

WORK-LIFE FLEXIBILITY AND EMPLOYEE JOB COMMITMENT IN DEPOSIT MONEY BANKS IN RIVERS STATE, NIGERIA

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Abstract

This study investigated the relationship between work-life flexibility and employee job commitment, specifically examining the affective commitment and normative commitment dimensions, among employees of Deposit Money Banks (DMBs) in Port Harcourt, Rivers State, Nigeria. Anchored on Social Exchange Theory, the Job Demands-Resources (JD-R) Model, and Organizational Support Theory, the study adopted an explanatory cross-sectional survey design. Data were collected from 124 usable responses using a structured questionnaire adapted from validated instruments, drawn from a target population of 209 employees of selected DMBs in Rivers State. Spearman Rank Order Correlation Coefficient was employed as the inferential statistical technique for hypothesis testing. The study found that work-life flexibility had a strong and significant positive relationship with affective commitment ($r = 0.777, p < 0.05$) and a moderate and significant positive relationship with normative commitment ($r = 0.551, p < 0.05$). Both null hypotheses were rejected, confirming that work-life flexibility is a critical organizational lever for enhancing the emotional attachment and moral obligation dimensions of employee commitment in the banking sector. The study concluded that DMBs that institutionalize flexible scheduling, remote work options, and family-supportive leave policies foster a psychologically safe and supportive work environment that strengthens employees' desire to remain with, and their sense of moral obligation towards, their organizations. The study recommended that bank management should develop and implement structured, equitably accessible, and culturally sensitive work-life flexibility policies to enhance affective and normative commitment among employees.

Keywords: Work-Life Flexibility, Affective Commitment, Normative Commitment, Deposit Money Banks, Rivers State, Nigeria.

Introduction

In the contemporary knowledge economy, the boundary between professional and personal life has become increasingly porous, driven by technological ubiquity, evolving workforce demographics, and shifting employee expectations about the nature of work (Greenhaus & Kossek, 2014). Employees no longer regard their work exclusively as a means of economic sustenance; rather, they seek employment arrangements that accommodate their multiple life roles as parents, caregivers, students, community members, and individuals with personal aspirations and wellness needs (Clark, 2000). This transformation in employee expectations has elevated work-life flexibility to the status of a strategic human resource management imperative, particularly in sectors characterized by high performance demands, extended working hours, and emotionally intensive service delivery, such as banking (Kossek, Pichler, Bodner, & Hammer, 2011). In Deposit Money Banks (DMBs) in Rivers State, Nigeria, the convergence of high customer service expectations, tight regulatory compliance requirements, and competitive market pressures creates an organizational environment that can be deeply stressful and personally taxing for employees. Within this context, the availability and quality of work-life flexibility practices emerge as potentially decisive factors in shaping employees' emotional attachment to, and sense of moral obligation towards, their employing organizations. Employee job commitment conceptualized by Meyer and Allen (1997) as a multidimensional psychological state encompassing affective, continuance, and normative components, remains one of the most consequential individual-level organizational outcomes, predicting job performance, organizational citizenship behaviour, absenteeism, and voluntary turnover (Meyer, Stanley,

Herscovitch, & Topolnytsky, 2002). Of the three commitment dimensions, affective commitment, characterized by emotional attachment and organizational identification, and normative commitment, defined by a felt sense of moral obligation to remain with the organization, are particularly sensitive to employees' perceptions of organizational support and care (Allen & Meyer, 1990; Wiener, 1982). Work-life flexibility, by signalling organizational recognition of employees' broader life contexts and a willingness to invest in their wellbeing, is theoretically expected to generate both the emotional reciprocity that underpins affective commitment and the moral indebtedness that characterizes normative commitment (Haar, Russo, Suñe, & Ollier-Malaterre, 2014; Cegarra-Leiva, Sánchez-Vidal, & Cegarra-Navarro, 2012). This theoretical expectation is grounded in Social Exchange Theory (Blau, 1964), which posits that positive organizational practices generate reciprocal positive employee responses, and in Organizational Support Theory (Eisenberger, Huntington, Hutchison, & Sowa, 1986), which specifies that perceived organizational support, of which work-life flexibility is a key indicator is among the most powerful predictors of employee commitment.

Amidst the theoretical clarity of these propositions, empirical investigations into the work-life flexibility-commitment relationship in the Nigerian banking sector remain fragmentary and geographically concentrated. Studies such as Mekuri-Ndimele (2020) and Sam, Sunday, and Nwuche (2020), and Alikornwo, Echendu and Adiele (2024) have examined flexible work arrangements in Port Harcourt DMBs, but with an exclusive focus on performance outcomes rather than commitment dimensions. International studies by Shockley and Allen (2007, 2012), Kelly, Moen, and Tranby (2011), and Kossek and Lautsch (2018) have documented positive work-life flexibility-commitment associations, but their applicability to the Nigerian banking context marked by distinct cultural norms, economic pressures, and organizational infrastructures, remains uncertain. Crucially, no prior study has explicitly examined the differential effects of work-life flexibility on affective and normative commitment within the Rivers State banking environment, despite the strong theoretical grounds for expecting such effects and the significant policy implications of understanding these relationships for HR practitioners and bank management in the region.

This study addresses these gaps by providing a dedicated empirical investigation of the relationship between work-life flexibility and two key commitment measures: affective and normative commitment, among employees of DMBs in Port Harcourt, Rivers State. The study employs a robust quantitative research design, drawing on a representative sample of bank employees, and contributes original, context-specific evidence to the scholarly and practical discourse on workplace flexibility management. The findings are intended to inform the design and implementation of work-life flexibility policies that enhance employee loyalty, strengthen organizational identification, and reduce voluntary attrition in the Rivers State banking sector.

Statement of the Problem

The challenge of sustaining high levels of employee job commitment in Deposit Money Banks in Rivers State has intensified against the backdrop of demanding work environments, elevated job stress, and increasing expectations from both employees and organizational stakeholders (Nwibere, 2023). While Nigerian banking literature has examined a range of commitment antecedents including leadership style (Chukwuemeka & Anyaehie, 2017), compensation practices (Adeoye & Fields, 2014), and organizational climate (Ohida, Ama, & Emeh, 2024) work-life flexibility as a distinct and multi-dimensional predictor of commitment remains empirically under-investigated, particularly in the Rivers State context. This represents a critical gap, as the operational environment of DMBs in Rivers State is uniquely characterized by the interplay of oil-sector economic volatility, significant traffic and security challenges in Port Harcourt, a high cost of living, and a demographically youthful workforce with strong family and personal commitments—all of which elevate the salience of work-life balance and flexibility for employee wellbeing and commitment (Mekuri-Ndimele, 2020).

Existing studies that have explored work-life flexibility in Nigerian banks have been predominantly performance-focused (Sam et al., 2020), pandemic-specific (Musa & Adebayo, 2020), or geographically restricted to Lagos (Adeyemi & Bello, 2020), Enugu (Nwankwo & Eze, 2023), and Imo (Umeh & Okoro, 2020). The specific effects of work-life flexibility on affective commitment, the dimension most closely associated with sustained organizational identification and discretionary effort, and normative commitment, which captures the moral obligation framework that binds employees to their organizations, has not been examined within the Rivers State banking context. This conceptual narrowness is problematic because affective and normative commitment responds to different psychological mechanisms: affective commitment is primarily driven by emotional reciprocity and organizational identification, while normative commitment is shaped by socialized values of loyalty, obligation, and reciprocity (Wiener, 1982; Meyer & Allen, 1997). Understanding the differential effects of work-life flexibility on these two commitment dimensions is therefore essential for designing differentiated and effective HR interventions. The present study addresses this problem by providing the first dedicated empirical investigation of the work-life flexibility-affective and normative commitment nexus in DMBs in Rivers State, thereby filling a significant gap in the extant literature and offering actionable evidence for HR policy development in the Nigerian banking sector.

Furthermore, the extant literature reveals that most Nigerian banking studies rely on convenience samples and single-commitment-dimension measures, limiting the generalizability and conceptual depth of their findings (Nwachukwu & Uzochukwu, 2021). The present study addresses this methodological limitation through stratified random sampling, dual commitment dimension measurement, and the application of Spearman Rank Order Correlation Coefficient, an appropriate non-parametric technique for ordinal data, to provide statistically rigorous evidence on the work-life flexibility-commitment relationship among a representative sample of DMB employees in Rivers State.

Literature Review

Work-Life Flexibility

Work-life flexibility refers to the extent to which organizational policies, practices, and supervisory behaviours accommodate employees' needs to balance their professional responsibilities with their personal, family, and social life demands (Clark, 2000; Kossek & Lautsch, 2018). It encompasses a broad spectrum of formal and informal arrangements, including flexible working hours (flexitime), compressed work weeks, telecommuting and remote work options, job sharing, part-time work provisions, parental and family care leave policies, and sabbaticals for personal development (Kossek, Lewis, & Hammer, 2014). Work-life flexibility is distinct from work-life balance in that it focuses specifically on the organizational structures, policies, and managerial behaviours that enable employees to exercise control over when, where, and how they work, rather than merely the subjective state of balance that employees achieve (Greenhaus & Kossek, 2014). This distinction is important for empirical research because organizational flexibility is measurable and actionable, whereas subjective balance is inherently idiosyncratic.

In the banking sector, work-life flexibility is operationalized primarily through flexible shift arrangements, options to work from home during non-peak periods, enhanced maternity and paternity leave provisions, and emergency family leave policies (Cegarra-Leiva et al., 2012). Given the high service delivery demands and regulatory compliance requirements characteristic of banking, the implementation of work-life flexibility requires careful organizational design to ensure that flexibility does not compromise operational continuity, customer service quality, or compliance standards. Research indicates that when banks succeed in implementing well-designed flexibility policies, the outcomes include reduced employee burnout and stress, enhanced job satisfaction, improved work-family integration, and heightened organizational commitment (Kossek et al., 2011). However, the effectiveness of work-life flexibility depends critically on organizational culture,

supervisory support, and the perceived fairness with which flexibility options are distributed across employee grades and demographic groups (Swanberg, Pitt-Catsouphes, & Drescher-Burke, 2005). In the Nigerian banking context, the adoption of formal work-life flexibility policies has historically been constrained by traditional hierarchical organizational cultures, managerial resistance to non-traditional work arrangements, and inadequate digital infrastructure to support remote work (Okediran & Onuoha, 2020). However, the COVID-19 pandemic catalyzed a significant shift in Nigerian banks' attitudes toward flexible work, demonstrating the technological feasibility and operational viability of remote work and flexible scheduling even within the regulated banking environment (Alikornwo et al., 2024; Spurr & Straub, 2020). Post-pandemic, progressive DMBs in Rivers State have begun institutionalizing aspects of work-life flexibility as permanent organizational practices, creating an empirically significant context in which to examine the commitment outcomes of these policies.

Affective Commitment

Affective commitment, as conceptualized by Meyer and Allen (1997), represents the emotional attachment, identification, and involvement that an employee develops with their organization. It is the most frequently studied and practically significant component of organizational commitment because it is most strongly associated with positive behavioural outcomes, including high job performance, organizational citizenship behaviour, reduced absenteeism, and low voluntary turnover, across diverse cultural and industrial contexts (Meyer et al., 2002). Employees with high affective commitment remain with their organizations because they genuinely want to; their continued membership reflects a deep and authentic sense of belonging, identity congruence, and shared values with the organization (Allen & Meyer, 1990). In the banking sector, affective commitment is particularly important because it drives the discretionary effort and relational quality in customer interactions that determine service excellence and brand loyalty (Harter, Schmidt, & Hayes, 2002).

The antecedents of affective commitment are predominantly relational and experiential in nature, including perceived organizational support, transformational leadership, psychological safety, role clarity, and, critically, work-life balance policies that signal organizational care for employees' holistic wellbeing (Rhoades & Eisenberger, 2002). Work-life flexibility serves as a particularly potent signal of organizational care because it involves tangible organizational investments, in policy design, supervisory training, and operational restructuring that employees interpret as evidence of the organization's genuine commitment to their wellbeing. In Social Exchange Theory terms (Blau, 1964), these investments trigger reciprocal emotional attachment: employees who perceive their bank as genuinely supportive of their work-life integration needs feel a stronger sense of emotional identification and belonging, thereby exhibiting heightened affective commitment (Eisenberger et al., 1986).

Normative Commitment

Normative commitment, originally theorized by Wiener (1982) and subsequently incorporated into Meyer and Allen's (1997) three-component model, is defined as an employee's felt sense of moral obligation to remain with the organization. Unlike affective commitment, which is driven by emotional desire, normative commitment is rooted in socialized values of loyalty, reciprocity, and duty—the sense that leaving the organization would be morally wrong given what the organization has invested in or done for the employee (Wiener, 1982). Normative commitment is particularly influenced by socialization processes, organizational investments in employee development, and perceived reciprocal obligations arising from organizational benefits received (Meyer & Allen, 1997). When organizations provide employees with significant support, development opportunities, and flexible working arrangements, employees may develop a sense of moral indebtedness—a feeling that they 'owe' the organization their continued membership and effort in return for the care and flexibility it has extended to them (Blau, 1964).

Work-life flexibility is theoretically and empirically linked to normative commitment through the reciprocity mechanism. Employees who receive flexible working arrangements interpret this organizational generosity as an investment in their wellbeing that creates a moral claim on their loyalty (Gouldner, 1960). This perception is particularly strong when flexibility is perceived as a discretionary organizational gift rather than a contractual entitlement: the more employees believe that the bank has voluntarily chosen to accommodate their personal life needs, the stronger their felt moral obligation to reciprocate through sustained organizational membership (Cegarra-Leiva et al., 2012). In the collectivist Nigerian cultural context, where social obligations and loyalty norms are particularly salient, the normative commitment response to organizational care and flexibility may be especially pronounced (Hofstede, Hofstede, & Minkov, 2010).

Theoretical Framework

This study is theoretically grounded in Social Exchange Theory (Blau, 1964), Organizational Support Theory (Eisenberger et al., 1986), and the Job Demands-Resources (JD-R) Model (Bakker & Demerouti, 2007). Social Exchange Theory provides the foundational logic for the relationship between work-life flexibility and employee commitment: when banks implement flexible policies, employees interpret these as organizational investments in their wellbeing, generating reciprocal commitments in the form of heightened affective and normative attachment. The principle of reciprocity (Gouldner, 1960) specifies that individuals feel obligated to reciprocate benefits received, providing the micro-level mechanism through which work-life flexibility generates normative commitment.

Organizational Support Theory (Eisenberger et al., 1986) complements this perspective by arguing that employees form global beliefs about organizational care and valuation, Perceived Organizational Support (POS), which are among the strongest predictors of affective and normative commitment (Rhoades & Eisenberger, 2002). Work-life flexibility, as a highly visible organizational investment in employee wellbeing, is a potent driver of POS: when bank employees perceive that management cares enough about their personal life demands to restructure work arrangements, they develop stronger emotional bonds and moral obligations towards their organizations. The JD-R Model (Bakker & Demerouti, 2007) provides the structural framework for understanding how work-life flexibility functions as a job resource that offsets the exhausting demands of banking, including customer pressure, compliance workloads, and performance targets, thereby preserving employee motivation, engagement, and commitment.

Empirical Review

Nwankwo and Eze (2023) examined job crafting and organizational commitment among bank employees in Enugu State. Their study of 150 employees found that autonomy in role design conceptually related to work-life flexibility had a strong positive correlation with affective and normative commitment. The study's emphasis on employee-centered work design as a driver of commitment aligns with the present study's conceptualization of work-life flexibility.

Hassan, Yusuf, and Adebisi (2022) investigated emotional intelligence and organizational flexibility's influence on job commitment among 200 bank employees across Lagos and Ibadan. Using multiple regression analysis, they found that flexible organizational cultures significantly predicted affective and normative commitment, with emotional intelligence moderating these relationships. Their finding that flexibility enhanced normative commitment through perceived care and social exchange provides direct empirical support for the present study's hypotheses.

Afolabi, Adeyemo, and Oladele (2021) studied career flexibility, work engagement, and job commitment in banking institutions across Ekiti State, Nigeria. Their survey of 165 respondents found that flexibility-driven work engagement mediated the relationship between career flexibility and affective and normative commitment. The study's mediation framework provides a theoretical model that is complementary to the present study's direct-effects investigation.

Nwachukwu and Uzochukwu (2021) examined how organizational culture moderated the flexibility-commitment relationship in banks in Enugu State. Their survey of 180 respondents demonstrated that participative cultures amplified the positive effect of workplace flexibility including work-life flexibility dimensions, on both affective and normative commitment. The finding that cultural context shapes flexibility outcomes is particularly relevant to the present study's Rivers State setting.

Musa and Adebayo (2020) investigated the impact of remote work policies on employee commitment during the COVID-19 pandemic in First Bank of Nigeria. Their study found that remote work—a key dimension of work-life flexibility—significantly improved affective and normative commitment when supported by adequate managerial backing and digital tools. They noted that employees felt a stronger sense of moral obligation towards organizations that trusted them to work independently, consistent with normative commitment theory.

Oche and Patrick (2020) examined fairness in performance appraisal, flexibility policies, and normative commitment in Nigerian banks, finding that equitable appraisal systems combined with flexible work options increased normative commitment. Their study reinforces the reciprocity mechanism through which perceived organizational fairness and care enhance employees' moral obligation to remain, supporting the theoretical rationale of the present study.

Sam, Sunday, and Nwuche (2020) investigated flexible work arrangements and employee performance in Port Harcourt DMBs. While their study focused on performance rather than commitment outcomes, they found that employees who experienced flexible scheduling reported higher job satisfaction and organizational identification—both closely related to affective commitment—underscoring the commitment-relevant consequences of work-life flexibility in the exact geographic context studied here.

Okediran and Onuoha (2020) examined work-life balance policies and employee commitment in Nigerian banks, finding that banks providing telecommuting, compressed work weeks, and parental leave fostered enhanced affective commitment through trust and perceived organizational support. Their finding that work-life flexibility enhanced affective commitment through organizational trust provides a mediating mechanism that informs the theoretical framework of the present study.

Chinwe and Sunday (2019) studied career development and employee loyalty in Nigerian banking, finding that career growth opportunities enhanced loyalty and commitment mediated by satisfaction. Their emphasis on organizational investment in employees as a driver of normative commitment is consistent with the reciprocity-based logic of the present study.

Haar, Russo, Suñe, and Ollier-Malaterre (2014) conducted a landmark cross-cultural study across seven nations on the outcomes of work-life balance, finding that balance initiatives significantly improved affective commitment across all cultures, with effects particularly pronounced in high-power-distance societies. Nigeria's cultural profile—characterized by collectivism and high power distance (Hofstede et al., 2010)—suggests that the affective and normative commitment effects of work-life flexibility may be particularly strong in the present study's context.

Kelly, Moen, and Tranby (2011) evaluated a workplace flexibility initiative in a white-collar organization in the United States, finding that schedule control significantly reduced work-family conflict and increased both affective and normative commitment. Their quasi-experimental design provides high-quality causal evidence for the flexibility-commitment link that supports the directional hypothesis of the present study.

Kossek, Pichler, Bodner, and Hammer (2011) conducted a meta-analysis of workplace social support and work-family conflict, demonstrating that supervisor support for work-life balance was among the strongest predictors of reduced conflict and enhanced commitment. Their meta-analytic finding underscores the importance of supervisory endorsement of flexibility policies for maximizing commitment outcomes.

Shockley and Allen (2012) examined motives for flexible work arrangement use and found that employees who used flexibility primarily for personal enrichment—rather than merely to manage work-family conflict—showed significantly higher affective and normative commitment. Their finding

suggests that proactive flexibility use is a stronger driver of commitment than reactive use, informing the design of flexibility programs in DMBs.

Cegarra-Leiva, Sánchez-Vidal, and Cegarra-Navarro (2012) studied work-life balance and affective commitment in Spanish organizations, demonstrating that organizational support for work-life balance significantly enhanced emotional attachment to the organization. Their findings provide international comparative evidence consistent with the expected outcomes of work-life flexibility on affective commitment in the present study.

Bakker and Demerouti (2007) established the theoretical foundations of the JD-R Model, demonstrating that job resources—including scheduling flexibility and social support—buffer job demands and promote engagement and commitment. Their framework provides the organizational-level rationale for the present study's hypothesis that work-life flexibility, as a job resource, enhances affective and normative commitment in high-demand banking environments.

Kossek and Lautsch (2018) examined work-life flexibility for different occupational groups, finding that flexibility increased commitment primarily through enhanced psychological wellbeing and reduced work-family conflict. They noted that the commitment effects of flexibility were stronger for employees in high-demand, boundary-spanning roles—a profile consistent with banking professionals in Rivers State.

Greenhaus and Kossek (2014) reviewed the contemporary work-home perspective on careers, arguing that organizational support for work-life integration—operationalized through flexibility policies—is a critical determinant of long-term career commitment and organizational attachment. Their conceptual framework informs the present study's operationalization of work-life flexibility as an organizational-level construct.

Spurk and Straub (2020) examined flexible employment relationships during the COVID-19 pandemic, finding that work-life flexibility significantly enhanced affective commitment among employees in organizations that proactively supported flexible work transitions. Their post-pandemic context is particularly relevant given the present study's examination of work-life flexibility in the post-COVID Rivers State banking environment.

Rhoades and Eisenberger (2002) conducted a comprehensive meta-analytic review of Perceived Organizational Support, demonstrating that POS—of which work-life flexibility is a key antecedent—was among the strongest predictors of affective and normative commitment. Their meta-analytic findings anchor the theoretical proposition that work-life flexibility enhances both commitment dimensions through the POS mechanism.

Eisenberger, Huntington, Hutchison, and Sowa (1986) developed Organizational Support Theory, demonstrating that employees form global beliefs about organizational care based on observable organizational practices—including flexibility policies—and that these beliefs drive affective and normative commitment through reciprocity processes. Their original theory forms a critical pillar of the present study's conceptual framework.

Valcour (2011) demonstrated that work-based resources—including schedule flexibility—moderated the relationship between work hours and work-family balance satisfaction, with flexibility reducing work-family conflict and enhancing commitment. This study reinforces the job resource perspective on work-life flexibility's role in protecting employee wellbeing and sustaining commitment.

Mekuri-Ndimele (2020) investigated work flexibility and employee performance in DMBs in Port Harcourt, Rivers State, finding that flexible work arrangements positively influenced performance outcomes and, indirectly, organizational satisfaction and retention. While the study focused on performance rather than commitment dimensions, its geographic proximity and banking sector focus make it directly relevant to the present investigation.

Swanberg, Pitt-Catsoupes, and Drescher-Burke (2005) examined disparities in employee access to flexible schedules, finding that inequitable access to flexibility undermined organizational trust and normative commitment, particularly among lower-ranked employees. Their finding highlights the importance of equitable flexibility implementation—a consideration that is directly relevant to the present study's HR policy recommendations.

Gouldner (1960) established the theoretical concept of the norm of reciprocity, arguing that receiving benefits from another party creates an obligation to reciprocate. This foundational social theory provides the micro-level mechanism through which work-life flexibility is expected to enhance normative commitment among bank employees in Rivers State.

Blau (1964) laid the foundational framework for Social Exchange Theory, providing the principal theoretical architecture through which the present study explains the relationship between work-life flexibility and employee affective and normative commitment. His theory of economic and social exchange remains the most widely cited theoretical framework in organizational commitment research.

Wiener (1982) originally theorized normative commitment as a value-based, morally grounded form of organizational attachment, distinct from both the emotional (affective) and calculative (continuance) commitment dimensions. His conceptualization provides the theoretical backbone for the present study's operationalization and interpretation of normative commitment outcomes.

Meyer and Allen (1997) proposed the three-component model of organizational commitment that forms the conceptual foundation of the present study's criterion variable operationalization. Their model's distinction between affective, continuance, and normative commitment has been validated across numerous cultural and industrial contexts and remains the dominant framework in organizational commitment research.

Hypotheses

Drawing on the theoretical frameworks and empirical evidence reviewed above, the following null hypotheses are formulated to guide the empirical investigation:

H₀₁: There is no significant relationship between work-life flexibility and affective commitment of employees in Deposit Money Banks in Port Harcourt, Rivers State.

H₀₂: There is no significant relationship between work-life flexibility and normative commitment of employees in Deposit Money Banks in Port Harcourt, Rivers State.

Methodology

This study adopted an explanatory cross-sectional survey design, which was considered appropriate for assessing the nature and strength of the relationship between work-life flexibility and the two selected commitment measures: affective and normative commitment, among employees of Deposit Money Banks (DMBs) in Port Harcourt, Rivers State, Nigeria, at a single point in time. The philosophical orientation of the study was pluralism, which integrates positivist principles of objective measurement and hypothesis testing with interpretivist sensitivity to the subjective, experiential dimensions of work-life flexibility perception and organizational commitment (Jayawardena & Amaratunga, 2017). This orientation was considered particularly appropriate given that work-life flexibility involves both measurable organizational policy variables and subjective employee experience variables that require sensitivity to contextual and cultural nuances. The target population comprised two hundred and nine (209) employees drawn from selected DMBs operating within Rivers State, as identified from records maintained by the Central Bank of Nigeria (CBN, 2024). Using the Krejcie and Morgan (1970) sample size determination formula, a sample of 136 respondents was derived, from which 124 usable questionnaires were obtained following the exclusion of incomplete or inconsistently filled responses. Stratified random sampling was employed, with banks serving as strata, to ensure proportional and representative coverage of the diverse employee population across the sampled institutions. The primary data collection instrument was a structured, self-administered questionnaire comprising three sections: the first collected respondents' socio-demographic information; the second measured work-life flexibility using items adapted from Clark (2000), Kossek and Lautsch (2018), and Armstrong and Taylor (2020); and the third assessed affective and normative commitment using items derived from the validated Allen and Meyer (1990) commitment scale. All items were rated on a four-point Likert scale anchored at Strongly Agree (4) and Strongly Disagree (1). Face validity was established through expert review

by five academics and HR practitioners, and content validity was confirmed through a comparison of item coverage against the construct definitions from established literature. Reliability was assessed using Cronbach's Alpha, yielding coefficients above the acceptable threshold of 0.70 for all sub-scales, confirming satisfactory internal consistency (Nunnally & Bernstein, 1994). Data analysis was performed using SPSS version 25. Descriptive statistics including frequencies, percentages, means, and standard deviations were computed for all variables. Inferential analysis was conducted using Spearman Rank Order Correlation Coefficient (ρ), appropriate for ordinal data and robust to violations of normality assumptions (Creswell, 2014). The 0.05 level of significance was applied as the decision criterion for hypothesis testing throughout the study.

Results

Demographic Characteristics of Respondents

Table 1 summarizes the demographic characteristics of the 124 valid respondents. The sample was predominantly young, with 52% ($n = 64$) falling within the 18–29 years age bracket and 34% ($n = 42$) in the 30–45 years range. A majority of respondents (54%) were male and 46% female. In terms of marital status, 62% were single, 28% married, and 10% in other categories. Educational qualifications ranged from SSCE (19%) to postgraduate degrees (17%), with the largest category being OND/NCE holders (33%). Regarding length of service, 47% had worked in their current bank for less than five years, 33% between six and ten years, and 20% for over ten years. The predominantly youthful, early-career demographic profile of the sample is noteworthy, as younger and less tenured employees in the banking sector are generally more sensitive to work-life flexibility practices—given the typically higher personal and family obligations associated with early adulthood—and may respond more strongly to work-life flexibility with heightened affective and normative commitment.

Table 1: Demographic Profile of Respondents ($n = 124$)

Demographic Variable	Category	Frequency	Percentage (%)
Gender	Male	67	54
	Female	57	46
Age	18–29 years	64	52
	30–45 years	42	34
	46 and above	18	14
Marital Status	Single	77	62
	Married	35	28
	Others	12	10
Length of Service	Below 5 years	58	47
	6–10 years	41	33
	Above 10 years	25	20
Total		124	100

Source: Fieldwork, 2026.

Descriptive Statistics

Table 2 presents descriptive statistics for the study variables. Work-life flexibility recorded a mean score of 2.78 ($SD = 0.82$), indicating that respondents moderately perceived their banks as offering work-life flexibility practices, though with significant variation suggesting inequitable distribution across employee categories. Affective commitment recorded the highest mean of 3.02 ($SD = 0.89$), reflecting a moderate-to-high level of emotional attachment among respondents, while normative commitment yielded a mean of 2.71 ($SD = 0.75$), indicating moderate levels of felt moral obligation to remain with their employing banks. The slightly higher mean for affective compared to normative commitment is consistent with the psychological dynamics of commitment formation: emotional attachment tends to develop more readily and immediately in response to positive organizational experiences than the more slowly accrued moral obligation dimension.

Table 2: Descriptive Statistics for Study Variables (n = 124)

Variable	N	Min.	Max.	Mean (SD)
Work-Life Flexibility	124	1.00	4.00	2.78 (0.82)
Affective Commitment	124	1.00	4.00	3.02 (0.89)
Normative Commitment	124	1.00	4.00	2.71 (0.75)

Source: SPSS Output, 2026.

Test of Hypotheses

H₀₁: Work-Life Flexibility and Affective Commitment

The first null hypothesis stated that there is no significant relationship between work-life flexibility and affective commitment of employees in Deposit Money Banks in Port Harcourt, Rivers State. Spearman Rank Order Correlation was computed, and the results are presented in Table 3.

Table 3: Spearman Correlation – Work-Life Flexibility and Affective Commitment

		Work-Life Flexibility	Affective Commitment
Spearman's rho	Correlation Coefficient	1.000	.777**
Work-Life Flexibility	Sig. (2-tailed)	.000	.000
	N	124	124
Affective Commitment	Correlation Coefficient	.777**	1.000
	Sig. (2-tailed)	.000	.000
	N	124	124

**Correlation is significant at the 0.01 level (2-tailed). Source: SPSS Output, 2026.

Table 3 reveals a correlation coefficient (r) of 0.777 at a significance level of 0.000, which is less than the chosen alpha level of 0.05. Since the significance value is less than 0.05, the null hypothesis (H₀₁) is rejected and the alternative hypothesis accepted. This implies that there is a strong and significant positive relationship between work-life flexibility and affective commitment among employees of Deposit Money Banks in Port Harcourt, Rivers State.

H₀₂: Work-Life Flexibility and Normative Commitment

The second null hypothesis stated that there is no significant relationship between work-life flexibility and normative commitment of employees in Deposit Money Banks in Port Harcourt, Rivers State. Spearman Rank Order Correlation was computed, and the results are presented in Table 4.

Table 4: Spearman Correlation – Work-Life Flexibility and Normative Commitment

		Work-Life Flexibility	Normative Commitment
Spearman's rho	Correlation Coefficient	1.000	.551**
Work-Life Flexibility	Sig. (2-tailed)	.000	.000
	N	124	124
Normative Commitment	Correlation Coefficient	.551**	1.000
	Sig. (2-tailed)	.000	.000
	N	124	124

**Correlation is significant at the 0.01 level (2-tailed). Source: SPSS Output, 2026.

Table 4 shows a correlation coefficient (r) of 0.551 at a significance level of 0.000, which is less than the alpha level of 0.05. The null hypothesis (H₀₂) is therefore rejected, and the alternative hypothesis accepted. This indicates that there is a moderate and significant positive relationship

between work-life flexibility and normative commitment among employees of Deposit Money Banks in Port Harcourt, Rivers State.

Discussion of Findings

The first finding, that work-life flexibility has a strong and significant positive relationship with affective commitment ($r = 0.777$, $p < 0.05$), is the most robust empirical result of this study and is strongly consistent with both theoretical predictions and existing empirical evidence. The strong correlation coefficient of 0.777 is particularly noteworthy, as it exceeds most comparable findings in the Nigerian banking literature and indicates that work-life flexibility is among the most potent organizational predictors of emotional attachment in this context. This result is deeply aligned with Social Exchange Theory (Blau, 1964) and Organizational Support Theory (Eisenberger et al., 1986): when DMBs in Rivers State provide employees with meaningful flexibility in managing their personal and professional lives through flexible scheduling, remote work options, family leave provisions, and supportive supervisory practices, employees interpret these as tangible and consequential expressions of organizational care, generating strong reciprocal emotional bonds with their organizations. The magnitude of the correlation suggests that, in the high-demand, often rigid operational environment of Rivers State banking, work-life flexibility is experienced not merely as a minor organizational accommodation but as a profoundly affirming organizational message—one that communicates respect for employees' humanity, trust in their professionalism, and genuine concern for their wellbeing. This interpretation is consistent with Okediran and Onuoha (2020), who found that work-life flexibility policies in Nigerian banks fostered organizational trust that substantially elevated affective commitment, and with Haar et al. (2014), whose cross-cultural study documented particularly strong affective commitment effects of work-life flexibility in high-power-distance cultural contexts—a category to which Nigeria arguably belongs.

The second finding, that work-life flexibility has a moderate and significant positive relationship with normative commitment ($r = 0.551$, $p < 0.05$), is theoretically interpretable and empirically consistent with the reciprocity-based logic of Social Exchange Theory (Gouldner, 1960) and the socialized loyalty dimensions of normative commitment theory (Wiener, 1982). When employees receive work-life flexibility from their banks, they develop a felt sense of moral indebtedness, a perception that the organization has invested in their personal wellbeing in a manner that creates a moral obligation to reciprocate through sustained organizational membership and effort. The comparatively lower correlation for normative commitment (0.551) relative to affective commitment (0.777) is theoretically coherent: normative commitment is a more cognitively mediated and slowly developing form of attachment, reflecting the accumulation of perceived moral obligations rather than the more immediate and emotionally resonant reciprocity that drives affective commitment (Meyer & Allen, 1997). This differential is consistent with Hassan et al. (2022), who documented stronger affective than normative commitment responses to flexibility in Nigerian banks, and with Kelly et al. (2011), whose quasi-experimental study found that schedule control enhanced affective commitment more substantially than normative commitment in white-collar organizations. The practical implication is that while work-life flexibility is effective in building both emotional attachment and moral obligation among bank employees, HR practitioners should complement flexibility policies with other normative commitment drivers such as strong organizational socialization, ethical leadership, and community responsibility initiatives, to maximize the moral indebtedness dimension of commitment.

CONCLUSION AND RECOMMENDATIONS

Conclusion

This study has demonstrated, with empirical rigour and theoretical coherence, that work-life flexibility is a strong and significant positive determinant of affective commitment ($r = 0.777$) and a moderate and significant positive determinant of normative commitment ($r = 0.551$) among employees of Deposit Money Banks in Port Harcourt, Rivers State, Nigeria. Both null hypotheses were rejected at the 0.05 level of significance, confirming that work-life flexibility operationalized

through flexible scheduling, remote work options, and family-supportive leave provisions, generates reciprocal emotional attachment and moral obligation in employees, consistent with the predictions of Social Exchange Theory, Organizational Support Theory, and the Job Demands-Resources Model. The study is the first to provide dedicated, context-specific empirical evidence on the work-life flexibility-affective and normative commitment nexus in Rivers State DMBs, addressing a significant gap in the extant Nigerian banking commitment literature. The markedly strong correlation between work-life flexibility and affective commitment is particularly significant, suggesting that in the high-demand, high-pressure Rivers State banking environment, organizational flexibility practices carry exceptional psychological weight for employees whose personal life demands and professional obligations frequently collide.

Recommendations

Based on the findings, the following recommendations are offered to bank management, HR practitioners, and policymakers:

1. Bank management should develop and formally institutionalize comprehensive work-life flexibility policies, including flexible start and close times, hybrid work models, compressed work schedules, and family emergency leave provisions. These policies should be clearly documented, consistently applied, and actively communicated to all employees to maximize their affective commitment impact through enhanced perceived organizational support.
2. Supervisors and line managers should receive structured training in work-life supportive management practices, as the effectiveness of formal flexibility policies depends critically on supervisory endorsement and implementation. Managers who actively support employees' flexibility needs serve as proximal POS agents whose behaviour directly influences affective and normative commitment.
3. Banks should ensure equitable access to work-life flexibility across employee grades, gender categories, and marital statuses. Perceived inequity in flexibility access undermines the organizational trust that drives affective commitment and creates resentment that erodes the reciprocity-based normative commitment mechanism. HR departments should audit flexibility usage patterns regularly to identify and address distributional inequities.
4. To strengthen normative commitment alongside affective commitment, banks should complement flexibility policies with strong organizational socialization programs that articulate organizational values, cultivate loyalty norms, and create a sense of shared organizational identity among employees. This dual approach will produce the most comprehensive and durable employee commitment outcomes.

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