



IMPACT OF WORK LIFE BALANCE ON ORGANIZATIONAL PERFORMANCE DURING COVID-19 ERA IN ECO BANK PLC AKURE

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ABSTRACT

The study investigated the impact of work life balance on organizational performance during covid-19 era in ECO bank Plc Akure. The population of study 40 staff members of Eco Bank Plc, Akure, Ondo State and due to small number of the population the study used consensus sampling technique which considered the whole population as the sample size. The method of data collection used was primary source of data and Chi square was adopted as statistical tool in testing the research. 40 copies of the questionnaire were retrieved and used for

Introduction

Work life balance (WLB) is a very important issue that concern different employees in both private and public sector. Work life balance goes beyond highlighting the work role and one's personal life. It affects the social, psychological, economical and mental well being of the individual. All these is been revealed in the productivity of the individual, which affects their performance in the place of work. Work life balance has consequence on employee attitudes, behaviours, wellbeing as well as organizational performance (Adisa, Aiyenitaju, & Adekoya, (2021). However, pandemic continues to have significant impacts on people's work and daily life. One of the most significant changes in how people work is the expanded application of working from home. Working from home has been growing rapidly since the pandemic began, particularly after the first state of emergency was declared in April 2020 in response to the pandemic's first wave (Chauhan, 2020). The legally enforced "lockdown" measures restricting people's movements were not taken in Japan. Nonetheless, banks decided to ask people to refrain from going outside and suspend business (including by shortening business hours) based on the federal government's state of emergency declaration.



analysis of the study. The findings of the study revealed that employees of the bank work from home and do their job during covid-19 pandemic era in Eco bank plc which the bank usually send the job to be done on daily basis. The result of the findings showed that employee of the bank the pandemic era as compulsory leave and relief of job stress where employee work from comfort of their home with less work and no overtime and they do what is needful for the bank. The bank was able to hold meeting with their employees and gave them training as well as monitoring their activities remotely which enhance their efficiency and effectiveness during the covid-19 pandemic era. The result from the hypothesis of the study revealed that working from home has significant effect on customer satisfaction (χ^2_{Cal}) of 31.250 > (χ^2_{Tab}) of 9.54 at 5% level of significance. Also, remote working has significant effect on effectiveness and efficiency (χ^2_{Cal}) of 11.000 > (χ^2_{Tab}) of 9.54 at 5% level of significance during covid-19 era in ECO bank Plc Akure. The study concluded that working from home contributed to customers' satisfaction during covid-19 era. The study also covid-19 during remote working of employees of the bank promotes the effectiveness and effectiveness as well as giving them room for employees to have time for themselves and family covid-19. The study recommended that employees should try as much as possible to perform their work with little or no supervision since they can work independently.

Keywords: work life balance, Covid-19 era, Organizational performance, job stress, remote working, customer's satisfaction

Work–life balance can be viewed much more broadly, considering its positive impact on social and economic sustainability. Improving work–life balance is linked to higher level goals, including: increasing employment in the labor market, ensuring equal opportunities for the sexes, tackling demographic challenges. Our needs and the needs of our children or dependents change with age. Our necessity for work–life balance is also changing (Parent-Thirion,2016). Already at the beginning of this century, remote working was evaluated as an important tool for promoting work–life balance. Remote working enables a variety of family responsibilities and can be particularly useful for employees with children, as it allows them to breastfeed, take care of a sick child or look after young children who may be on school holidays. Regular remote working offers additional advantages, as it reduces work-related expenses (such as travel costs) and saves time spent on the way to work (Lonska, Mietule, Litavniece, Arbidane, Vanadzins Matisane & Paegle, 2021). During the COVID-19 emergency situation, many people in the world were forced to work from home. Initially, there were observed some certain expectations about the possibility of working from home as a positive factor that will promote work–life balance. However, also negative trends appeared, as employees were only one call or message away from the employer, and it was therefore expected that the employee would work outside working hours and would also be available outside working hours. Uncertainty and spending time with family often caused more stress. As many organizations and individuals were not ready for this sudden change, many mistakes were made, which further raised the issue of work–life balance. At the same time, the



COVID-19 emergency situation has provided valuable lessons. The public is offered the opportunity to think about what cooperation means in reality and how it can improve collaboration between companies and employees. Employers are facing new challenges; and it is essential to ensure both the economic growth of companies in the future and to create praxis supporting the work–life balance of employees. Work– life balance, especially for an indefinite time, such as caused by COVID-19, is essential for employee growth, personal happiness and company retention. When employees receive support to find a positive work–life balance, they are usually more motivated to do the job qualitatively (Ramakrishnan, 2020).

Statement of the problem

Some studies conducted all over the world show that most people have not improved their work–life balance during the emergency situation, even though they were able to spend more time with their families and did have to spend time to get to workplace. Remote working during the COVID-19 pandemic was more complicated than remote working under normal circumstances, as it was compulsory rather than voluntary, often full-time, rather than part-time or casual. In addition, surveys conducted within some studies suggest that there is also a positive experience of working remotely from home (Cartmill, 2020; Uresha, 2020). An approach which facilitates work–life balance of employees and provides for organizing and evaluating remote working according to the results should be supported, rather than focusing on the number of hours or specific work schedules. Defining clear requirements for specific results to be achieved, employees are better prepared to manage their time and tasks, thus effectively balancing their work responsibilities with personal life, including family responsibilities.

One of the most significant problems faced by employees working remotely during the pandemic is the conflict between work and private life, as they experience a blurred line between work and private life. Defining the boundaries between work and private life is always a topical issue in the case of remote working, but it is particularly problematic due to the unique circumstances of the pandemic (ILO, 2020). The crisis during COVID-19 has shattered the notion that paid work and personal life are two completely different areas, and there appeared a myth that employees always can and must be available to the employer to perform their work-related functions (ILO, 2020). In view of stated issues mention above, this study wants to investigate the life balance and organizational performance during covid-19 era (A study of ECO bank Plc Akure)

Research Questions

The following reflect the research question for the study which are:

- i. What is the effect of working from home on customer satisfaction during covid-19 era in ECO bank Plc Akure?
- ii. How does remote working affect effectiveness and efficiency during covid-19 era in ECO bank Plc Akure?

Objective of the study

The main objective of this study is to investigate the impact of work life balance on organizational performance during covid-19 era in ECO bank Plc Akure. The specific objectives are to:



- i. find out if working from home affect customer satisfaction during covid-19 era in ECO bank Plc Akure
- ii. examine the impact of remote working on effectiveness and efficiency during covid-19 era of ECO bank Plc Akure

Research Hypotheses

The null research hypotheses will guide this study.

H₀₁: working from home do not has any significant effect on customer satisfaction during covid-19 era in ECO bank Plc Akure

H₀₂: remote working do not has any significant effect on effectiveness and efficiency during covid-19 era in ECO bank Plc Akure

Significance of the study

The outcome of the research is significant to different bank managers, employees of labour as well as employees where WLB initiatives have not been embraced. The HR managers are among the beneficiaries since the research shed light to them about the importance of integrating WLB in their strategic plans. The policy makers in organizations will also find the research findings significant as it will provide relevant information about WLB and its effects on organizational performance. In particular, the Government policy maker on matters of employment will find the research findings important as it may inform their input in the labour Act. Besides the research will contribute greatly to the literature as it will help future researchers on topic that relate to work life balance and organizational performance during covid-19 era in Nigeria.

LITERATURE REVIEW

Concept of Work Life Balance

The concept work life balance (WBL) is commonly used in a comprehensive way to describe policies that were previously known as family friendly, though they have been extended beyond the scope of the family (Obiageli, Uzochukwu, and Ngozi, 2015). Different researchers have defined the term work-life balance differently using diverse dimensions (Poulose and Sudarsan, 2017). Initially, the concept of work-life balance was conceived to refer to the conflict between family and work Bloom, Kretshmer and Van Reenen (2026) and workfamily enhancement Grzywacz and Marks (2020). According to Greenhaus, Collins, and Shaw (2013), work life balance is the absence of work-family conflict or the intensity or rate of recurrence with which family interferes with work and work interferes with family.

According to Greenhaus and Allen (2016) work-life balance is the degree to which an individual's satisfaction and effectiveness in the roles of work and family domain are wellmatched with the individual's life priorities. On their part, Grzywacz and Carlson (2012) defined work-life balance as "accomplishment of role-related expectations that are negotiated and shared between an individual and his/her role-related partners in the work and family domains." The employees dedicate more hours to their work as a result of business competition and uncertainty in the economy. As a result, other important issues like parenting suffer and there is an increased rate of



burn-out of employees especially in large organizations (Litting, 2008). However, many organizations are gradually coming to terms with the issues of work life balance and its effects on staffs' performance as well as the challenge of attracting and retaining the best employees. Therefore, there is a need for HR managers to develop policies that solve the work life conflict; hence, motivating the employees. The common Work life balance policies that HR Managers ought to develop are leave policies, Flexible working arrangements, welfare policies and family responsibilities. Leave policies entails various types of leaves for the employees. A leave refers to a number of days or hours employees of an organization are allowed to be out of their duties without consequences. The employees who are on leave are paid full salary, but are required to give reasons for the leave (Obiageli, Uzochukwu, and Ngozi, 2015). The time off duties during the leave helps them to release themselves from work stress creating a balance between their family and work activities.

There are various types of leaves that can be included in leave policies. They include; annual leave, which is a formal paid leave an employee, is entitled to for the purpose of recreation after a period of qualifying services (Obiageli, Uzochukwu, and Ngozi, 2015). Parental leave, which is an official permission an employee with child caregiving responsibilities is entitled to in the course of employment; Care's leave, an official permission for someone who have a sick or injured immediate members of the family; and paid family and medical leave, which is given to an employee to attend to personal health or dependent care challenges (Oludayo, 2015). Other leaves are study leaves and sick leave.

Over the past six decades, workplace demographic has changed with more women being part of the workforce and joining jobs that have more responsibilities (Galinsky, Aumann, and Bond, 2011). Therefore, most families had to learn to balance between work and social life. As a result, FWAs have gained popularity around the world (Joiner and Bakalis, 2006) as a way of reducing work life conflict. The FWAs include working overtime, compressed work week, flextime, telecommuting, and job-sharing. Flexi time refers to an arrangement where employees are involved in deciding when they commence and end their daily duties. This is meant to enable the employees to meet personal commitments and allow them to respond to both unpredictable and predictable circumstances or reduce the commuting time by commencing duties before or after the rush hours (Duncan and Pettigrew, 2012).

Telecommuting refers to a work arrangement where staff does some work remotely from their home without necessarily reporting to the office. This FWA is beneficial to employees as they can organize their duties around their family and personal' need; thus, reduces work related expenses like travel, reduce commuting time, as well as working in a less stressful environment without disruption. This arrangement also caters for employees who could not be able to leave home due to disabilities (Hill, Ferris, Hawkins, and Weitzman, 2001). However, Duncan and Pettigrew (2012) noted that there are three groups of staff who are more likely to use telecommuting; namely, the female staffs, married staffs and those with children. The family and work institute indicates that the prevalence of telecommuting has significantly improved over the last decade. While 34% of the surveyed organization allowed telecommuting in 2015, 67% of them allowed the same flexibility in 2015 (Matos and Galinsky, 2014).



Part-time is another type of flexible work arrangements that is quite popular in some of the European nations. For instance, more than 70% of female workers in the Netherlands work on part-time basis (Plantenga and Remery, 2009). Besides allowing employees with health issues or those who lack enough disposable time such as students, to participate in the labour force, working part time increase employee satisfaction. A survey on European Working Conditions revealed that 85% of staff who works part-time, less than 30 hours every week had no issues with balancing work and life responsibilities. Moreover, the employees who worked part time have the lowest levels of health problems. Therefore, part-time is a good strategy to balancing family and work life (Clarke, Koch, and Hill, 2014).

Job sharing is also another type of FWA which enable two or more staff to fill a single full time position jointly with shared working time and responsibilities. This is appropriate when there is no opportunity for a part-time arrangement. Like part-time arrangements, job sharing is a good strategy for balancing work and family life (Lazăr, Osoian and Rațiu, 2010). This study will focus on four WLB; namely, Leave policies, FWA welfare policies, and family responsibilities. Under Leave policies, the study will focus on annual leave, parental leave, medical leave, and study leaves. Concerning FWA, the researcher will focus on Flextime, telework, Job-sharing, and telecommuting.

The welfare policies considered include employee counseling, free health programmes, paid holidays, and employee training. Finally, under family responsibilities, the study focused on the parental role and caring for the elderly. The workforce demographic has changed and now comprise of women and men, those with families and other family members to take care. This causes conflict between work and family life, with some having multiple roles which make it hard to manage family and work responsibilities (Bruck, Allen and Spector, 2012).

Work-life balance has important consequences for employee attitudes towards their organizations as well as for the lives of employees (Scholaris & Marks, 2014). Employees are drastically affected by work-life imbalance and the result includes: poor mental health, poor physical health, stress, lack of job satisfaction which leads to poor employee performance. For employers the consequences of work-life imbalance include absenteeism, poor performance on the job, higher turnover of staff, costs related to recruitment and training (Department of Trade and industry, 2001). Positive experience with work leads to personal and professional goal attainment, job satisfaction, improving quality of personal and professional life and hence improved employee performance (Spinks, 2014). Dubie (2000) posited that employee retention is achieved by flexible work schedules, family friendliness, childcare assistance, leave entitlements and immediacy to their homes.

Virtual working

In the past two decades, organisations have witnessed a transformation in the pattern of work and employment, particularly in the industrialised world, with the advent of advanced technology and the propagation of virtual organisations (Webster and Leung, 2017). A spatial reconfiguration process across organisations through the use of information and communication technologies (ICTs) has facilitated the possibilities of telecommuting and virtual work (Fenner and Renn, 2010). Initially, the use of ICT was primarily for supporting



employees working remotely as a means of helping them, especially women, balance competing work demands and family responsibilities (Halford, 2015). However, the reorganisation of the workplace through continuous innovation and creativity within the high-tech industry has resulted in half-empty offices, as organisations' proclivity for virtual working has increased (Fogarty et al., 2011). Thus, workers are no longer restricted to the four walls of their office space; rather, they are moving work away from the traditional office space to other spaces, such as digital working hubs, coffee shops, shared working spaces or cyberspace (Webster and Randle, 2016). This has reduced face-to-face contact and has promoted the necessary flexibility for achieving WLB (Fenner and Renn, 2010). The range and usage of virtual work vary across countries and occupations. They primarily depend on the level of investment in advanced ICT, the expertise of users and the degree of managerial support (Kossek et al. 2014; Clarke and Holdsworth, 2017). Furthermore, the use of virtual working is contingent on the richness, time spent on and frequency of communication (Webster et al., 2014). The on set of COVID-19 has replaced the traditional face-to-face mode of work with virtual working. This phenomenon continues to stimulate research and attention into how women navigate the unknown to achieve work life balance.

Work life Balance during Covid 19 Pandemic

In the EU countries, the balance between employees' work and private life is becoming more and more important. This issue became particularly important during the spread of the COVID-19 consequences. Consequences of continuous remote working and access to the employer, stress caused by long-term use of technologies, burnout syndrome, the need to take care of children, and sick family members while performing work responsibilities, unavailability of opportunities to look for children all the factors have a significant impact on work-life balance and quality of life.

The separation of work and private life is a challenge that most of the people active in the labor market face. In many cases, this can lead to burnout a state of physical and mental exhaustion when a person's ability to work is drained. It was found that the negative impact of work on work-life balance is usually concentrated in the early stages of parenting, when employees in the household have pre-school children (Eurofound, 2017).

There are different approaches to the use of the concept "work-private life balance," i.e., equilibrium of work and family life, equilibrium of work and private life, etc. Earlier research often deal with examination of the equilibrium between family and professional life in relation to the concept of work-life balance (Ramakrishnan, 2020). The concepts of "work-life balance" or "work-personal life reconciliation" are widely used to raise awareness of which areas of life need to be combined and reconciled, thereby forming division of work and non-working life, emphasizing that reconciliation is required not only for work and family life, but also religious activities, involvement in community life, education, and other activities (Korpa, 2012).

Work-life balance is formed when a person has the same level of priorities in relation to the requirements of his/her career and the requirements of personal life. The most common reasons for imbalance between the personal life and work life are increased responsibility for work commitments; working longer hours; increased responsibility for housework as well as for employees with children. In turn, a positive work-life balance reduces employee stress, reduces



the risk of burnout and creates greater wellbeing. This positively affects not only an employee him/herself but also the employer ([Sanfilippo, 2020](#)).

Work-life balance can be viewed much more broadly, considering its positive impact on social and economic sustainability. Improving work-life balance is linked to higher-level goals, including: increasing employment in the labor market, ensuring equal opportunities for the sexes, tackling demographic challenges. Our needs and the needs of our children or dependents change with age. Our necessity for work-life balance is also changing ([Parent-Thirion, 2016](#)).

Already at the beginning of this century, remote working was evaluated as an important tool for promoting work-life balance. Remote working enables a variety of family responsibilities and can be particularly useful for employees with children, as it allows them to breastfeed, take care of a sick child or look after young children who may be on school holidays. Regular remote working offers additional advantages, as it reduces work-related expenses (such as travel costs) and saves time spent on the way to work ([Hein, 2015](#)).

During the COVID-19 emergency situation, many people in the world were forced to work from home. Initially, there were observed some certain expectations about the possibility of working from home as a positive factor that will promote work-life balance. However, also negative trends appeared, as employees were only one call or message away from the employer, and it was therefore expected that the employee would work outside working hours and would also be available outside working hours. Uncertainty and spending time with family often caused more stress. As many organizations and individuals were not ready for this sudden change, many mistakes were made, which further raised the issue of work-life balance. At the same time, the COVID-19 emergency situation has provided valuable lessons. The public is offered the opportunity to think about what cooperation means in reality and how it can improve collaboration between companies and employees. Employers are facing new challenges; and it is essential to ensure both the economic growth of companies in the future and to create praxis supporting the work-life balance of employees. Work-life balance, especially for an indefinite time, such as caused by COVID-19, is essential for employee growth, personal happiness and company retention. When employees receive support to find a positive work-life balance, they are usually more motivated to do the job qualitatively ([Ramakrishnan, 2020](#)).

Remote working during the COVID-19 pandemic was more complicated than remote working under normal circumstances, as it was compulsory rather than voluntary, often full-time, rather than part-time or casual. In addition, surveys conducted within some studies suggest that there is also a positive experience of working remotely from home ([Cartmill, 2020](#); [Gálvez et al., 2020](#); [Uresha, 2020](#)). An approach which facilitates work-life balance of employees and provides for organizing and evaluating remote working according to the results should be supported, rather than focusing on the number of hours or specific work schedules. Defining clear requirements for specific results to be achieved, employees are better prepared to manage their time and tasks, thus effectively balancing their work responsibilities with personal life, including family responsibilities. One of the most significant problems faced by employees working remotely during the pandemic is the conflict between work and private life, as they experience a blurred line between work and private life. Defining the boundaries between work and private life is always a



topical issue in the case of remote working, but it is particularly problematic due to the unique circumstances of the pandemic (ILO, 2020).

The crisis during COVID-19 has shattered the notion that paid work and personal life are two completely different areas, and there appeared a myth that employees always can and must be available to the employer to perform their work-related functions (ILO, 2020).

Trends in the labor market already even before the COVID-19 pandemic suggested that employers face difficulties and significant challenges in attracting the workforce required by companies, both in general and at different levels of qualifications and positions. Often employers mentioned flexible working hours and various social guarantees in their job advertisements as benefits that could be of interest to potential employees. How the employees in Latvia evaluated these additional benefits was studied in a Eurobarometer survey on work–life balance. In Latvia, the survey was conducted by the research agency Kantar in the framework of the Flash Eurobarometer 47 from June 26 to 30, 2018, surveying 1,000 Latvians aged 15 and over. In total, the survey was conducted in 28 EU Member States (26,578 respondents). 65% of those Latvians for whom flexible working hours were not available wanted to use the possibility of flexible working hours or adjust the start and end time of work. About one in five respondents (18%) wanted to take the opportunity to work from home, 1 in 10 (12%)—wanted to take the opportunity to work part-time. The results reveal that the majority or 73% of Latvian employees (self-employed, hired workers, and manual workers) were generally satisfied with their work–life balance, but the average level of overall satisfaction among the EU employees was significantly higher at 79%. Viewing the work–life balance at the Baltic level, the satisfaction levels of Estonian and Lithuanian population were also significantly higher than in Latvia and above the European average level with 80% of Lithuanian and 81% of Estonian population satisfied with their work–life balance (Kantar, 2018).

The results of the study conducted by this agency in August 2020 show that during the COVID-19 restrictions in the spring, for Latvian inhabitants it was comparatively the most difficult to reconcile work and private life as well as taking care of their families. There was a tendency for women with low average family income (up to 300 euro a month) and those with children in the family (especially if more than four) to report relatively more often that it was difficult to balance remote working with taking care of children and parenting. It is likely that this was largely influenced by children’s distance learning process and changes in the daily routines, which were mainly taken care of by women in parallel with their job responsibilities regardless of work schedule (onsite or remotely) (Kantar, 2020).

Flexible working arrangements and employee performance

According to Estes and Michael (2015), FWAs are schedules such as telecommuting, flextime, part-time job, job-sharing, and compressed work week. The technological advancement, market volatility, increased competition, changing family demographics characterised by increased women engaging in formal employment, single-parent families and guardians taking care of the elder has necessitated the need for FWAs (Bond, Thompson, Galinsky and Prottas, 2012).

Although FWAs has not been adopted by many organizations, Lambert, Marler and Gueotal (2008) noted that employers are increasingly granting their staff significant level of independence and FWAs to manage and control themselves as to when and where they work from. FWAs are



expected to attract highly qualified employees. Despite the availability of FWAs, it is not guaranteed that the employees will automatically use; instead, their adoption and usage vary with various factors like career aspiration, age, and managerial control.

Empirical studies by Stravrou (2015), Brewster, Mayhofer and Morley (2014); Glass and Finley (2012); reveal that some flexible options result to positive outcomes while others results to negative outcomes. According to Batt and Valcour (2003), FWAs are positively related to job satisfaction which leads to employee performance. Peters, Tijdens, and Wetzels (2014) opined that FWAs affect the mobility of employees since they have to reschedule their daily responsibilities while reconciling the two domains of their jobs, personal needs, household requirements, and organizational demands. However, continuous scheduling and rescheduling of day-to-day operations may lower employee's productive hours; hence, lowering their productivity. According to Kelly et al. (2008), the mechanisms used to design an organization's work flexibility to minimise the incidence of time conflicts for staff might affect the employees' performance. Empirical studies show mixed findings on whether the Flexible Working Arrangements is associated with employee performance. Bloom and Van Reenen, (2006) found that FWAs are not directly related with organizational performance, but a longitudinal study by Menezes and Kelliher (2011) showed that there exist a positive correlation between FWAs and individual employee performance. 69% indicated that there was no correlation between FWAs and individual employees' performance while 31% showed that there was a correlation. It was found that working from home have a positive effects on employees' performance since there is reduced costs (Menezes and Kelliher, 2011). Further, Menezes and Kelliher (2011) found that there was no causality between flexible and non-flexible Working arrangements among employees.

It is worth noting that the study used respondents from single occupation and the data used were from a specific organization. As such, the findings may not be accurate for generalizing to the entire population of employees. A study conducted in Australia and the USA by Golden (2007) indicated that 45% of the employees are not able to influence their working schedule and a mere 15% felt that they could freely determine their working flexibility. 43% had the freedom of determining within certain limits the flexibility of the FWAs.

Theoretical Review

Spill over theory

Guest (2012) claims that spillover model details situations under which spillover amid the micro family network and micro work network takes place: either negative or positive. Spillover concerning energy, behavior, and time is unfavorable if the work-to-family relations are firmly designed for both space and time. Conversely, positive spill over instrumental in attaining healthy WLB takes place when there is flexibility that allows people to integrate and overlap family as well as work responsibilities.

Factors affecting work-life balance are present in both home and work environments (Guest, 2012). Background factors include but not limited to work culture and demands of both home and work. Personal factors are personality, age, life, career stage, gender, individual coping and control, energy, and work orientation. The study parameters are within background factors and include



service delivery and leave policy. Service delivery is work's demand whereas leave policy is the work culture (Dixon, & Sagas, 2007).

Work life balance can be in subjective and objective nature. Subjective indicators are basically the state of imbalance and balance while objective indicators may include hours of free time or uncommitted outside work and hours of commitment or work. According to Guest (2012), a state of balance is attained when work or home dominates by choice or when equal weight is given to both home and work. When one area of life interferes with other areas, a spillover is reported. It is also common when there are many consequences of WLB including the performance at home and work, influence on family, friends and at work, the general life at home and workplace, as well as personal welfare and satisfaction (Hyman, & Summers, 2014). This theory is relevant to this study project since companies are required to embrace positive policies of work-life balance that enables the staff to gain a positive WLB that will make them be fully committed to attaining institutional goals (Dixon & Sagas, 2007).

Empirical Review

According to Adisa, Aiyenitaju & Adekoya (2021) investigated COVID-19 pandemic has affected women in unique gender-specific ways, particularly their traditional status as home managers. This study draws on role theory to examine the impact of the COVID-19 pandemic on women's work-family balance during the lockdown. The current COVID-19 pandemic, which has altered the ways in which we live and work, requires specific methodological tools to be understood. We therefore opted for an interpretive-constructivist and constructivist-phenomenologist approach. The dataset thus comprises of semi-structured interviews with twenty-six working women in the UK. The findings illustrate how the COVID-19 lockdown has intensified British women's domestic workload and has thus caused unbridled role conflict, which has further been exacerbated by structural and interactional roles undertaken by women especially during the lockdown. Remote working has contributed to women's role congestion and role conflict and poses severe challenges to role differentiation. Furthermore, we found that the lockdown has facilitated the rediscovery of family values and closeness, which is connected to the decline workload and has thus caused unbridled role conflict, which has further been exacerbated by structural and interactional roles undertaken by women especially during the lockdown. Remote working has contributed to women's role congestion and role conflict and poses severe challenges to role differentiation. Furthermore, we found that the lockdown has facilitated the rediscovery of family values and closeness, which is connected to the decline in juvenile delinquency and low crime rate that has resulted from the lockdown.

Lonska, Mietule, Litavniece, Arbidane, Vanadzins, Matisane & Paegle (2021) the ability of employees to deal with the successful combining of work, family responsibilities, and personal life is crucial for both employers and family members of employees. During the COVID-19 emergency situation, many people around the world were forced to work remotely. Initially, there were observed some certain expectations about the possibility of working from home as a positive factor that will promote work-life balance. However, over time, negative tendencies were also revealed, as employees were only one call or message away from the employer, and uncertainty and leisure time with family often created more stress. As many organizations and individuals were



not ready for this sudden change, many mistakes were made, which further raised the issue of work–life balance. The aim of the research was to evaluate the flexibility of reconciling work and private life of Latvian employees in various socio-demographic groups during the COVID-19 emergency situation in spring 2020, to investigate how family life influenced employees' ability to perform work duties, to find out if employees had any additional housework responsibilities and how their workload changed concerning housework amount during the COVID-19 emergency situation. The research is based on the data obtained in the survey of the Latvian employed population, which was conducted within the framework of the Latvian National Research Programme Project “CoLife” in the second half of 2020. As a result, the hypothesis of the research that all groups of employees experienced work–life balance difficulties during the COVID-19 emergency situation has been partially confirmed, i.e., women in the 18–44 age group and respondents with minor children in the household more likely faced difficulties of work–life balance. The scientific research methods that were used in the research are the monographic method, content analysis, survey, data processing with SPSS to determine the mutual independence of the data from the questionnaires.

Preena & Preena (2021) believed that the absence of work-life balance has an adverse effect on employee performance in many respects. Thus, it is essential to understand the impact of work-life balance on employee performance. Consequently, this study will analyze the impact of work-life balance on employee performance. Furthermore, this research will elaborate on the relationship between work-life balance and employee performance as well. Accordingly, a quantitative study is conducted by collecting primary data through a self-administered questionnaire. The secondary data for the study were collected through books, journals, and articles. Moreover, this study comprised a sample size of 84 employees of a leading shipping company in Sri Lanka. The sampling technique was convenient sampling. Data analysis comprised of both inferential and descriptive statistics. Descriptive statistics included frequencies, means, and standard deviations. When it comes to Inferential statistics, the impact of work-life balance on employee performance was analyzed using simple linear regression analysis by using the SPSS tool. Based on the correlation analysis, it was revealed that there is a strong positive relationship between work-life balance and employee performance. Then the regression analysis confirmed that there is a significant impact of work-life balance on employee performance. Thus, based on these research findings, the theoretical and managerial implications and directions for future research and at last, the limitations of the current research are discussed.

Bulińska-Stangrecka, Bagieńska & Iddagoda (2020) investigated work-life balance during COVID-19 pandemic and remote work: A systematic literature review. The COVID-19 pandemic has caused many negative and drastic changes in contemporary organizations with regard to employees. Human resources management faces the challenge of developing ways to mitigate the negative effects of work during the pandemic. Factors such as feeling threatened, isolation, working from home or insecurity have all contributed to the well-being of employees. They pose a significant challenge for managers who need to adapt management tools to new realities. It is also necessary to ensure the well-being of employees in order to work efficiently. An important element that requires analysis and development of further support schemes is work-life balance. Remote working has caused an accumulation of professional activities in private places. The spatial



boundary separating the workplace from the resting place has also been blurred. Additionally, due to the extension of working time at home, time limits have also changed. As a result, the work-life balance was disrupted, negatively affecting the mental health of employees. The systematic literature review in this chapter concerns the analysis includes an analysis of key research areas of work-life balance related to remote working. The study analyzes various aspects of the imbalance between home and work as well as the most acute effects of new forms of work introduced as a result of the pandemic.

Lonska, Mietule, Litavniece, Arbidane, Vanadzins Matisane and Paegle (2021) carried out research on work-life balance of the employed population during the emergency situation of covid-19 in Latvia. All the employees face the challenge of finding the right work-life balance. The ability of employees to deal with the successful combining of work, family responsibilities, and personal life is crucial for both employers and family members of employees. During the COVID-19 emergency situation, many people around the world were forced to work remotely. Initially, there were observed some certain expectations about the possibility of working from home as a positive factor that will promote work-life balance. However, over time, negative tendencies were also revealed, as employees were only one call or message away from the employer, and uncertainty and leisure time with family often created more stress. As many organizations and individuals were not ready for this sudden change, many mistakes were made, which further raised the issue of work-life balance. The aim of the research was to evaluate the flexibility of reconciling work and private life of Latvian employees in various sociodemographic groups during the COVID-19 emergency situation in spring 2020, to investigate how family life influenced employees' ability to perform work duties, to find out if employees had any additional housework responsibilities and how their workload changed concerning housework amount during the COVID-19 emergency situation. The research is based on the data obtained in the survey of the Latvian employed population, which was conducted within the framework of the Latvian National Research Programme Project "CoLife" in the second half of 2020. As a result, the hypothesis of the research that all groups of employees experienced work-life balance difficulties during the COVID-19 emergency situation has been partially confirmed, i.e., women in the 18-44 age group and respondents with minor children in the household more likely faced difficulties of work-life balance. The scientific research methods that were used in the research are the monographic method, content analysis, survey, data processing with SPSS to determine the mutual independence of the data from the questionnaires.

METHODOLOGY

The research design used was descriptive research method. The research design was desirable since the study is not experimental research method. The principal objectives of the work are achieved through quantitative methods, as inferential statistics were used to measure the level of precision and certify responses from the respondent in accordance to the objectives of the research.

The population of the study was the entire staff of ECO bank plc in Akure was chosen to be the focus area of the study. The researcher engaged forty (40) of the employees of the bank and from



each department ranging from the transaction unit, marketing unit, customer service unit, security unit, to the account opening department.

Since the population of this research work was not large and data could be collected from all the respondents, the researcher adopted consensus sampling techniques to successfully complete the study, all the fifty-three (40) respondents from the population was used for the study. Therefore the sample size was 40

Data collection from the primary source includes those obtained as a result of direct contact with the staff of the bank. The major instrument used in the data collection was the questionnaire that was prepared and administered to the staff of ECO bank Plc, Akure branch. The data for this study were also analyzed using mathematical statistics tools of Chi - square to test the Hypotheses at 5% level of significant.

DATA PRESENTATION AND DISCUSSION OF RESULT

This chapter dealt with the presentation, analysis and discussion of results for the study.

Forty (40) copies of questionnaire were distributed to employees of ECO BANK PLC, AKURE BRANCH and the whole 40 of questionnaire were return and completely filled which were used for the study.

Objective One: Effect of working from home on customer satisfaction during covid-19 era

Effect of working from home on customer satisfaction during covid-19 era	SA	A	UN	D	SD
I was able to reach out to customers from home	8 (20.0)	13 (32.5)	6 (15.0)	7 (17.5)	6 (15.0)
My company send work to be done on daily basis	14 (35.0)	13 (32.5)	4 (10.0)	4 (10.0)	5 (12.5)
I was able to meet up with the customer request on daily basis	11 (27.5)	15 (37.5)	7 (17.5)	4 (10.0)	3 (7.5)
I see working from home as compulsory leave and relief job stress	15 (37.5)	16 (40.0)	4 (10.0)	2 (5.0)	3 (7.5)
There is no overload and overtime of job while working from home	16 (40.0)	10 (25.0)	9 (22.5)	3 (7.5)	2 (5.0)
I have enough equipment / facilities to work from home and attend to customer's needs	5 (12.5)	22 (55.0)	3 (7.5)	4 (10.0)	6 (15.0)
My work is very flexible during Covid-19 which help me to meet up with customer demand	20 (50.0)	15 (37.5)	4 (10.0)	1 (2.5)	-
My home gives me enabling environment to perform my job	17 (42.5)	15 (37.5)	2 (5.0)	3 (7.5)	3 (7.5)
Working from home help me to use my initiative in attending to customers' needs	5 (12.5)	17 (42.5)	7 (17.5)	8 (20.0)	3 (7.5)
Customers' enjoy more satisfaction during Covid-19 due to employees working from home	15 (37.5)	16 (40.0)	2 (5.0)	3 (7.5)	4 (10.0)

Source: Field Survey, 2022



From the table above, 20.0% and 32.5% of the respondents strongly agreed and agreed respectively that they were able to reach out to customers from home while 15.0%, 17.6% and 15.0% of the respondents were undecided, disagreed and strongly disagreed respectively to this statement. This indicates that most of the employees of the bank work from home during Covid-19 pandemic era in Nigeria.

Furthermore, 35.0% and 32.5% of the respondents strongly agreed and agreed respectively that they company send work to be done on daily basis while 10.0%, 10.0% and 12.5% of the respondents were undecided, disagreed and strongly disagreed respectively to this statement. This indicates that most of the employees of the bank received send work to be done on daily basis.

In addition to this, 27.5% and 37.5% of the respondents strongly agreed and agreed respectively that they able to meet up with the customer request on daily basis while 17.5%, 10.0% and 7.5% of the respondents were undecided, disagreed and strongly disagreed respectively to this statement. This indicates that most of the employees of the bank were able to meet up with the customer request on daily basis

Moreover, 37.5% and 40.0% of the respondents strongly agreed and agreed respectively that they see working from home as compulsory leave and relief job stress while 10.0%, 7.5% and 5.0% of the respondents were undecided, disagreed and strongly disagreed respectively to this statement. This indicates that majority of the employees of the bank see working from home as compulsory leave and relief job stress

Furthermore, 40.5% and 25.5% of the respondents strongly agreed and agreed respectively that there is no overload and overtime of job while working from home while 22.5%, 7.5% and 5.0% of the respondents were undecided, disagreed and strongly disagreed respectively to this statement. This indicates that majority of the employees of the bank agreed that there is no overload and overtime of job while working from home during the pandemic.

More so, 12.5% and 55.0% of the respondents strongly agreed and agreed respectively that they have enough equipment / facilities to work from home and attend to customer's needs while 7.5%, 10.0% and 15.0% of the respondents were undecided, disagreed and strongly disagreed respectively to this statement. This indicates that majority of the employees of the bank agreed that they have enough equipment / facilities to work from home and attend to customer's needs e during the pandemic.

Additionally, 50.0% and 37.5% of the respondents strongly agreed and agreed respectively that they work is very flexible during Covid-19 which help me to meet up with customer demand while 10.0% and 2.5% of the respondents were undecided and disagreed respectively to this statement. This indicates that majority of the employees of the bank agreed that they work is very flexible during Covid-19 which help me to meet up with customer demand.

Equally, 42.5% and 37.5% of the respondents strongly agreed and agreed respectively that their home gives me enabling environment to perform my job while 5.0%, 7.5% and 7.5% of the respondents were undecided, disagreed and strongly disagreed respectively to this statement. This indicates that majority of the employees of the bank agreed that their home gives me enabling environment to perform my job

Similarly, 12.5% and 42.5% of the respondents strongly agreed and agreed respectively that Working from home help me to use my initiative in attending to customers' needs while 17.5%, 20.0% and 7.5% of the respondents were undecided, disagreed and strongly disagreed respectively to this



statement. This indicates that majority of the employees of the bank agreed that working from home help me to use my initiative in attending to customers' needs.

Lastly, 37.5% and 40.0% of the respondents strongly agreed and agreed respectively that customers' enjoy more satisfaction during Covid-19 due to employees working from home while 5.0%, 7.5% and 10.0% of the respondents were undecided and disagreed respectively to this statement. This indicates that majority of the employees of the bank agreed that customers' enjoy more satisfaction during Covid-19 due to employees working from home.

Objective Two: Effect of remote working on effectiveness and efficiency during covid-19 era

How does remote working affect effectiveness and efficiency during covid-19 era?	SA	A	UN	D	SD
The bank always holds online meeting during Covid-19 era	14 (35.0)	14 (35.0)	4 (10.0)	7 (17.5)	1 (2.5)
The bank embark on training for their staff during Covid-19 era	15 (37.5)	12 (30.0)	5 (12.5)	7 (17.5)	1 (2.5)
I worked remotely to attend to job assigned to me from office	11 (27.5)	15 (37.5)	6 (15.0)	3 (7.5)	5 (12.5)
The bank also monitor all my activities on daily basis	16 (40.0)	20 (50.0)	3 (7.5)	1 (2.5)	
Working remotely during Covid-19 is as if I am working physically in office	14 (35.0)	17 (42.5)	6 (15.0)	1 (2.5)	2 (5.0)
Working remotely does not give room to any lapses of duties in the bank	9 (22.5)	18 (45.0)	6 (15.0)	3 (7.5)	4 (10.0)
Working remotely during Covid-19 enhance my job effectiveness and efficiency	12 (30.0)	14 (35.0)	4 (10.0)	6 (15.0)	4 (10.0)
I usually work to my satisfactory during Covid-19 era	20 (50.0)	7 (17.5)	4 (10.0)	9 (22.5)	
The technology deployed during Covid-19 has helped bank employee to cope with their work	12 (30.0)	14 (35.0)	7 (17.5)	5 (12.5)	2 (5.0)
Technology adoption make the operations of bank services efficient and effective	10 (25.0)	22 (55.0)	3 (7.5)	2 (5.0)	3 (7.5)

Source: Field Survey, 2022

From the table above, 35.0% and 35.0% of the respondents strongly agreed and agreed respectively that the bank always holds online meeting during Covid-19 era while 10.0%, 17.5% and 2.5% of the respondents were undecided, disagreed and strongly disagreed respectively to this statement. This indicates that majority of the employees of the bank agreed that the bank always holds online meeting during Covid-19 era.

Additionally, 37.5% and 30.0% of the respondents strongly agreed and agreed respectively that the bank embark on training for their staff during Covid-19 era while 12.5%, 17.5% and 2.5% of the respondents were undecided, disagreed and strongly disagreed respectively to this statement. This indicates that majority of the employees of the bank agreed that bank embark on training for their staff during Covid-19 era.



More so, 37.5% and 27.5% of the respondents strongly agreed and agreed respectively that they worked remotely to attend to job assigned to me from office while 15.0%, 7.5% and 12.5% of the respondents were undecided, disagreed and strongly disagreed respectively to this statement. This indicates that majority of the employees of the bank agreed that they worked remotely to attend to job assigned to me from office during Covid-19 pandemic era.

Moreover, 40.0% and 50.0% of the respondents strongly agreed and agreed respectively that the bank also monitor all my activities on daily basis while 7.5% and 2.5% of the respondents were undecided and strongly disagreed respectively to this statement. This indicates that majority of the employees of the bank agreed that the bank also monitor all my activities on daily basis during Covid-19 pandemic era.

Consequently, 35.0% and 42.5% of the respondents strongly agreed and agreed respectively that working remotely during Covid-19 is as if I am working physically in office while 15.0%, 2.5% and 5.0% of the respondents were undecided, disagreed and strongly disagreed respectively to this statement. This indicates that majority of the employees of the bank agreed that working remotely during Covid-19 is as if I am working physically in office.

Furthermore, 22.5% and 45.0% of the respondents strongly agreed and agreed respectively that working remotely does not give room to any lapses of duties in the bank while 15.0%, 7.5% and 10.0% of the respondents were undecided, disagreed and strongly disagreed respectively to this statement. This indicates that majority of the employees of the bank agreed that working remotely does not give room to any lapses of duties in the bank

Similarly, 30.5% and 35.0% of the respondents strongly agreed and agreed respectively that working remotely during Covid-19 enhance my job effectiveness and efficiency while 10.0%, 15.0% and 10.0% of the respondents were undecided, disagreed and strongly disagreed respectively to this statement. This indicates that majority of the employees of the bank agreed that working remotely during Covid-19 enhance my job effectiveness and efficiency

Equally, 30.5% and 35.0% of the respondents strongly agreed and agreed respectively that working remotely during Covid-19 enhance my job effectiveness and efficiency while 10.0%, 15.0% and 10.0% of the respondents were undecided, disagreed and strongly disagreed respectively to this statement. This indicates that majority of the employees of the bank agreed that working remotely during Covid-19 enhance my job effectiveness and efficiency

In addition, 30.0% and 35.0% of the respondents strongly agreed and agreed respectively that technology deployed during Covid-19 has helped bank employee to cope with their work while 17.5%, 12.5% and 5.0% of the respondents were undecided, disagreed and strongly disagreed respectively to this statement. This indicates that majority of the employees of the bank agreed that technology deployed during Covid-19 has helped bank employee to cope with their work.

Finally, 25.0% and 55.0% of the respondents strongly agreed and agreed respectively that technology adoption make the operations of bank services efficient and effective while 7.5%, 5.0% and 7.5% of the respondents were undecided, disagreed and strongly disagreed respectively to this statement. This indicates that majority of the employees of the bank agreed that technology adoption make the operations of bank services efficient and effective

Test of Hypotheses

Hypothesis One

H₀₁: working from home do not has any significant effect on customer satisfaction during covid-19 era in ECO bank Plc Akure

	Observed N	Expected N	Residual
SD	6	8.0	-2.0
D	4	8.0	-4.0



UN	3	8.0	-5.0
A	22	8.0	14.0
SA	5	8.0	-3.0
Total	40		

Test Statistics

working from home do not has any significant effect on customer satisfaction during covid-19 era in ECO bank Plc Akure	
Chi-Square	31.250 ^a
Df	4
Asymp. Sig.	.000

a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 8.0.

Calculated Chi-square (χ^2_{Cal})	=	31.250
Tabulated Chi-square (χ^2_{Tal})	=	9.54
Degree of freedom	=	4
Level of significance	=	0.05

Decision Rule: calculated chi-square (χ^2_{Cal}) is 31.250 which is greater than the tabulated chi-square (χ^2_{Tab}) of 9.54 at 5% level of significance. Therefore, the null hypothesis which stated that working from home do not has any significant effect on customer satisfaction during covid-19 era in ECO bank Plc Akure is hereby rejected and alternative hypothesis is accepted. This means that there is working from home has significant effect on customer satisfaction during covid-19 era in ECO bank Plc Akure

Hypothesis Two

H₀₂: remote working do not has any significant effect on effectiveness and efficiency during covid-19 era in ECO bank Plc Akure remote working do not has any significant effect on effectiveness and efficiency during covid-19 era in ECO bank Plc Akure

	Observed N	Expected N	Residual
SD	4	8.0	-4.0
D	6	8.0	-2.0
UN	4	8.0	-4.0
A	14	8.0	6.0
SA	12	8.0	4.0
Total	40		

Test Statistics

remote working do not has any significant effect on effectiveness and efficiency during covid-19 era in ECO bank Plc Akure	
Chi-Square	11.000 ^a
Df	4



Asymp. Sig.	.027
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a. 0 cells (.0%) have expected frequencies less than 5. The minimum expected cell frequency is 8.0.

Calculated Chi-square (χ^2_{Cal})	=	11.000
Tabulated Chi-square (χ^2_{Tab})	=	9.54
Degree of freedom	=	4
Level of significance	=	0.05

Decision Rule: calculated chi-square (χ^2_{Cal}) is 11.000 which is greater than the tabulated chi-square (χ^2_{Tab}) of 9.54 at 5% level of significance. Therefore, the null hypothesis which stated that remote working do not has any significant effect on effectiveness and efficiency during covid-19 era in ECO bank Plc Akure is hereby rejected and alternative hypothesis is accepted. This means that there is remote working has any significant effect on effectiveness and efficiency during covid-19 era in ECO bank Plc Akure.

Summary and Conclusion

This study investigates the impact of work life balance on organizational performance during covid-19 era in ECO bank Plc Akure.

The findings of the study revealed that employees of the bank work from home and do their job during covid-19 pandemic era in Eco bank plc which the bank usually send the job to be done on daily basis. The result of the findings showed that employee of the bank the pandemic era as compulsory leave and relief of job stress where employee work from comfort of their home with less work and no overtime and they do what is needful for the bank. Moreso, the outcome should that customers were also satisfied during the covid-19 pandemic as the employees of the bank were able to meet their basic need. Lastly, result from the hypothesis of the study revealed that working from home has significant effect on customer satisfaction since (χ^2_{Cal}) of 31.250 > (χ^2_{Tab}) of 9.54 at 5% level of significance. Also, remote working has significant effect on effectiveness and efficiency since (χ^2_{Cal}) of 11.000 > (χ^2_{Tab}) of 9.54 at 5% level of significance during covid-19 era in ECO bank Plc Akure. The study concluded that working from home contributed to customers' satisfaction during covid-19 era. The study also covid-19 during remote working of employees of the bank promotes the effectiveness and effectiveness as well as giving them room for employees to have time for themselves and family covid-19. The study also recommended that employees should try as much as possible to perform their work with little or no supervision since they can work independently.

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