AN ASSESSMENT OF THE IMPACT OF WORK-FAMILY INTERFACE ON QUALITY OF WORKLIFE OF SELECTED BANK EMPLOYEES IN PORT HARCOURT: AN EXPOSITORY FACTOR ANALYSIS APPROACH

Nkpah, Young Aakpege
Department of Sociology,
University of Port Harcourt, Choba, Port Harcourt, Rivers State, Nigeria
E-mail:youngitize2020@yahoo.com

ABSTRACT
The paper is an assessment of the impact of work family interface on quality of worklife of selected bank employees in Port Harcourt. Past and extant work-family research have often suggested that the effective management of the interface between work and domestic life remains a central challenge for employer and employees across institutional contexts. Quality of work life which allows for union activities are frowned at in the banks. It follows that the prevailing provision, for quality of worklife are unfavourable for the achievement of customer satisfaction, excellences shared ambitions and tenacity of bank reforms. Three variables each from quality of worklife of bank staff (QWLBS) and three from work-family interface of bank staff (WFIBs)were carefully decoded, classified using factor analysis with all the rating data on different attributes and reduced down to a few important dimensions. The study revealed that external variables affect the condition of work-family interface and quality of worklife in the studied banks. The study further recommends that socio-cultural variable should be taken into consideration in designing both the technical and social components of jobs.

Keyword: *Work Family Interface (WFI), Quality of worklife, Factor Analysis, Humanization of Work , Banking System.*

INTRODUCTION

A traditional human resource policy practice that requires long work hours at the expenses of family time is believed to generate poor work-family relationship. Working long hours consistently reflect poor health both physical and psychologically. Most studies on hours at work do reflect itself to reaffirm that consistent long hours at work do affect employees' health, both physical and psychological, Rethinam et al (2008). Over the years, there has been growing academic repertoires in work-life research show casing the relevance, impact and challenges of work-family interface (WFI) practices in developing contexts (Baral, 2010; Epie, 2009; Fayankinnu, 2007). This research equally draws from this widened publicity in exploring the social realities of WFI experiences in Nigeria. Historically, work –family interface discourses were potentially high profile topical issues in most advanced economies such as U.S.A, Australia and diverse Europe. The common theme in such western discourses is that employees are required to consolidate their efforts in finding the right mix between their work and non-work roles, while organizations are scrutinized to implement a variety of WFI solutions such as flexible working, job sharing, telecommuting, compressed hours, part-time, maternity benefits and so on to foster workplace performance. However, it is also important to state that despite the robust frameworks of WFI practices in developed countries, there still exist growing gaps between the ideal and the real WFI situations in the advanced regions due to social, economic and labour market pressures manifesting through long working hours culture, changing demographics and global recessions which is still rendering negative spillovers in people's work-family integration (Bond, 2004; Crompton, 2006, Smith, 2012).

Some of the factors used to measure quality of working life pick up on things that do not actually make people feel good, but which seem to make people feel bad about work, if those things are absent. Given the turn of events in the banking industry, is it any wonder that people are no longer excited about working in the banking industry? (Akanbi & Agbo, 2012).

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Again, it is assumed that responsibilities from work micro system and family micro system of bank workers compete for limited amount of time, physical energy and psychological effects. The structural functionalist role theory forms the basis of empirical work in work-family study in previous researches. The theory buttresses the role assumption regarding a biologically –based proclivity of men towards an instrumental role in the workplace and women toward an expressive role in the family, (Parsons, 1954). This led to a deterministic perspective and an over emphasis on "separate spheres" of life for adult men and women in the sector. Nkpah et al (2012).

Using this theory, conflict at the work-family interface has been implicated in a variety of deleterious consequences such as depression Frone et al, 1997; Higgins et al; 1992), alcohol abuse (Grzywacz et al, 2000) and marital tension (Marshall et al, 1991). However, a major component of QWL which is important for both the bank employees and the employers is the relationship between work and home life. In an increasing competitive environment, it is difficult to separate family and work life. Employees today are more likely to express a strong desire to have a harmonious balance among career, family life and leisure activities. This has been suggested at the international level; the need for national policies in many countries. An international labour organization convention that was adopted in 1981, states that it is necessary for organizations to help employees to balance their work and family demands Lewis, (1997).

Conceptual Clarification

Quality of Worklife Shamir and Solomon (1985) in defining the concept of QWL stated that QWL has to with the individual's job related well-being and the extent to which his or her work experience is rewarding, fulfilling and devoid of stress and other negative personal consequences. For the purpose of this work, QWL is operationalised as perceived quality of worklife. p QWL is

"...a set of affective impressions and beliefs, which the individual holds and direct towards the outcome of the activities in the work domain of his life" Ahiauzu (1999:67)

Expressed in equation as ...
p Qwl =W_1 (0-5)+ W_2 (0_2-5_2)+ ...W_n (O_n-S_n)

Which in summation notation is Wj = the personal importance weighting.

pQWL = $\sum_j (O_1 - S_2)$

pQWL = perceived quality of worklife
Oi   = The outcome of work activities
Si   = The standard relevant to a particular outcome.

It is important to note that, a major element in the above pQWL formulation is the perceived value of an outcome. While appraising an outcome, one merely undertakes a cognitive evaluations of the difference   between one's standards and perceptions of the outcomes one is currently receiving, presently and in the future, from one's work activities.

Work-Family Interface
This occurs when simultaneous pressures from the work and family domains are mutually incompatible in some respect, such that meeting the demands of one role makes it difficult to meet the demands of the other role. Greenhaus and Singh (2003) sees negative spillover as involving the transference of stress and conflict from one domain to the other.

Bi –directional: This is the traveling of negative spillover in two directions. "from family to work and from work to family (FTW and WTF)

Directionality of Conflict: This refers to the direction in which the conflict travels; work –to- family conflict refers to work-related stressors and demands negatively affecting functioning in the family domain, whereas family – to- work conflict refers to family-related stressors and demands negatively affecting the work domain (FTWC) (WTFC).

Dimensionality of Conflict: This refers to the nature of the source of conflict, such as whether the conflict stems from time-based stressors or from behaviour based stressors.

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Concepts of Domain Boundaries and Role Blurring: The boundaries between work and family are viewed on a continuum ranging from segmentation to integration. High segmentation means that, the boundary between employee's work and family roles is impermeable; that is work and family exists as two distinct spheres. By contrast high integration is when "no distinction exists between what belongs to the "home" or "work" and where they are engaged. Work-family role blurring is a subjective, cognitive phenomenon involving perceived integration of worklife and homelife that is situated in a highly interdependent work-family context such as the simultaneous work and family demands that can be present when people bring their paid work into the home, Desrochers et al, (2005).

Humanization of Work (HW): This simply means security, equity, individuation and social integration. This as noted by Walton, (1975) is the typical impetus to work which is to earn a living. It is fundamental therefore, that the quality of working life is affected by how this aim is achieved. What level of earnings is adequate for a particular job or for any individual is the most relative of all aspects of the quality of worklife.

Workplace Democracy (WD): This occurs in an organization when worker participate in decision making activities and are allowed to form unions to help articulate their goals. The democratization of decision making process and work organizational systems is termed work-place democracy.

Work Restructuring /Job Re-design (WR): This has to do with the way organization assign tasks and responsibilities to its members. Operationally, job redesign involves the extent to which workers can regulate their behaviour during work operations; given the freedom to choose work methods, and to adjust work activities to match task and socio-environmental demands. Nkpah, et al (2008).

METHODOLOGY

Instrumentation involves the development of questionnaires interview schedules and document analysis. The two questionnaires that were developed by the researcher were based on variables on General Social Survey (GSS) and National Survey of Parents (NSP) in the United States, Fisher –McCauley, et al, (2003). Variables on quality of worklife of Bank Staff (QWLBS) are presented in questionnaire section A and variables on work –family Interface of Bank Staff (WFIBS) are presented in questionnaire section B. The twenty factor point statements items categorized into three variables;

i)   Humanization of work
ii)   Workplace democracy
iii)   Work restructuring /job redesign. Each variables has an alternate of six (6) items. The variables were drawn from the three perspectives of quality of worklife.

The second instrument, WFIBS has three variables. It contains 20 factors item statements focused on work-family interface (WTF), family to work (FTW) and (i) time-based stressor (ii) strain based stressors (iii) behaviour –based stressors conflict in the banks in Port Harcourt. This is grouped under bank workers individual characteristics (IC). Respondent were required to respond to the statements on the basis of how they assessed quality of worklife attainment in their respective banks. The two questionnaire were easy to understand, items in the two questionnaire requested bank staff to provide responses on a four point likert scale rating, with 4 being the most positive. The item were presented as statements asking the staff to show agreement or disagreement, on the scale ranging from 4 indicating "strongly agree", to strongly disagree. Four hundred (400) questionnaire were produced and distributed for the study. Additional instruments used included personal interview with some bank staff in each of the sampled banks. The content of the interview was premised on the study elements already mentioned.

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Data Analysis Procedures

The data were carefully decoded, tallied and classified through factor analysis. This analysis isolated the underlying factors that explain the data using a matrix of associations. Factor analysis is an interdependence technique. Factor analysis assumes all the rating data on different important dimensions. This reduction is possible because the attributes relate. The rating given to any one attribute is partially the result of the influence of other attributes. The statistical algorithm deconstructs the rating (called raw score) into its various components and reconstructs the partial scores into underlying factors. The degree of correlation between the initial raw score and the final factor score is called a factor loading.

An expository factor analysis procedure employed principle components method for extraction, with the varimax option which conveyed in six relational factors with eigenvalues greater than one were retained. Once the dimensionalities of the instrument were verified, the internal consistencies of the scales were checked with Kaiser-Meyer Olkin (KMO) measure of sampling adequacy which stands at 0.507. This implies that the sampling adequacy is satisfactory. From the results below, factor loadings for each item and also the eigenvalues, percentage of variance and cumulative percentages of the variance were explained. Overall, the table demonstrates a robust six factor solution. Having verified the dimensionality of the scale, the constructs were assessed for reliability. It is also implemented in the R programming language with the factanal functional and in open opt rotation in the GPA rotation R package.

Table 1. Results and Discussions
Variables for work family interface of bank staff (WFIBS) and quality of worklife of bank staff (QWLBS)

Table 1.:   **Variables for Work-family Interface of Bank Staff (WFIBS) / Quality of Worklife of Bank Staff (QWLBS)**

Percentage of Variance Explained	FACTORS		
Cumulative percentage of variance explained `	WTF	FTW	IC
Family life suffers because work	10	2	3
Job makes family life difficult	5	9	7
Neglect family needs because of work	11	13	6
Put family life on hold for work	3	8	10
Miss family activities because of work	10	10	10
Struggle to juggle work and family	15	10	10
Happy with the amount of time for family activities (reversed)	4	7	9
Family life drains me of energy for work	14	6	6
Too tired to be effective at work	8	8	4
My work suffers because of my family life	6	3	6
Hard to work because of family matters	3	5	6
Family life gives me energy for my job	3	4	2
Job given energy to pursue family activities	2	8	3
Better mood at work because of family life	2	2	5
Better mood because of my job	6	4	4
Individual characteristics influence work-family balance	14	20	6
Environmental conditions in both domain matters	13	10	3
Work-family interface is influence by gender	2	3	4
	1	1	2
N=378	3	2	2
	.331	.336	.283
Individual power	HW	WD	WR
Employee participation in the management	1	2	3
Family and equity	15	19	16
Social support	5	3	7
Use of one's present skills	4	4	1
Self development	3	6	5

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A meaningful future at work	8	4	1
Social relevance of the work or product	3	10	5
Effect on extra work activities	7	9	3
Intrinsic job motivation	2	2	6
Perceived intrinsic job characteristics	17	10	5
Life satin faction	14	11	3
Happiness	4	9	5
Self-rated anxiety	9	13	3
Higher order need strength	7	8	10
Safe work environment	3	8	4
Equal employment opportunity	2	3	5
Opportunity for advancement	4	4	7
Job stress	3	2	5
Organization commitment	1	4	5
Employer accept flexi-time, flexi place and job sharing	6	3	10
Scale the following in order of importance, JCS, GNB, SAW, CAW, WC	8	4	5
	.341	.360	.243

Source: Survey Data (2012)

From the above table, the total number of population under consideration (N) is 378. Looking at the mean of the individual variables, it can be concluded that FTW is the most important variable that influences the employees in the work family interface of bank staff. It has the highest means of 0.365.

Table 2: Correlation Matrix

Correlation Matrix

		WFT	FWT	IC	HW	WD	WR
Correlation	WFT	1.000	667	.329	-041	-076	367
	FWT	.667	1.000	371	-146	-204	054
	IC	326	371	1.000	-097	168	186
	HW	-041	-146	-097	1.000	666	230
	WD	-076	-204	168	666	1.000	403
	WR	367	.054	186	.230	403	1.000
Sig. (1-tailed)	WFT		001	078	.431	.375	.055
	FWT	.001		054	269	195	.410
	IC	078	054		343	.240	.218
	HW	431	.269	343		001	.165
	WD	.375	195	240	.001		039
	WR	.055	410	216	165	039	

a. Determinant = 136

Table 2. shows the array of numbers which explain the correlation coefficient between WTF and FTW (0.667). This indicates that they are positively correlated, while WD FTW equals -0.204 indicating that they are negatively correlated. Also, the correlation coefficient between a variable and other variables is 1.00; hence, the principal diagonal of the correlation matrix contains the correlation above and below the principal diagonal was observed to be the same. The determinant of the correlation matrix is shown to be 0.136.

Table 3: KMO and Bartlett's Test

Barttlet's test of sphericity	Kaiser-Meyer-Olkin measure of sampling adequacy	507
	Approx chi-square	32.295
	df	15
	Sig	006

The Kaiser-Meyer-Olkin measure of sampling adequacy (KMO) is 0.507 which implies that the sampling adequacy is satisfactory. Again, it can be deduced that Bartlett's test of sphericity is

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significant with a value of 0.006 (i.e the associated probability is less than 0.05 and it means that the correlation matrix is not an identify matrix).

Table 4:   Communalities

	Initial	% of Variance
WTF	**1.000**	**34.283**
FTW	**1.000**	**32.305**
IC	**1.000**	**13.310**
HW	**1.000**	**11.958**
WD	**1.000`**	**4.368**
WR	**1.00**	**3.777**

Extraction Method Principal Component Analysis

This table show that 34.283% of the variance in variable 1 WTF has been accounted for by the extracted factors, also 32.305% of the variance in variable 2 (i.e. FTW) is accounted for.

Table 5: Total Variance Explained

Component	Initial Elgenvalue			Rotation Sums of Squared Loadings		
	Total	% of variance	Cumulative %	Total	% of variance	Cumulative %
1	2.057	34.283	34.283	2.057	34.279	34.279
2	1.938	32.305	66.588	1.939	32.309	66.588
3	.799	13.310	79.898			
4	717	11.958	91.858			
5	.262	4.358	96.223			
6	227	3.777	100.000			

Extraction Method: Principal Component Analysis

The table above shows all the factors extractable for the analysis along with their eigenvalues. The percentage of variance attributed to each variable are WFT (34.283%), FWT (32.305%), IC (13.310%), HW (11.958%), WD (4.368%) and WR (3.777%). Notice that the third row shows a value of 79.898% in the IC which are the

first three factors together account for 79.898% of the total variance.

The above graph is a graph eignvalues against all the component number (WTF= 1, FTW= 2, IC = 3, HW = 4, WD = 5, (WR = 6). The curve begins to flatten between components 3 and note that component 3 has an eignvalue less than 1, so only two components have   been   retained.

Table 6: Rotated Component Matrix[2]

	Component	
	1	2
WFT	.875	.018
FWT	.828	-.224
IC	.642	.121
HW	-.145	.818
WD	-.051	.911
WR	.412	.612

Extraction method
Principal component
Analysis
Rotation method
Varimax with Kaiser
Normalization
a.   Rotation converged in
3   iterations
The above table, shows that rotated factor loadings, it represent how the variables are weighted for each component. From the above table the variable WTF has a weighted value of 0.875 and 0.018 from component 1 and component 2 respectively, whereas WR has a weighted value of 0.412 and 0.612 from component 1 and component 2.

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Table 7: Component Transformation Matrix

Component	1	2
	.999	-.045
	.045	.999

Extraction Method: Principal
Component Analysis:
Rotation method: Varimax with Kaiser normalization
The table shows the loading of the six variables on the two components extracted. The higher the absolute value of the loading the more the component contributes to the variables. Component 1 has a larger contribution to WTF. While component 2 has the highest contribution of WD.

GRAPH 2: COMPONENT PLOT IN ROTATED SPACE
The graph above is aimed at reducing the number of factors which the variables under investigation have high loading. The interpretation is that HW, WD, WR, IC. FTW are substantially loaded on factor 2 while FTW is substantially loaded on factor 1.

Table 8: Component Score/Coefficient Matrix

	Component	
	1	2
WTF	.999	.999

Extraction Method:
Principal Component
Analysis:
Rotation Method:
Varimax with Kaiser
Normalization
The table above shows that WFT is the component weighted matrix and it is used to compute the factor score. WTF has a value of 0.426 and 0.10 in component 1 and component 2 respectively.

Table 9: Component Score/Coefficient Matrix

	Component	
	1	2
WTF	.999	.999

Extraction Method:

Principal component
Analysis:
Rotation method:
Varimax with Kaiser
Normalization

The table above shows that WTF is the component weighted matix and it is used to compute the factor score. WTF has a value of 0.426 and 0.10 in component 1 and component 2 respectively.

Table 4.10: Component Score / Coefficient Matrix

	Component	
	1	2
WTF	.999	.999
IC	.402	-.115
Hw	-.312	.064
WD	-.023	.470
WR	.201	.316

Extraction Method:
Principal component
Analysis:
Rotation method:
Varimax with Kaiser
Normalization

This table shows the factor weigh matix and it is used to compute the factor score. FTW score is obtained from component 1 and component 2 values, which are 0.402 and -0.115

Table 4.10: Component Score / Coefficient Matrix

Component	1	2
1	1.000	.000
2	.000	1.000

Extraction Method:
Principal component
Analysis:
Rotation method:
Varimax with Kaiser

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Normalization

This table show that an orthogonal rotation was used, which should be a diagonal matrix, this then implies that the same number appeared in all two places along the diagonal.

DISCUSSION

Factor analysis as used in the study involves the potential usefulness of the scale in assessing perceptions worklife balance and quality of worklife among bank workers. The more inclusive wording of individual characteristics provides the opportunity to measures the interface between work and non-work. This broader approach is useful for banks to assess the non-work domain of employees. The study revealed that in operational term, specific bank worker's level of reasoning and disposition might moderate the association between different work and family association and the quality of worklife experience. Unlike, work-family measures that assess conflict or interference. The scale in the present study indicates support for measuring positive and negative aspects of the work personal life interface. Indeed, the quality of worklife balance instrument has considerable potential in providing banks with employee's perception of work and personal life balance, which can be incorporated into progressive human resource practices. For instance, on graph 1, the scree plot shows that for bank workers, negative spillover emanates from the work domain. This finding collaborate with the reports of Akanbi and Agbo (2012) when they gave a practical example that some bank employees were indeed fed up with the prevailing conditions of service. They noted that the management of Access Bank Plc decided to disengaged some staff after the successful take over of the former initially laid off 1, 100 staff of the merging banks, having not met the stringent criteria set by the new management, the willing staff of the merging entity was given the opportunity to resign or take advantage of the very attractive severance package access had to offer.

However, contrary to expectations that only a few staff would take the offer, the management of access was shocked to discover that over 800 employees of the bank reportedly resigned in one full

swoop, in protest against what they described as stringent working conditions. The development was said to have led to the paralysis of operations in two of the bank branches a few days later. Indeed, results from this study suggest that an organization in designing jobs, the socio-cultural factors should b e taken into consideration. This supports Ahiauzu (1999) findings that socio-cultural factors should be taken into consideration in designing both the technical and social component of jobs. Banks should "Nigerianize" their operational strategies instead of reliance on foreign design of technical /parent bodies. There is no specification of dependent and independent variables or causality. In trying to assume that all the rating data on different attributes WTF, FTW, IC, HW, WD,WR can be reduced down to a few important dimension, the study further reveal that there is a prevailing misfit between the participants and their working environment. It shows that there are core issues of stressor emanating from the national culture (Lu et al, 2003).

The thrust of this study is to strengthen knowledge and understanding in the area of bank working system with particular reference to gauging the prevailing work-family conflict of bank staff in relation to the engineering of quality of work life. The study, in a sense, is a unique attempt to bring an understanding to bear on the external variables that impact on work-family interface of bank staff and QWL in Port Harcourt, Nigeria. One fundamental problem which this study has concretized in the banking sector is the fact that the prevailing provision for quality of worklife are unfavourable for the achievement of customer satisfaction, excellences, shared ambition and tenacity of bank reforms. A situation of favourable work-family balance of bank staff does not maximally enhance contributions to banking outcome unless there are adequate provisions for quality of worklife, Nkpah, (2014).

RECOMMENDATION

1.   The Nigerian banking system should incorporate work-family programme to enhance QWL. These programme include part –time job, job sharing, telecommute work, flexible work

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schedule, compressed work schedules, resources/ referral for child and/or elderly care, onsite child care availability.
2.   Discouragement of family- controlled banks by the regulatory bodies.
3.   Banking organizational arrangement has both technical and social component. In designing jobs, the social aspect of such work should be based exclusively on the socio- cultural circumstances of the society

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