An Assessment of the Impact of Work-Life Balance on Employee Performance in the Zimbabwean Banking Industry (ZBI).

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Abstract
The study sought to investigate the impact of work-life balance on employee performance in the Zimbabwean Banking Industry. The study assessed how four identified dimensions of work-life balance namely; flexible working hours, leave entitlement, technology-oriented work systems and job sharing programs affect employee performance. The research hypotheses were tested through multiple linear regression analysis. The questionnaire was the main data collection instrument employed to gather primary data for statistical analysis. The research instrument was established to be valid and reliable through use of Cronbach's Alpha to test for internal consistence.367 questionnaires were distributed to respondents. The study found statistically significant evidence to support all the four hypotheses of the study. The study established that flexible working hours, leave entitlement, technology-oriented work systems and job sharing programmes have positive impacts on employee performance. It was recommended that banks should prioritize programs and practices that are aimed at making the working hours of employees more flexible. There should be a focus by banks on ensuring that employees share job responsibilities in a way that brings balance to both their work and life commitments. The study also recommended banking institutions to implement effective job sharing programs that strike a balance between improving employee performance and sustaining corporate profitability.

I. Introduction

The intensification of globalisation has largely threatened the sustainable competitiveness of many organisations around the world (Annor, 2014). As a result, employees have to optimally perform in their organizations in order to sustainably compete in a rapidly changing and extremely complex business environment. Employee performance has thus continued to gain increased attention amongst academics and scholars alike (Drabek, 2017). As such, there has been a growing interest among academics and professionals to determine what actually causes changes to employee performance (Drimlex, 2018). Faiza and Nazir (2015) concur that this desire to have greater control over employee performance through manipulating its determinants has ultimately led to research on work-life balance as a direct antecedent of employee performance.

1.1 Background to the study

Of the studies that have been carried out in relation to the effects of work-life balance on employee performance, a significant part of the body of this research has found work-life balance to be an important determinant of employee performance (Gupta, 2014; Guthrie, 2016; Enache*et al*., 2016; Delray *et al.,* 2018). There has not been consensus in empirical literature as to which of the dimensions of work-life balance are the most effective, and which combination of these works best. Mansoor and Fida (2018) considered the effects of leave policy, affective employee commitment, and employee engagement, while Enache et al. (2016) determined the effects of sick leave, study leave and flexible working hours on employee performance. There is thus a gap in literature in ascertaining which dimensions of work-life balance are most effective and essential.

Research on the effects of work-life balance on employee performance have not been confined to one geographical region but has been done in different regions across the world. Appiah (2016) and Bedu-Addo (2018) studied the effects of work-life balance in the telecommunications industry in the West African countries of Ghana and Nigeria and found a generally positive impact on employee performance. Meanwhile, there are similar studies which were conducted in the European countries of Germany (Keflar, 2015; Henry, 2017), France (Howard, 2016) and Russia (Edmunds and Price-Jones, 2017). Although the results were generally similar in these different geographic regions, it can be noted that the extent of the effects and the circumstances under which each study was conducted was unique. For instance, if a similar study was carried out in the US, there was need for further research into the area as it applies in developing countries in order to ensure that the results become generally

conclusive.

In the Zimbabwean context, there is no study that has been conducted to determine the effects of work-life balance practices of workers in the banking services sector. The studies that have been done to test this causal relationship have been in other industries such as retail (Humphrey and Kamusasa, 2016) and telecommunications sectors (Mbalele, 2015) of the economy. This creates a substantial gap in empirical literature on the area and thus warrants further study on this topic in the banking industry in Zimbabwe.

Employees in Zimbabwean banks work in a well-structured, organized and regulated industry. The Reserve Bank of Zimbabwe (RBZ) keeps a register of all banks in Zimbabwe and is responsible for ensuring that sanity prevails within the industry (Mangudya, 2019). Table 1.1 below shows the architecture of the Zimbabwean banking industry as regulated by the Reserve Bank of Zimbabwe as at 31 December 2019.

BANKS UNDER RBZ SUPERVISION/ REGULATATION	NUMBER
Commercial Banks	13
Building Societies	5
Savings Bank	1
TOTAL	19

Table 1: *Architecture of RBZ regulated banking institutions as at 1 December 2019*
Source: Reserve Bank of Zimbabwe (2019)

In order to put the architecture of the Zimbabwean banking industry into better light, it is important to look at the individual banks and the number of employees each has. The number of employees is an accepted proxy for firm size (Mansoor and Fida, 2018).

1.2 Statement of the problem

The challenges that have beleaguered the Zimbabwean economy have led many companies to cut costs in order to remain competitive. This has led banks such as CBZ Bank to retrench critical staff, to compromise on their leave policies and to eliminate job-sharing arrangements. More so, erratic power cuts have also adversely affected internet availability and the full functionality of a number of critical technology-oriented work systems to such an extent that the workload of employees increased. Workers in the Zimbabwean Banking Industry are thus resultantly affected by stress, fatigue and burnout in a way that characterizes work-life imbalance since most of them work for long hard hours with less time for other social activities. Performance of bank employees is most likely to be adversely affected as a result. There has been Limited research on the effects of work-life balance on employee performance in Zimbabwe. This study sought to fill a gap in empirical literature by investigating the effects of work-life balance practices of workers in the banking services sector in Zimbabwe.

1.3 Research objective

The objective of this study was to investigate the effects of flexible working hours, leave entitlement, technology-oriented work systems and job sharing programmes on employee performance in the banking industry in Zimbabwe.

1.4 Research hypotheses

1.4.1 H_0: Flexible working hours have no positive effect on employee performance in the Zimbabwean Banking Industry.

1.4.2 H_0: Leave entitlement has no positive effect on employee performance in the Zimbabwean Banking Industry.

1.4.3 H_0: Technology-oriented work systems have no positive effect on employee performance in the Zimbabwean Banking Industry.

1.4.4 H_0: Job sharing programs have no positive effect on employee performance in the Zimbabwean Banking Industry.
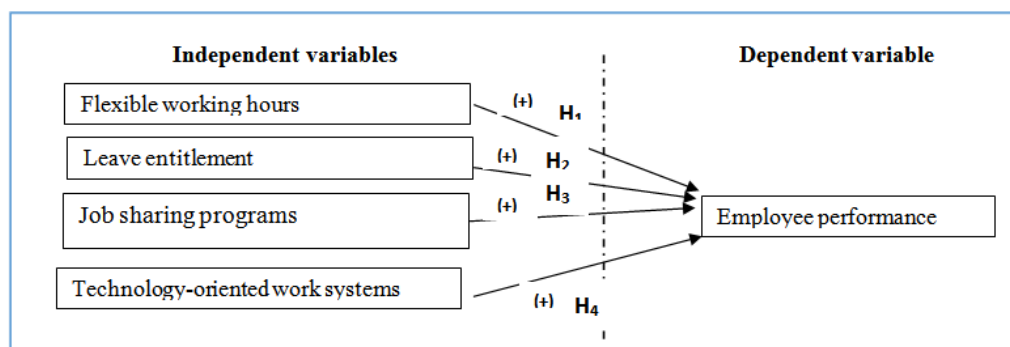
Figure 1: Conceptual Framework

Source: Researcher's view

Figure 1 illustrates the conceptual framework used in this study to illustrate the causal relationships that exist between, and amongst, the research constructs (Zain, 2011). The conceptual framework shows that work-life balance (through its four identified dimensions – flexible working hours, leave entitlement, technology-oriented work systems and job-sharing programs) has a direct and positive effect on employee performance.

II. Literature Review
2.1 Employee performance
Employee performance is a critical component of the overall organisational performance matrix that is increasingly gaining prominence in academic and professional circles owing to the value that it brings to the organisation and to the employees (Davids and Sissako, 2017). Scholars have tried to define employee performance albeit in often distinct forms. Conversely, it has been defined in various ways owing to the differences authors have in the concept (Howard, 2016). Loosely defined, Yin (2017) opines that the performance of an employee relates to the outcome or end result of the job-related effort or activity of a particular worker in an attempt to fulfil his/her prescribed roles and responsibilities. Employee performance is defined by Delray *et al.* (2018) as the ability of a worker to carry out his/her work-related responsibilities in a way that mutually benefits the employee and the organisation. Other definitions of the construct go a step further to identify what is actually involved in the process of determining its management and evaluation (Keflar, 2015).

Globally, there is a conspicuous correlation between employee performance and organisational performance (Edmunds and Pryce-Jones, 2017). The biggest and best companies worldwide have been investing heavily in improving the performance of employees. In a study conducted on 35 banks in Europe, it was established that there was a strong correlation between the bank size and profitability (Drabek, 2017). Mbalele (2015) notes that there are big companies in Africa that perform just as good as those in the developed countries. This suggests that geographical positioning of banks has less or no effect on employee performance. A significant proportion of these companies are Multinational Corporations (MNCs) that are headquartered in the capitals of the developed countries (Davids and Sissako, 2017). Resultantly, they share the same management system, processes and practices with their parent companies in their countries of origin.

In Zimbabwe, research has shown that companies are improving their management of employee performance (Humphrey and Kamusasa, 2016). This change is mainly attributed to globalisation, intensification of competitive dynamics and the rising consciousness on the importance of employee performance. Consistent with the research findings by Al Zefeiti and Mohamad (2015), there has been a distinct difference in the effectiveness of employee performance management between and amongst companies on the basis of the degree of service orientation of the companies. Zimbabwean banks are usually characterised by long queues and sometimes poor services (Chiguvi and Guruwo, 2017). Some of these challenges originate in failed technological processes, practices and systems. Nonetheless, in the midst of all these challenges it is important to have employees who perform their work efficiently and diligently to improve customer service.

2.2   Antecedents of employee performance
The determinants of employee performance are important for human resources management (Levinson, 2017). Essentially, the performance of employees is dependent on a number of variables that affect it. Although this study predominantly focused on work-life balance as an antecedent of employee performance, it is important to explore other important determinants in order to better comprehend the construct of employee performance.

A study carried out in 38 countries by the American Psychological Association found significant statistical evidence to support the notion that happiness at work goes a long way in boosting employee performance worldwide (Enache *et al.,* 2016). The happiness of employees at work is considered to be a fundamental factor that essentially affects how employees perform in the workplace. If workers are of a good and

sound mind, they can concentrate easily on the job and produce greater productivity. Consistent with Drimlex (2018), it is thus important for companies to ensure that they cultivate practices that are aimed at improving the happiness of employees at the workplace because only a happy employee is a hardworking employee. In Zimbabwe, the effects of happiness at work and on employee performance have been found to differ from industry to industry and from company to company (Humphrey and Kamusasa, 2016).

2.3   Work-life balance
        There is no generally accepted definition of work-life balance (Delray *et al.,* 2018). Different scholars have endeavoured to define work-life balance in a number of ways which have definitional overlaps and are not necessarily identical (Sarjana, 2017; Vincent-Hoper *et al.,* 2018). Work-life balance is defined as the relationship that exists between personal space in life and time of work within human societies (Mansoor and Fida, 2019). Conversely, according to Vincent-Hoper *et al.* (2018), work-life balance is particularly construed as the ability to efficiently make informed choices in the allocation of time and energy to both work and life commitments. This research considers work-life balance as a factor of flexible working hours, leave entitlement, technologically-oriented work systems and job sharing programs.
        The concept of work-life balance as first termed in 1986 has largely evolved over time (Parvin and Kabir, 2016). It grew in response to the concern from academics, employees and organisations as to the infringing adverse effects work had begun to increasingly have on the family life of the employees. More so, the family life of employees was also intrusive on their work roles and responsibilities in a way that was not healthy.
        Work-life balance was borne out of prior concepts of family-work conflict and work-family conflict respectively (Sarjana, 2017). These two concepts (as they are expressly stated) refer to the direction of interference of one on the other. Family-work conflict refer to how family responsibilities and roles encroach into the roles and responsibilities of the employee in the workplace. The import of the combination of these two concepts (family-work conflict and work-life conflict) creates the understanding that any amount of time spent at work is actually time for the family which is taken from family, and any time spent for the family is time taken from work (Mansoor and Fida, 2018). This is the understanding that has now evolved into what is now termed work-life balance within the human resources function of organisations.
        In Zimbabwe, there has been an increase in the adoption of work-life practices in the workplace (Humphrey and Kamusasa, 2016). Multinational companies such as Anglo-American, Standard Chartered Bank and Unilever are examples of organisations drawn from different industries that have helped in familiarising the concept of balancing work and life commitments in Zimbabwe (Appiah, 2016). These multinational companies come with best practices that are part of their parent company that is incorporated in their home countries. The Labour Act of Zimbabwe has been amended over time to better accommodate, amongst many other issues, the work-life balance issues (Mbalele, 2015).

2.4   Theories on work-life balance
2.4.1.1 Spill-Over Theory
        Work-life balance has a theoretical grounding in the Spill-Over Theory by Guest (2002). The Spill-Over Theory (SOT) propounded by Guest (2002) opines that there is a spill-over of roles and responsibilities between the employees' work microsystem into their family microsystem. Such a spill-over effect can have either a positive or a negative impact on the work-life balance of the employee and ultimately on their wellbeing as individuals. The Spill-Over Theory provides a sound theoretical framework for explaining work-life balance. Work might receive a third of a day's time whilst non-work commitments receive two-thirds of a day's time, and such a scenario be considered to be in balance. To bring this into perspective, Edmunds and Pryce-Jone (2017) opine that on-job and out-of-job demands do not always have the same weight of demands.
        If there is a balance between work and non-work commitments of an employee, there are positive benefits to the employees and indirectly to the organisation as a whole (Delray *et al.,* 2018). It is critically important for companies to put in place initiatives that help to reduce spill-over between the work and life spheres of a worker. Work-life imbalance occurs when there is an overlap and interference of responsibilities across the two domains of work and life. Al Zefeiti and Mohamad (2015) note that an imbalance between work and life spheres threatens employee occupational health. This is likely to result in on-job stress and reduced productivity.
        The Spill-Over Theory is specifically relevant to this study. Flexible working hours, leave entitlement, technology oriented work systems and job sharing programmes are dimensions of work-life balance well supported and documented in empirical literature (Edmunds and Pryce-Jones, 2017). If working patterns are not flexible, then the employees are prone to occupational health problems in the workplace. Of particular note are the high stress levels and burnout that are associated with high work volumes and monotonous working conditions (Humphrey and Kamusasa, 2016). The eight hour working day is long and strenuous especially considering that it is the same for five days a week from Monday to Friday.

Work in Zimbabwean Banking Institutions is characterised by high workloads which come on the backdrop of the volume of work that is associated with the nature of the industry (Mbalele, 2015). Flexible working hours are now being practiced in Zimbabwean banks. Certain industries such as those with a financial services inclination have higher levels of work-life imbalance than others (Thomas, 2016). This has been potentially affecting the performance of these employees.

III. Research Methodology

The post-positivism research philosophy was used since the study endeavoured to objectively find the quantitative causal effect of work-life balance on employee performance in the banking industry in Zimbabwe. The post-positivism research philosophy is primarily built upon the understanding that the researcher had to objectively and independently analyse factual data obtained through observation for it to be trustworthy and meaningful (Rayne, 2016). The quantitative research strategy was important in that it helped to explain the nature and form of the relationships that exist between and amongst quantifiable variables. According to McDonald and Headlam (2008), the quantitative research strategy relates closely with post-positivism because it places immense emphasis on the objective measurement and statistical analysis of data.

According to the Reserve Bank of Zimbabwe (2019), the architecture of the banking industry in Zimbabwe is made up of 19 banking institutions: 13 commercial banks, 5 building societies and 1 savings bank.

Table 2: Population

Type of banking Institutions (Strata)	Population of employees
1. Commercial banks:	**6 135**
Agricultural Development Bank of Zimbabwe (Agribank)	462
BancABC Bank Limited	457
CBZ Bank Limited	721**
Ecobank Zimbabwe Limited	181
FBC Bank Limited	390
First Capital Bank Limited	711
Metbank Limited	251
Nedbank Zimbabwe Limited	356
NMB Bank Limited	346
Stanbic Bank Limited	659
Standard Chartered Bank Limited	645
Steward Bank Limited	325
ZB Bank Limited	631
2. Building societies:	**1 038**
CABS	650
CBZ Building Society	202**
FBC Building Society	82
National Building Society (NBS)	65
ZB Building Society	39
3. Savings bank:	**453**
• People's Own Savings Bank (POSB)	453
Total	**7 626**

** The services of CBZ Bank Limited and CBZ Building Society are consolidated and offered under one roof.
Source: *Reserve Bank of Zimbabwe (2019)*

The Krejcie and Morgan Table of Sample Determination was used in this study to determine an appropriate and representative sample size out of a population of 7626. The *α* value in the tables was considered at a 0.05 level of significance and the resultant sample size of 367 broken down as follows was used for the 3 strata (commercial banks, building societies and savings banks).

Table 3: Sample size and distribution

Banking institutions	Target population	Sample size
1. Commercial banks	6 135	295
2. Building societies	1 038	50
3. Savings bank	453	22
Total	**7 626**	**367**

Source: *Computation based on secondary data*

The data that was collected from respondents through questionnaires was first subjected to descriptive analysis. Correlation analysis was conducted to determine how the research constructs are related to each other (Kothari, 2004). The Pearson-Product Moment Correlation Coefficient was used as the measure for the strength

and direction of the relationships between and amongst flexible working hours, leave entitlement, technology-oriented work systems and job sharing programs against employee performance. Multiple linear regression analyses were carried out in order to determine if further analysis to test the hypotheses could be done. Multi-collinearity was tested using the Variance Inflation Factor (VIF) and tolerance statistics (Rayne, 2016). Autocorrelation was tested using the Durbin-Watson statistic. In order to test the hypotheses of the study, multiple regression analysis was used for inferential analysis (Zain, 2011). Hypothesis testing was essentially important in order to determine whether the prior claims about the stated causal relationships were true or false. The multiple linear regression model to test the four hypotheses was specified as: $EP = \beta_0 + \beta_1 FW + \beta_2 LEn + \beta_3 TS + \beta_4 JS + \varepsilon$ ……….................

Where;   EP denotes Employee Performance

FW denotes Flexible Working Hours

LEn denotes Leave Entitlement

TS denotes Technology-Oriented Work Systems

JS denotes Job Sharing Programs

β_0 is the intercept;

$\beta_1, \beta_2, \beta_3$ are coefficients of the independent variableand

ε denotes the error term.

Cronbach's Alpha which was used to test reliability of the data collection instrument produced a value which was greater than 0.70 to represent the presence of significant internal consistency. Pilot testing for content validity was carried out using 20 questionnaires to a small random sample of employees of selected banks in Zimbabwe.

IV. Results and Discussion

A response rate of 95% was achieved with 352 out of the 367 respondents completing and returning questionnaires. Pavin and Kabir (2016) state that response rates of at least 50%, 60% and 75% are considered to be sufficient, satisfactory and excellent respectively (Pavin and Kabir, 2016), thus 95 was an excellent response rate. Of the 352 respondents, 65% were males and 35% were females. The difference shows a typical imbalance which runs across most workplaces in Zimbabwe. This could be due to historical and cultural gender stereotypes which deprived education to women during the colonial era.

4.1 Reliability of measurement scales

Table 4: *Reliability of the measurement scales used in this study*

Variable	Cronbach's Alpha Based on Standardized Items	No. of Items
Employee Performance	.835	5
Flexible Working Hours	.746	4
Leave Entitlement	.812	3
Technology Oriented Work Systems	.758	3
Job Sharing Programs	.833	3

All variables were reliable as they had high internal consistency. According to Kothari (2004), for a measurement scale to be reliable, the value of its Cronbach's Alpha statistic should be greater than the 0.70 threshold.

4.2 Descriptive statistics

In order to better understand the sample used in this study, mean and standard deviation were used as statistics. More so, the minimum and maximum values were also determined to show the presence of outliers (Williamson, 2010). The number of observations used for the analysis was also indicated since it helped to ascertain the sample size used for analysis, and to determine the presence of any missing values.

4.3 Correlation analysis

Correlation analysis was done in order to determine the nature and strength of the relationship between variables of the study.

Table 5: Correlation matrix of variables

		Technology Oriented Work Systems	Job Sharing Programs	Leave Entitlement	Flexible Working Hours	Employee Performance
	Pearson Correlation	1				
	Sig. (2-tailed)					

Technology Oriented Work Systems	N	352			
Job Sharing Programs	Pearson Correlation	.372**	1		
	Sig. (2-tailed)	.000			
	N	352	352		
Leave Entitlement	Pearson Correlation	.445**	.352**	1	
	Sig. (2-tailed)	.000	.000		
	N	352	352	352	
Flexible Working Hours	Pearson Correlation	.677**	.554**	.394**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	352	352	352	352
Employee Performance	Pearson Correlation	.844**	.635**	.639**	.821**	1
	Sig. (2-tailed)	.000	.000	.000	.000
	N	352	352	352	352	352

**. Correlation is significant at the 0.01 level (2-tailed).

Generally the variables in Table 5 are showing a significant positive correlation. All probability values (PVs) are less than the level of significance of 0.01. This results in the non-acceptance of all the null hypotheses. The strength of the relationship ranges from strong to very strong. The weakest correlation coefficient for the relationship with Employee Performance is 0.635 for Job Sharing Programs whilst the strongest is 0.844 for Technology Oriented Work Systems. However, all the findings show a strong correlation.

There was no evidence of multi-collinearity between the variables since the correlation between respective independent variables was not significantly large; none of the correlation coefficients between independent variables was 0.700 or greater. Multi-collinearity is considered to be insignificant if the correlation coefficient falls short of the 0.700 minimum threshold (Zain, 2011).

4.4 Hypotheses testing
Having done descriptive and correlation analysis, the study went on to conduct regression analysis in order to test the hypotheses of the study. In order to ensure that the assumptions of the multiple linear regression analysis were met, the study tested for both autocorrelation and multi-collinearity. The Durbin-Watson test was used to test for the absence of autocorrelation.

Table 6: Durbin-Watson statistic

Model	Durbin-Watson
1	2.464

Note: *Extract from Table 8 for the Model Summary*

The results show a Durbin-Watson statistic of 2.464 which suggests that there was no significant autocorrelation problem inherent in the model. MacDonald and Headlam (2008) note that autocorrelation is absent if the Durbin-Watson test statistic is equal to 2. However, a margin of ±0.5 is permissible. As such, the acceptable range for the absence of autocorrelation is 1.5 to 2.5. Evidently, the Durbin-Watson statistic in this study lies within this acceptable range.

Another assumption made for multiple linear regression analysis was the absence of multi-collinearity between and among independent variables (Rayne, 2016). This study tested for multi-collinearity through the Variance Inflation Factor (VIF) and the Tolerance test. The results of these test statistics, which are inverses of each other are shown in Table below.

Table 7: Tolerance and VIF statistics

Model	Collinearity Statistics	
	Tolerance	VIF
Flexible Working Hours	.435	2.301
Leave Entitlement	.760	1.316
Technology Oriented Work Systems	.502	1.991
Job Sharing Programs	.670	1.493

Note: Extract from Table 4.17 for the regression coefficients

The Table above shows that none of the independent variables of the model approaches multi-collinearity. All Tolerance test statistics are greater than threshold of 0.1 and VIF values were less than 10. As a rule, in order to ensure the absence of multi-collinearity, Al Zefeiti (2015) note that the Tolerance test statistics should be greater than 0.1 and VIF should be less than 10.

Multiple linear regression analysis was conducted in order to test the hypotheses of this study. The results of the regression analysis were first presented in the form of a model summary and then in the form of a table for coefficients. Table below shows the summary of the multiple linear regression model.

Table 8: Model Summary for the multiple linear regression analysis

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.959[a]	.920	.919	.13531	2.464

a. Predictors: (Constant), Job Sharing Programs, Leave Entitlement, Technology Oriented Work Systems, Flexible Working Hours
b. Dependent Variable: Employee Performance

Table 8 shows the predictability of the full model (one which includes all the possible predictor variables). The Adjusted R-Square value shows that 91.9% of the variation in the dependent variable (Employee Performance) is explained by all the 4 predictor variables (Job Sharing Programs, Leave Entitlement, Technology Oriented Work Systems and Flexible Working Hours).

Thus 8.2% of the variation in Employee Performance is explained by other factors other than those considered in this multiple linear regression model. This means that the model has an excellent ability to predict the outcome variables on the basis of the independent variables. Table below shows the regression coefficients whose significance (p-value) is used to determine and test for the hypotheses of this study.

Table 9: Coefficients of the predictors of the multiple linear regression model of the study

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1(Constant)	.084	.074		1.135	.257		
Flexible Working Hours	.211	.016	.299	13.010	.000	.435	2.301
Leave Entitlement	.289	.021	.244	14.028	.000	.760	1.316
Technology Oriented Work Systems	.308	.015	.452	21.121	.000	.502	1.991
Job Sharing Programs	.183	.016	.216	11.635	.000	.670	1.493

a. Dependent Variable: Employee Performance

Table 9 shows that the test statistics for each of the 4 predictor variables were significant at both the 1% and 5% levels of significance. Technology Oriented Work Systems had the largest standardised regression coefficient (0.452) whilst Job Sharing Programs had the least standardised regression coefficient (0.216). The multiple linear regression analysis for this study was thus specified as:

$$EP = 0.084 + 0.211FW + 0.289LEn + 0.308TS + 0.183JS + \varepsilon ....(2)$$

4.5 Interpretation of the results of the statistical analysis

4.5.1 The impact of flexible working hours on employee performance in the banking industry in Zimbabwe

The results show that a unit increase in Flexible Working Hours leads to a corresponding increase of 0.211 units in Employee Performance.

As such, there was statistically significant evidence to reject the null hypothesis, and thus support the alternative hypothesis that, flexible working hours have a positive effect on the employee performance in the Zimbabwean banking industry. This agrees with findings by earlier researchers Draxler (2016), Howard(2016), Bedu-Addo(2018) and Delray *et al. (*2018).

4.5.2 The effects of leave entitlement on employee performance in the banking industry in Zimbabwe

Following the multiple linear regression analysis, the study found a regression coefficient ($\beta = 0.289$, p = 0.000) to be statistically significant at 1% level of significance.

For every unit increase in leave entitlement policies, there was a corresponding increase which is equivalent to 0.289 units in employee performance in Zimbabwean banks. In that light, there is statistically significant evidence to reject the null hypothesis and accept the alternative hypothesis which says that Leave Entitlement has a positive effect on Employee Performance.

4.5.3 The effect of technology-oriented work systems on employee performance in the Zimbabwean Banking Industry

The research shows that, for a unit increase in Technology Oriented Work Systems, there is a resultant increase in Employee Performance that is equal to 0.308 units. The results were significant at 1% level of significance.

There was sufficient statistical evidence to reject the third null hypothesis, - Technology-oriented work systems have no positive effect on employee performance in the Zimbabwean Banking Industry. Technology Oriented Work Systems were found to have a positive effect on Employee Performance in the Zimbabwean Banking Industry. This research finding has strong support in literature (Appiah, 2016; Parvin and Kabir, 2016; Henry, 2017; Delray *et al.,* 2018).

4.5.4 Impact of job-sharing programs on employee performance in the Zimbabwean banking industry
As Job Sharing Programs increase by a unit, Employee performance increases by 18.3% of that unit. There was sufficient statistical evidence to reject the null hypothesis and accept the alternative hypothesis that says that Job Sharing Programs have a positive effect on Employee Performance.

V. Findings and Conclusions
Only 8.4% of employee performance could not be explained by work-life balance variables in the model.
A positive increase in each of the work-life balance variables (flexible working hours, leave entitlement, technology-oriented work systems and job sharing programs) results in a positive increase in employee performance.
A positive increase in technology-oriented work systems has the greatest positive effect on employee performance followed by leave entitlement, flexible working hours and lastly job sharing programs. The infusion of technology into work systems across the banking industry in Zimbabwe improves the way employees perform their jobs. Enhanced work-life balance increases employee performance.

VI. Recommendations
Guided by the findings and conclusions, and in the context of theory, policy and practice, this study proffers the following recommendations.
6.1 Banks should prioritize programs and practices that are aimed at making the working hours of employees more flexible.
6.2 It is critical that banking institutions craft and implement effective leave policies that allow their employees to deal with their private and personal life responsibilities. Employees should be given sufficient time to deal with their private and personal life responsibilities before the Human Resources Department can accept that they are psychologically and emotionally fit to come back to work.
6.3 Since technology has transformed, and in most cases disrupted how workers go about their daily work lives, it is essential for banks to invest in practices and policies that incorporate necessary technologies into work systems to improve employee performance.
6.4 There should be a focus by banks on ensuring that employees share job responsibilities in a way that brings balance to both their work and life commitments.
6.5 Zimbabwean banks need to train and retrain employees to be competent in using contemporary technologies.

Limitations and suggestions for future research
Although this study fulfilled its purpose, there were limitations and downsides as it predominantly used quantitative research methods, and the multiple linear regression analyses. Future studies on the effects of work-life balance on employee performance could consider a different methodological approach such asmixed research methods (pragmatism). Structural Equation Modelling (SEM) could be used in place of the standard multiple linear regression analysis.

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