18	18.4
Degree	60	61.2
Master's degree	18	18.4
HND	1	1.0
Job Position		
Direct Sales Executives	18	18.4
Bank Officers/Managers	19	19.4
Customer Representatives	27	27.6
Teller/Cashier	16	16.3
Credit Officers	7	7.1
Administrative Staff	11	11.2
Years Worked		
Below 5 years	27	27.6
5– 10 years	22	22.4
11 – 15 years	21	21.4
16 – 20 years	16	16.3
Over 20 years	12	12.3
Total	98	100.0

Also, in terms of highest educational qualification, majority (60) of the respondents representing (61.2%) are first degree holders. This is followed by 18, 18 of the respondents representing (18.4%), (18.4%) who are diploma certificate holders and master's degree holders respectively. Finally, 1, 1 of the respondents representing (1.0%), (1.0%) are certificate and HND holders respectively. This means that, all of the respondents are academically inclined and thus can provide the relevant information needed to inform policies.

In terms of current job positions, majority (27) of the respondents representing (27.6%) are customer representatives. This is followed by respondents (19) representing (19.4%) who work as bank officers/managers. Also, 18 of the respondents representing (18.4%) are direct sales executives, 16 of them representing (16.3%) are tellers/cashiers, 11 of them representing (11.2%) are administrative staff and finally, (7) of them representing (7.1%) are credit officers.

Finally, in terms of number of years worked at respective banks, Table 1 revealed that, majority (27) of the respondents representing (27.6%) have worked for less than 5 years, 22 of them representing (22.4%) have worked for between 5-10 years, 21 of them representing (21.4%) have worked for between 11-15 years, 16 of them representing (16.3%) have worked between for 16-20 years, while 7 of them representing (7.1%) have worked for over 20 years. This implies that, majority of the workers in these banking institutions are not experienced enough and as such, require more innovative training programmes to constantly improve upon their skills.

Determinants of Employees' Work Life Balance in the Banking Industry

This section presents the study's results on the first research objective. This objective is set to help in identifying the key factors that decisively affects the nature and outcome of employee work life balance in the banking industry in Ghana. To achieve this, the study obtained responses from the respondents using structured questionnaires. The data gathered were then analysed using descriptive tools such as means and standard deviations. The results are specifically presented on the determinants of work-life balance in the banking industry in Ghana. It is to note that, the higher the mean score of a given indicator, the higher that indicator positively and highly determines work life balance. The results are presented in Table 2.

Table 2: Determinants of work-life balance

	Mean	Std. Deviation
Job demands	3.79	1.262
Resource Availability	3.61	1.118
Job control	3.66	1.121
Leave Policies	3.54	1.270
Work Flexibility	3.27	1.223
Sharing work roles	3.34	1.226
Workplace Quality	3.50	1.286
Management Style	3.68	1.041
Knowledge about work	3.95	1.196
Communication Style	3.59	1.209

Source: Field survey, Asumadu (2019)

From the table, the results on the determinants of work life balance in the selected banking institutions were analysed using means and standard deviations. Factors with the highest mean present the highest determinant of work life balance in the banking industry in Ghana and vice versa. Table 2 reveals that, having in-depth knowledge about ones' work is the key factor that positively and highly determines workers work life balance in the banking industry in Ghana, specifically the individual banks under consideration. This is because, this factor obtained a mean of 3.95 with a standard deviation of 1.196. This means that, workers are able to effectively balance their work with personal roles if they have in-depth knowledge and thus clear understanding of their work responsibilities.

This result is followed by the demanding nature of their jobs which had a mean of 3.79 with a standard deviation of 1.262. This means that, workers are able have a work life balance if they are able to overcome the demanding nature of their jobs. Clearly, due to the competitive nature of banks in recent times, workers have been forced to work under huge demands and thus affect their personal and family life roles. Thus, ones' ability to meet these demands help them to effectively determine their work life balance.

From Table 2, the next major determinant of work life balance in the banking sector is the kind of management styles adopted by their management. This result had a mean of 3.68 with a standard deviation of 1.041. This means that, workers are able to determine their work life balance if current management styles in their respective organisations favour them. Adopting poor management styles could lead to high employee dissatisfaction and invariably affect their ability to balance work with life roles.

Another major determinant of work life balance of employees in the banking sector is their ability to have control over their jobs. From the table, this result reported a mean of 3.66 with a standard deviation of 1.121. This result mean that, workers of these selected banking institutions are also able to balance their work with personal life roles once they are able to have control over their respective jobs or roles. Clearly, the presence of management, other superiors and control strategies (for example, code of conduct) restrict workers from having total control over their jobs and this influence their ability to balance work with life roles.

This result is also followed by the availability of resources at the selected banking institutions. This result produced a mean of 3.61 with a standard deviation of 1.118. This means that, workers are able to moderately balance their work with life roles if there are adequate resources available to them. Clearly, banking institutions in recent times rely on resources (financial, capital-machines, office equipment) in order to survive and as such making these resources available to their workers go a long way to determine their work life balance and invariably improve their performances.

Further, the communication styles in these selected banking institutions is also considered as another positive and moderate determinant of work life balance among workers. This result reported a mean of 3.59 with a standard deviation of 1.209. This means that, the communication styles implemented by management in these banking institutions can help them balance their work with personal life roles. Clearly, poor communication style affects smooth interactions among workers and as such serve as catalyst for conflicts among

them. These would invariably lead to work life conflicts and thus is seen as a determinant of work life balance although not among the major determinants.

This is also followed by the leave policies available at these banking institutions with a mean of 3.54 and a standard deviation of 1.270. This means that, for workers to effectively determine their work life balance, they consider the leave policies available to them in their respective institutions. Due to the competitive nature of banking activities, leave policies (annual, parental, long service, study leave, leave without pay, compassionate leave, etc.) allow workers to flexibly meet personal, community, family and even work commitments without compromising on achieving their organisations' objectives.

Moreover, the quality of the workplace is seen as a minor determinant of work life balance among workers in the selected banking institutions. This factor had a mean of 3.50 with a standard deviation of 1.286. This means that, in determining their work life balance, workers pay less attention to work place quality which is characterised by competitive salaries, trust between management and workers, fairness, equity and challenging yet achievable organisational goals.

This is also followed by workers sharing their work roles with their colleagues which produced a mean of 3.34 with a standard deviation of 1.226. Although determinant is positively related with work life balance, the rate at which it affects work life balance is low. This means that, workers pay less attention to sharing work roles when they intend to balance their work with life roles. This could be because, sharing work roles with colleagues does not

automatically liberate workers from performing the challenging roles expected of them.

Finally, the flexibility of working hours had the lowest mean of 3.27 with a standard deviation of 1.223. Thus, this determinant affect work life balance positively but at a very low rate. This means that, workers in the selected banking institutions least consider the flexibility of working hours whenever they determine their work life balance. This could be because, workers have come to appreciate that inflexible working schedules is inevitable in their jobs and as such have conditioned themselves in that regard. Workers also earn overtime allowances due to these inflexible working hours which help them to obtain extra funds which help them balance their work with life roles.

From the above discussion, it can be deduced that, the highest determinants of work life balance among workers in the selected banking institutions include having in-depth knowledge about one's job, meeting job demands and effective management styles. These determinants have positive and highly affect work life balance. This finding is in line with studies by Asher, 2011; Bakker & Demerouti, 2007; Hofäcker & König, 2013; Robak and Slocinska (2013) and Mwangi *et al.* (2017). For instance, Robak and Slocinska (2013) found management style as the major determinant of WLB. Also, Hofäcker and König (2013) found that, work demand is a major determinant of WLB.

On the other hand, the results revealed the least determinants of WLB to include workplace quality, sharing work roles and flexibility of working hours. These determinants have positive, but, low effect on work life balance. However, the finding contradicts a study by Leblebici (2012) who found

workplace quality, for instance, as major (high) determinants of work life balance.

Determinants of Employees' Exit intention in the Banking Industry

This section presents the study's results on the second research objective. The results are specifically presented on the determinants of exit intention among employees in the banking industry in Ghana. These results are presented in relation to the major determinant factors: structural, environmental and psychological factors respectively. Table 3 presents the results on determinants of exit intention based on the structural factors.

Table 3: Structural factors

	Mean	Std. Deviation
Communication Style	2.92	1.462
Conflicting Roles	2.51	1.278
Unfavourable work schedules	2.63	1.303
Difficulty in job sharing	2.64	1.326
Work demands	3.23	1.361

Source: Field survey, Asumadu (2019)

From the table, it can be seen that the highest structural factor considered by workers when determining their exit intention is the demanding nature of their works. This factor obtained a mean of 3.23 with a standard deviation of 1.361. This means that, workers in the selected health institutions intend to quit their work roles whenever they feel that their jobs are too demanding and thus put too much pressure on them. This is followed by the communication style in these banking institutions (M=2.92; SD=1.462). This means that, workers

intend to quit whenever they are dissatisfied with the communication style in their organisations.

This result is also followed by the difficulties associated with sharing the job roles with colleagues ($M=2.64$; $SD=1.326$). Due to the demanding nature of jobs in the banking sector, it is appropriate for workers to easily share job roles among themselves in order to achieve expected objectives. As such, the study's result reveals that, workers consider this structural factor when they are determining whether to quit their organisations or not. On the other hand, unfavourable work schedules were found to be a minor determinant of exit intention among workers in the selected banking institutions. This is because, the result revealed a lower mean of 2.63 with a standard deviation of 1.303. This means that, unfavourable work schedule is not considered as a major structural factor to workers when they are determining their exit intention or stay.

Finally, the table revealed that the least structural factor workers consider when determining their exit intention is when there are conflicting roles. This result obtained a mean of 2.51 with a standard deviation of 1.462. This means that, workers roles are clearly defined in their respective banking institutions, but however, in times of these roles conflicting with each other, they do not induce workers to consider quitting their work roles.

From the above, it can be seen that, the major structural factors which workers view as highest determinants of their exit intention include demanding nature of their jobs and the communication style in these selected banking institutions. This finding is in line with a study by Kim, Twombly and Wolf-Endel (2013) who found communication style as a major determinant of exit

intention. On the other hand, the minor structural factors which workers place less emphasis on when determining their exit intention include: difficulties sharing jobs and unfavourable work schedules.

Table 4 presents the results on determinants of exit intention based on the environmental factors.

Table 4: Environmental factors

	Mean	Std. Deviation
Favourable job opportunities	2.92	1.412
Strict Supervision	2.81	1.375
Monetary incentives	2.90	1.366
Inadequacy of resources	2.71	1.316
Processes and Systems	2.84	1.233

Source: Field survey, Asumadu (2019)

From the table, it can be seen that the highest environmental factor considered by workers when determining their exit intention is the availability of job opportunities elsewhere. This factor obtained a mean of 2.92 with a standard deviation of 1.412. This means that, workers in the selected health institutions intend to quit their work roles whenever they feel that they can obtain other favourable jobs elsewhere. Another major environmental factor that workers consider when determining their exit intention is the monetary incentives given to them ($M=2.92$; $SD=1.462$). This means that, workers intend to quit whenever they feel dissatisfied with the monetary incentives such as salaries, allowances and bonuses available in their respective organisations.

This is followed by the established processes and systems at the selected banking institutions ($M=2.84$; $SD=1.233$). This means that, workers intend to

quit whenever they feel that the processes and systems implemented in their organisations do not favour them. However, an environmental factor, “working under strict condition” was found to be a minor determinant of exit intention among workers in the selected banking institutions. This is because, the result revealed a lower mean of 2.81 with a standard deviation of 1.375. This means that, working under strict supervision is not considered as a major environmental factor to workers when they are determining their exit intention or stay.

Finally, the table revealed that the least environmental factor workers consider when determining their exit intention is the inadequacy of resources to work with. This result obtained the lowest mean of 2.71 with a standard deviation of 1.316. This means that, whenever workers in these selected banking institutions intend to quit, they least consider the resources available at their disposal. This implies that, workers are satisfied with the resources available to them and as such, do not consider their inadequacies when determining whether to quit or not.

From the above, it can be seen that, the major environmental factors which workers view as highest determinants of their exit intention include demanding nature of their jobs and the communication style in these selected banking institutions. This finding is in line with a study by Mathis and Jackson (2006) who found major determinants to include non-financial and financial incentives. Tham *et al.* (2008) who stressed that, monetary incentives determine employees' exit intention. On the other hand, the minor environmental factors which workers place less emphasis on when determining their exit intention

include: working under strict conditions and the inadequacy of resources available to work with.

Table 5 presents the results on determinants of exit intention based on the Psychological factors.

Table 5: Psychological factors

	Mean	Std. Deviation
Dissatisfaction with job	2.39	1.329
Feeling of disengagement	2.33	1.306
Poor managerial commitment	2.35	1.355
Job stress	3.13	1.321
Leadership style	2.84	1.375

Source: Field survey, Asumadu (2019)

From the table, it can be seen that the highest psychological factor considered by workers when determining their exit intention is the stressful nature of their jobs. This factor obtained the highest mean of 3.13 with a standard deviation of 1.321. This means that, workers in the selected health institutions intend to quit their work roles due to job stress which usually comes from their job demands. Another major psychological factor that workers consider when determining their exit intention is the leadership style of their management (M=2.84; SD=1.375). This means that, workers intend to quit whenever the leadership style of their management team is unfavourable to them.

This is followed by the regular dissatisfaction with job roles among the workers at the selected banking institutions (M=2.39; SD=1.329). This means that, workers may intend to quit whenever they feel dissatisfied with their work

roles. On the other hand, a psychological factor, “poor management commitment” was found to be a minor determinant of exit intention among workers in the selected banking institutions. This is because, the result revealed a lower mean of 2.35 with a standard deviation of 1.355. This means that, management’s reluctance to commitment to the course of the organisation does not necessarily induce the workers to intend quitting their respective organisations.

Finally, the table revealed that the least psychological factor that workers consider when determining their exit intention is the feeling of disengagement with their organisations. This result obtained the lowest mean of 2.33 with a standard deviation of 1.306. This means that, whenever workers in these selected banking institutions feel disengaged with their respective organisations, it least induces them to quit.

From the above, it can be seen that, the major psychological factors which workers view as highest determinants of their exit intention their respective organisations include job stress and the leadership style of their management. This finding is in line with studies by Tham *et al.* (2008), Bean (2009), Cardoso and Monfardini (2008), Jaffari (2011) and Albrecht and Andreetta (2011). Albrecht and Andreetta (2011), for instance, found leadership style as a major determinant of exit intention. On the other hand, the psychological factors which workers place less emphasis on when determining their exit intention include: poor managerial commitment and feeling of disengagement with their respective organisations.

Finally, this section presented the results on which indicator is the highest determinant of exit intention among workers in the three (3) selected banking institutions. This result is presented in Table 6.

Table 6: Determinants of Exit intention

	Mean	Std. Deviation
Structural factor	13.9388	4.6169
Environmental factor	14.1735	4.1692
Psychological factor	13.0306	4.9209

Source: Field Survey, Asumadu (2019)

From Table 6, the result revealed that, the highest factor that determines workers exit intention is the environmental factor. This had the highest mean of 14.1735 with a standard deviation of 4.1692. As such, environmental factors such as favourable job opportunities (M=2.92; SD=1.412) and monetary incentive (M=2.90; SD=1.366) are the highest determinants of exit intention among banking staff in the three selected Commercial banks within the Wa municipality. This finding is in line with studies by Mathis and Jackson (2006) and Tham *et al.* (2008). They found major determinants to include financial and non-financial incentives which are examples of environmental factors.

This is followed by the structural factors which had a mean of 13.9388 with a standard deviation of 4.6169. Finally, the least determinant of exit intention among the banking staff is the psychological factor. This result obtained the lowest mean of 13.0306 with a standard deviation of 4.9209. This means that, workers in terms of ranking the three (3) major indicators pay least attention to psychological factors such as job stress and leadership style

management (although they obtained higher means) when determining whether to quit their work roles or not.

Effect of Work Life Balance on Employee's Exit intention

This section presents the third research objective in relation to the effect of work life balance on employees' exit intention in three selected banking institutions within the Wa municipality. Data was analysed using linear regression in a bid to establish cause and effect relationships between the variables under study. The independent variable was presented by work life balance (WLB) while the dependent variable was presented by exit intention (EI). The regression analysis was discussed using three tables comprising model summary, ANOVA and coefficient. The model was evaluated by the coefficient of determination denoted by R-square (R^2). This represented the proportion of variance in the dependent variable which is linearly accounted for by the independent variable (Cohen, 1992). Table 7 gave the model summary of the output.

Table 7: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.381 ^a	.145	.136	3.87439

a. Predictors: (Constant), work life balance, exit intention

Source: Field survey, Asumadu (2019)

Table 7 displayed R, R squared, adjusted R squared, and the standard error. R was the Pearson product moment correlation coefficient which indicated the strength and direction of the linear relationship between the dependent variable (exit intention) and the independent variable (work life

balance). Hence from Table 7, WLB and EI were negatively correlated and the strength of the relationship was weak at .381^a. This finding was based on the R result. The R squared which represented the coefficient of determination is the proportion of variation in the dependent variable explained by the regression model. Thus, about 14.5 percent of the variation in exit intention was explained by work life balance. This result implies that, the employees' abilities to balance work with personal life roles minimises their exit intentions and in turn induce them to remain with their respective banking institutions.

Also, the Adjusted R² of 13.6 percent explained the variation in exit intention that is being explained by an adjustment in work life balance in the regression model or equation. This implies that, any adjustment made in work life balance causes about 13.6 percent change in exit intentions of the banking professionals. Thus, the three selected commercial banks are encouraged to continuously improve upon the work life balance of their banking professionals in a bid to minimise their exit intention.

Moreover, Table 8 displayed the ANOVA results which provided the test significance for R and R² using the F-statistic. The F-statistic was the regression mean square (MSR) divided by the residual mean square (MSE). The table explains whether variation in the dependent variable can be explained by the regression model. Therefore, if the significance value of the F-statistic is small (<0.01) then the independent variable (WLB) does a good job explaining the variation in the dependent variable (EI).

Table 8: ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	245.007	1	245.007	16.322	.000 ^b
	Residual	1441.044	96	15.011		
	Total	1686.051	97			

a. Dependent Variable: EI

b. Predictors: (Constant), WLB

Source: Field survey, Asumadu (2019)

From Table 8, the sig (ρ) value of the F-stat of 16.322 was $0.000 < 0.01$. This implies that, the R and R^2 between work life balance (WLB) and exit intention (EI) was statistically significant, and therefore WLB can significantly influence EI of the banking professionals. Thus, the variation in the dependent variable (EI) can be explained by the linear regression model. This finding was supported by Chitenje (2018) who found work family balance to have a significant effect on the performances and exit intentions of employees at the banking sector in Tanzania.

Finally, the table in the SPSS output labelled coefficients (Table 9) provided information that was useful for understanding the regression equation. The study estimated the functional regression equation using the column marked unstandardized coefficient which implies that the study intends to predict and forecast. Therefore, the constant term from the result was 7.287 and the unstandardized coefficient of WLB was -0.192. Also, the standardised coefficients of the study was -0.047. Based on these results, the study reported the following regression equation predicting exit intention (EI) based on work life balance (WLB).

$$EI = 7.287 - 0.192WLB$$

Table 9: Coefficients^a

Model	Unstandardized		Standardized		
	Coefficients		Coefficients		
	B	Std. Error	Beta	T	Sig.
1 (Constant)	7.287	1.749		4.166	.000
Work life balance	-0.192	-0.047	-0.381	4.040	.000

a. Dependent Variable: exit intention

Source: Field survey, Asumadu (2019)

From the decision rule, when sig values are less than .01, then the coefficient of WLB is significant and vice versa. Table 9 revealed a sig value of 0.00 thus the coefficient of WLB was significant. Therefore, from Table 9, taking the values for the slope and the intercept in the resulting regression equation, the following statements were made: According to the intercept, often labelled as the constant, the expected mean value of exit intention when work life balance = 0 was 7.287. According to the slope (using standardised coefficient), for any improvement made in the independent variable (WLB), the dependent variable (EI) will decrease by 4.7 percent. This means that, work life balance could contribute to the exit intention of the banking professionals in the three selected commercial banks in the Wa municipality. This implies that, work life balance had a negative but weak significant effect on exit intention.

It is to note that, this finding was in line with studies by Mehmood (2013), Munro (2015) and Chitenje (2018). Mehmood (2013), for instance, found that, majority of employees at the Barclays Bank Ghana Ltd had exit intentions due to difficulties in balancing work with life roles. Munro (2015)

also found that work life balance had a negative significant relationship with turnover intention among employees in the South African IT company. Also, Chitenje (2018) found that, work family conflicts affect the performance of employees at the banking sector in Tanzania and this induce them to have exit intentions.

Chapter Summary

This chapter presented the results and discussion of the study's research objectives. The results show that, one's knowledge about work is the major determinant of work life balance, while the environmental factor (job demand and communication style) is the highest determinant of exit intention among banking staff in the three selected Commercial banks. Finally, the results reveal that, work life balance has a negative but weak significant effect on exit intention of the banking professionals. Thus, an improvement made in work life balance would reduce the exit intention of the professionals. The next chapter presents the summary, conclusions and recommendations of the study based on these results.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

This chapter presents the summary of the main findings, conclusions drawn from the findings and recommendations for policy consideration and suggestions for further research.

Summary of the Work

The purpose of the study was to examine the effect of work-life balance on employee exit intentions in three selected commercial banks in the Wa municipality, Ghana. Based on this, the following specific objectives were developed to:

1. assess the determinants of work-life balance in the banking industry in Ghana.
2. assess the determinants of exit intention among employees in the banking industry in Ghana.
3. examine the effect of work-life balance on employee's exit intention in the banking industry in Ghana.

The study employed the quantitative research approach and the causal research design due to the purpose of the study. The structured questionnaire, a primary data collection instrument, was used to gather data from all the 106 members (staff) in the target population. However, 98 out of the total questionnaires (106) administered were reliable for the study and as such,

obtained a response rate of (92.45%). The data obtained were processed using Statistical Package for Social Sciences (SPSS) version 24 and analysed using descriptive tools such as frequencies, percentages, means and standard deviations. The results were presented in tables and discussed in Chapter four. The next section presents the summary of the study's key findings.

Key findings

This study provided an overview and relevant discussion on work life balance and exit intention within academic literature. It has brought to bear relevant information that could inform policies in relation to exit intention at the three selected commercial banks (GCB Bank, GN Bank and National Investment Bank) within the Wa municipality of Ghana. Presentation below are the key findings of the study. The findings are organised according to the research objectives.

In relation to the first research objective on the determinants of work life balance, it is found that, having in-depth knowledge about one's job is the major and highest determinant of work life balance among workers in the selected commercial banks within the Wa municipality. This implies that, the higher the employees deeply understand and thus have detailed knowledge of their work roles, the higher they are able to positively and highly balance their work with life roles which in turn lead to improved performances and vice versa. It however came out that, work flexibility is the least determinant of work life balance. Thus, the more management makes work flexible for the banking staff, the lower these staff are able to balance their work with life roles. This implies

that, making work more flexible for the banking staff does not decisively lead to work life balance.

With regard to the second research objective on the determinant of exit intentions among employees in the Ghanaian banking industry, it is found that environmental factors are the major determinants. This implies that, environmental factors negatively and highly affect workers exit intention. Thus, an increase in environmental factors like monetary incentives and strict supervision would lead to a high decrease in workers' exit intentions and vice versa. Increasing factors such as monetary incentives would lead to increased satisfaction and invariably workers' intentions to stay and enjoy those incentives. On the other hand, the study found psychological factors as the lowest determinant of exit intention. This implies that, psychological factors including job stress and poor leadership style are positively and highly related with exit intention. Thus, the higher the psychological factors, the higher workers intend to quit.

Finally, the third research objective focused on the effect of work life balance on employees' exit intentions. The study found that, work life balance has a negative significant effect on the exit intention of the banking professionals within the three selected commercial banks. This implies that, the more banking professionals are exposed favourable work life balance policies and practices the lesser they intend to exit their respective workplaces and vice versa. Thus, any improvement made in work life balance would lead to a reduction in the exit intention of the banking professionals.

Conclusions

The aim of the study was to investigate work-life balance and employee exit intentions in selected commercial banks within the Wa municipality of Ghana. Three specific objectives were therefore set to help investigate the issue. These objectives have been achieved to a large extent. For instance, with regard to objective one the study concludes that, employees at the selected commercial banks will struggle to balance their work-life roles when they have limited and/or poor knowledge about their work roles, although, other factors such as job control, management style and job demands were positive determinants of work life balance.

With regards to the second research objective, the study concludes that, environmental factors are negatively and highly related to exit intention. As such, poor environmental factors especially poor monetary incentives lead to high quitting intentions and actual turnover among the banking staff at the commercial banks. Also, this result supports previous empirical studies that indicate that, most workers have high intentions of quitting their banking jobs whenever their work roles highly conflict with their life roles.

Finally, some existing studies have argued that, work life balance has a negative significant effect on the exit intention of workers including banking professionals. These assertions supported the study's finding which indicated a negative effect of work life balance on employees' exit intentions. Based on this result, the study concludes that, exit intention among banking professionals at the selected commercial banks in the Wa municipality is negatively influenced by work life.

Recommendations

On the strength of the research findings and conclusions made, the following recommendations are hereby made.

The problem at stake was that, workers determine their work life balance by placing much emphasis on their level of knowledge in relation to their work roles. Based on this, the study recommends that management of the commercial banks should organise more intensive, innovative and educative employee development programmes through workshops, conferences and seminars. Management should also allow qualified workers to go on study leaves with maximum financial (monthly salaries, allowances) and non-financial (counselling, mentors) supports. These programmes would help the workers expand their level of knowledge about their work roles and in turn help them to effectively balance their work with life roles. Lack of these programmes would limit the workers level of knowledge about their work roles which will make them struggle to adapt to their work demands.

The study found also unfavourable working hours, work life conflicts and job stress as the major factors which strongly affect workers' exit intention. To address these challenges, the study recommends that, management of these commercial banks should encourage constructive dialogues between management and workers on a regular basis. As management-workers interact regularly, they are able to share ideas on how workers can address challenging work roles, solve conflicts and even exchange resources which in turn lead to reduced work life conflict and job stress of the workers. These dialogues should be organised at least on monthly basis to enable management to constantly address any grievances facing their staff.

Suggestions for Further Research

Although the study provides useful insight into work life balance and exit intentions in the selected banks, the results cannot be generalised to the entire banking sector in Ghana. This is because, the study relied on the opinions and suggestions of workers in three (3) selected commercial banks within the Wa municipality. The study therefore recommends that, further research should focus on a broader based research by including other banking institutions within the municipality or country as a whole. Therefore, a broader-based study can look at, “Work-life balance and employee exit intentions in Commercial banks in Ghana”.

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APPENDICE

University of Cape Coast

College of Humanities and Legal studies

School of Business, Department of Human Resource Management

QUESTIONNAIRE

Dear Sir/Madam, I am a Sandwich master student from the Department of Human Resource Management. I am carrying out my Dissertation work on the topic **“Work-life balance and employee exit intentions in three selected commercial banks in the Wa municipality, Ghana”**. Your views are very much important to the study. Every information you provide would remain highly confidential. Thanks for accepting to participate in the study.

SECTION A: SOCIO-DEMOGRAPHIC INFORMATION

1. Sex

Male Female

2. Age:

18- 30 years 31-40 years
 41-50 years 51- 60 years Over 60 years

3. Educational Qualification

Certificate Diploma
 Degree Master’s Degree
 Other (Please specify)

4. Job Position.....

5. Number of years worked.....

SECTION B: DETERMINANTS OF WORK-LIFE BALANCE

On a scale of 1 – 5, please rate how these factors determine your work-life balance. **With 1 – Least Agreement and 5 – Highest Agreement**

Statements	1	2	3	4	5
The demanding nature of my job					
Availability of resources at my workplace					
Ability to control my job					

Leave policies available at my workplace					
Flexibility of working hours					
Sharing of work roles with colleagues					
The quality of the workplace					
The management styles in my organisation					
Having in-depth knowledge about the work I do					
Communication style in my organization					

SECTION C: DETERMINANTS OF EXIT INTENTION

On a scale of 1 – 5, please rate how these factors determine your exit intention.

With 1 – Least Agreement and 5 – Highest Agreement

FACTORS	1	2	3	4	5
STRUCTURAL FACTORS					
Communication style in my organization					
Conflicting roles					
Unfavourable work schedules					
Difficulties in sharing my job with other colleagues					
Demanding nature of my job					
ENVIRONMENTAL FACTORS					
Availabilities of job opportunities elsewhere					
Working under strict supervision					
Monetary incentives available in my organization					
The inadequacy of resources to work with					
The processes and systems at my workplace					
PSYCHOLOGICAL FACTORS					

Regular dissatisfaction with my job					
Feeling of disengagement with my organization					
Poor managerial commitment to my job					
Stressful nature of my job					
Leadership style of my management team					

SECTION D: EFFECT OF WORK LIFE BALANCE ON EXIT INTENTION

From a scale of 1-5, kindly indicate your level of agreement to each of the following statements? **With 1 – Least agreement and 5 – Highest Agreement.**

	Statement	1	2	3	4	5
1	The stressful nature of my job makes me intend to quit					
2	Working for long hours have an effect on my exit intention					
3	Lack of managerial support and commitment has an effect on my exit intention my organisation					
4	Poor conditions of services influence my exit intention					
5	Inadequacy of employee assistance programmes such as leave programmes makes me intend to quit					
6	Inflexible working schedules as an effect on my exit intention my organisation					
7	Unsupportive work culture in the organisation makes me intend to quit					
8	Mismatch between work policies and life decisions has an effect on my exit intention					

THANK YOU FOR PARTICIPATING