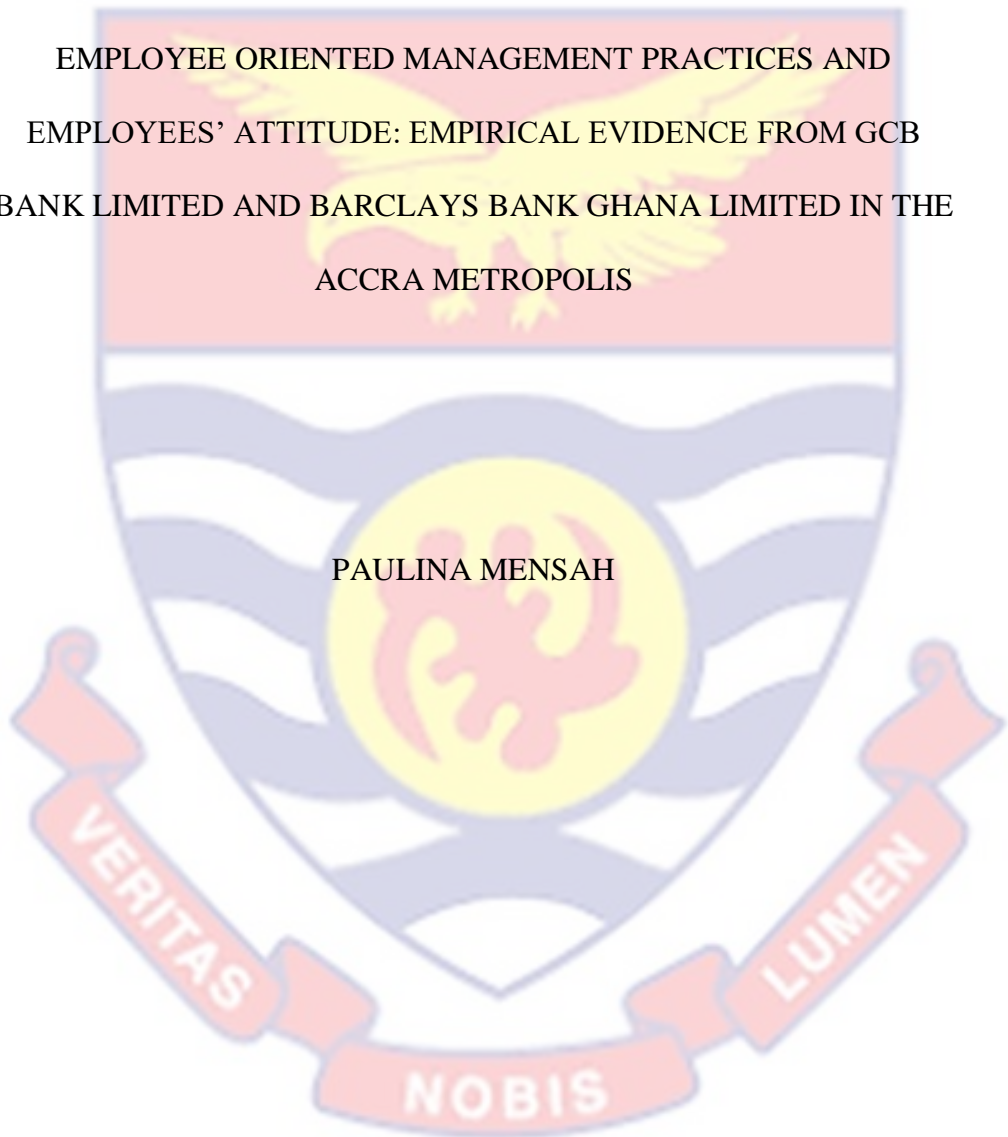


UNIVERSITY OF CAPE COAST

EMPLOYEE ORIENTED MANAGEMENT PRACTICES AND  
EMPLOYEES' ATTITUDE: EMPIRICAL EVIDENCE FROM GCB  
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ACCRA METROPOLIS

PAULINA MENSAH



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ACCRA METROPOLIS

BY

PAULINA MENSAH

Dissertation submitted to the Department of Human Resource Management  
of the School of Business, University of Cape Coast in partial fulfilment of  
the requirements for the award of Master of Business Administration  
Degree in Human Resource Management

MAY 2022

## DECLARATION

### Candidate's Declaration

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

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

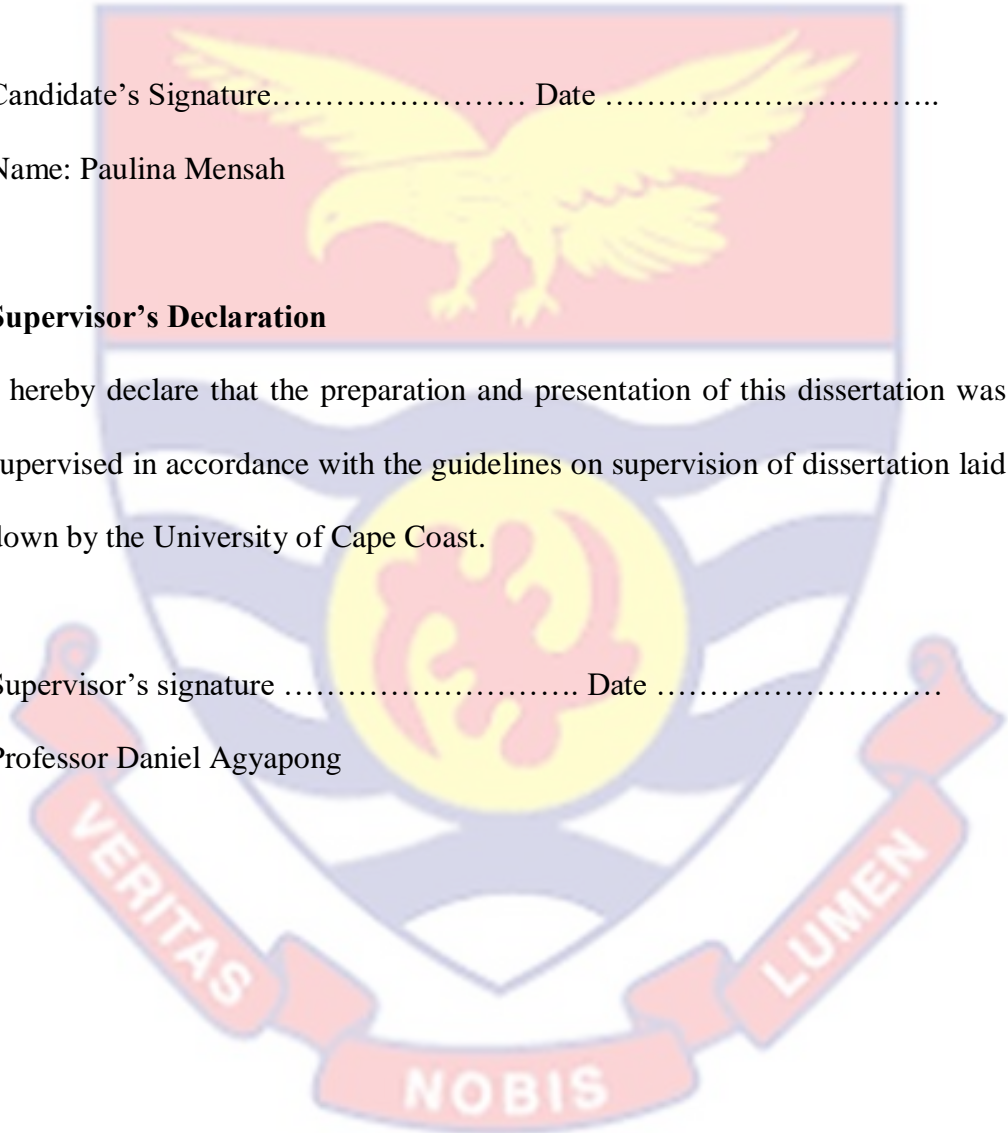
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### Supervisor's Declaration

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

Supervisor's signature ..... Date .....

Professor Daniel Agyapong



## ABSTRACT

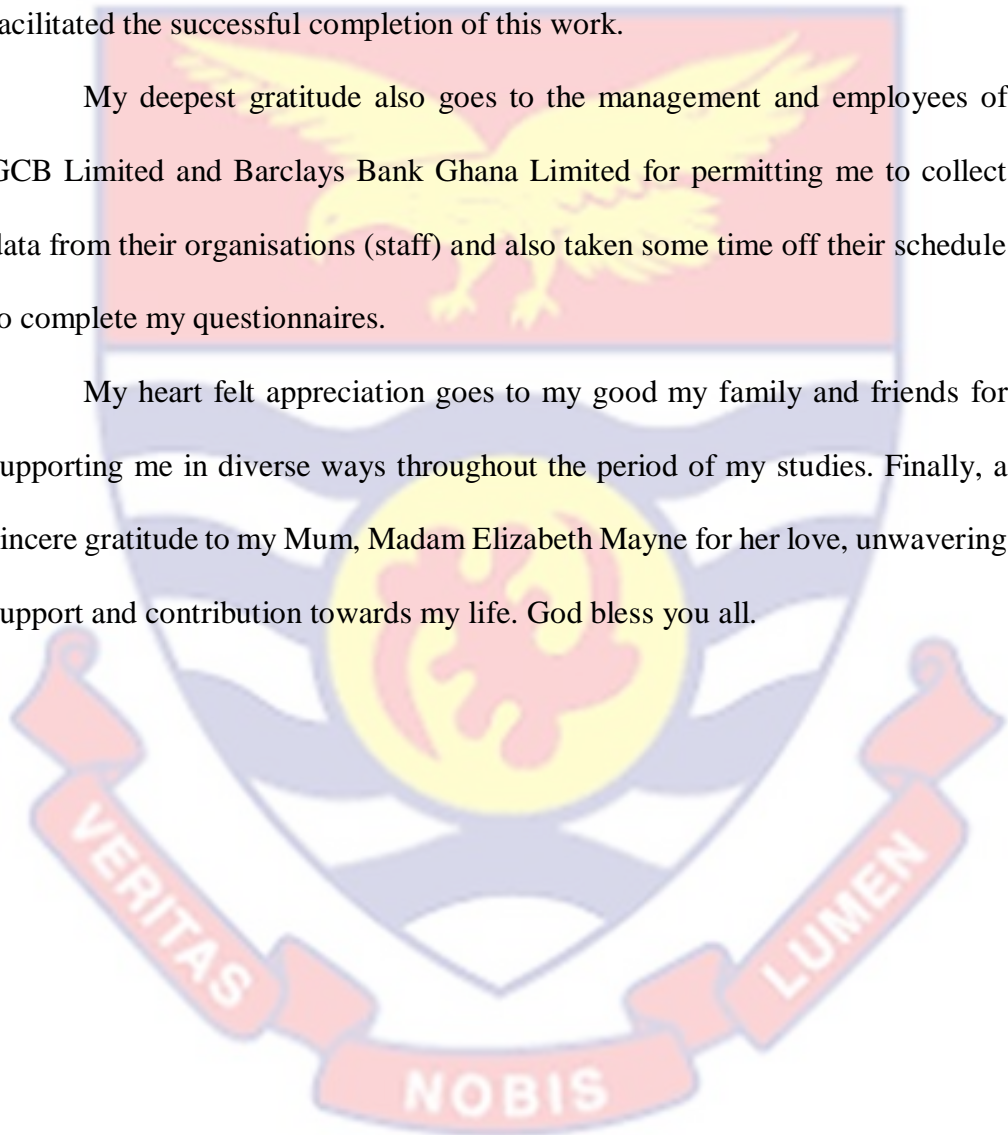
This study examined the relationship between employee-oriented management practices and employees' attitude in GCB Bank and Barclays Bank Ghana Limited (BBGL), in the Accra Metropolitan Assembly base on the social exchange and X and Y management theories. The study looked at the availability and use of work-family support services by employees of GCB Bank and BBGL, examined how family support services, training and development and personal and career counselling relate to employees' attitude. Explanatory design was used and undertaken in 14 out of 45 branches of GCB Bank and BBGL. Simple random sampling was used to select 291 employees from 14 branches. Descriptive and inferential statistical techniques were used for analysis. Furthermore, Structural Equation Model (SEM) was assessed through partial least square (PLS) to test the hypotheses. Results from the study showed that all the three dimensions of the employee-oriented management practices relate positively and significantly to employees' attitude. That is, the result established positive significant relationship between availability of work family support services, family support services, training and development, personal and career counselling and employees' attitude counselling and employees' attitude. Also, among all the work- family support services provided by the banks, training and development was the most used. It is recommended that GCB Bank Limited and Barclays bank Ghana Limited should implement wide range of friendly management practices for every employee to benefit in order for them to reciprocate.

## ACKNOWLEDGEMENTS

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My deepest gratitude also goes to the management and employees of GCB Limited and Barclays Bank Ghana Limited for permitting me to collect data from their organisations (staff) and also taken some time off their schedule to complete my questionnaires.

My heart felt appreciation goes to my good my family and friends for supporting me in diverse ways throughout the period of my studies. Finally, a sincere gratitude to my Mum, Madam Elizabeth Mayne for her love, unwavering support and contribution towards my life. God bless you all.



## DEDICATION

To my beloved Cute Mummy, friend and mentor, the late Madam Joanna  
Wilhelmina Mensah.



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## CHAPTER ONE

### INTRODUCTION

Globalisation and technologies have made the world a global village and extensively the world of business a complete one (Dartey- Baah & Amoako, 2011). The competition among organisations both big and small has intensified keenly. It is therefore imperative for organisations to be proactive and strategically position themselves ahead of their competitors or be at par with them. Organisations are tirelessly working and exploring advanced technological methods to improve upon strategies and approaches of their competitors (Nickels, McHugh, McHugh & Berman, 2015). They are also exploring responsive management practices. This according to Muhammad and Setyo (2020) is because employees are very important assets of an organisation.

Employees are the life line of every organisation (Ahmad, Jehanzeb & Alkelabi, 2013). The achievement of every organisation can be attributed to the quality of its human resource (Kumar & Patro, 2018; Dei Mensah, 2014; Mulera, 2013; Serah, 2007). Since, employees are the most influential factor in organisation's effectiveness and financial growth, their management is crucial. In pursuit of mutual gain, management ought to be more responsive and friendly in their practices and dealings. The ability and willingness of management to understand and offer appropriate assistance to a troubled employee is also essential. Thereby demonstrating organisation's commitment to its employees and such commitment is reciprocated (Mugwere, 2003).

## Background to the Study

Employee Oriented management practices (EOMP) are policies, programmes such as flexible working hours, provision of health care, child care centre in or around the organisation, lactation facility at the work place, counselling facility, constructive feedback, continuous training and development opportunities. These practices help employees in diverse ways to balance their work and family life. The benefits to both employees and organisation are numerous for improved quality of work, increased productivity, reduce cost, reduce absenteeism and turn over. The effective implementation of EOMP is dependent on management view and willingness to strengthen the employer-employee relationship.

This is why the X and Y theory and Social exchange theory are employed in this study. McGregor formulated two opposing school of management theories X and Y, also referred to as the authoritarian and participative. This suggests two different view of human behaviour at work. Theory X assumes that employees do not like work and always have to be forced to work. Theory Y on the other hand assumes that, employees have interest in their work, seek responsibilities and direct their ability to solve challenges. Nickels et.al (2015) argue that neither of the two opposing theories works perfectly in all circumstances. In view of that Blake and Mouton (1978) suggested that, the blend of the two theories is the best. Again, Morse and Lorsch (1970) stressed on motivating people beyond theory Y. Finally, Wikhamn and Hall (2012) explained that management can increase employee commitment by focusing on employees' wellbeing both on the job and off the job.

Organisational researchers often use social exchange theory (SET) to explain relationship between employee oriented management practices and employees' attitude (McClean & Collins, 2011). According to Nickels et.al. (2015), SET is widely used by all discipline to explain social relationship including employer-employee relationships. Social exchange according to Blau (1964) is an intentional actions of people which is contingent on the reward expected and get in return from others. Emerson (1976) also describes social exchange as two-way relationship which involves series of interactions that create mutual obligation. In SET perspective, these interactions are mutually dependent on the activities of parties in a social relationships (Blau, 1964; Cropanzano & Mitchel, 2005). Therefore, SET holds on norms of reciprocity (Goulder, 1960).

Van De Voorde and Van Veldhoven (2011) opined that employee who value management activities will reciprocate by exhibiting attitude and behaviour that are valued or beneficial to the organisation. Thus, employees' commitment or good attitude towards the organisation is dependent on employees' experience or perception of how the organisation is committed to them (Elsenberger, Fasolo & Davis- LaMastro, 1990; Ke & Deng, 2018).

Studies conducted around the globe have clearly shown that responsive and supportive management practices increase employee wellbeing and intend produces favourable attitude and behaviour which indirectly increase organisational growth (Ajila & Adetoyo, 2013; Evbuoma, 2008; 2013; Kechrid, 2012; Patterson, Lawthom & Nickell, 1997). Again, these works were mainly in a broader area of employee welfare, such as motivation, salary, bonuses, car

loan and mortgage loan and mainly in the telecommunication, manufacturing and other industries outside Ghana.

Furthermore, the keen competition and stressful working environment within the banking industry globally (Asrar-ul-Haq, 2015; Asrar-ul-Haq & Kuchinke, 2016) suggests that good people management practices such as work-family support services - health insurance scheme, breastfeeding centre, child day-care centre within or around the organisation, counselling and training and development are necessary for the overall organisational goal (Uddin, Luva & Maroof Hossian, 2012).

The Banking industry is the engine that drives the economy of a country (Bhasin, 2015). Ali, Nasruddin and Lin (2010) explained further that the industry is sector that is crucial to the growth of an economy or society through its valuable financial assistance, monitoring borrowers, managing financial risk and organised payment system. Dei Mensah (2014) agrees with them and added that banks “facilitate investing, production, distribution, exchange and consumption of goods and services”. Again, the banking industry is more concerned with the impact of corporate social responsibility (CSR). This is because of the peculiar diverse and complex nature of its shareholders, and the need to build and maintain its reputation.

Generally many factors affect organisation’s growth. These factors according to Patterson et.al (1997), can be external such as shareholder and market environment or internal such as organisational culture, management style and human resource management practice. Also external CSR and internal CSR, thus, philanthropy activities and activities that directly impact on employees’ physical and psychological environment (Ali et al., 2010). Amoako

(2012) opines that factors that influence banking productivity positively can be grouped into two, the tangible and intangible. The tangible may be cost of service and convenience and intangible being respect, acknowledgement and willingness to give assistance.

Both factors have the tendency to attract and retain highly qualified employees. However, most studies conducted according to (Ali et al., 2010) have focused on the external aspect of the corporate social responsibility. It is worth noting that, the internal aspect is even more important. Since, employees will want to work for and associate with organisations considered to be ethical and responsible (Mamic, 2004).

This study focused on Ghana's banking industry because the sector according to Adjei-Frimpong (2013) contributes immeasurably to the growth of the economy of Ghana and it has undergone vigorous financial reforms since 1988. Banking survey report (PricewaterhouseCoopers, 2016) indicates that, the needs of banks' customers are fast changing as they look for a more convenient and efficient way of transacting business and having more options to choose from. It also, reported that the introduction of mobile money presents both opportunities and threats to the banking industry. Hence, banks should maximize the opportunity and minimize the threats (PricewaterhouseCoopers).

Employees are crucial elements who play key role in the growth or otherwise of an organisation (Asrar-ul-Haq & Kuchinke, 2016). The attitude and behaviour of these "crucial elements" is thus affected by their equilibrium of mind. Therefore, the wellbeing of employees who are also considered as the most "valuable asset" (Serah, 2007; Mulera, 2013) should be of great concern to management. Many at times, the welfare of the employees has been limited



to salaries, bonuses, housing, retirement packages, car loans among others (Nkegbe & Ustarz, 2015; Arero, 2012; Mulera, 2013). These otherwise referred to as the tangibles (Amoako 2012) are important but employee needs, actually go beyond these ones. This suggest that, employee's welfare is a state of collective wellbeing which includes but not limited to psychological, personal respect and family needs.

PricewaterhouseCoopers, (2014) also revealed that competition is the most influential factors among the main drivers of change in the foreseeable future. Competition consist of potential new market, unconventional sources (savings and loans), chase for skill and experience staff, telecom competition and Islamic banking. Narrowing the scope within the competition factor, banking executives foresee an increase threat in poaching of mid-level trained staff. Thus, highly skilled talents are attracted by comparable remuneration packages and fast growth pattern along the banking career (Pricewaterhouse Coopers, 2014).

This suggests that, employee oriented management practices should be of great interest to GCB Bank Limited and Barclays Bank Ghana Limited. Since both banks seek to recruit and retain the best human resource, ensure that employees are well motivated and working in a conducive work environment and contribute positively to community in which they live in order to achieve their visions (GCB Bank Ltd, 2019; BBGL, 2019).

### Statement of the Problem

The issues of work and family conflict has become prominent to people, this may have negative effect on themselves, their families and organisations (Davis & Kalleberg, 2006; Fiksenbaum, 2014; Muindi, Nzulwa & Muinde, 2015). This negative effect may include risk to poor health, poor job performance, low participation at work and high employee turnover (Aryee, 1992; Michael & Durup 1996; Muhammad & Setyo, 2020) among others. Work-family conflict has come about because of the intensity of the ever-changing global competition (Asrar-ul-Haq & Kuchinke 2016), long working hours (Ronda, Ollo-Lopez & Goni-Legaz, 2016) and other factors making it difficult for employees to physically and psychologically deal with work-family boundaries (Mesmer-Magnus & Viswesvaran, 2006).

Also, increased competition in the industry as a result of new entrants both local and foreign (Adjei-Frimpong, 2013; PricewaterhouseCoopers, 2014; Amoako, 2012) resulted in low return on asset (ROA). ROA suffered high fluctuating trend between 2006 and 2010 and return on equity has also suffered same within same period. Currently, the industry is faced with a new “competitor” the introduction of mobile money by telecommunication companies. The situation, according to Adjei-Frimpong, has more bearing on the larger banks in Ghana. Banks such as GCB Bank Limited and Barclays Bank Ghana Limited as their activities cover the entire nation.

Again, PricewaterhouseCoopers, (2015) indicates in the banking survey report that, customers considered talent as the least determinate of banking performance. However, they would expect banking staff to have an in-depth professional knowledge of the activities of the bank, be security conscious in

order to detect any unusual account activity. In view of that, prevention of family-work conflict should be of primary concern to every organisation (Ke & Deng, 2018). Hence, the implementation of Employees' Oriented Management Practices such as provision of family support services - childcare centre, nursing room, health and recreational facilities-training and development and counselling facility very necessary. Base on social exchange theory, when employees perceive that their organisation care for them, they intend increase their commitment to the organisation (Nazir, Qun, Hui & Shafi, 2018; Ke & Deng, 2018).

Few studies such as Amoako (2012), .Dei Mensah (2014), Nkegbe and Ustarz (2015), Dwomoh and Owusu Frempong (2017) that have been done in the Ghana banking industry were centred on different variables such as service quality, human resource management and employee retention, customer service, training and productivity. All these studies also recognised the important role employees play in the sector.

However, none has been conducted to ascertain the relationship between employee-oriented management practiced and employees' attitude focusing on the variables: work-life support services; family support service, training and development and personal and career counselling in the Banking Industry of Ghana. Therefore, this study seeks to bridge the gap by investigating how employee-oriented management practices--family support services, training and development and counselling--influence employees' attitude, thus employees' commitment and intention to stay.

### **Purpose of the Study**

The purpose of this study was to examine the relationship between employee-oriented management practices and employees' attitude at GCB Bank and Barclays Bank Ghana Limited.

### **Research Objectives**

Specifically, this study sought to:

1. examine the availability and use of work-family support services
2. assess how family support services relate to employees' attitude.
3. assess how training and development relate to employees' attitude.
4. examine how counselling relate to employees' attitude.

### **Research Hypotheses**

This study sought to test the following hypotheses:

H<sub>10</sub>: There is no significant relationship between availability and use of work-family support services by employees.

H<sub>11</sub>: There is significant relationship between availability and use of work-family support services by employees.

H<sub>20</sub>: There is no significant relationship between family support services and employees' attitude.

H<sub>21</sub>: There is significant relationship between family support services and employees' attitude.

H<sub>30</sub>: There is no significant relationship between training and development and employees' attitude.

H<sub>31</sub>: There is significant relationship between training and development and employees' attitude.

H4<sub>0</sub>: There is no significant relationship between counselling and employees' attitude.

H4<sub>1</sub>: There is significant relationship between counselling and employees' attitude.

### **Significance of the Study**

This study aims to provide workable solutions to pressing issue with the banking industry – employees' commitment and intention to stay--and also addressing issues that threatens employees work and family life balance.

Findings of this study may be useful to management various banks as its present possible ways of strengthening employees' commitment towards the organisation's goals. It will also help managers, especially human resource managers to formulate friendly policies that are friendly employees' work and family life the work and family life of their employees. Furthermore, no study has been conducted on relationship between good management practices and employees' attitude in Ghana banking industry. Hence, the study seeks to add to the literature on good management practices and employees' commitment and also serve as a secondary data and or foundation for other research.

### **Delimitations of the Study**

The employees of GCB Bank Limited and Barclays Bank Ghana Limited branches in the Accra metropolis are the population for the study. However, it will be extremely difficult to study the entire population within such limited time. Therefore, an appropriate sample was used to represent the population. The study was thus limited to 14 branches of GCB Bank Limited and Barclays Banks Ghana Limited. The focus of the study was on the availability and use of work-family support services by employees of GCB

Bank Limited and Barclays Bank Ghana Limited, family support services, training and development, personal and career counselling and employee attitude (commitment and intention to stay).

### **Limitations**

The study was in all successful as most managers and respondents were supportive. However, as with most studies there were some limitations. The major potential limitations of the study were related to data collection method. Thus, because of time and financial constraints, data collection was done at one time (cross sectional). Maybe longitudinal study would have presented a different result.

Second potential limitation may relate to the sample size (response rate). A total of 291 out of 223 questionnaires given to respondents were usable. This notwithstanding the sample size remains acceptable and representative.

The third possible limitation is generalisation of results. This is because the study was conducted in the Banking industry in Accra Metropolis and sample was limited to employees of 14 branches of two banks. Therefore, result may be restricted to banking sector in Accra metropolis.

Again, effort was made to develop well standard questionnaire, thus pre-tested and revised to guarantee the quality of the study. However, respondents may have had challenges in answering them for various reasons. One may be due to their busy schedule and or the fact that questionnaires were handed to and collected from them by the managers and the operation managers might have caused some of them respond in a way that pleases the managers.

## Organisation of the Study

This study is organised into five chapters; chapter one is the introduction that provides background, statement of the problem, purpose, hypotheses, significance, delimitations, limitations and the organisation of the study. Chapter Two has introduction, theoretical and conceptual review of EOMP, employee attitude, available and use of work-family support services, family support services and employees' attitude, training and development and employees' attitude, personal and career counselling and employees' attitude and the conceptual frame work.

Chapter Three, covers the methodology and processes employed in the study. It outlines the research design, study organisation, population, sampling procedure, data collection instrument, data collection procedure, ethics, data processing, measurement of variables, measurement model and analysis and summary. Chapter Four, presents results and discussions of the study, analysis, interpretation of data collected and discussed the findings in the light of the literature reviewed. Chapter Five, presents summary and conclusion drawn from the findings, recommendation and suggestion for further research.

## CHAPTER TWO

### LITERATURE REVIEW

#### Introduction

Literature review as explained by Hart (2018) is the analysis, in depth evaluation and synthesis of existing knowledge relevant to a research problem (Hart, 2018). According to Synder, (2019), literature review is the foundation of academic research regardless of discipline by which the boundary of knowledge can be advanced. Literature review gives a clear path into the future. Reviewing relevant literature gives a clear picture of the existing body of knowledge and also assess specific dimension and point out disparities, inconsistencies and contradictions and weaknesses (Paré, Trudel, Jaana & Kitsiou, 2015; Xiao & Watson, 2019). Randolph (2009) added reviewing existing literature gives a researcher an insight of the existing leading work of a specific field of study.

This section reviews existing related works and examines the various theories that underpin this study. Studies on employee management practices and employees' attitude have employed varied theories. However, this study employed X and Y management styles by McGregor and the social exchange theory. The focus of the study was on work- family services; family support services, training and development, personal and career counselling.



## Theoretical Review

Change in management styles has great influence on career development. There are diverse views on how managers should operate so as to get the best of employees for the good of their organisation. The most popular management theories is the Douglas McGregor's, which falls broadly into two opposing set of managerial assumptions, the theory X and theory Y management styles. According to McGregor (1960), theory X managers assume that employees dislike work, seek to avoid responsibility, have relatively little ambitions, fear and money are their motivators, need coercion and control to make them work toward organisational goals. Theory X manager will focus on punishment and mechanically control employees (Baron & Greenberg, 2008; Abun, Nimfa, Magallanes, Rodgrigo & Egdona, 2021).

However, it must be noted that inasmuch as some employees may be lazy, many others too might have potentials that need to be unearthed and developed for the good of the organisation and the individual (Calomiris & Herring, 2002). Also, punishment, fear, threats and intimidation is not motivating enough as some may rebel and be hardened. Again, money or financial reward cannot be said to be the primary motivator for all (Parker, & Wright, 2001; Pathak & Pandey, 2019).

The theory Y assumes that most employees naturally like work and work towards goals to which they are committed to. Therefore, employees are innovative and creative towards problem solving and do not only accept but seek responsibility (McGregor, 1960; Aithal and Suresh Kumar 2016). Again, employees are motivated by variety of rewards. Each worker is stimulated by a reward which is unique to him (Sabatelli & Shehan 1993). Managers who posit

such assumptions rather create a relaxed working environment to employees to thrive. However, Cebenoyan & Strahan, (2004) are of the view that, when employees are given too much power or freedom to act on their own, some tend to abuse it to the detriment of the organisation

In the heat of global turbulent and competition (Wright & McMahan, 2011), neither of the extreme positions is good. The best option according to Blake and Mouton (1978) is the blend of theory X and Y. This blend also described by Ouchi and Price (1978) as theory Z. This managing style focuses on the unique way of managing people through a strong organisational policy, distinct culture, range of staff development programmes and consensus decision making. Consequently, managers who recognize that employee commitment and productivity are directly related to the organisation's overall effectiveness are the most effective.

The focus is to develop a work force which is committed to and stay in the organisation. Also, it presupposes that, employees are highly expectant to be supported by their organisations and value working environment that recognise family culture. The end result is that, employees build a happy and close working relationship with their employer or organisation (Ke & Deng, 2018). This is purely social exchange as both the employee and manager seek to maximize profit or interest.

Aithal and Suresh Kumar (2016) observed that, theory X and Y and Z were developed based on research conducted in 20th century and may not be relevant today. He added that, due to changes in all aspect of businesses in the 21<sup>st</sup> century, organisations are transforming into global entities hence a new

theory is appropriate. This notwithstanding Douglas McGregor's theories remain the foundation of management theories which are being built upon.

Social exchange theory (SET) has been employed in many fields. According to Muli (2014) behavioural sciences view social exchange theory from mutual perspective. Lambert and Waxman (2005) also used this theory to understand the quality of the employers-employee relationship and enhancing productivity through social behaviour. Social exchange theory posits that social behaviour is the result of an exchange process. The purpose of the process is to maximize profit and minimize cost (Blau, 2017).

In a liberally competitive system people are goal oriented (Agyapong, Agyapong & Darfor, 2011). Thus, people are rational beings and will opt for the best profitable course amidst many alternatives. Sabatelli & Shehan 1993 observed that, people are uniquely different hence, their perception of rewards or otherwise differ from individuals and can vary over time. Social exchanges according to (Gouldner, 1960) are regulated by norms such as like reciprocity, justice, and fairness.

According to Cropanzano and Mitchell (2005), the stability or otherwise of such relationship over time result from the reciprocal support experienced by the parties involved. This presupposes that, the exchange of social, psychological, emotional and economic benefits is the basis for all human interactions and employer-employee relationship is no exception (Cropanzano & Mitchell). It is a mutual concern, obligation and contract.

## Conceptual Review

### Employee Oriented Management Practices (EOMP)

Employees oriented management practices (EOM) is the foundation of every organisation irrespective of their purpose of existing. A strategically designed management system can fail, if no or little attention is given to the human resource dimension (David, 2011). According to Dei Mensah (2014), implementation of management practices promote employer-employee relationship. In the current abrupt evolution in the global economy and heated competition in the banking industry (Thompson, Andreassi, and Prottas (2003), it takes management who are people oriented to promote corporate image and effectiveness.

Employee-oriented management practices as spelt out by Hong Kong Labour Department (2009) has three components; employee oriented, law abiding and equal and fair. This is an indication that, employee oriented management practices encompass many practices and policies. However, this study focuses on work-family support services; family support services (nursing room for breast feeding mothers, child day care centres, recreational and health facilities), training and development and personal and career counselling.

Implementation of such practices results in lot of benefits to both the employee and the organisation (Mullins, 2005). The ability of managers to identify and address employee's personal and family needs, makes the employees feel cared for and part of their organisation (Ke &Deng, 2018). This act according to Thompson et al. (2003) creates "psychological contract". Therefore, employees become devoted in mind and spirit towards organisational goal.

## Employee Attitude

Researchers Meyer and Allen (1991), Patterson et al. (1997), Nafei (2014) and Srivastav and Das (2013) explained employee attitude to be situation where employee identifies himself with his organisation's values and goals. Therefore, he may want to commit to and remain in such organisation (Lamba & Choudhary, 2013). People align their attitudes and behaviours in a rational and consistent way. Hence, any change in attitude or inconsistency demands an intervention to return the individual to equilibrium (Moon & Roh, 2010). According to Meyer and Allen (1990), employee attitude is multidimensional in nature, a crucial factor in the employer- employee relationship (Sharma & Bajpai, 2010) and reflects the nature and quality of such relationship (Dwomah & Owusu Frempong, 2017; Mowday, Steers, & Porter, 1982).

Banks like every organisation exist to maximize profit (Agyapong et al. 2011). Managers, including HR managers may retain, attract and develop responsive employees to their advantage by implementing employee friendly practices (Hutchings, De Cier & Shea, 2011). Managers become good to employees and influence their attitude positively, when they go beyond providing their employees with the needed supportive direction, resources, tools and skills for without these even the best employee cannot perform (Pedulla & Thébaud, 2015). Therefore, managers play a crucial role in defining the direction, purpose, orientation, goal, safety, resource and other needs of employees (Evbuoma, 2008). Thus, managers' ability to plan and carry out activities through and maintain employee is key to organisation's competitiveness (Ulrich, 1993) and success.

Researchers, Hammer and Grandey (2003), Kinnunen and Mauno (1998), Parasuraman and Simmers, (2001) Thompson et al. (2003) have confirmed that lack of good management practices makes organisation unattractive, employees less committed to the organisation and find alternative organisation and leave.

### **Availability and use of Work-family Support Service**

Work and family are in tandem as they overlap. In view of that, work and family issues can tilt the equilibrium of employee attitude positively or negatively (Dwomah & Owusu Frempong, 2017). The drivers of work-family life balance can be attributed to so many factors such as current demographic characteristics of today workforce, technological advancement, long commute, stress in the economy, increases number of employees in dual-earning-homemaking, employee households with dependants (Clark, Rudolph, Zhdanova, Michel & Baltes, 2015; Mwangi, Boinett, Tumwet & Bowen 2017; Pedulla & Thébaud, 2015) among others.

The absence of favourable management practices and policies to balance employee's life creates work-family conflict. Work and family conflict Work-family conflict remains problematic and concerns many employees (Fiksenbaum, 2014). In the same breath, Dwomah and Frempong (2017) entreat employers to be of more concern and put in place friendly management practices to enable employee balance their mutual responsibilities. According to Dwomah and Frempong, the concept of work- family balance should be of great interest to Ghana banking industry, where employees work for 10 hours averagely. Work-family balance is a global (Adisa, Osabutey & Gbadamosi,

2016) and sensitive work-related issue for years (Evbuoma, 2008; Evbuoma, 2013).

Work and family conflict can cause instability in an employee. This affects employee's commitment, work performance and invariably productivity (Muindi, et al. 2015). According to Greenhaus and Parasuraman (1999) employees who play major or dual roles at work and home are prone to face numerous challenges with both roles. Also, the rapid demographics changes, increase in dual career families, single parenting and elderly dependency present difficulties to employees to effectively manage work and family obligation satisfactory (Evbuoma, 2008; Moon & Roh, 2010).

Consequently, many organisations are now proactively responding and helping to alleviate such inter role conflict (Fiksenbaum, 2014; Muindi, et al., 2015). Organisations intervene by offering several friendly policies like child day-care centre, elderly care facility, breast feeding rooms, flexible working time, personal counselling, recreational and health facilities to the benefit of all (Jeff & Rashida, 2007). Galinsky, Bond and Sakai, (2008) also alluded that, large organisations now provide one or more of these friendly policies. This is an indication that, organisations now recognize and appreciate the stress that work and family life places on employees as they compete for their commitment.

Strathmore Business School (2011) argued that, there is a mixed account concerning the availability of work family support services in organisations. Some studies assert that, the banking sector (Muli, Muathe & Muchiri, 2014) and other organisations (Muindi, et al., 2015) particularly in Kenya are slowly embracing the concept. This evidently shows in the provision of arranged

working hours, study leave, health care, counselling facilities, child care facilities, additional leave for parent and guardian of children of young children, maternity leave, employee counselling and career development by Kenya Commercial Bank, Ecobank and Barclays banks in Kenya.

Sayer (2010) also indicate that, some organisations have firmly put in place some employee-oriented management practices. Kabarak University in particular has in place health services, financial assistance, counselling and physical fitness programme (Mwangi et al., 2017) to help the employees to improve their performance and wellbeing. These studies recommended that organisations should continue with what they already have in place. However, organisations should widen the range by considering day care centres for employees with young children and old parent care facilities. The recommendation suggests that there are work-family support services but the concern is on the coverage or range of the support services.

Pedulla and Thébaud (2015), lament that some organisational norm and environmental culture undermine work family balance. Managers play key role in the provision and utilize of work-family policies. However, Den-Dulk, Pepper, Sadar, Lewis, Smithson and Doome-Huiskes (2011) affirmed that, work-family issues are viewed by some managers as mainly women's issue. Hence, some managers believe that child care is solely women's responsibility. Admittedly, a lot of women have entered into the labour market yet this change does not respond to men's share of household responsibilities (Pedulla & Thébaud. 2015). Work demands most of employees' time and commitment, long hours of work resulting in gender differentiation (Pedulla & Thébaud).



Thus, men prefer the traditional organisation norm. While women want flexible work arrangement and accommodative environment that will give them financial independence. In some instances, female employee may want to opt out of an organisation, where there is little or no friendly family support practices (Sayer, 2010). Greenhaus and Parasuraman (1999) argued that, the level of one's devotion to caregiving correlates to level of conflict in the workplace. Williams, Berdahl and Vandello (2016) buttressed that employees with dependants, particularly children will relatively have high level of work-family conflict. The situation pose great threat to work family balancing and women by nature tend to be more devoted in child care as compared to men (Sayer, 2010).

Mwangi et al (2017) added that increase change in the traditional family disposition from breadwinner and homemaker to dual earner household, single parenting among other hold employees to simultaneously discharge their work family roles. In the same way increase in men participation at home in relation to child care also leads to work-family conflict. This notwithstanding, women experience more stress than men (Rees, 2005) as they run second shift at home (Asher, 2011). According to Gerson (2010), Pedulla and Thébaud (2015) many young unmarried employees dream to have an equal-responsibility sharing relationship. Where, both men and women would contribute equally in caregiving and financially. However, they are uncertain if their dream would come true due to cultural norm.

Butts, Casper and Yang (2013) caution that, availability and use of work-family support services are separate concepts and may relate to employee's attitude differently. Also, measurement of availability often differs

from organisations. Again, even though organisations may one way or the other implement friendly work-life support services, most employees do not take advantage of them (Andreasi & Thompson, 2008). Clark et al. (2015) findings revealed that, most employees may be reluctant to use the friendly work family polices available to them for fear of victimisation and many other reasons.

Kossek, Lautsch and Eaton (2006) affirms the fact that male employees may not access the policies for fear of social stigma. Likewise, female employees may be reluctant for being perceived as less committed to work. Thus, both employees have the desire to take advantage of the friendly practices and policies but are afraid knowing that it might hurt their career (Kirby & Krone, 2002). Despite these accounts, bivariate findings of Den-Dulk et al. (2011) indicates that availability of work-family support policies have modest positive relationship with employee's commitment.

Also, some organisations focus on single policy while others focus on bundle of employee-oriented management practices (Mwangi et al., 2017; Galinsky et al., 2008). Butts et al. (2013) argued that all employees contribute significantly to the growth of the economy through their knowledge and skills. It is therefore important to offer a bundles of work-family support services in order to benefit different group of employees (Sayer, 2010; Mwangi et al.). Flexible working time, counselling according to Butts et al can be used to manage work and personal issues. Training and development according to Galinsky et al. (2008) help employees' performance and confidence, while family support policies may benefit mostly employees with dependents.

Generally, Adisa et al. (2016) confirmed that, availability of work family balance policies will reduce work family conflict and invariably increase

employees' commitment to work. In the Service industry like the Banking Sector employee's commitment is prime important. Consequently, providing work-family support services to employees to positively affect their committee cannot be over emphasised.

### **Family-support Services and Employees' Attitude**

Evidently, the current changing demographic makes working parents very common (Galinsky et al., 2008; Evbuoma, 2008; 2013; Moon & Roh, 2010). The high demands on working parents at the banks (David, 2011) and with long working hours, makes it difficult for parents to have good time with their family. Especially, with their children during the weekday and even weekend as some employees are required to be at work on Saturdays. According to Labour Department, (2009) employees' feel assured and have closer relationship with their children, when there is an educational facility around their work place.

The family-support initiative has been in existence decades ago as the Hong Kong and Shanghai Banking Corporation Limited (HSBCL), established its nursery school in 1990 in Hong (Labour Department, 2009). But few organisations have inculcated them into their policies. The same can be said of Ghana as only few government premier universities and institutions like University of Cape Coast, University of Ghana, Kwame Nkrumah University of Science and Technology and VRA have schools for the children of their employees near them (Graphic Online, 2015; VRA International Schools, 2017; Wikipedia, 2016). This according to Mendis and Weerakkody (2017) reduces pressure on employees and enables them to work with peace of mind and also reduce turnover rate (Labour Department).

Organisations can provide nursing or breastfeeding room to care for the needs of such employees and remove the challenge associated with childbirth and working in the banking industry. Since, nursing mothers have to return to work just after three months of maternity leave (Labour Act, 2003). The American Academy of Paediatrics (2017) believes that breastfeeding is the major and the best source of nutrition through the first year of life. It speeds up mother's recovery and foster mother child relationship, which is good for healthy child. Again, having breastfeeding room at work enhances positive attitude towards work, as nursing employees neither report late to work nor rush home before close of work (Moon & Roh, 2010).

Management, recognising the importance of employees as asset and the stress that they endure, providing them with family support services (like child care centre, breastfeeding rooms, healthcare and recreational facilities) will bring relief to employees. This gesture affords them the peace of mind to work (Evbuoma, 2008). In view of that Muli et al. (2014) encourage managers to appreciate the importance of such initiatives and use them as a strategy to harness employee commitment. Allen, Erickson and Collins (2013) and McClean and Collins (2011) are in agreement that family support initiatives influence employees' attitude positively by increasing employees' commitment, create good relationship and encourage employees to return a good will towards the organisation. Hence, effective employee-oriented management practices could be a dynamic determinant of organisation's success.

## **Training and Development and Employees' Attitude**

Employees are the valuable assets that play key role in organisational success. In the 21<sup>st</sup> century employees have become more conscious of their career development than ever (Merchant Jr., 2011). This consciousness and other changes have made organisations to be attentive to training of their workforce (Khan, Khan & Khan, (2011). In order to maximise organisational performance (Sandamali, Dinithi Padmasiri, Mahalekamge & Mendis, 2018) and fulfil employees career needs.

According to Merchant Jr. (2011), a good and effective Career development programme has three components; Career Counselling, training and development. Career Counselling is the foundation of employee development process which yields great deal of benefits for both the employee and the organisation. Effective counselling at the work place does not only help an organisation to identify an employee with high potential ability to influence organisational goal but helps employee to recognise their field of specialty and career opportunities. Career counselling helps employees to clearly define their career goals and provide a work plan within the organisation frame work (Merchant Jr., 2011) by which both the employee and the organisation work together to achieve organisational goal.

Noe (2010) explained training as “a planned effort by a company to facilitate employees’ learning of job-related competencies” (p.45). It is a process to improve individual competencies and assist in achieving the organisation’s goal (Serah, 2007). Thus, knowledge, skills and attitude of employee are important for of jobs performance. Employee development on the other hand is a learning opportunities that enhance employees’ knowledge and

attitude, which eventually leads to employee motivation and retention (Khan et al., 2011). Therefore development goes beyond training and has the organisation's mission, goals and values at its core. Basically, training is for specific purpose while development does not only improve job performance but brings personal and organisational growth.

Obisi (196) observed that, training and development are often used interchangeably but it can be differentiated. In contrast, Sandamali et al. (2018) stated that, many researchers have defined and explained training and development in diverse ways, however all point to workforce capability enhancement. The aim of training is to develop the human resource of an organisation (Obisi 2011). Therefore, it must be planned and roll out in a manner to be useful to career life of employees.

Kumar and Patro (2018) encouraged every organisation to provide continuous training programmes to its employees at various stages in their employment life. This according to Abbas (2014), is important because some employees lack knowledge, skills and competencies therefore fail to deliver on time. Vinesh (2014) reckoned that training and development facilitates the identification and addresses employees' short comings or inadequacies, improves employees' performance and produce high quality result. Thus reduces cost and make use of limited time, supervision and ultimately increase profit.

Misra and Khursns (2017) also, stressed on the importance of developing the skills and enhance employees' knowledge for them to be productive. Therefore training is essential to keep employees up to date in their field of operations. Also, it enhances and maintains the quality of their skills

and knowledge of what they do. Training makes employees mastery in the discharge of their duties. Again, training is used as strategy to gain competitive advantage (Njeria, 2010). In order for organisation to outwit its competitor, its training must go beyond just basic skill development.

In view of these training and development should be viewed from the employees' perspective (Vinesh, 2014), in the sense that, what is beneficial to employee will largely be beneficial to the organisation. Therefore, organisations that view training and development as employee oriented programmes are in no doubt, produce people who perform well progressively. They tend to be committed to what they do and the organisation and transfer knowledge and skills learnt to others for the betterment of the organisational goal (Serah, 2007).

Thus, quality is a crucial issue of concern in the world of business today (David, 2011). This is because of the intensive nature of competition that confronts products and service delivery (Merchant Jr., 2011). Hence, organisations are strategically pursuing and promoting quality to outwit their competitors (Khan et al., 2020), increase market shares and production, grow business (Njeria, 2010) and differentiate their products and services which makes them stand out among the lot (Amoako, 2012). Moreover, businesses such as banks seek to make profit to remain in the race and give good returns to their shareholders (Agyapong et al., 2011).

One of the major work needs of every employee is career development. Therefore, organisations need to satisfy this major need in order to maintain skill workforce to meet global competition (Kumar & Patro 2018). Training and development can be used as strategic plan to retained highly skilled employees and reduce cost, as it is estimated that it takes 1.5 times the salary of

a vacated employee to substitute him (Merchant Jr., 2011). It also, has a rippling effect on the remaining employees and the general efficiency of the organisation. The negative effect is even more with service oriented organisation (Merchant Jr.) such as banks where customers build strong relationship with employees over time (Kays, 2001).

Despite the numerous benefits associated with employee training and development, some organisations consider it to be an expensive venture (Obisi 2011). Juxtapose to this assertion, Falola Osibanjo and Ojo (2014) indicated that, training and development pays back more in a long run. Also, organisations retain most of their highly qualified employees and reduce cost associated with losing and recruiting new ones through training and development (Njeria, 2010; Kumar & Patro 2018). This according to Sousa and Rocha (2019) ensures continuity and enhances individual and organisation effectiveness.

Research findings of Ahmad et al. (2014) and Mark and Nzulewa (2018) revealed that, training and development improves employee's performance and correlates with organisation's effectiveness and productivity. This notwithstanding, Elliott and Williams (2002) cautioned that, career development is not an automatic engine of growth or success but a conscious and comprehensive effort of both stakeholders. So, for it benefits to be harnessed fully, organisation must create an enabling environment and opportunity that encourage personal and organisational growth (Ajila & Adetayo, 2013).

Sandamali et al. (2018) posits that training and development does not benefit employees only but the overall organisational goal. Training and developing employees is a mutual gain and cannot be left to the employees alone



but mainly hangs on the organisation to incorporate the organisation goals and objectives as well as the employees' needs (Serah, 2007). Mugwere (2003) argues that, giving employees the opportunity to better themselves through continuous development is one of a few things organisations can commit to and such commitment is usually "reciprocated". It is therefore, important to align training and development to employees training needs (Luthuli, Mashau & Nyawo, 2019) and the needs of the organisation (Aderibigbe & Dunmade, 2019) to maximize performance, benefits and the needs at the time to stay relevant in the business world (Falola et al., 2014).

Many studies Karim, Choudhury and Latif (2019), Singh and Mohanty, (2012) and Obisi (2011) have affirmed the importance of employee training and development. These studies suggested that, both formal and informal training present for talent development (Truitt, 2011). This explains why highly committed organisations provide weeks of training to their employees on a yearly basis. Training strengthens employees' commitment hence must be continuous effort to achieve organisational goal (Patro, 2016).

The above suggests that lack of training and development tend to decrease employees' commitment towards work and the organisation and increase employee turnover (Muhammad, 2010 as cited by Luthuli et al., 2020). Therefore in a rapidly changing society, it is not only desirable but a must for organisations to commit resources to employee oriented management practices to maintain an effective workforce (Kumar & Patro, 2018). Thory (2016) concluded that training and development is based on social exchange.

### **Counselling and Employees' Attitude**

According to Ajila and Adetayo (2013), every organisation is made up of people who have numerous needs, which cannot be met at the same time, so stress is bound to set in. Therefore, organisations must deal with stress and other militating factors such as personal emotions, interpersonal problems, inability to meet job demands or work overload which bring about anxiety and inhibit performance (Muhammad & Setyo, 2020)

Joseph (2012) observed that, family related problems such as the death of a loved one, marital or relationship problem have bearing on work. In the same way work related challenges or stress have adverse effect on the family. It is the obligation of the organisation to help employees deal with such changes. The absence of counselling services at the work place may result in high absenteeism through sickness and accidents, lateness, wastage, abuse and high employee turnover (Ajila & Adetayo, 2013).

According to Tuvulla and Byaruhanga (2017), the hidden cost of stress, low performance, personal and work conflict and permanent disability cannot be over emphasised. Mendis & Weerakkody (2017) are of the view that, introduction and implementation of counselling services at the work place becomes one of the ways out. This is because counselling is one of the components of employee support services that helps individual to help himself (Matolo & Mukulu, 2016).

Research has shown that counselling has significant impact on the growth of an organisation (Elliot & Williams, 2002; Ajila & Adetayo, 2013). Therefore, an organisation may experience low employee commitment and productivity, should it fail to provide counselling services to its employees.

Bajorek and Bevan (2020) suggest that, the above circumstances will be curtailed and save its associate cost, if counselling services is provided at the work place.

Tan (2014) admitted that organisations have advance their investment in employees' health and wellbeing over the years. However, Bajorek and Bevan (2020) argued that, statistics of sick and absenteeism propose that more needs to be done to improve employees' wellbeing. Counselling at the work place is a sound investment (Tuvulla & Byaruhanga, 2017). As it enhances employees' wellbeing and cost effective for organisations yet many organisations are reluctant to provide such an important programme to their employees (Ng'eno, Bula & Minja, 2020).

Gerstmanm (2014) indicated that, counselling help both the organisation and employees to deal with problems in an active problem- solving approach. In the same accord, Tuvulla and Byaruhanga (2017) opines that counselling aim at developing positive employee attitude and enhance organisational growth, therefore organisation must employ people- centre approach. Where individuals unique needs are identified and treated with dignity, respect and compassion through the provision of a coordinated support services. Inferably, employees who are physically and mentally healthy are motivated, resourceful, productive and committed juxtapose unhealthy employees (Bajorek & Bevan, 2020).

In view of that, BACP (2016) caution organisations and counsellors to be mindful of individual unique needs, cultural values and work environment and other elements that can impact on the psychological health of employees. Again, counselling is offer to people with the view of helping them solve a

problem, therefore requires professional guidance and knowledge (Ng'eno et al., 2020; Omoniyi, 2016; Willey & Andrew, 2011).

Interestingly, Bajorek and Bevan (2020) reported that, there are contrasting views to the effectiveness of counselling at the workplace. The report further indicate that, an organisational culture may have negative effect on employees' wellbeing. So counselling may not be effective unless the organisational culture has been reviewed and improved upon. Also, how counselling is introduced and implemented has effect on its use (Bajorek, 2016).

In conclusion, Evbouma (2008) admitted that even though work-family support services have some similarities across the globe, there are differences in their implementation. This initiative is used to attract and boost employee commitment towards the organisation and enhance organisational productivity. Balancing Work-family life is a strategy that managements are employing as competitive advantage (David, 2011). Hutchings et al. (2011) confirmed that, the emphasis placed on the good people management practices is a strategy to retain employees.

Dei Mensah (2014) suggests that there is a significant economic implication or cost, when an organisation loses its highly skilled employees as they depart with some valuable knowledge that has not yet yielded its expected returns. The implication is even more in the banking industry which is characterised by keen competition and high poaching trend (PricewaterhouseCoopers, 2015). Mullins (2005) encourages managers to institute work-family support services in order to attract and retain best talent thereby, reducing cost and increasing productivity.

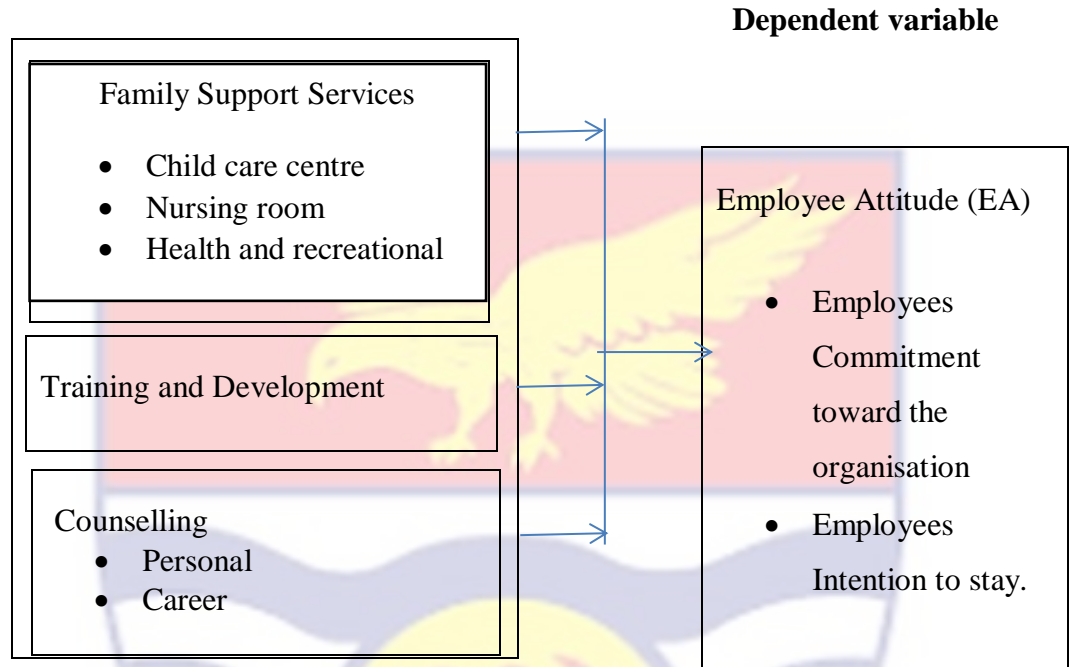
Research conducted by Muli et al. (2014) indicates that, the implementation of employee friendly support services and policies by organisations have positive influence on employee's work, hence concentrate and work better as their needs are catered for. Findings of the study are also in support of the theoretical foundation of Social Exchange and blending X and Y theories which posit that employee-employer relationship is a mutual social exchange that profits all parties (Sabatelli & Shehan, 1993; Blake & Mouton 1978).

Allen et al. (2013), McClean and Collins (2011) argued that work family support services increase employees' commitment and create positive reciprocal relationship. This encourages people to return good deeds toward the organisation. Similarly, Noe (2010) noted that employees' commitment, intention to stay and staying correlate with how they are treated by their managers. A study conducted Anja-Kristin and Laura (2011) in eight countries in established that different types of work-family support service are positively related to employees' job satisfaction and wellbeing. In all Voon, Lo, Ngui and Ayob (2011) concluded, that positive relationship exist between employee-oriented management practices and employees' attitude.

## Conceptual Framework

### Independent variables

Employee Oriented Management Practices  
(Work-family support services)



**Figure 1: Conceptual Framework**

Source: Mensah (2017)

Figure 1 presents the conceptual framework of the study depicting the dependant variable Employee Attitude, which includes employee commitment and intention to stay that could be influenced by the independent variable Employee Oriented Management Practices such as work-family support services; family support services--child care centre, nursing room and health and recreational--, training and development and counselling--personal and career--. EOMP as considered in the study are provided to employee to support his work and family life. This interventions can influence employees' attitude and result in their commitment to and intention to stay in the organisation. Therefore the study sought to examine relationship between EOMP and employees' attitude in GCB Bank Limited and Barclays Bank Ghana Limited.

## CHAPTER THREE

### RESEARCH METHOD

#### Introduction

This study seek to investigate the relationship between independent variable - employee oriented management practices and dependant variable - employees' attitude. Research methodology is a general principle of codes that guide a researcher Dawson (2009). Zikumund, Babin, Carr and Griffin (2010) put it, as that which explains technical procedures in a way which is easily communicated to the audience. Simply, it describes and explains the methods used in carrying out the research (Kombo & Tromp 2006). This was done by discussing and describing the research methods, study organisation, population, sampling procedure, data collection instruments, data collection procedure, data processing and analysis used in carrying out this study.

#### Research Design

Research design according to Zikmund et al. (2010) is the main plan that describes the procedure for data collection and analysis. This study employed explanatory method in order to validate the foundational theories and answer some questions. Explanatory study seek to investigate the cause of a problem or situation and gives meaning to the study. According to Saunders, Lewis and Thornhill (2009), explanatory study allows correlation, regression among other analysis to be done. Explanatory study extend beyond descriptive study (Cooper & Schindler, 2014).

Again, it explains the reason for the phenomena that the descriptive studies describe and theories or hypotheses used. Therefore, explanatory study was used to explain the relationship between employee-oriented management

practices and employees' attitude. This research design allows information to be collected from a population in a cost effective way (Saunders et al.; Mugenda & Mugenda, 2003).

Quantitative research method was employed to assess and describe a potential correlation between employee-oriented management practices and employees' attitude. Quantitative method allows data to be presented in mean and standard deviations, which is necessary for descriptive studies (Sekaran, 2000). Quantitative method allows perceptions, reactions and attitudes of respondent to be measured by a set of questions and also facilitates data analysis. Therefore, it is an appropriate method for measuring attitudes (Creswell, 2002).

Also, quantitative analysis enhance fairness in data interpretation, quality and accuracy of a research. It also aid in analysis of large volumes of data, which then can be presented and interpreted in very simple and way to others. Therefore, the study adopted the quantitative approach in order to, eliminate or reduce bias in judgment, obtain high levels of validity and reliability. Again, this method was used due to limited resources, such as time and financial cost. The study was also cross sectional because data was collected and not over years as in longitudinal studies.

### **Study Area**

GCB Bank Limited and Barclays Bank Ghana Limited in the Accra Metropolis were the study organisations.

#### **Profile of GCB Bank Limited**

GCB Bank Limited is the largest Bank in Ghana. The Bank started its operations in May 1953 and provided banking service to the indigenous farmers,



small and medium scale entrepreneurs (SMSEs). Since they could not access financial support from the colonial banks. The bank started with a humble beginning of only a branch and twenty-seven employees, now has 263 branches and over 1,784 employees nation-wide with its headquarters in Accra. The bank was rebranded to Ghana Commercial Bank in 1957 when Ghana gained independence and later renamed to the current GCB Bank Limited in 2013. It has widened its customer base from SMSEs through salary workers to large business and corporate entities (GCB Bank Ltd, 2017).

The vision of the bank is to be the leading financial services provider in Ghana through a commitment to superior service and best practice. GCB Bank Limited provide many products and services to its current and potential clients in accordance with its mission. Again, the bank seeks to motivate its employees and create friendly working environment among many others. (GCB Bank Limited, 2017).

#### Profile of Barclays Bank Ghana Limited

Barclays Bank Ghana Limited, the then Colonial Bank opened in Accra, Ghana (then the Gold Coast) in 1917. In 1925, Barclays Bank (D) came to be by the merger of Anglo-Egyptian Bank, Colonial Bank and National Bank of South Africa\_merged to form Barclays Bank . In 2013, the bank became a member of Barclays Africa Group, with Barclays Plc holding a controlling 62.3 percent majority ownership. Barclays was the first to launched Ghana's automated banking in 2002. Barclays also offer extended banking hours, focused and differentiated services to selected segment of clients. (BBGL 2017)

Barclays Bank Ghana Limited's mission is to be the most admired financial service organisation in the world, recognised as an innovative

customer- focused company that deliver superb product and services. The bank ensures excellence career for its people and contribute positively to the community in which they live and work in order to achieve its mission. (BBGL, 2017).

### **Population of the Study**

This research focused on all employees of GCB Bank Limited and Barclays Bank Ghana Limited in the Accra Metropolis. These banks have a total number of 45 branches with estimated employee population of 1,139 (GCB, 2017; BBGL, 2017). GCB Bank Limited has 22 branches with employee population of 330 and Barclays Bank Ghana Limited has 23 branches with 809 employees (GCB, 2017; BBGL, 2017)

### **Sampling Procedure**

Employees working in 14 out of 45 branches of GCB Bank Limited (9) and Barclays Bank Ghana Limited (5) in the Accra Metropolis. This is because the fourteen branches were specifically assigned for the study from the head offices of the two banks. Random sampling was used to select a sample of employees from the fourteen branches of GCB Bank Limited and Barclays Bank Ghana Limited. Sample consists of all employees who were at work at the time of the study. Respondents were randomly selected and questionnaire administered to those willing to participate. A Sample size of 291 employees were chosen from the population of 1,139 employees using sample size determination table (Krejcie & Morgan, 1970). The sample determination table proposed sample sizes for diverse population sizes up to 300,000.000 with different confidence levels and margin of errors. The study worked with the specified sample size at confidence level of 95% and 5% margin of error.

Simple random sampling, also representative sampling was used to select respondents in order to ensure reasonable representation of the population in the sample. Again, it was employed because it is commonly used in research where it is necessary to infer from a sample about a population (Saunders et al, 2009). There are several good reasons for sampling. Sampling provides valid alternative to studying the entire population in an economical way, as budget, time constraint and availability of the population make the study of the entire population unfeasible (Saunders et al, 2009; Cooper & Shcindler, 2014). It also gives greater speed of data collection and yield greater accuracy of results. Henry (1990) argued that sample gives a higher overall accuracy of the data and result as more time is spent on designing and piloting and final collection of data on few people and analysis of data of a smaller size is manageable than the entire population.

### **Data Collection Instruments**

Questionnaire was used as the main tool in collecting data. According to Babbie (2010), questionnaire is a document which contains questions designed to elicit information appropriate for analysis. Kombo and Tromp (2006) have also described questionnaire as a set of questions prepare to match specific inquiry. It is easy to analyze, report and draw conclusion and give graphical presentation from responses (Sekaran, 2003).

Since, the research seeks to investigate availability and use of work-family support service and how work they relate to employees' attitude, questionnaire was therefore the best instrument to be used to collect data on such variables (Creswell, 2002). The research also employed quantitative and explanatory research design just as Saunders et al. (2009) suggested that

questionnaire goes with quantitative research approach. Also, the target population is highly literate and respond to the questionnaires accordingly.

Again, questionnaire was suitable it can be used to get information from a large number of respondents quickly at a very low cost (Ary, Jacobs & Sorensen, 2006). Furthermore, variables can be measured with just a single instrument and statistical manipulation during data analysis can permit multiple uses of the data set (DePoy & Gitlin 2016). Notable drawback with the use of questionnaire as in a survey is too much time spent in designing and pre-testing the data collection instrument, relying on respondents for information and analysing data even with the aid of a software for data analysis (Saunders et al., 2009).

All items on the questionnaire were measure on a seven point Likert scale ranging from 1 (being the least agreed) to 7 (being the highly agreed) Likert like scale is a scale from which respondents choose the option that best supports their pinions. Also, Likert scale can be used to measure ones' attitude be used to measure one's attitude by assessing the extent to which one agrees to items. The study adapted a 50 itemed questionnaire which was structured in section A-F.

Section A-D relate to employees' oriented management practices and consist of thirty five-item scale developed in reference to Bass, Volio, Jung & Berson (2003), Luan Minna (2008), Dei Mensah (2014) and Muli (2014); section A has fourteen-item scale in respect of availability and use of work-family support services. Section B has seven-item scale relating to the Family Support Services available to employees. Section C focussed on nine-item scale pertaining to training and development and section D made up of five-item on

personal and career assistance received through counselling. Sample of items are “Child daycare facilities within or by an external service provider are available”, “My bank offers flexible working hours”, “Employees can go back to school without victimization” and “I can access counselling facilities covered by the bank”

Section E relates to employees’ attitude-commitment and intention to stay-, a ten-item scale developed in reference to Meyer and Allen (1997) and Mowday (1979) was used. This measure of attitude is widely utilised and considered greatly reliable (Nazir et al., 2018; Nazir, Shafi, Qun, Nazir & Tran, 2016). Example of the items is “I would be very happy to spend the rest of my career with my organisation”. Lastly, section F has a five-item scale which describes the demographic composition of the respondents.

### **Validity and Reliability**

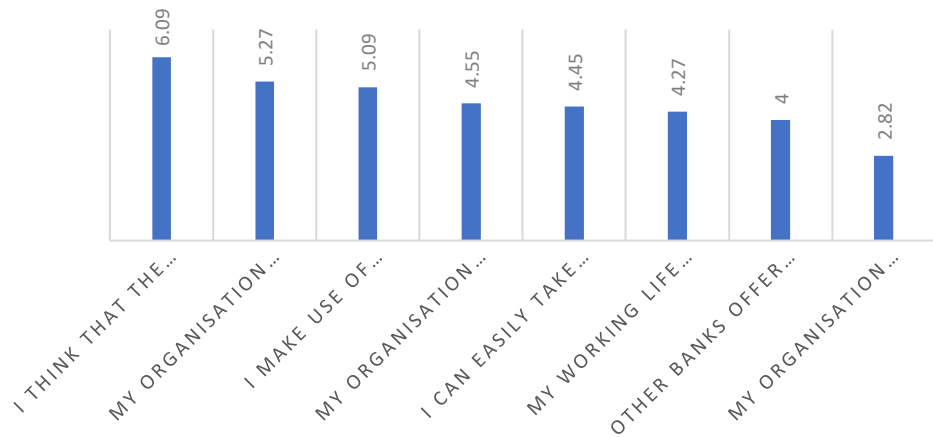
Reliability is the degree at which a measuring tool maintains its regularity and dependability. That is the ability of a measure to stand the test of time and period by yielding same outcomes through severally process. Reliability according to Saunders et al. (2009) as the level at which data collection instrument or technique yields sure of give out same results at different times and by different researchers. To achieve the reliability of research instrument, a pre-test was carried out in the area under study.

Validity is the level of accuracy of a measure or the quality assurance of a measure. Amin (2005) explained validity as the degree of precision of a measure. That is to produce accurate results and to measure exactly what it was intended for (Saunders et al, 2009). In view of that questionnaire was given to

the supervisor and other experienced people who critiqued the items to ensure its consistency and also answers the research objectives.

Reliability and validity of the study was further guaranteed by conducting pre-test on eleven respondents (colleague students) who work in various banks and were randomly selected on campus. Colleague students who are bankers were approached and those willing were given the questionnaires to complete. The questionnaire was tested to ensure clarity of wording and is without ambiguity. This is in agreement with Cooper and Schinders (2014) submission that pre-test is used to detect weaknesses in the research design, instrument and it may depend on colleagues, respondent surrogate or actual respondents to refine confusing, offensive, awkward questions and revised instrument. The pre-test results are as follow;

Pre-test Objective 1: Availability and Use of Work Family Support Services



**Figure 2: Bar chart showing mean**  
Source: Field data (2017)

Figure 2 presents results on availability and use of work family support services. From the Figure, the data showed that work family support services are very important to employees. This was evident as most of the mean values recorded above 4.0.

Pre-test Objective 2: Family -support services

Table 1 presents the correlation analysis on how family support service can influence employees’ attitude. The data therefore showed that family support service has the strong tendency to influence employees’ attitude towards work with 0.910 as significant value.

**Table 1: Family support service and employees’ attitude**

		TFSS	TEA
TEA	Pearson Correlation	1	.910**
	Sig. (2-tailed)		.000
	N	11	11
TTaD	Pearson Correlation	.910**	1
	Sig. (2-tailed)	.000	
	N	11	11

Source: Field Data (2017).

Pre-test Objective 3: Training and Development

Table 2 presents the correlation analysis on how training and development can influence employees’ attitude. The data therefore showed that training and development has the strong tendency to influence employees’ attitude towards work with 0.864 as significant value.

**Table 2: Training and development and employees’ attitude**

		TEA	TTaD
TEA	Pearson Correlation	1	.864**
	Sig. (2-tailed)		.001
	N	11	11
TTaD	Pearson Correlation	.864**	1
	Sig. (2-tailed)	.001	
	N	11	11

Source: Field data, (2017).

Pre-test Objective 4: Personal and Career Counselling

Table 3 presents the correlation analysis on how personal and career counselling can influence employees’ attitude. The data therefore showed that personal and career counselling has the strong tendency to influence employees’ attitude towards work with 0.727 as significant value.

**Table 3: Correlations Analysis of Personal and Career Counselling**

		TEA	TTaD
TEA	Pearson Correlation	1	.727
	Sig. (2-tailed)		.011
	N	11	11
TPaCC	Pearson Correlation	.727	1
	Sig. (2-tailed)	.011	
	N	11	11

Source: Field Data (2017).

After the pre-test, the necessary correction, modification and adjustments were made on the questionnaire before actual data collection was done. Thus some items were restructured as it showed ambiguity and others deleted as most respondents skipped them indicating that items were too many or irrelevant. This helped immensely in shaping and standardising the final instrument.

**Data Collection Procedure**

After the questionnaire had been developed, pretested, modified and approved by the supervisor, letters and questionnaire were taken to the head offices of GCB Bank Limited and Barclays Bank Ghana Limited to ask for permission to collect data in their institutions. It took over a month for them to respond.

In all fourteen specific branches were given for the collection of data. Nine branches (High street, Liberty House, Republic House, Boundary Road, Ministries, Korle-bu, Kaneshie Industrial Area, Osu and Ring Road West) of



GCB Bank Limited and five branches (High Street, Ring Road, Osu, Avenue Central and Knusford) of Barclays Bank Ghana Limited. The Head office of the GCB Bank Limited gave out a letter of introduction which was photocopied to the branch managers while Barclays Bank Ghana Limited sent email directly to the various branches under study.

Primary data was collected from respondents through questionnaire with 98% scaled and few close and open ended items. Same questionnaire was administered to all respondents. Drop-off and pick-up method were used in the administration of the questionnaire. Questionnaires were handed over to branch managers and operational managers who then randomly distributed them to colleagues present and agreed to partake in the study. They were given adequate time to respond to the items by agreeing with the respondents on date the questionnaires were to be collected. Data were collected within two months and two weeks (from 29<sup>th</sup> August to 13<sup>th</sup> November, 2017).

Fourteen branches wide apart from each other brought so much pressure and financial constraints to the researcher. Also due to the apathetic attitude of some of the respondents and the general busy environment of the banking sector, the researcher made an average of three visits to most of the branches for the retrieval of the questionnaires. This increased the cost of the study, delayed process and was very stressful. In all, the study achieved a response rate of (76.6%) since 223 questionnaires (GCB Bank Ltd, 130 and BBGL, 93) out of 291 administered were retrieved and usable for analysis.

## Data Processing and Analysis

Statistical techniques were used for data processing, analysis and presentation. Data collected was coded, organized, processed, analysed and presented using descriptive statistics such as graphs, tables among others. Statistical Package for Social Sciences (SPSS) version 23.0 was used for the processing of the data.

Smart Partial Least square (PLS) version 3.0 was used to assess the reliability and validity of measurement and structural models. In order to validate the instrument and the hypotheses within the scope of the conceptual model, structural equation model (SEM) was used and assessed through Partial Least Square. PLS-SEM was employed over SEM (CB-SEM) because it focus on variations in the factors explaining the constructs in contrast with CB SEM which focus on covariance and turn to be more conservative. This makes the AVE difficult to achieve in a reflective model. The items making up the constructs were gathered according to different units of measurement and the existence of non-normal data among other assumptions as regards data distribution in CB-SEM (Hair, Black, Babin, Anderson & Tatham, 2010; Hair, Ringle & Sarstedt, 2011; Hair, Ringle & Sarstedt, 2012; Hair, Sarstedt, Hopkins & Kuppelwieser, 2014).

SEM is a combination of statistical method of analysis which is used to analyze relationships such as employer-employee relationship. SEM has been an appropriate model because it mostly used in quantitative research as this study denotes. It is a combination of factor analysis and multiple regression analysis and used to analyze the structural relationship between measured variables and latent constructs (Sarwoko, Surachman & Djumilah, 2013).

This method of analysis was used for the study because it estimated the multiple and interrelated dependences in a single analysis. In this analysis, two types of variables; dependent and independent variables were used. The significance of structural equation modeling in relation to this study is that, it has explicit assessment of measurement error, gave estimation of latent (unobserved) variables through observed variables and it portrayed model testing where a structure can be imposed and assessed as best fit of the data.

### **Measurement of Variables**

*Employees' attitude (EA)* was measured using employees' commitment and intention to stay.

*Work-family support services (WFSS)*; were measured using indicators such as medical coverage, training and development, flexible working hours, additional leave, childcare facilities, counseling facilities and fun activities.

*Family support services (FSS)*; were measured using childcare centre, nursing/breastfeeding room, health care and recreational activities.

*Training and development (T&D)*; was measured using indicators such as assigned mentor, learning/training opportunities, education sponsorship, study leave, reimbursement of school fees

*Personal and career counseling (PCC)* was measured using indicators, existing counseling facilities, access to counseling facility/counselor, supervisor's readiness to give counseling.

### **Measurement Model**

The results from the SEM were subjected to reliability and validity assessment including the factorial, convergent and the discriminant validity. The study assessed the construct validity and reliability through the composite

reliability (CR), with  $(CR) > 0.70$  as the benchmark (Hair et al., 2010). This gives a better estimate of variance between indicators as compared to Cronbach alpha which deploys the loads to items extracted from the estimated model (Alarcon & Sanchez, 2015). It also employs the item loadings obtained within the nomological network (Hair et al., 2011). Factorial reliability was also assessed using the criteria of factorial loads greater than 0.5 and ideally greater than 0.7 as indicated by (Hair et al, 2010; Hair et al, 2013).

Convergent validity is the degree of confidence that a trait is well measured by its indicators. Thus, the extent to which items measuring the same concept are in agreement (Rouibah, Ramayah & May, 2011). Convergent validity was assessed through an average variance extracted (AVE) from respective factors. Hair et al. (2010) posit convergent validity is established if  $(AVE > 0.50)$ .

Discriminant validity is the degree to which measure of different trait varied from or unrelated to other constructs in the model (Hassan, Talib, Harun & Johari, 2012). Discriminant validity was assessed by the square root of the AVE returned by the two constructs. This according to Hair et al. (2011) and Alarcon and Sanchez (2015) must be greater than the correlation between the constructs. Also, examining the cross loadings of the indicators, thus an indicator's outer loading on the associated construct was greater than all of its loadings on other indicators.

### **Ethical Considerations**

Ethical considerations are very important in every research. Ethics in research refers to the considerations taken to ensure the dignity of the respondents and participating organisations (Bryman & Bell (2007) and ensure

that data access, collection, processing and analysis is done in an ethical manner (Saunders et al., 2009) in order to guarantee quality of the research results. The researcher, has an obligation to respect the rights, values and desires of respondents. In lieu of this, permission was sought from the head offices of GCB Bank Limited and Barclays Bank Ghana Limited to collect data in their institutions.

In addition, participants' informed consent were sought and were made to understand that, the work is purely for academic purposes. Also, to protect participants' identity no name was required on the questionnaire. Lastly, all documents cited in and sites visited for the work were dully acknowledged.

### **Chapter Summary**

This chapter discussed and described methods used in the study. The study was quantitative and thus adopted the explanatory research method. The population of the study consisted of staff in all the forty-five branches of GCB Bank Limited and BBGL in the Accra Metropolis. Specifically, GCB Bank Limited has twenty two branches (with 330 employees), whereas BBGL has twenty three branches (with 809 employees) respectively with estimated total population of 1,139 employees in the study organisations (GCB Bank Limited, 2017; BBGL, 2017). Sample size determination table (Krejcie & Morgan, 1970) was used and 291 respondents were randomly sampled. Questionnaire was employed for data collection. SPSS v.23 software was used to process data collected. Analysis was done by the use of descriptive and inferential statistical tools. In order to validate the instrument and the hypotheses within the scope of the conceptual model, structural equation model was used and assessed through Partial Least Square.

The study was successful as most managers and respondents were supportive. However, as with most studies there were some limitations. The main potential limitations of this study are to related data collection method. Thus data was collected once because of time constraint and cost. May longitudinal method would have presented a different result.

Second potential limitation may relate to the sample size (response rate). Out of a total numbered of 223 questionnaires given to respondents, 291 were retrieved and usable. This notwithstanding, the sample size remains acceptable and representative. The third possible limitation is generalisation of results. This is because the study was done in the banking industry in the Accra Metropolis and sample limited to employees of 14 branches of two banks. Therefore, result may be restricted to banking sector in Accra metropolis.

Again, although effort was made to develop well standard questionnaire, pre-tested and revised to ensure validity of the study, respondents may have challenge in answering them. This may be due to their busy schedule. Also, the fact that, the questionnaires were handed to and collected from them by their mangers and operation managers might have caused some respondents to respond to the questions in a way that please the managers.

## CHAPTER FOUR

### RESULTS AND DISCUSSION

#### Introduction

The previous chapters addressed the conceptual and theoretical part of this study. The focus of this chapter is on analysis of the data collected from field, thus responses from the respondents. The chapter presents, discussions and analysis of the data and findings. Responses from the respondents were described. Also, inferences are made to established relationships.

The issues discussed are employees' attitude, employee-oriented management practices--family support services, training and development, personal and career counselling and their availability and use--. In all, 291 questionnaires were administered, but a total of 223 were usable hence making the response rate (76.6%). This was considered adequate or large enough to make inferences for the entire population.

#### Data Analysis and Discussion

This section present EOMP in four sections; Availability and use of work-family support services, family-support services, training and development and personal and career counselling. Respondents were asked to indicate the extent to which they agree with the statements that relate to employee-oriented management practices and their availability and use in their organisations.

### Availability and Use of Work-family Support Services

Availability and use of work-family support services was examined. The data of the study indicators for each variable were analysed into means (with their associated standard deviations) on a mean scale of 1 to 7 with a midpoint of 3.5, all indicators with mean below the midpoint indicate low levels of agreement and high above indicate high level of agreement.

**Table 4: Availability of Work-family Support Services**

	Mean	Std. Deviation
Medical coverage	5.77	1.535
Training and development	5.71	1.500
Flexible working hours	3.85	2.095
Fun activities	3.58	2.011
Childcare facilities	3.43	2.146
Counselling facility	3.13	1.957

Source: Field data, (2017)

Table 4, shows a considerable number of the respondents with mean of (5.77) and standard deviation of (1.535) highly agreed that there was medical coverage for employees. This is followed by the availability of training and development programmes with mean of (5.71) and standard deviation of (1.50). An average of (3.85) with standard deviation of (2.095) agreed that, there were flexible working hours. This is followed by the availability of fun activities organised for the employees and their families with an average of (3.58) with standard deviation of (2.011)

Furthermore, availability of other work family support services had low agreement from the respondents. Availability of childcare facilities had low agreement with a mean of (3.43) and standard deviation of (2.146). Lastly, availability of counselling had the lowest agreement of an average of (3.13) with



a standard deviation of (1.957). This implies that, there are some sort of work-family support services available to employees of the two banks but for childcare and counselling facilities.

This is in agreement with the assertion by Muli et al. (2014) and Muindi, et al., 2015 that, banks and other organisations particularly in Kenya are now slowly embracing the concept of Work Family Support Services. It also agrees to Serah, (2007) and Mulera (2013) admission that employees are crucial in every organisation hence their wellbeing should be of great concern to management. Therefore, Dwomah and Owusu Frempong (2017) implore organisations to put in place friendly management practices particularly, in Ghana banking industry, where employees work for long hours to get the best out of their employees.

**Table 5: Use of Work-family Support Services**

	Mean	Std. Deviation
Medical coverage	5.18	1.887
Training and development	5.40	1.654
Flexible working hours	3.70	2.071
Fun activities	3.40	2.048
Childcare facilities	2.70	2.112
Counselling facility	2.66	1.986

Source: Field data, (2017)

Table 5 indicates that, a considerable number of the respondents with mean of (5.18) and a standard deviation of (1.887) highly agreed to the use of the medical coverage and training and development was also used by the respondents with an average of (5.40) and standard deviation of (1.654). It implies that though more respondents agreed to the fact that there are medical

coverage and training programmes available, most of the respondents made use of training programmes.

This infer that, banks invest a lot of money in training therefore ensure that their employees subject themselves to it. Also, employees on their part seize the opportunity to improve themselves in order to remain useful and efficient in their role. Thus, training and development is highlybeneficial to bot employer and employees as indicated by Sandamali et al. (2018) and Vinesh (2014). Again it is obvious that, childcare and counselling facilities were the least used because of their low availability to the employees in the banks.

Generally respondents' attitude to the use of work-family facilities available to them dropped. This attests to Butt et al. (2013) assertion that, the availability and use of work-family support services are separate constructs. This implies that availability of WFSS only is not enough to get the best of employees but their utilisation. It is therefore important for organisation to offer different forms of policies for the benefit of all employees (Sayer, 2010; Mwangi et al., 2017) and ensure their use.

### **Reliability and Validity**

Reliability is the degree at which a measuring tool maintains its regularity and dependability. That is the ability of a measure to stand the test of time and period by yielding same outcomes through severally process. Reliability according to Saunders et al. (2009) as the level at which data collection instrument or technique yields sure of give out same results at different times and by different researchers. On the other hand, validity. According to Amin (2005) is the degree of precision of a measure. That is to produce accurate results and to measure exactly what it was intended for

(Saunders et al, 2009). Again, it is expected that, individual average difference (AVE) should be bigger than average of the other variable in the model. In view of that, only constructs with factor loadings were maintained in the model, as factors measuring variable with low loadings were dropped.

Table 6 presents reliability and validity of the variables. All constructs representing the independents variables and dependent variable subjected to the analysis return a higher level of reliability with .663 as the lowest CR returns.

**Table 6: Construct Reliability and Validity**

Variable	Cronbach Alpha	Rho A	Composite Reliability	AVE
AWFS	.758	.777	.846	.578
UWFS	.663	.666	.816	.597
FSS	.759	.777	.834	.503
TD	.753	.755	.829	.448
PCC	.856	.854	.899	.691
EA	.819	.829	.869	.529

Source: Field Data (2017).

Factor validities were equal to or greater than .666. All but one AVE are greater than .50. Hence both convergent and discriminant validity established. Therefore, the results established reliability and validity of variables subjected to analysis in the study.

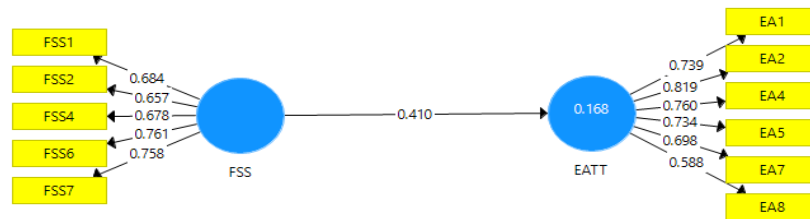
**Testing of hypotheses of the study**

After the instrument had been validated, further analysis was done to investigate the variance and statistical importance of the relationship between independent and dependent variables.

**Relationship between Family Support Services and Employee Attitude**

From Figure 3, “FSS1, 2, 4, 6 to FSS 7” represent constructs indicators for family support services and “EA1, 2, 4, 5, 7” to “EA8” are the constructs used for employees’ attitude. The factor loadings reported standard factor loadings (> 0.5) after, some indicators with low loadings were dropped.

Again Figure 3 shows the results returned from SEM 2. The model produced a value of 16.8%, indicating that family support services explain variations in Employees’ attitude by only 16.8%. This shows the significance of the relationship between family support service and employees’ attitude.



**Figure 3: Test of the research hypothesis 2**

Source: Field Data (2017).

From Table 7, the composite factor reliability coefficients of the constructs family support service and employees’ attitude return a higher level of reliability with CR varying from .834 to .869 which meets the acceptable standard.

**Table 7: Cronbach’s Alpha, Composite Reliability and AVE**

Variables	Cronbach’s alpha	Composite reliability	AVE
FSS	.758	.834	.503
EA	.819	.869	.529

Source: Field Data (2017).

Both convergent and discriminant validity were established according to results from Table 8. Again, Table 8 show discriminant validity as indicator’s outer loadings on the associate construct were greater than all of its loading on the other construct. This is an indication that, the scale used is good and reliable.

**Table 8: Cross Loading Method**

	EA	FSS
EA1	0.739	0.289
EA2	0.819	0.312
EA4	0.760	0.312
EA5	0.734	0.338
EA7	0.698	0.304
EA8	0.588	0.210
FSS1	0.221	0.684
FSS2	0.197	0.657
FSS4	0.296	0.678
FSS6	0.383	0.761
FSS7	0.293	0.758

Source: Field Data (2017).

Again, as demonstrated in Table 9, 1000 replicas of the sample performed to evaluate the t- statistics and the respective statistical significance of each path coefficient. A test on the effect of Family support services on attitude using path analysis revealed ( $t = 6.556$ ;  $\beta = .410$ ,  $p < 0.000$ ). This indicates that family support services has positive significant relationship with the employees’ attitude. It also reports statistically significant effect on employees’ attitude with .410.

**Table 9: Path Coefficients along with their T values**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
FSS->EATT	.410	.435	.063	6.556	0.000

Source: Field Data (2017).

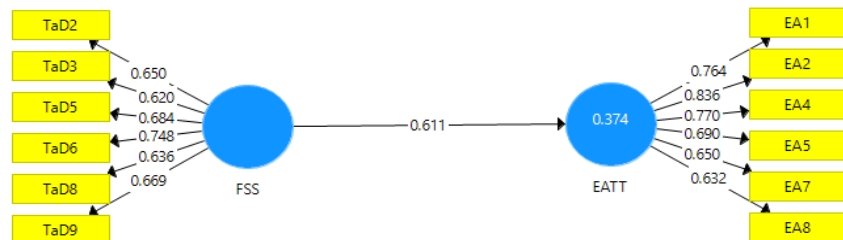
This implies that, since they are related, a bank that provides family support services for its employees increase the attitude of its employees at a

significant value of .410 times more and a poor family support services provided by banks will have significant decrease impact on its employees' attitude. Therefore, family support services are important to influence employees' attitude towards work in various commercial banks.

Also, the current increase in full time working parents (Galinsky et al., 2008; Moon & Roh, 2010) and the long working hours characterising the banking environment place a high demand on working parents (David, 2011). The situation requires the banks to provide FSS to employees to balance their family lives. Again, the fact that nursing mothers have to return to work just after three months of maternity leave (Labour Act, 2003) call for FSS. FSS such as day care centres and breastfeeding or nursing rooms so that, mothers can breastfeed their babies regularly in order to give them the best and natural nutrients they need (The American Academy of Paediatrics, 2017). This will also afford the employees the peace of mind to work (Mendis & Weerakkody, 2017). The findings also confirm Allen et al. (2013) view that family support initiatives influence employees' attitude positively by increasing employees' commitment and create good employer-employee relationship.

**Relationship between Training and Development and Employees’ Attitude**

From Figure 4, “TaD 2,3,5,6,8” to “TaD9” represent constructs used to understand training and development. “EA 1, 2, 3,4,5,7 to “EA8” were the constructs used for employee’s attitude. All the factor loadings reported standard factor loadings (> 0.5) after some of the indicators were dropped out.



**Figure 4: Test of the research hypothesis 3**

Source: Field Data (2017).

The model as in figure 4 produced an R<sup>2</sup> value of 37.4%, indicating that variations in the employees’ attitude can be explained by training development by 37.4%. This shows that there is a relationship between training and development and employees’ attitude.

Table 10 shows the composite factor reliability coefficients of the construct’s training development and employees’ attitude return a higher level of reliability with .829 as the lowest CR returns.

**Table 10: Cronbach’s Alpha, Composite Reliability and AVE**

Variables	Cronbach’s alpha	Composite reliability	AVE
TaD	.753	.829	.448
EA	.819	.870	.529

Source: Field Data (2017).

Convergent and Discriminant Validity of the constructs can be said be established as shown in Table 10. The results from Table 10, indicated that the variance extracted varied from .488 to .529.

Again, Table 11 shows discriminant validity since indicator's outer loading on the associated construct were greater than all of its loadings on other constructs.

**Table 11: Cross Loading Method**

	EA	TaD
EA1	0.764	0.509
EA2	0.836	0.502
EA4	0.770	0.465
EA5	0.690	0.409
EA7	0.650	0.366
EA8	0.632	0.393
TaD2	0.427	0.650
TaD3	0.351	0.620
TaD5	0.390	0.684
TaD6	0.410	0.748
TaD8	0.390	0.636
TaD9	0.467	0.669

Source: Field Data (2017).

As demonstrated in Table 12, 1000 replicas of the sample performed to evaluate the t-statistics and the respective worth of each path coefficient. The study assessed the outcome of training and development on employees' attitude using path analysis with ( $t = 15.357$ ;  $\beta = .611$ ,  $p < 0.000$ ). This indicates that training and development has positive significant relationship on the employees' attitude. It also reports statistically significant effect on employees' attitude with .611. This suggests that training and development has positive influence on the employees' attitude. TaD change in direct proportion to EA with a coefficient of .611. This implies there is significant direct relationship between TaD and EA.



**Table 12: Path Coefficients along with their T values**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
TaD->EATT	.611	.620	.040	15.359	0.000

Source: Field Data (2017).

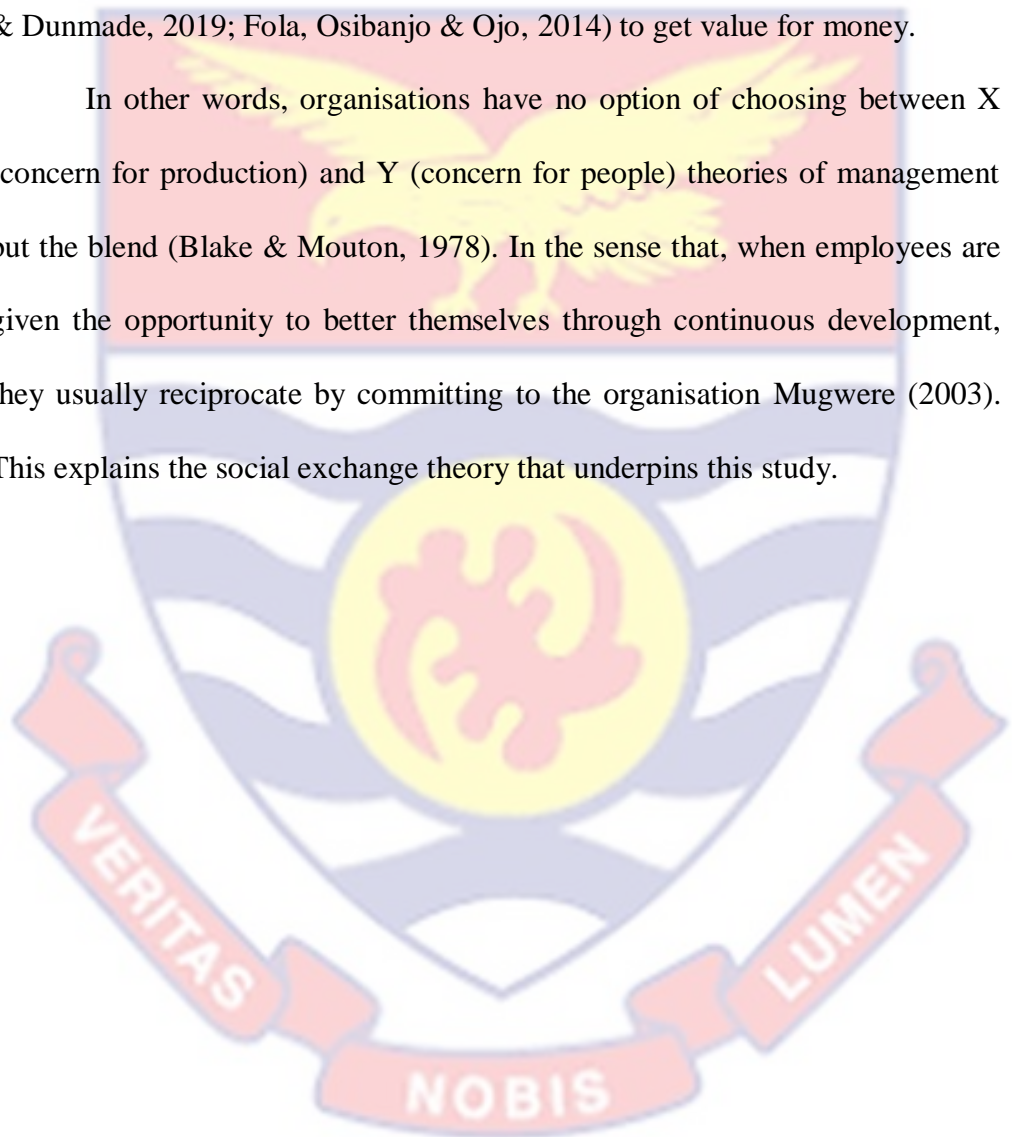
It can be seen from Table 12 that training and development and employees' attitude are positively related at a significant level of ( $\rho = .000$ ). This implies that, a bank that trains and develops its employees on regular basis boosts its employees' attitude towards work positively by .611 times more. This supports Noe (2010) assertion that, training and development programmes keeps employees up to date in their field of operations. It also, enhances and maintains the quality of their skills, knowledge and makes them mastery in what they do. Hence, maximize time use, improve the quality of work and increase productivity (Vinesh, 2014).

The findings were in agreement with that of other authors such as Truitt (2011) and Khan et al. (2020), who indicated that there is direct relationship on employee's positive training experience and attitude. Therefore, organisations that put in place training and development are no doubt possess quality employees (Kumar & Patro, 2018; Merchant Jr., 2011). Quality employees who are committed to what they do give their organisation competitive advantage (Njeri, 2010).

Inferably, organisations that does not invest in training and development will have employees with inadequate skills and knowledge, experience, high employee turnover (Muhammad, 2010) and fall out from the global competition. Merchant Jr. (2011) emphasised that, the negative effect is even more with service oriented organisation such as banks. Therefore, Kumar &

Patro (2018) suggest that organisations must therefore commit resource to maintain effective workforce. Sandamali et al. (2018) emphasised that, training and development benefit both employees and the organisation. So, organisations should incorporate both the employees training needs and the needs of organisation and the needs at the time (Luthuli et al., 2019; Aderibigbe & Dunmade, 2019; Fola, Osibanjo & Ojo, 2014) to get value for money.

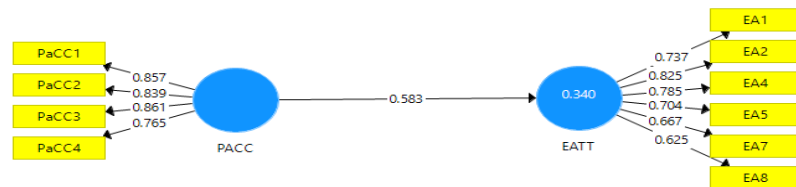
In other words, organisations have no option of choosing between X (concern for production) and Y (concern for people) theories of management but the blend (Blake & Mouton, 1978). In the sense that, when employees are given the opportunity to better themselves through continuous development, they usually reciprocate by committing to the organisation Mugwere (2003). This explains the social exchange theory that underpins this study.



## Relationship between Personal and Career Counselling and Employees' Attitude

From Figure 5 “PaCC1 to PaCC4” denote constructs used as indicator variable in appreciative personal and career counselling. “EA 1, 2, 3,4,5,7 to “EA8” were the constructs used as indicators of employee’s attitude. When the factor loadings were closely examined, they all reported standard factor loadings ( $> 0.5$ ) after some indicators were taken out from the further investigations.

The model as in figure 5 produced an  $R^2$  value of 34.0%, indicating that variations in the employees’ attitude can be explained by personal and career counselling by 34.0%. This is an indication that, there is a relationship between personal and career counselling and employees’ attitude.



**Figure 5: Test of the research hypothesis 4**

Source: Field Data (2017).

Also, from Table 13 the composite factor reliability coefficients of the construct’s personal and career counselling and employees’ attitude present a higher level of reliability ranging from .870 to .899.

**Table 13: Cronbach’s Alpha, Composite Reliability and AVE**

Variables	Cronbach’s alpha	Composite reliability	AVE
EATT	.819	.870	.529
PaCC	.850	.899	.691

Source: Field Data (2017).

Convergent and discriminant validity of the construct are established according to Table 13. Again, Table 13 indicates that the variance extracted is equal to or greater than .529. Furthermore, results from Table 14 shows personal and development and employee attitude scale used possessed convergent validity. Hence, indicator outer loading on the associated constructs were greater than all of its loadings on other constructs.

**Table 14: Cross Loading Method**

	EA	PaCC
EA1	0.737	0.406
EA2	0.825	0.436
EA4	0.785	0.505
EA5	0.704	0.424
EA7	0.667	0.385
EA8	0.625	0.366
PaCC1	0.483	0.857
PaCC2	0.530	0.839
PaCC3	0.467	0.861
PaCC4	0.450	0.765

Source: Field Data (2017).

As demonstrated in Table 15, 1000 replicas of the sample performed to evaluate the t-statistics and the respective significance of each path coefficient. The study sought to test the effect of training and development on employees’ attitude using path analysis with ( $t = 12.546; \beta = .583, p < 0.000$ ). This indicates that personal and career counselling has positive significant relationship on the

employees' attitude. It also reports statistically significant effect on employees' attitude with .583. This implies that personal and career counselling has positive significant influence on the employees' attitude.

**Table 15: Path Coefficients along with their P values**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
PaCC>EATT	.583	.590	.046	12.546	0.000

Source: Field Data (2017).

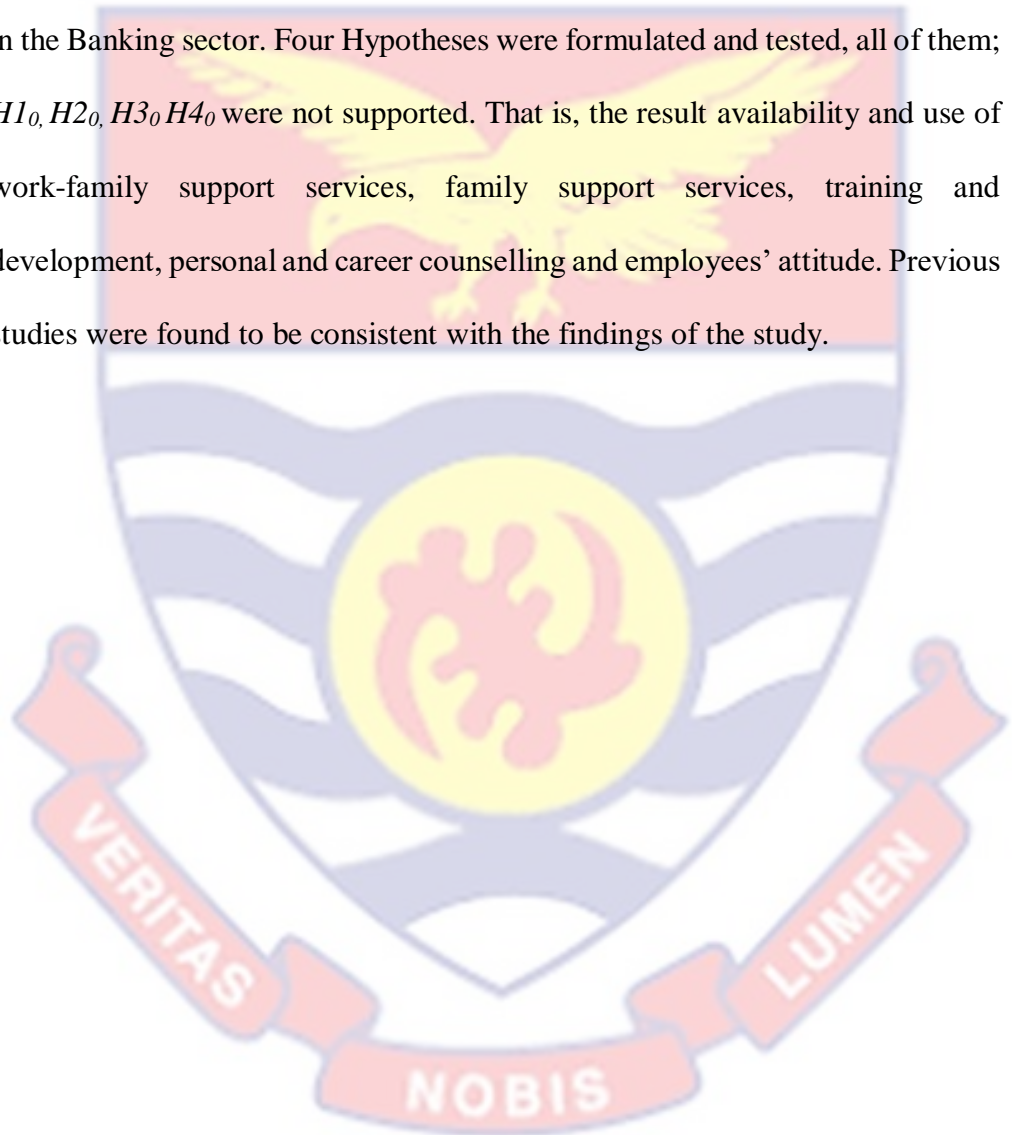
Table 15 presents a strong correlation between personal and career counselling and employees' attitude. This was evident where  $\beta$  stood at 0.583 while  $\rho < .000$ . The findings of this objective were in accordance with other research reports that counselling at the workplace has significant effect on organisational growth (Ajila & Adetayo, 2013; Elliot & Williams, 2010; Tuvulla & Byaruhanga, 2017). Therefore, supporting employees to deal with stress and anxiety associated with work and family related problems is very important (Mendis & Weerakkody; 2017). It is obvious that, absence of counselling services at the workplace may result in high absenteeism through sickness and accidents, lateness, wastage and affect organisational growth (Ajila & Adetayo, 2013; Matolo & Mukulo, 2016).

It is important for organisations to offer counselling services to troubled employees to avert the huge cost that come with such situations. This is because employees who are healthy in body and mind are productive and committed (Bajorek & Bevan, 2020). This is the basis for social exchange theory of which this study is founded. Thus, exchange of social, psychological, emotional and economic benefits are the basis for all human interactions and

employee – employer relationship is no exception. It is a mutual concern, obligation and contract.

### Chapter Summary

This chapter discussed the findings of the study and how they relate to literature. The study sought to examine the relationship between EOMP and EA in the Banking sector. Four Hypotheses were formulated and tested, all of them;  $H1_0$ ,  $H2_0$ ,  $H3_0$ ,  $H4_0$  were not supported. That is, the result availability and use of work-family support services, family support services, training and development, personal and career counselling and employees' attitude. Previous studies were found to be consistent with the findings of the study.



## CHAPTER FIVE

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

#### Introduction

This chapter gives a summary of the study, conclusions drawn, recommendations and suggestions for further research. The summary provides an overview of the research problem, objective, research methods and findings of the study. On the other hand, the conclusions dealt with overall outcomes of the study in the light of the research questions. The recommendations also provide specific remedies to be implemented by specific institutions. The chapter finally offer some directions for future research in the area of the above topic of interest.

#### Summary

The main purpose of the study was to examine the relationship between employee oriented management practices and employees' attitude in GCB Bank Limited and Barclays Bank Ghana These Limited in the Accra Metropolis. In all, four objectives were set in order to achieve the purpose of the study. These are to examine availability and use of work-family support services by employees. How Family Support services relate to employees' attitude. How training and development relate to employees' attitude. How personal and career counselling influence employees' attitude.

The research was purely quantitative and employed explanatory cross-sectional design. Structured questionnaire was the primary research instrument used data collection. The target population comprised of employees in all branches of GCB Bank Limited and Barclays Bank Ghana Limited in the Accra metropolis with a population of 1,139. Krejcie and Morgan (1970) sample size

determination table was used to sample 291 employees and random sampling was used to select respondents from nine branches of GCB Bank Limited and five branches of Barclays Bank Ghana Limited.

However, questionnaires retrieved from 223 respondents representing a response rate of 76.6% were analysed. Moreover, SPSS v.23 software was used for data processing and analysis was done using statistical tools such as means, standard deviations and among others. Hypotheses of the study were validated through PLS-SEM. Also ethical consideration was observed as far as this study was concerned. The results of the study established availability and use of work-family support services. Family support services also influence employees' attitude. Again, training and development has significant effect on employees' attitude. Lastly, personal and career counseling has effect on employees' attitude. Detail analysis and discussions of findings duly done. Summary, conclusion and recommendation and suggestion for further research have been provided.

### **Conclusion**

The study gave an overview of and made significant discussions on some of key areas in employee-oriented management practices and employees' attitude within academic literature. Firstly the study concluded that, there are some form of work-family support services availability and essential to employees. Training and development was seen as the most supportive management practice used by employees of the two banks. This was not surprising because it benefit both employees and organisations directly. However, availability of other work-family support services were low.



Again, it was drawn from the study that family support services has positive effect on employees' attitude. This is because family support services are very important to employees, due to the current change in the typical traditional homemaking and bread winner roles.

Additionally, it was concluded that, training and development has great effect on employee attitude. It means that, as the banks train and develop their employees on regular basis, employees' attitudes toward work are improved. Training and development is a management support service which is inevitable in any sector particularly in the banking sector where knowledgeable, highly skilled and experienced employees are needed for competitive advantage.

Finally, the study concluded that, significant relationship also exists between personal and career counselling and employees' attitude in the banks. However, this conclusion was not surprising because employees in banks work in stressful environment and are mostly faced with interpersonal and family work conflicts which affect their attitudes toward work. Thus they require personal and career counselling in bid to enable them overcome these difficulties.

The study sought to examine the relationship between employee oriented management practices and employees' attitude in GCB Bank Limited and Barclays Bank Ghana Limited. The study concluded that, employee attitude, which includes employee commitment and intention to stay can be influenced by employee oriented management practices--family support services, training and development and personal and career counselling--.

## Recommendations

Based on the conclusion of the study, the following were recommended for policy considerations.

It is recommended that, the Banks provide wide range of work-family support services to benefit all category of employees; male, female, old, young, single, married with and without children and elderly dependents. Since, employees have different needs, the banks can extend opportunity for professional studies, car loans to all employees, childcare facility to employees with children and other packages to those without children and counselling facilities to address employees' psychological and emotional needs in difficult time and encourage them to use the facilities for the good of all.

Now both parents are working and helping to make the home, more women are into full time job and our extended family support system has also broken-down. Therefore, the absence of family support services create conflict within employees. It is therefore, recommended that the banks provide family support services such as flexible working hours for all to attend to family emergencies, day-care centre for employees with younger dependents, breastfeeding area for nursing mothers, fun activities for relaxation and family get together to enable employees have some quality time with their family.

Again, the study recommends that, the Banks should continue with the implementation of training and development programmes, intensified workshops and on-the-job training and seminar's. The Banks must commit resources to train and develop their employees for it is worth it. However, Banks should put in place policies to incorporate both the employees' training needs and the organisational needs in order to realise the maximum benefit.

Finally, the study recommends that, the Banks should employ the services of professional counsellors to enable them easily identify when an employee needs counselling and help accordingly, other than taking disciplinary actions. The use of professional counsellors will also assure employees of confidentiality and also avert instances of leaking confidential information about any employee who visits them. This will encourage many employees to seek assistance as and when necessary.

### **Suggestion for Further Study**

The study sought to examine the relationship between employee oriented management practices and employees' attitude in GCB and Barclays Bank Ghana Limited. The study specifically focused on only employees of GCB Bank Limited and Barclays Bank Ghana Limited (BBGL) in the Accra metropolis. Researchers can therefore widen the scope of the study by including all other branches of the banks. Also, other studies can capture all commercial banks in Ghana in addition to the two banks being considered in order to generalise findings.

Due to time and financial constraints, the study employed cross-sectional design, hence considering replicating it in a longitudinal design to determine the sustainability of the association between the variables is worthwhile. Again, quantitative method was used therefore, future studies could employ mixed method so as to get much an appreciative understanding of the concepts. In view of this, the study proposes a comprehension study by encouraging researchers to look at employee friendly management practices and employees' attitude among commercial banks in Ghana.

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APPENDIX A

COVER LETTER TO RESPONDENT

UNIVERSITY OF CAPE COAST

SCHOOL OF BUSINESS

DEPARTMENT OF HUMAN RESOURCE MANAGEMENT

CAPE COAST

Dear Sir/Madam,

**Invitation to Participate in a Research**

I am, a post graduate student of the University of Cape Coast, conducting a research on “Employee Oriented Management Practices and Employees’ Attitude: An Empirical Evidence of GCB Bank Ltd and Barclays Bank of Ghana Ltd in the Accra Metropolis” as part of Master of Business Administration- Human Resource Management option programme. This research seeks to investigate the various work-family initiatives and other policies and facilities available and accessible to employees of GCB Bank Ltd and Barclays Bank of Ghana Ltd and how these relate to their attitude (commitment to the organisation and their intention to stay). This will assist managers to formulate appropriate good people management initiatives and policies to balance employees work and family issues.

I humbly request that you take some few minutes off your schedule to complete the attached questionnaire. The researcher needs your honest opinion for your anonymity is assured. Also, the information you provide will be treated with utmost confidential. I appreciate your time and support in completing this questionnaire.

Thank you.

Yours faithfully,

Paulina Mensah

Tel. no.: +233 242568234/ 276962200

Email –pabamens@yahoo.com

**APPENDIX B**

**QUESTIONNAIRE**

**UNIVERSITY OF CAPE COAST**

**SCHOOL OF BUSINESS**

**DEPARTMENT OF HUMAN RESOURCE MANAGEMENT**

Employee Oriented Management Practices and Employee’s Attitude: Empirical Evidence of GCB Bank Ltd and Barclays Bank of Ghana Ltd in the Accra Metropolis.

**Section A: Availability and Use of Work- Family Support Services**

Please indicate the extent to which you agree to the following statements by ticking (√) the appropriate response from

(1) Least agree —————> (7) Highly agree

No.	Statement	1	2	3	4	5	6	7
1	My bank offers flexible working hours.							
2.	My bank has medical coverage for all employees							
3.	Childcare facilities available							
4.	My bank offers training and development programmes							
5.	My bank has Counselling facility							
6.	My organisation organises fun activities for employees and their families.							

7. Others list .....

No.	Statement	1	2	3	4	5	6	7
8	I make use of the flexible working hours.							
9.	I access medical coverage offer by the bank.							
10.	I access the Childcare facilities							
11.	I have benefited from Training and development programmes offer by my organisation.							
12	I have benefited from the Counselling facility							

13	I participate in the fun activities organise by my bank							
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14. Others lists .....

**Section: B Family Support Services**

Please indicate the extent to which you agree to the following statements by ticking (√) the appropriate response from

(1) Least agree —————> (7) Highly agree

No.	Statement	1	2	3	4	5	6	7
15.	Child daycare facilities within or by an external service provider are available							
16.	Nursing/ breast feeding room is available for nursing mothers							
17.	The bank offers educational sponsorship to employee’s children.							
18.	Nursing mothers enjoy flexible working arrangements to take care of their new born babies							
19.	Medical cover is available to all employees and family members							
20.	Additional leave is given to attend to family matters							
21.	The bank sponsors recreational facilities and provides free access to all staff.							

**Section C: Training and Development**

Please indicate the extent to which you agree or disagree to the following statements by ticking (√) the appropriate response.

(1) Least agree —————> (7) Highly agree

No.	Statement	1	2	3	4	5	6	7
22.	I have received sufficient training in this organisation to enable me do my job effectively.							

23.	The bank has assigned me a mentor who advises me on my career plans.								
24.	The bank provides opportunities for staff training and career development on a yearly basis.								
25.	There are better career and learning opportunities in other organisations.								
26.	My organisation sometimes sponsors me to participate in training or career development programme								
27.	There are opportunities for me to advance my career.								
28.	My supervisor takes an interest in my professional growth and career development.								
29.	The bank reimburses university fees fully or partially to employees on completion of their studies while still serving the bank								
30.	Employees can go back to school without victimization.								

**Section D: Personal and Career Counselling**

Please indicate the extent to which you agree to the following statements by ticking (√) the appropriate response from the scale

(1) Least agree → (7) Highly agree

No.	Statement	1	2	3	4	5	6	7
31.	I can access counselling facilities covered by the bank							
32.	My supervisor is always ready to counsel and gives advice on both personal and work-related issues							
33.	My bank has a functional counselling unit/centre							
34.	My bank has means of addressing grievances							
35.	Counselling at the workplace is a waste of time							

**Section E: Employee Attitude (commitment and intention to stay)**

Please indicate the extent to which work life support that you receive from the bank affect your attitude in terms of commitment to the bank and the extent to



which you agree to the following statements by ticking (√) the appropriate response from

(1) Least agree → (7) Highly agree

No	Statement	1	2	3	4	5	6	7
36.	I would be very happy to spend the rest of my career in this organisation							
37.	I really feel as if this bank’s problem is my own.							
38.	I do not feel like I belong to this bank							
39.	This bank has a great deal of personal meaning to me.							
40.	Too much of my life would be disrupted if I decided to leave							
41.	I am familiar with my bank’s mission statement							
42.	It would be very hard for me to leave this bank even if I wanted to							
43.	I feel good and proud talking about my bank.							
44.	I do not feel any obligation to remain with this organisation							
45.	I share same view with the mission statement of my bank.							

**Section F: Socio-demographic Characteristics of Respondents.**

Please tick [√] the appropriate response.

46. Gender: [ ] Male [ ] Female

47. Age: [ ] Below 30 years [ ] 30-39 [ ] 40-49 [ ] 50 years & above

48. Marital status: [ ] Single [ ] Married [ ] Separated [ ] Divorced [ ] Widowed

49. Number of children and or legal dependents: Please specify .....

50. Their age range: Number of children (Below 1yr) ..... (1-5yrs) ..... (6-10yrs) ..... (11-15yrs) .... (16 - 20yrs) ..... (20yrs & above).....

Thank you for your time.

## APPENDIX C

### Introduction Letter from GCB



#### Memo

**TO:** The Branch Managers **FROM:** Human Resources Department


**DEPT.** High Street, Liberty House, Republic House, **DATE:** Friday, July 07, 2017  
Boundary Road, Ministries, Korle-Bu,  
Kaneshie ind. Area & Korle-Bu, Osu  
& Ring Road West

**EMAIL:** hr@gcbbank.com.

**RE:** LETTER OF INTRODUCTION

We write to inform you that permission has been granted to Ms. Paulina Mensah, an MBA (Human Resource Management) student of University of Cape Coast who has expressed her desire to collect data for her research work on the topic: "Employee Oriented Management Practices and Employee Attitude".

Kindly give her the necessary assistance in collecting the needed data for her project work.

  
**FRANCIS B. DANYI**  
HEAD

  
**PETER Y. BOSROTSI**  
MANAGER, HR RISK

fbd/eka\*

APPENDIX D

Table for determining sample size

Table 3.1

*Table for Determining Sample Size of a Known Population*

N	S	N	S	N	S	N	S	N	S
10	10	100	80	280	162	800	260	2800	338
15	14	110	86	290	165	850	265	3000	341
20	19	120	92	300	169	900	269	3500	346
25	24	130	97	320	175	950	274	4000	351
30	28	140	103	340	181	1000	278	4500	354
35	32	150	108	360	186	1100	285	5000	357
40	36	160	113	380	191	1200	291	6000	361
45	40	170	118	400	196	1300	297	7000	364
50	44	180	123	420	201	1400	302	8000	367
55	48	190	127	440	205	1500	306	9000	368
60	52	200	132	460	210	1600	310	10000	370
65	56	210	136	480	214	1700	313	15000	375
70	59	220	140	500	217	1800	317	20000	377
75	63	230	144	550	226	1900	320	30000	379
80	66	240	148	600	234	2000	322	40000	380
85	70	250	152	650	242	2200	327	50000	381
90	73	260	155	700	248	2400	331	75000	382
95	76	270	159	750	254	2600	335	1000000	384

*Note: N is Population Size; S is Sample Size* *Source: Krejcie & Morgan, 1970*