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The Relationship between Work-Life Balance and Employee's Productivity During Covid-19 Pandemic in Sulaimaniy Private Banking Industry

Rukhsar Salman Ameen¹, Wan Zhalkiatul Aida Ishak², Siti Suraya Abd Razak³

^{1,2}Qaiwan International University, Sulaymaniyah Kurdistan, Iraq, ³Faculty of Management, Universiti Teknologi Malaysia, 81310, Skudai, Johor Bahru, Malaysia

Abstract

COVID-19 pandemic had affected work practices and its culture in many organizations. Working from home or office both are challenging for the banking sector employees as the digitalization that took place requires the employees to be more adaptive upon the changes. Digitalization led to the workload, which critically affected their level of productivity. The aims of this study are to determine the level of work-life balance among employees of the private banks in Sulaymaniyah, to determine level of employee's productivity among employees of the private bank in Sulaymaniyah and to determine the relationship between work-life balance and employee's productivity among employees of private banks in Sulaymaniyah. Quantitative method is used to achieved the objectives of this study. Findings show that work-life balance and employee's productivity in private banks among employees are moderate. Besides, there is a significant positive relationship between both variables in private banks in Sulaymaniyah. The level of productivity and work-life balance has been impacted by different external and internal factors such as COVID-19 pandemic, demographic background, culture, environment, and employee satisfaction. It is recommended to introduce compensation plans to recognize employee's hard works which will directly improve employee's productivity in the organisation.

Keywords: Work-life Balance, Productivity, Employee, COVID-19, Employment

Introduction

Employee productivity refers to the overall output that an employee gives to a company or organization that creates value for the company either socially or financially. There are many factors that affect the employee productivity and it may decrease or increase the rate of the company's productivity. One of the most frequent and highly influential factors that can affect employee's productivity is work-life balance. Work-life balance is defined as maintaining of a healthy balance between job and family life, as well as any other social activities such as those performed during leisure time. COVID-19 strikes have touched work practices and its culture in many organizations, and the phenomena of working from home (WFH). WFH has been adopted as a safe working practice by organizations from all around the globe to prevent the

spread of COVID-19, and employee productivity has been as point to be concerned by the scholars (Mustajab et al., 2020). The changes in the working environment itself exposed the employees into a new working facet which is more challenging as some "leisure" experience at the workplace has been taken away (Mustajab et al., 2020).

Service industry, one of the most impacted by the strikes of COVID-19 is suffering due to the shifting of work approach, either public or private service industry. The economy has been challenged by a crisis triggered by the COVID-19 pandemic, and the impact on bank customer relationships and banking systems in general has been limited as a result of this., however, this can be described as 'positive discontinuity' which serves the purpose of offering the best customer experiences, particularly, through digitization. In addition, utilizing channels that were not previously considered to be among their top techniques, have been enforced on banking sectors. This is a complicated situation imposed on banks that they have to make remarks about customer proximity demonstration. Therefore, it can be clearly seen that digital transformation by creating partnerships and collaborations within the fintech community is compulsory by which the smoothness of banking sectors despite the pandemic is ensured.

As due to the new norms and complex work structure in the banking industry, despite employers' normalization of working from home, full utilization of the human workforce appears to occur since company continuity is assured, notably through substantial roles of technological innovation. However, working from home or office both are challenging for the banking sector employees as the digitalization that took place requires the employees to be more adaptive upon the changes. Digitalization led to the workload, which critically affected their level of productivity. Therefore, work-life balance can be a vital organizational strategy in improving employee productivity and (Ansari et al., 2015). Employee's productivity is described as the output of employees in a company. As output of employees increases the employee's productivity increases (Bhatti & Qureshi, 2007). Most of the research that considers the employee's perception of work life balance towards the employees' productivity, being conducted in the Western countries, with a limited study conducted in the middle east region (Muhammed et al., 2021). Thus, it is crucial for this study to be conducted, specifically in Kurdistan where the banking sector is one of the growing sectors that receives a quarter of the capital investment of the overall economy, which is 16.67%.

It is significant to conduct this paper because during the pandemic of COVID-19, the employees of Sulaymaniyah faced certain problems including reducing their levels of productivity within the banks. This should be resolved as soon as possible so as to not leave performance effects of the organizations. It is also important for the employees to be concerned about their private lives along with work life because in this manner the productivity and performance levels will be increased to certain extent. Having work-life balance in the right manner will be a significant measure in improving productivity and decrease the rate of turnover into minimum level (Bataineh et al., 2019). By understanding the employee's perception on the work-life balance, this will enable the coordinated balance in work and life, which immensely influences the accomplishment of personal and professional goals, resulting in improved productivity level especially among the service industry employees (Austin, 2019).

Furthermore, work-life balance is a relatively new concept and could literally be seen as the condition that equalises the personal life of the individual employee and what his or her work demands (Austin, 2019), thus, will be a great strategy for the banking industries to adapt with the new recovery facet in pandemic era. By understanding the employee's perception of

work-life balance, this could be a new insight for the banking industry in Kurdistan as to ensure the employees welfare will be preserved, despite the challenges ahead. The objectives of this research are as follows

1. To determine the level of work-life balance among employees of the private banks in Sulaymaniyah.
2. To determine level of employee's productivity among employees of the private bank in Sulaymaniyah.
3. To determine the relationship between work-life balance and employee's productivity among employees of the private banks in Sulaymaniyah.

Literature Review

Private Banking Institutions in Sulaymaniyah

The success of any organization, particularly banking institutions, depends on the quality of its service provision and customer satisfaction. A good banking institution is the one that provides various bank services with high qualities, aligned with customer demands. Online banking, ATM services, credit and debit card, treasury services, loans and foreign currency accounts are among the services that provided by banking institutions (Fatah, 2018). Generally, banking institutions have limited contribution to the advancement of the region's economy as they have little contribution to the transaction of businesses. However, a study conducted in Sulaymaniyah in 2018 found that banking institutions in the city have advanced to a point they meet the international banking standards. There are about 18 private banking institutions operating in Sulaymaniyah, besides 33 public banks. The development of banking institutions and the increase in their numbers in the city, especially, took place between 2003 to 2014. It was due to people's high demand for banking services, especially loans. From 2014 onwards, Sulaymaniyah, just like any other city in the region, suffered from financial and political crises that caused economic instability. Similarly, to many different sectors, these crises left significant effects on the banking sector (Fatah, 2018). There are significant differences between private bank employees and public bank employees in different regards. One of the differences between them is promotion. Employee's performance is the key determinant for the promotion of the employee in the private banks while in the public banks' employees get promotions on the basis of seniority. Besides, the feature of competitiveness is highly apparent in private banks to which employees adapt. On the other hand, public banks provide their employees with a less competitive environment in which chances for taking up challenges is much less. Though public bank employees have greater job security, this cannot always be the case in private banks (Vaidya et al., 2021).

Employee's Productivity

One prominent concept of discussion and research among scholars in the fields of business administration and management is employee's productivity. It is a major concern in any organization as the increase in employee's productivity is beneficial for the organization (Hanaysha, 2016). Employee's productivity can be defined as the assessment of quantity and quality of work done by employees by using the given resources. The cost of the resources is also part of the assessment. Thus, the term productivity refers to the measurement of the facilities ability to bring about results from effort and actions, and it is also reagrreed to as the possibility of producing the largest potential number of results from a determined number of effort and action. The term productivity is one of the most prominent and widely used terms in the economic, industrial, and various fields of work (Črešnar & Nedelko, 2017).

Organizational success is highly dependent on employee's productivity (Ravi & Anulakshmi, 2021). A major part of the productivity of an organization is closely tied to the productivity of individual employees, thus, employee's productivity holds crucial significance. Social progress, high income and economic expansion are among the major benefits of employee's productivity. It can also result in the advantage of competitiveness and, thus, increase output which can in turn reduce costs. Besides, it not only contributes to organizational success and prosperity but can also benefit individual employees. The higher the productivity of an individual employee will contribute to higher wages (Hanaysha, 2016). Though, it is composed and influenced by several different factors which have resulted in its dynamic nature. And that has made it difficult to fully determine and define it. However, literature draws two key aspects of employee's productivity that can measure it. One is labour productivity which is usually influenced by factors of technological changes, economic alterations and human capital. And the second is economic employee productivity which is more comprehensive as a measure because it covers a range of economic factors and is also affected by many more factors (Črešnar & Nedelko, 2017). However, employee's productivity is typically measured by how much time an employee spends on efficiently doing their job, while they are both mentally and physically present (Hanaysha, 2016).

Employee's productivity during the COVID-19 pandemic has undergone alterations, and each industry experiences these changes differently from another one. For example, the pharmaceutical and digital service industries have reached the peak of their productivity (Demertzis, 2021). A study of the banking industry conducted in Jakarta shows that a COVID-19 pandemic has positively affected employee's productivity, which is because of the practice of working from home. Though some other industries' has experienced downfalls in their employee's productivity (Demertzis, 2021). According to a research conducted in the aviation industry in Indonesia, the stresses caused by the COVID-19 pandemic has left much more influence among employees compared to other factors of stress. Thus, COVID-19 pandemic has negatively influenced employee's productivity in the aviation industry (Widodo et al., 2021). Additionally, in the post-pandemic world, the level of productivity among professionals seems to be resulted by different factors. Employees, especially women in general, are focused more on giving too much care and attention to things, both at the workplace and at home, and this surely requires more time. On the other hand, men are more likely to focus on having things done. They tend to spend less time carrying out a task. Regardless the approach that have been implemented by both parties, the extra usage of personal resources such as energy and time, either male or female employees has been seen as excessive and affecting their level of productivity. Besides, COVID-19 also led the employees to lose focus in their productivity aspect as the number of housework that intervene in between the working hours, which eventually disturb their level of engagement.

Work-life Balance

Traditionally, there are different models presenting hypotheses regarding work and personal life as well as the balance between them. One model state that the two are not connected in any way, whatsoever, and that neither impacts the other. Though, such a model is not necessarily backed up by empirical studies. Another model, which is supported by a sufficient number of empirical studies, shows little connection between work-life and life outside of work. The weakness of this model, however, lies in it being too general to draw out specifications from. Another model suggests that the two could be complementary in the sense that certain aspects lacking in one can be compensated for by the other. The fourth

model highlights the importance of both for one another. That means an accomplishment in either work or outside work-life can take place majorly because of the help of the other. So, this model implies that both are helpful for each other. And the last model suggests that the two might get mixed and go extreme at some point resulting in different challenges and conflicts being presented to the individuals. However, these models are rather descriptive (Guest, 2002). Work-life balance has become a topic of frequent discussion and research, particularly in developed societies due to the high work demands. Different factors contribute to the increase of work demands; the factors, despite being characterized by time-consuming, create loads of work pressure, and they include the need for active and quick responses, continual availability, and adjustment to changes besides information technology advancement. According to studies conducted in the UK, working hours toward the end of the last century had increased to a high extent and that together with other excessive work demands had resulted in work-life imbalances. The outcomes of the studies were achieved by data collected from asking individual employees subjective questions regarding their work-life balances (Guest, 2002). Another study classifies the challenges for worklife balance as the following: competitiveness in a connected world, older generations among the workforce, and individuals personal and familial values (Dhas, 2015).

As it is influenced by multiple different factors at different levels, work-life balance can be measured and defined both objectively and subjectively (Guest, 2002). According to those who approach work-life balance subjectively, careful and wise distribution of individual resources such as thought, labour and time to the different areas of his/her life. Though, some work-life balance can be objective as they approach work as something that assists them to live. However, some others consider work as the point of focus and "live to work" (Delecta, 2011). Nowadays, the significance of work-life balance has been intensified by not only employees but also employers and organizations. An imbalance work-life system results in implications at an individual level, both physical and mental-wise, it also affects family relations. That in return is also likely to cause a decrease in employee productivity at work. Many, therefore, have adopted and implemented useful practices that assist in establishing and maintaining a healthy work-life balance for employees. The adoption of such practices is beneficial for employees and their families on the surface, yet it also drives many potential advantages for the organization (Dhas, 2015).

In the world before COVID-19 pandemic, women have been entitled to several social roles to which they stick, besides their professional lives. This means women have a dual responsibility, both at home and at the workplace, while this is not always the case for men as they do not carry as much responsibility at home. This implies that women should be more cautious in maintaining a balance between their personal life and career life, as it can easily be triggered due to the heavy load (APA, 2020). No area of our lives is left untouched by the COVID-19 pandemic. Life stressors, intensified by the COVID-19 pandemic, have greatly affected work-life balance. Working from home has reduced holidays given to employees, and many mixings both personal and work life together, mostly due to the lack of management skills, have created a sort of distortion in an individual's life and, thus, leading to an imbalance in his or her work-life. Being away from family and loved ones has also led to that. These considered the pandemic has somewhat instantly generated work-life imbalances (Bilge et al., 2020). The influence level of the pandemic at an individual level varies among employees as it varies among industries and organizations. The influence of the lockdown varies among individuals due to different variables: working hours, size of the family, security of the job, flexible working hours, and the support that employees receive from their employer (Jain &

Rawat, 2021). Besides, according to a survey conducted in Germany, private sectors employees have been more influenced by different aspects that the COVID-19 pandemic has stimulated. Therefore, the COVID-19 pandemic has apparently intensified the already existing gender inequality when it comes to work life balance (Bilge et al., 2020).

Working from Home and its Challenges COVID-19 Pandemic

The working of employees outside of their regular workplace and the existence of a connection between the office and home are the two major characterizations of the concept of working from home. For the past years, equipped by technological advancements, working from home has increased and so do the number of researchers studying its aspects: advantages and challenges (Ravi & Anulakshmi, 2021). According to studies conducted in developed countries, working from home is considered to be positively impactful on the attitude individual employees adopt to approach work. Employee retention, development in employee commitment and the improvement of time flexibility are among the advantage's that organizations have enjoyed by supporting working from home (Afrianty et al., 2021). During the outbreak of COVID-19, working from home became the first, and most probably the only option, for organizations. It has been a major shift in work-life style for many people; while many have been struggling to adapt to it, many others have enjoyed its practice as they have picked up a more flexible work-time schedule and have saved more time and money that would be spent on commuting otherwise (Afrianty et al., 2021). Working from home, thusly, has been implemented as an approach not just to preserve workflow continuity but also with the intention of employees' work-life balance improvement. It is recognised to bring about job satisfaction, creativity and innovation (Irawanto et al., 2021).

However, research found that in Indonesia employees are in more need of access to proper technology that would help in carrying out their tasks virtually. This means a lack of sufficient technological tools, especially in developing countries, presents employees and employers with major challenges during the COVID-19 pandemic (Afrianty et al., 2021). Furthermore, lack of proper working environments such as small or improper working spaces, especially in those communities where people live in small houses, together with the lack of management support are among the other factors that challenge working from home (Seva et al., 2021). During the lockdown, private bank employees are also prone to sharp changes in their work-life style. Private banks in many countries are suffering from crises and are obliged to cut costs. This affects employees to a high degree. A study found that employees of private banks in Bangladesh suffer from the COVID-19 pandemic as far as their incomes are concerned. Banking institutions to compensate for their losses have decided to cut the salary of their employees. These sorts of conditions have resulted in mental disorders among private bank employees. This is the psychological impact of working from home and the decisions of bank managers considering their wages. It can bring about emotional and physical disorders as well. This may imply to private banking employees across developing countries (Rahman et al., 2021).

Work-Life Balance towards Employee's Productivity

The current world, specifically purely industrial societies, is experiencing a conflict between work responsibilities and personal and family obligations, which is a problem that increases in severity as the world increases in progress and speed. Technology has led to increased competition and labour intensity in the market, which means that the matter is not only limited to longer working hours and more absenteeism (Jain & Rawat, 2021). In this section,

the researcher reviews the importance of life balance for working individuals, and the implications of these pressures on their productivity and loyalty to their job, by citing some researcher and studies that explain the consequences of this imbalance and the most appropriate solutions to create a healthy and comfortable lifestyle as possible. In the existing literature, there are different and even opposing points on the relationship that exists between work-life balance and employees' productivity. The finding of one study states that there exists no direct relationship between employee productivity and work-life balance. Though, later studies found that indeed employees adopt a more positive attitude towards work and commitment in the case of enjoying a balanced work-life. Consequently, this can increase their productivity. This implies that work-life balance could be positively related to employee productivity (Jain & Rawat, 2021).

According to Silaban and Margaretha (2021), work-life balance produces satisfaction for individual employees and affects the way they approach tasks in that they can carry them out well. It can also bring about a better connection between individual employees and their employers. Lewis et al (2020), mentions that a survey conducted in 2009 reached the result that work-life balance is beneficial for employee productivity and can improve it well. It states that when employees have a well-balanced work-life, they are more likely to be away from the decision of quitting their jobs. Besides, it is an encouragement for employees to be better committed to their jobs and thus increase their productivity. Last but not least, organizations should focus on creating an environment where individual employees can create and maintain a well-balanced work-life so that employee productivity increases which in turn greatly benefits the organization.

Conservation Resource Theory

The Conservation of Resources Theory aims to assert that people make use of different resources to carry out various tasks, and those include cognitive ability, mental and physical energy and time for completing work tasks such as time, cognitive attention, physical energy, though, these resources have to be used in a way that the individual can have breaks to prevent stress. It is absolutely significant to consider the resources within the working environment of the organizations and the companies so as to enhance the employee's productivity. As we know, whenever the employees are satisfied in the working environment, it results in enhancing their performances and productivity. When it comes to understanding stress among employees and in the organization overall, it is crucial to make use of the Conservation Resources Theory. This theory has a number of principles. The first principle is about loss and gain of resources: it states that gain of resources is not as notable as the loss of them. and the second principle is that people should exploit resources, though not negatively, to gain resources and to prevent resource loss. And the third principle states that in case of resources loss, gaining resources is more notable. And the fourth principle states that employees develop a protection phase in cases of situations where resources are exhausted (Hobfoll et al., 2018). Conservative Resource Theory supports the framework of this study by providing meaningful strategies to increase productivity among employees. Thus, it supports the dependent variable of the study by suggesting solutions. It makes ways to understand how different factors can bring about positive changes for the dependant variable of the study which is employee's productivity.

Research Framework

The research diagram illustrates the connection between the ideas of the discussion. It shows the interrelatedness of work-life balance and employees' productivity as it is discussed in the literature body. It also shows they are affected by the global pandemic of COVID-19. Then it also illustrates how they all created a gender gap between males and females in regarding both employee's productivity and work-life balance.

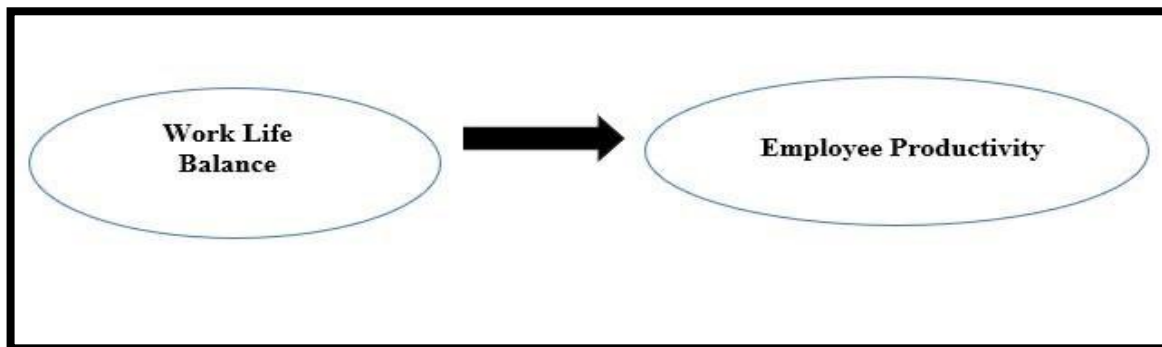


Figure 1.0

Methodology

The targeted population that will be targeted for this quantitative study are employees, supervisors and managers of private banks in Sulaymaniyah. A total population of 100 employees by far is finalized, and from the total of 80 samples is selected (Krejcie & Morgan, 1970). The sampling method that is used is the Simple Random Sampling (Lavrakas, 2008). The random sampling technique has several benefits. It is an easy yet fair technique to collect samples. Its random representativeness feature is yet another good aspect of this sort of sampling. And the fact that it is unbiased makes it favourable among researchers as it assembles data in the desired way. That is why we considered using this technique of sampling (Sharma, 2017).

Data collection methodology refers to the strategies by which data regarding the variables of the study was collected. Among its several types, the method employed in this quantitative study for data collection is collecting data from primary sources. Among different types of primary data collection, a questionnaire approach was considered best for this study using Google Form. Consequently, a questionnaire related to the variables of the study was developed to collect the data. The approval for the university management will be obtained prior to the questionnaire distribution. Once all procedures have been completed, the questionnaire will be distributed to the selected respondents. A questionnaire script is designed to be used as a tool for gathering data for the study. It is one of the most efficient instruments to gather primary data among a big research population (Bell, 2005). Therefore, the questionnaire contains 24 questions regarding work-life balance and employee's productivity, besides, the questions are adapted from reliable sources., where both reliability value is more than 0.7, thus, considered reliable to be adapted (Pallant et al., 2016).

A questionnaire distribution method will be deployed in gaining primary data for the study. The form of the questionnaire is Five-Likert scale. Each question or statement is given a five-item response. Based on the statements/questions, responses are to determine the level of agreement through the five items of (strongly agree, agree, neutral, disagree, strongly disagree). The process of analysing the data is performed through making use of SPSS (statistical package for the social sciences). Since the data was taken from the questionnaire, the data is coded to a suitable software version of SPSS which we regard as a good data

analysis for our study. It then provides us with reliable information which can be presented as the findings of the study and answers our research questions. For this purpose, both inferential and descriptive analyses have been used. Mean score, frequency and percentage are the means of presenting the descriptive analysis results. And Spearman correlation is used as that of the inferential statistics.

Descriptive Analysis

To analyse the data collected, descriptive analysis is used. It presents the levels of relationship between work-life balance and employee's productivity in the form of mean score, frequency and percentage. So, the analysis is frequency analysis. And the values range from low, too moderate and too high. This analysis holds crucial importance in the process of analysing data as it can present data in very constructive ways, usually by summarizing. The descriptive analysis enables the researcher to better understand the observation sets that are modelled specifically. The inferential statistics is significant for data analysis. the type of analysis is correlational analysis. It helps with the assessment of the data in terms of the ability to generalize them to a much bigger population. In this study, the Spearman correlation is employed to examine the connection between the variables of the study.

Results

Demographic Analysis

The demographic analysis is one of the important sections in the data analysis chapter. This is because the demographic data can bring different results for researchers as the responder's age, gender, education level, marital status, and department change. In this type of analysis, frequency tables will be used to explain and show the results. In this research, 100 questionnaires have been distributed and from that number 70 questionnaires have been returned to analyse.

Table 1.0
Respondent's Age

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 20-24 years old	22	31.4	31.4	31.4
25-29 years old	13	18.6	18.6	50.0
30-34 years old	16	22.9	22.9	72.9
35-39 years old	11	15.7	15.7	88.6
40-44 years old	2	2.9	2.9	91.4
45-49 years old	2	2.9	2.9	94.3
50-54 years old	4	5.7	5.7	100.0
Total	70	100.0	100.0	

From the age respondent's frequency table 4.1, 31.4 % of the responders were aged between 20-24, 18.6% were between 25-29, 22.9 were between 30-34, 5.7% were between 50-54, and 2.9% were between 40-44 and another 2.9 were between 45-49.

Table 2.0
Respondent's Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	33	47.1	47.1	47.1
	Male	37	52.9	52.9	100.0
	Total	70	100.0	100.0	

As the researcher analysed the data from the frequency table 4.2, the results were as follows: 47.1% of the responders were females while 52.9% of the responders were male which is very close in terms of percentage.

Table 3.0
Respondent's Marital Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Married	36	51.4	51.4	51.4
	Single	34	48.6	48.6	100.0
	Total	70	100.0	100.0	

From the marital status frequency table 4.3, 51.4% of the responders were answered to be married while the remaining 48.6% answered to be single.

Table 4.0
Respondent's Education Level

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bachelor's Degree	32	45.7	45.7	45.7
	Diploma	23	32.9	32.9	78.6
	Doctorate Degree	1	1.4	1.4	80.0
	Master's Degree	4	5.7	5.7	85.7
	Other levels	10	14.3	14.3	100.0
	Total	70	100.0	100.0	

From the education level table 4.4, 45.7% of the responders hold a bachelor's degree, 32.9% have a diploma, only 1.4% of the responders have a doctorate, 5.7% hold a master's degree and around 14.3% hold other degrees.

Table 5.0

Respondent's Department

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Branches Affairs	1	1.4	1.4	1.4
	Financial Department	19	27.1	27.1	28.6
	HR Department	5	7.1	7.1	35.7
	IT Department	13	18.6	18.6	54.3
	Operation Department	6	8.6	8.6	62.9
	Others Department	24	34.3	34.3	97.1
	R&D Department	2	2.9	2.9	100.0
	Total	70	100.0	100.0	

From the department frequency table 4.5, the results that have been obtained were as follows: 1.4% chose branches affairs, 27.1% chose financial department, 7.1% chose HR Department, 8.6% chose operation department, 2.9% chose R&D department, and 34.3% chose other departments.

Reliability Statistics

According to Pallant et al (2016), the reliability statistics over 0.7 is adoptable and reliable. In the case of this research, the Cronbach's Alpha is 0.873 for the employee productivity, and 0.798 for the Work-Life Balance, which is very good and considered reliable.

Table 6.0

Reliability Statistics

Items	Number of Items	Cronbach's Alpha
Dependent Variable		
Employee Productivity	16	0.873
Independent Variable		
Work-Life Balance	8	0.798

Descriptive Statistics (Mean Score Analysis)

Descriptive Statistics (Mean Score Analysis) is conducted to further explain the obtained data and support and summarize the results of this research. Aiming to fulfill the research objectives, a mean score analysis is conducted. Full details regarding mean score analysis will be shown in the next subsection.

Objective 1: To determine the level of work life balance among employees of the private banks in Sulaymaniyah.

The independent variable, Work Life Balance mean score is 2.59 which is considered to be moderate according to (Zikmund et al., 2010). So, it concludes that the work life balance among employees in private banks is moderate.

Table 7.0

Descriptive Statics of Work Life Balance

Items	Mean	SD	Level
1. Job makes personal life difficult	2.79	1.382	Moderate
2. Neglect Personal needs because of work	2.51	1.338	Moderate
3. Put personal life on hold for work	2.56	1.347	Moderate
4. Miss personal activities because of work	2.51	1.316	Moderate
5. Struggle to juggle work and non-work	2.64	1.274	Moderate
6. Personal life drains me of energy	2.34	1.250	Moderate
7. Too tired to be effective at work	2.67	1.305	Moderate
8. Hard to work because of personal matters	2.84	1.441	Moderate
9. Hard to work because of personal matters	2.29	1.298	Moderate
10. Job gives me energy to pursue personal activities	2.41	1.335	Moderate
11. better mood at work because of personal life	2.29	1.309	Moderate
12. Better mood because of my job	2.14	1.354	Moderate
13. I am ok with how much my work life carries over into my home/family life	2.67	1.348	Moderate
14. I am ok with how much my home/family life carries over into my work life	2.61	1.407	Moderate
15. My family (or spouse) is of my choice of work	2.44	1.358	Moderate
16. My work has had a positive impact on my home/family life	2.56	1.400	Moderate
Total	2.59	0.78670	Moderate

Question Twelve has the lowest mean score of 2.14 with a standard deviation of 1.354 along having question one with the highest mean score which is 2.84 and Std of 1.441.

Objective 2: To determine level of employee's productivity among employees of the private bank in Sulaymaniyah.

The independent variable, employee productivity is mean score is 2.49 which is considered to be moderate according to Zikmund et al., (2010). So, this shows that the employee's productivity in private banks in Sulaymaniyah is moderate.

Table 8.0

Descriptive Statics of Employee Productivity

Items	Mean	SD	Level
1. I usually complete my work on time	2.59	1.338	Moderate
2. I can find creative solutions to my work-related problems	2.44	1.379	Moderate
3. I am satisfied with the quantity of output that I produce	2.46	1.380	Moderate
4. The production target of my company is achievable for me	2.43	1.246	Moderate
5. I do my work without wastage of company resources	2.40	1.244	Moderate
6. I prefer to work attentively without gossiping with others	2.63	1.241	Moderate
7. I am satisfied with the quality of my work output	2.56	1.235	Moderate
8. I can meet the technical requirement of the work process	2.46	1.305	Moderate
Total	2.49	0.83959	Moderate

Question five has the lowest mean score of 2.40 with a standard deviation of 1.244 along having question six with the highest mean score which is 2.63 and Std of 1.241.

Pearson Correlation Analysis

Pearson correlation analysis has been conducted aiming to know the correlation between both variables which are Work Life Balance and Employee Productivity in private banks in Sulaymaniyah. This correlation, will support fulfil research objective three in this research. Details will be shown in Table 9.0.

Objective 3: To determine the relationship between work live balance and employee's productivity among employees of the private banks in Sulaymaniyah

Table 9.0

Pearson Correlation.

		Work Life Balance	Employee Productivity
Work Life Balance	Pearson Correlation	1	.456**
	Sig. (2-tailed)		<.001
	N	70	70
Employee Productivity	Pearson Correlation	.456**	1
	Sig. (2-tailed)	<.001	
	N	70	70

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

From Table 9.0, the results show that there is a positive significant relationship between Work Life Balance and Employee Productivity ($r = 0.456$, $p < .001$). So, according to Pallant et al., (2016) the relationship between work life balance and employee productivity is considered to be moderate ± 0.30 to ± 0.49 .

Findings and Discussion

The purpose of this research is to explain the connection between work-life balance and employee productivity in private banks in Sulaymaniyah. By answering showing these results and explaining them, it is expected the objectives of this research will be gained and answer all the three research questions.

Objective 1: To determine the level of work-life balance among employees of the private banks in Sulaymaniyah.

From the analysis of the obtained data by the researcher, the level of work-life balance among employees working in private banks in Sulaymaniyah is considered to be moderate. The results for this independent variable (Work-Life Balance) were moderate for several reasons. This result can be linked to the reason that, the majority of employees were young and millennials who considered the importance work life balance, thus, as this study conducted during the pandemic and endemic, the work-life balance seems to be jeopardized as the changes took place in their work environment. Supported by Bataineh et al (2019), as the millennial generation cares about work-life balance and aiming to have the flexible working time that fits with their lifestyle, challenges during the COVID-19 has resulted in affected perception of WLB. The employee's perception regarding WLB also affected due to the workload that have been assigned both remotely and after the quarantine has been lifted (Gigauri, 2020). Additionally, the interference of personal matters such as family intervention also might contribute to the moderate level of WLB among the private bank employees in Sulaymaniyah, as this has consumed their emotion ability in balancing their daily life activities (Irawanto et al., 2021).

Objective 2: To determine level of employee's productivity among employees of the private bank in Sulaymaniyah.

From the examinations of the researcher on obtained data, the level of employee productivity in private banks in Sulaymaniyah is Moderate. The result for this part was moderate depending on several reasons, one of the main reasons was a lack of understanding and lack of giving time to the questions by the responders as mentioned in the previous objective. Besides, the COVID-19 pandemic was another reason which impacted the employee's productivity all around the world not just in Kurdistan. This was because many businesses went bankrupt, many employees lost their jobs, and everyone was forced to change their lifestyle. Based on the findings of the negative impact of COVID-19 on employees, it has been concluded that: 31% of employees perceived a negative impact on their work-life (Tusl, 2021).

Objective 3: To determine the relationship between work life balance and employee's productivity among employees of the private banks in Sulaymaniyah.

There is a remarkable relationship between the study variables presented as work-life balance, i.e. independent variable, and employee productivity, i.e. dependent variable, in the context of the COVID-19 pandemic. Several studies conducted in the past on the nature of the relationship between work-life balance and employee productivity contributed to a rather controversial description of the relationship, this study, however, found that the presence of work-life balance positively affects employee productivity. Having work-life balance can

encourage individual employees to establish and maintain strong connection with others at work, motivate them toward commitment and developing passion for work, lead to job satisfaction, and staying away from making work quitting decisions. These ultimately increase employee's productivity, as stated in various studies (Jain & Rawat, 2021; Lewis, 2020; Silaban & Margaretha, 2021). Furthermore, Conservative Resource Theory supports the employee productivity and provides solid principles for increasing productivity through organizing resources which we can consider it more efficient when work-life balance exists. Every organization has different aims and objectives in its field of work. In this case, based on the obtained data, different answers have been recorded that showed that not all the employees agreed on their level of productivity and balanced work. In this situation, human resource managers need to care about the employee's problems and issues. Based on the data, the productivity of the employees is in a good shape. The researcher recommends having compensation plans to recognize employees' hard work and efforts aiming to maintain the quality of work and performance.

Conclusion

Table 10.0

Research Objectives	Findings	Interpretation
<u>RO1:</u> To determine the level of work life balance among employees of the private banks in Sulaymaniyah.	Mean Score: (2.59) Level: Moderate	The level of life balance among private banks in Sulaymaniyah is moderate
<u>RO2:</u> To determine what is level of employee's productivity among employees of the private bank in Sulaymaniyah.	Mean Score: (2.49) Level: Moderate	The level of productivity among employees in private banks in Sulaymaniyah is moderate.
<u>RO3:</u> To determine the relationship between work life balance and employee's productivity among employees of the private banks in Sulaymaniyah	r:0.456 p<0.01	There is a moderate relationship between work life balance and employee productivity is moderate. There is a positive significant relationship between employee's life balance and productivity.

Based on the Table 10.0, it can be observed that the work-life balance and employee's productivity in private banks among employees is moderate. Besides, there is a significant positive relationship between both variables in private banks in Sulaymaniyah. The level of employee's productivity and work-life balance has been impacted by different factors

external and internal such as COVID-19 pandemic, demographic background, culture, environment, and employee's satisfaction. This study contributes to the body of knowledge and expands the theory of work-life balance and its relation to the employee's productivity focusing in COVID-19 pandemic. Practically, it contributes to the banking industry and provides a framework for organisation and human resource management to review their working policies to improve employee's productivity in the workplace by providing working environment that considers work-life balance of the employees.

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