



Work-Life-Balance of Contact Employee and Customer Loyalty of Healthcare Firms in South-South, Nigeria

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Abstract: *This study examined the interplay between work-life-balance of contact employee and customer loyalty of healthcare firms in South-South, Nigeria. The study adopted an explanatory research design and collected data from eighty-five (85) staff and patients of the studied healthcare providers using a structured questionnaire. The Spearman's Rank Order Correlation served as the test statistic relying on SPSS version 21.0. The study observed that work-life-balance have a positive and statistically significant relationship with customer loyalty. The study thus work-life-balance significantly relate to customers loyalty and customers loyalty expressed as resistance to switching, repeat patronage and word of mouth depends on the employee's work-life-balance of the healthcare providers. As such, the study recommends that, the healthcare firms that seek to improve customers' loyalty should consider employee's work-life-balance as a strategy and the healthcare firms should consider work-life-balance as an imperative strategy to improve on customers' resistance to switching behaviour, repeat patronage and positive word of mouth*

Keywords: *Work-Life-Balance, Resistance to Switching, Repeat Patronage and Word-Of-Mouth Customer Loyalty*

INTRODUCTION

The healthcare sector is made up of different institutions with common objective of attracting potential customers, retaining existing ones and expediting their progress in the loyalty ladder. With improved technology adoption among operators in the healthcare sector and globalization of shared healthcare knowledge, the challenge of achieving customers' loyalty ought to have been ameliorated. However, the quickly evolving value requirement of customers, coupled with fierce intra- and inter-industry competition have continually stretched the ability of healthcare providers, especially tertiary healthcare providers in South-South, Nigeria, to win the loyalty of customers. This is in spite of these healthcare providers'

deployment of novel service delivery strategies aimed at commanding customers' loyalty that engender sustainable competitive edge.

Besides, the notable competition among players in healthcare sector, there are also indications of palpable dissatisfaction among patients in Nigeria, with respect to the quality of services delivered by the healthcare providers. Ateke (2020) observe that healthcare providers are accused of "wrong diagnoses, mismanagement of health crises, delayed attention, and nonchalant attitude of service personnel and poor service provider-client relationship". These observations cohere with the way patients easily shift patronage from one hospital to another; and even resorting to medical tourism in search of better healthcare (Taiye *et al.*, 2017). The unending race for new customers by hospitals is a further demonstration to the suspicion that healthcare providers do not command the loyalty of customers (Sik *et al.*, 2014). The prevalence of disloyalty of healthcare's customers may be attributed to healthcare providers' internal marketing mechanism.

The notion of internal marketing according Abbas and Riaz (2018) is to revolutionize service quality of an organization through employees because they are responsible for consistent service delivery. As such, employee's job satisfaction should be held paramount considering its significant impact on their performance and loyalty to the firm (Md & Dewan, 2018). This implies that, healthcare providers that seek to attract new customers, retain existing ones and expedite their progress in the loyalty ladder have to satisfy the internal customers. A preliminary survey on internal marketing mechanism among healthcare providers in South-South, Nigeria shows that the tertiary hospitals regularly train their employees on better ways to serve customers but much is yet to be done on employee motivation through work-life-balance. Premised on these, this study examined work-life-balance of contact employee and customer loyalty by investigating the relationship between the variables in federal tertiary hospitals in South-South, Nigeria. Healthcare firms need to create a sustainable healthy work environment that will allow employees (internal customers) to strike a balance between their work and personal obligations. Work-life-balance as was put forward by Pattu *et al.* (2013), fortify employees' productivity and loyalty to an organization.

Resistance to switching, repeat patronage and word-of-mouth are adopted as proxies of customer loyalty, the criterion variable of the study. According Butcher *et al.* (2001), customers exhibit resistance to switching when they reject offers from competing brands. Repeat patronage is a behavioural demonstration of customers loyalty through re-patronage of a company and continuing association with that company in future purchases while positive word of mouth is a strong recommendation and praises customers make about a brand or its products to potential consumers (AchieveGlobal, 2008; Butcher *et al.*, 2001; Otite & Didia, 2017).

LITERATURE REVIEW

Theoretical Foundation

This study on work-life-balance of contact employee and customer loyalty of healthcare firms in South-South Nigeria is premised on the **resource based theory** (Wernerfelt, 1984) which postulates that, organization's performance depends on its resource profile and further explained why some organizations outsmart others and distinctively maintain a prime place in competitive space (Winnie & Franciss, 2016; Didia & Idenedo, 2017); and the **core competencies theory** (Prahalad & Hamel,1990) which argued that, companies already compete during the creation of competences and not only later in the market for products.

Resource Based Theory: Resource based theory was proposed by Wernerfelt (1984) specifically to ascertain organization's resources that can be effectively and efficiently engaged to gain and sustain an edge over competing brands or companies (Maxwell et al., 2014) in an industry. The theory claimed that, organization's performance depends on its resource profile and further explained why some organizations outsmart others and distinctively maintain a prime place in competitive space (Winnie & Franciss, 2016; Didia & Idenedo, 2017). The theory assumed that; there may be variations in resource profile of organizations within an industry and the resources may not be absolutely moveable across organizations as such, the variations could last long (Barney, 1991).

Resources according Maxwell *et al.* (2014), is "all assets, capabilities, organizational processes, firm attributes, information, knowledge, controlled by a firm that enable the firm to conceive of and implement strategies that bestows on the firm a competitive advantage". Consequently, for firms to achieve sustainable competitive edge (Baker & Sinkula, 2005), they must possess key resources, capabilities, and attributes that are valuable, rare, difficult to imitate and not substitutable which are in turn effectively deployed in the chosen markets (Barney, 1991). Employees (internal customers) of an organization are bestowed with the intangible capabilities and distinctive attributes naturally and through education that are valuable, rare, difficult to imitate and in most cases not replaceable which gives credence to the suitability of this theory for the current study.

The current study adapted resource-based theory as a baseline theory considering healthcare firms where the study is domiciled. The healthcare's employees (internal customers) help to create or implement strategies that enhance its efficiency and effectiveness in the marketplace, utilizes their capabilities in providing excellent customer service that in turn build on the healthcare's reputations. This study proposed that, internal customer's motivation through work-life-balance will increases the employees job satisfaction and in turn enhance their service quality delivery to the external customers premise on the notion that, a satisfied and loyal customer will express his/her loyalty through repeat patronage, resistance to switching and positive word of mouth (Butcher *et al.*, 2001).

The Core Competencies Theory: The theory of core competencies was put forward by Prahalad and Hamel (1990); it argued that, companies already compete during the creation of competences and not only later in the market for products. The authors proposed that, instead of structuring a company around diversified business units and end-products, a company should be structured around a few core competencies (Lavina, 2014) because, core competencies are extremely difficult to copy and can easily be leveraged to other markets. According Prahalad and Hamel (1990) as cited in Lavina (2014), “core competencies allow a company to be flexible, respond to a rapidly evolving environment and be prepared for the future”. Core competencies as proposed by Hirindu (2017), comprises of organizations’ capabilities, resources and competencies and indistinguishable core competencies pilot to gaining a competitive edge though, it is yet to be prove empirically. Internal customer motivation through work-life-balance may be view as a healthcare firm’s competencies because; it will lead to external customers’ repeat patronage, resistance to switching and positive word of mouth through service quality delivered by the employee as a result of being satisfied with their job.

The Concept of Work-Life-Balance

The need to consider work-life-balance of contact employee as a potential ingredient for internal customer motivation in healthcare firms spurs from the fact that, majority of the nurses and other health workers are women that are known as homemaker with primary responsibility for childcare, thus creating a need to balance work with this particular responsibility (Gattrell *et al.*, 2013).

Work-life-balance mechanism is deliberate changes in programmes or organizational culture that are designed by organization to reduce work-life-conflict and enable employees to be more effective at work and in other personal responsibilities (Ioan *et al.*, 2010). Employees feel satisfied, healthy and successful when there is work-life-balance and that has made it big deal for employees desiring to have good quality of life (Breitenecker & Shah, 2018). There is a consensus that, a productive employee is a satisfied employee (Khaled, 2019; Joo & Lee, 2017).

Effective policy of work-life-balance embraced by the healthcare service provider as internal marketing mechanism, allows the employees to socialize with the community while assuring quality service delivery to customers (Helmle *et al.*, 2014). Healthy work-life-balance facilitates employees in performing her/his consigned tasks in more effective and efficient manner (Khaled, 2019; Richert-Kaźmierska & Stankiewicz, 2016).

According to Oludayo *et al.* (2018), work-life-balance initiatives in organizations are concerned with employees’ interaction between paid and unpaid work activities, leisure and personal development. Work-life-balance is achieved where there are shared benefits for employees and the organization (Mesimo-Ogunsanya, 2017); when organizations create a productive work culture where traces of work-life-conflict are minimized and effectively controlled (Kumar, 2015).

It is about helping employees to maintain healthy, rewarding lifestyles that will in turn lead to improvements in performance (Grimm, 2017). Driving the work-life-balance mechanism has become a joint responsibility between employer and employee. It is no longer a role that resides within the human resource department as all line managers are responsible for seeing to the balance of their staff. In his view, Valcour (2007) explains the work-life support under two major types: formal and informal. The formal support policies to include dependent care initiatives, time policies as expressed in flexible work arrangements and the work-leave programme. On the other hand, he mentioned managerial or supervisor support and co-worker support to be informal support policies. The informal work-family support according to Oludayo *et al.* (2018) is an expression of organizational leaders' commitment to the employees' well-being in accordance with the social exchange theory. This will most likely affect the employees' behavioural outcomes i.e., increase in employees' job satisfaction and enhance service delivery quality when top officials in the workplace become interested in employees' well-being (Oludayo *et al.*, 2018; Kumar, 2017). This will provide stimulation for motivation, energy and willingness to learn new skills as well as cultivating habits that will promote the organization's efficiency through managerial support (Kossek, 2012).

Employees do perceive the top managers as the organization itself, as such any support coming from their end is considered the organization's support thereby increasing the level of loyalty employees has (Oludayo *et al.*, 2018). The concept of work-life-balance (WLB) has been advocated for prime inclusion in the workplace, particularly in the healthcare sector in Nigeria. The dimensions of work-life-balance and its influence on employees' behavioural outcomes have not been clearly established in the literature. The expectations of this inclusion are that it will ensure employee well-being and improved organizational productivity. The presence of work-life-balance programme and initiatives also ensure that workers are able to fulfill their work and non-work goals without robbing each domain of the required attention it deserves (Oludayo *et al.*, 2018) and it has triggered series of research by scholars intending to expound the frontier of knowledge on work-life-balance and its impact on employees' job satisfaction and performance.

There are researches concerned with individual results of employees attaining a satisfactory work-life-balance, the works indicated a positive effect of work-life-balance on individual wellbeing (Lingard & Subet, 2002; Lunau *et al.*, 2014; McGinnity & Russell, 2015; Clare *et al.*, 2018) resulting from a policy effect that protects individuals from negative experiences in either domain and which may reduce stress caused by tension between roles.

Besides, considerable research has examined the accomplishments of the employer policies designed to help employees achieve a more satisfactory work-life-balance, such as providing flexible work options (Farivar & Cameron, 2015; Clare *et al.*, 2018). Indeed, helping employees achieve a satisfactory work-life-balance has been advocated as good internal marketing mechanism (Bansal *et al.*, 2001) by a number of policy organizations (Chartered Institute of Personnel and Development, European Union, and International Labor Organization). There is also evidence that employer concern for work-life-balance can have a positive impact on

motivating, recruiting, and retaining employees (Farivar & Cameron, 2015) and on employee attitudes such as organizational commitment and job satisfaction (Kim, 2014) and performance in terms of service delivery quality (Bansal *et al.*, 2001).

The positive impact of work-life-balance of contact employee on performance has been explained by use of social exchange and gift exchange theories, where it is argued that employees respond to opportunities to tailor their working arrangements to fit with their non-work-lives with, for example, enhanced effort or commitment (Kelliher & Anderson, 2010). Signaling theory has as well been used to argue that employees respond positively to signals that their employer is concerned about their work-life-balance, leading to greater organizational attachment (Casper & Harris, 2008). Furthermore, based on notions of the psychological contract, flexibility ideals, negotiated in pursuit of work-life-balance, are seen to create mutual benefit (Clare *et al.*, 2018; Rousseau, 2005).

Concept of Customer Loyalty

Khan (2013) established that customer loyalty is the highest valuable result of marketing efforts, thus the improvement on customer loyalty has become an imperative focus of achievement for every organization. It is a win-win relationship for both the organization and the customer (Khan, 2013) if the organization is able to win the confidence of the customer through its product offering and service delivery quality. Customers exhibit their loyalty through certain behaviours (like resisting offers from the competition, sticking with the firm, recommending the organization and its offerings to others, and working with the organization when they experience a service breakdown) that benefit organizations in terms of reputation and improved revenue (AchieveGlobal, 2008). Besides, the organization also benefits in terms lower price sensitivity (Khan, 2013) and reduced expenditure on attracting new customers. These gives credence to why customer loyalty has been one of the most recurrent topics of investigation (Didia & Idenedo, 2017; Adepoju & Suraju 2012) with regards to how firms can improve their performance to gain a sustainable prime place in a competitive space. This is also reflected in business mechanism such as internal marketing mechanism, as managers increasingly recognize the imperative of customer loyalty (Didia & Idenedo, 2017).

Customer loyalty is not won by chance; research has it that, it is a function of satisfying customer's expectations because customers compare their subjective perceptions after purchasing a product / service with their expectations before the purchase decision (AchieveGlobal, 2008; Kotler, Keller, 2009; Khan, 2013). This comparison according to Kotler and Keller (2009) leads to a situation of satisfaction, if satisfaction exceeds expectations (customer enthusiasm). Though, the nexus between customer satisfaction and its loyalty is not unswervingly comparative because the evaluation of satisfaction relative to the performance of the service provider or product offered differs with customers (Kotler & Keller, 2009). This implied that, customer can be satisfied but for different reasons.

Customer loyalty as asserted by Bruhn (2001) is part of a cause-effect sequence that involves processes from the initial contact with the client to the economic success of the organization. According to Bruhn (2001), the stages begin with the customer's first contact with the tendered by the purchase of a product or service, compare previous expectations with the product or service and assess the level of satisfaction. If the customer's assessment is favorable or customer expectations have been exceeded, the customer loyalty will be triggered and that will build his/her trust for the organization offerings and willingness to patronize the same product/service in the future. The mentioned sequences transpire into loyalty when this purchasing conviction becomes repeated purchase and the product or service is being recommended to other potential customers and end when it has resulted to the economic success of the enterprise (Bruhn, 2001).

Similarly, Daffy (2009) stressed that, customer loyalty does not result from strategies implemented by organization or customer club rather through good understanding of customer's needs and behaviour. As such, he defined loyalty as a physical and emotional commitment given by customers in exchange for meeting their expectations. Budică and Barbu (2010) explained the emotion mentioned in Daffy (2009) definition of loyalty as the positive or negative feelings brought to mind by and object or idea.

Customer loyalty is customers' predisposition to prefer one brand and its products than those of the competitors, based on the satisfaction they derive from using the brand's products (Didia & Idenedo, 2017) or other psychological, economic or social reasons. Customer loyalty encourages consumers to shop more frequently, consistently and often inform increase in volume or value of purchases (Sima & Elham, 2015). Customer loyalty is the willingness of customers to purchase the company's products, instead of those of competing brands; and maintain a profitable relationship with the preferred brand (Kendal, 2012; Mohammad *et al.*, 2012; Inamullah, 2012). This implies that there must be something attractive in a brand that motivates a customer to be consistent with the purchase of the brand's product over time without shifting to competing brands (Mohammad *et al.*, 2012). Loyalty is, therefore, the result of customers' past positive experiences with the brand. Customers return to a company for further business based on these positive experiences; regardless of whether the firm has the best product, price or service delivery (Singh & Khan, 2012; Ghavami & Olyaei, 2006).

Apart from the result of customers' past positive experiences with the brand as asserted by Singh and Khan (2012) and Ghavami and Olyaei (2006) as possible function of customer loyalty, Daffy (2009) established an equation (Loyalty = Satisfaction + Affinity + Involvement) to explain loyalty. Daffy (2009) explained further that, to gain customer loyalty, organization should make sure it products or services meet and exceed customer expectation. By involvement, Daffy implies a relationship between the organization and the customer that will enhance their decision quality based on feedback from customers while affinity occurs when there is satisfaction and involvement. Daffy loyalty equation was premise on the notion that increase in customer loyalty is possible if all resources and processes are focused on customers' needs and

expectations and involving them in the process of discovering their needs and desires makes them feel appreciated (Kotler & Keller, 2009).

Customer loyalty is behavioural and attitudinal (Inamullah, 2012) and often a combination of (Ebenuwa & Otite, 2019 citing Bowen & Chen, 2001) both known as composite loyalty for which each broad measure has sub-measures. Customers exhibit behavioural loyalty by willingly repeating patronage and maintaining relationships with the organization, the attitudinal loyalty is expressed through exhibition of positive feelings about the organization and its offerings and voluntarily telling others about the organization and its offerings (Ebenuwa & Otite, 2019) while the composite measures capture elements of both behavioural and attitudinal measures (Bowen & Chen, 2001). Butcher *et al.* (2001) identifies repeat purchase, positive word-of-mouth, resistance to switching, and brand preference as dimensions of loyalty that cut across the behavioural, attitudinal and composite dimensions of loyalty. This study thus adapts resistance to switching, repeat patronage and positive word of mouth as measures of customer loyalty.

Resistance to Switching: Resistance to switching is considered as customers' attitudinal expression of loyalty to an organization's brand or services (Butcher *et al.*, 2001; Cronin & Taylor, 1992). Conventionally, customers tend to switch amongst similar brands or services when their perceptions do not match with their expectation in terms of quality, availability and price tag for a service (Sirius, 2009). Besides, attractive promotional offers of other brands such as, attractive gifts or discount could also encourage trying another brand (Shahpar, 2014).

Conversely, Reichheld (1996) as cited in Rahim *et al.* (2013) posits that unsatisfied customers may choose not to switch, because they do not expect to receive better service elsewhere or if the switching cost is high and satisfied customers may seek for competitors because they believe they might receive better service elsewhere. This implies that, there is other factor that triggered resistance to switching behaviour other than satisfaction with services experienced as compared with expectations. In view of that, some marketing scholars (Rahim *et al.*, 2013; Lopez *et al.*, 2008; Watson *et al.*, 2002) considered customers resistance to switching not just indication of being satisfied with an organizations' brand or services but also a function of the switching decision which includes; the cost of the decision, the perceived benefits of any such decision, and a customer's relative assessment of other factors. The switching costs according to Nicolas *et al.* (2018) include financial and search effort costs. These switching costs are barriers to switching and they act as factors that make it difficult and costly for consumers to change service providers (Nicolas *et al.*, 2018; Jones *et al.*, 2000).

Customers switching amongst similar brands or services could be triggered by certain events of times and market disruptions. Son *et al.* (2010) defined market disruptions as major events occurring in the market that threaten customers' loyalty or relationship with a brand. According to Son *et al.* (2010), the events are not individual firm service failures rather; they include aggressive competitors' sales promotion, industry crises, product recalls, negative publicity and disruptive innovations by competitors that can influence the relative standing of brands in the

eyes of customers. As such, a customer resistance to switching even at invents of time and market disruptions are an exhibition of loyalty to an organizations' brand or services.

Repeat Patronage: Repeat patronage is a behavioural (Butcher *et al.*, 2001) demonstration of loyalty by customers through repetitive patronage of a preferred brand or service amidst competitors as a result of being consistently satisfied psychologically, economically, socially, emotionally, physically and intellectually (Nwulu & Asiegbu, 2015) with the brand or service experienced. Considering the healthcare firms, patients will usually repeat patronage of healthcare services when their service experienced exceeds their expectations. Patients would not mind resisting events of times and market disruptions if their service experience with a particular healthcare firm is consistently exceeding their expectation of service economically, psychologically and physically.

As described by Kumar (2016) cited in Nwadike *et al.* (2020), repeat patronage is behaviour in which customers frequently patronize a product and service of a particular company without considering the products and services offered by other competing organizations. This cohere with Panda (2013) assertion that, repeat patronage is a behaviour whereby consumers repeatedly purchase their needs from a particular company despite the fact that there are other companies rendering the same services. Similarly, Curtis *et al.* (2011) defined repeat patronage as a consumer's actual behaviour resulting in the purchase of the same product or service on more than one occasion.

Nwulu and Asiegbu (2015) considered repeat patronage as a measure of loyalty to a brand by consumers. Based on their analysis, higher repeat patronage value means a well retained and satisfied customer and thus recommend service providers to take some actions to ensure repeat patronage of their services by listening to customer comments, suggestion, and feedback, complaints, about the services they are offering and providing value adding services to the customer experience.

Word-of-Mouth: Delighted and loyal customers consciously and unconsciously exhibit loyalty behaviourally by willingly repeating patronage and maintaining relationships with the organization and attitudinally through exhibition of positive feelings about the organization and its offering and voluntarily telling others about the organization and its offerings (Ebenuwa & Otite, 2019). Positive word-of-mouth is an indirect marketing through a satisfied and loyal customer by making strong recommendations and praises about a brand or its products to potential consumers (Susanta *et al.*, 2013) and considering the fact that potential customers see information from friends or even strangers as more unbiased and reliable than those of an economic entity (Brown & Peter, 1987), it is thus acknowledged by academics and business practitioners as one of the reasons customer loyalty is believed to be invaluable (Didia & Idenedo, 2017; Peter *et al.*, 2013).

Susanta *et al.* (2013) as cited in Didia and Idenedo (2017) dramatized the imperative of positive word-of-mouth by stating that, increasing loyalty is achieved by maintaining customers while

increase in market share is achieved through positive word-of-mouth. Empirical literature gave credence that, positive word-of-mouth enhances companies' ability to acquire new customers and maintain the loyalty of existing ones (Alhulail *et al.*, 2018; Peter *et al.*, 2013) hence; it is considered as one of the strongest marketing techniques. Muhammed and Peter (2019) in a study on word-of-mouth communication: a mediator of relationship marketing and customer loyalty found a significant positive association between word of mouth and customer loyalty. Peter *et al.* (2013) established that positive word-of-mouth has a direct association with customer's repeated purchase behaviour which indicates consumer loyalty.

Similarly, Brown *et al.* (2005) study on word-of-mouth facets in eateries established that there is a substantial link between word-of-mouth and customer loyalty and added that, the effect of positive or negative word-of-mouth on customer loyalty differs significantly from industry to industry; while Liyander and Stradvick (1995) advocated the imperative of positive word-of-mouth for brand success because it removes qualms and convinces potential customers. Word-of-mouth is said to (Didia & Idenedo, 2017) serve as a switching barrier by influencing customer excitement and blocking customers from breaking the connection even when inconsistencies are observed in the firm's service delivery and boosts customer confidence in the company, its services and makes customers feel they made the right choice (Muhammed & Peter, 2019).

Premised on the few cited empirical test postulation on the link between word-of-mouth and customer loyalty, it is apparently deducible that, adequately satisfied customers will likely talk about their experience with the brand and possibly recommend it to friends and family which cohere with Mohammad *et al.* (2013) assertion that, if customers are satisfied, they will increase the volume or value of their purchases, and also tell others about their pleasurable experience with the brand. Since the most valuable asset of any company is its customer-ship (Ateke & Harcourt, 2017), and the survival of any business depends on customer satisfaction and loyalty, it will be ideal for healthcare companies in Nigeria specifically federal tertiary healthcare in South-South Nigeria to improve on their service delivery quality that will bring about positive customer experience, gain their positive word-of-mouth marketing and other loyalty behaviour and attitudes.

Work-Life-Balance and Customers Loyalty

In order to establish hypothesized relationship between work-life-balance of contact employee and customer's loyalty, the following empirical works were looked at.

Khaled (2019) studied the relation between work-life balance, happiness, and employee performance. Data was gathered from 289 employees from the (Med Pharma) Pharmaceutical industries in Jordan. Hypotheses were tested with multiple regressions. The results indicated that work-life balance and happiness positively and significantly affect employee performance.

Mmakwe (2018) carried out a study on the relationship between work-life balance and employee performance in the banking sector in Port Harcourt, River State. The population of the study consisted of 769 employees in 5 commercial banks in Port Harcourt City, which were

randomly selected and the sample size was 400, derived from using Taro Yamen formula. Data collected were analyzed with the spearman rank order correlation coefficient. The findings revealed a strong correlation between the measures of work life balance and the measures of employee performance. The study thus recommends that, organizations in the banking sector should promote policies and structures which foster a balance between the personal commitments and responsibilities of an employee and his organizational roles and duties in order to effectively enhance employee performance.

Oludayo *et al.* (2018) ascertained the extent to which work-life balance initiative predicts employee behavioural outcomes in some selected commercial banks in Nigeria. The study adopted a survey research design for an accurate investigation. Three hundred and thirty-nine (339) respondents were surveyed across the top five (5) commercial banks with branches in Lagos State, Nigeria using stratified and simple random sampling techniques. Structural Equation Model (AMOS 22) was used for the analysis to find the resultant effects and the degree of relationship between the exogamous and endogamous variables. Results show that work leave arrangement, flexible work arrangement, employee time out, employee social support and dependent care initiative are predictors of employee behavioural outcomes such as job satisfaction, employees' intention and employees' engagement. The study emphasized the need for top management to review the appropriateness and relevance of work-life balance programmes, policies and activities that support and encourage employees as regards their personal and family life issues that are aimed towards inspiring acceptable workplace behaviour.

Andrea *et al.* (2020) investigated the importance of other nonworking domains in the WLB with a particular focus on health. Moreover, the importance of the effects of the work–family balance (WFB) and the work–health balance (WHB) on job satisfaction was investigated. Finally, they also explored how the effects of the WFB and the WHB on job satisfaction change according to worker characteristics (age, gender, parental status, and work ability). The study involved 318 workers who completed an online questionnaire. The importance of the nonworking domains was compared with a t-test. The effect of the WFB and the WHB on job satisfaction was investigated with multiple and moderated regression analyses. The results show that workers considered health as important as family in the WLB. The WHB explained more of the variance in job satisfaction than the WFB. Age, gender and parental status moderated the effect of the WFB on job satisfaction, and work ability moderated the effect of the WHB on job satisfaction. The study highlights the importance of the health domain in the WLB and stresses that it is crucial to consider the specificity of different groups of workers when considering the WLB.

Based on the above empirical works, the study hypothesized that;

Ho₁: Employees work-life-balance does not significantly relate to customers' resistance to switching.

Ho₂: Employees work-life-balance does not significantly relate to repeat patronage of customers.

Ho₃: Employees work-life-balance does not significantly relate to word of mouth of customers.

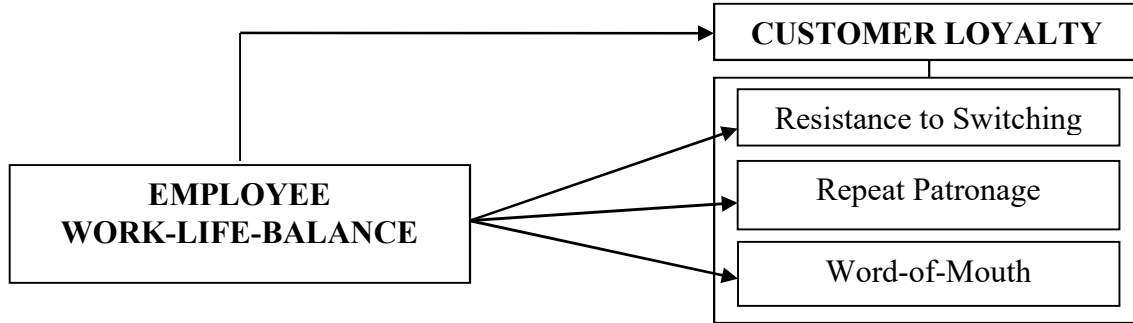


Figure 1: Operational Conceptual Framework of Work-Life-Balance of Contact Employee and Customers Loyalty

Source: The study the measures were adapted from Butcher *et al.* (2001).

Gap in Literature

From the empirical literature reviewed, two main gaps were identified. First, it was observed that a significant number of studies have been conducted on work-life-balance but none of these studies related the concept to customer loyalty specifically. Secondly, it was observed that most of the studies conducted on work-life-balance and other constructs in healthcare firms were not conducted in South-South, Nigeria.

METHODOLOGY

The aim of this study was to explore the interplay between work-life-balance of contact employee and customer loyalty of healthcare firms in South-South, Nigeria. The study adopted explanatory research design. The population of the study comprised federal tertiary healthcare providers specifically in South-South, Nigeria and all in-patients admitted into each of the teaching hospitals. This study was directed at the teaching hospitals because they provide the widest admittance to patients with a completeness of all cadres of healthcare workers. Based on information obtained from Federal Ministry of Health, December, 2020, there are currently four (4) approved university-based federal tertiary healthcare providers in South-South, Nigeria. Namely: University of Port Harcourt Teaching Hospital with staff strength of 2500 and 800 beds space for patients. This information was obtained from info@upth.com; University of Benin Teaching Hospital has staff strength of 3,840 and 850 beds space for patients. This information was obtained from info@ubth.com, University of Calabar Teaching Hospital with staff strength of 2,946 and 415 beds space for patients and this information was obtained from info@ucth.com and University of Uyo Teaching Hospital with staff strength of 2000 and 500 bed spaces for patients and this information was obtained from info@uuth.com. In determining the sample size for this study, a census was taken for the current study. Eighteen (18) different contact

employees and five (5) in-patients of each of the federal university teaching hospitals in South-South, Nigeria formed the study's sample unit, thereby making a total of ninety-eight (98) respondents that participated in this study. The table below exhibits the breakdown of the sampled respondents.

Table 1: Categories of Respondents

S/N	Categories Of Staff Sampled	UPTH	UCTH	UBTH	UUTH
1	Nurse	2	2	2	2
2	Administration	2	2	2	2
3	Doctor	2	2	2	2
4	Lab scientist	2	2	2	2
5	Pharmacist	2	2	2	2
6	Health assistant	2	2	2	2
7	Paramedic	2	2	2	2
8	Physiotherapy	2	2	2	2
9	Optometry	2	2	2	2
	Total Sampled	18 Staff	18 Staff	18 Staff	18 Staff

S/N	Patients Sampled	UPTH	UCTH	UBTH	UUTH
1	In-Patients	5	5	5	5
	Total Sampled	5 In-Patients	5 In-Patients	5 In-Patients	5 In-Patients

These categories of employees were used for this study because they constitute service contacts of each of the federal universities teaching hospitals in South-South, Nigeria. In the healthcare, patients often interact with contact employees (nurse, administration, doctor, lab scientist, pharmacist, health assistant, paramedic, physiotherapy, optometry and etc.) whose role is an ingredient of differentiation. Contact employees could influence service quality perception of patient through their attitude and service delivery while five in-patients were considered enough to provide the necessary information needed for the study.

Questionnaire was utilized as the instrument of primary data collection. Respondents were required to tick from 1-5 on a Likert scale, where 1= strongly disagree; 2= disagree; 3= neutral; 4= agree; 5= strongly agree. To justify the study instrument, a comprehensive reliability test was conducted, with a threshold of 0.7 set by Nunnally (1978); while the opinion of scholars and practitioners with relevant experience on the study constructs was used to validate the instrument. Table 1 below displays the summary of the test of reliability.

Table 2: Result of Reliability Analysis

Variables	Dimensions/Measures	No. Items	Cronbach's Alpha
Work-Life-Balance	Work-Life-Balance	5	0.854
	Resistance to Switching	5	0.844
Customers Loyalty	Repeat Patronage	5	0.842
	Word of Mouth	5	0.935

Source: SPSS Output of Data Analysis on Work-Life-Balance and Customers Loyalty (2020).

DATA ANALYSIS AND RESULT

Table 3: Questionnaire Analysis

Numbers	Questionnaire	Percent
No. Sent out	98	100.0
No. Returned	85	87.0
No. Not Returned	13	13.0

Source: Field Survey Data 2020

Table 3 shows that a total of 98 copies of questionnaire were distributed, out of which 85 representing (87%) were retrieved while 13 representing (13%) were not retrieved. However, 85 representing (85%) of the retrieved questionnaire were useful. The 13 (13%) of the not retrieved questionnaire were not correctly or completely filled and were consequently discarded.

Having analyzed the questionnaire, the various hypotheses proposed for this study were subjected to statistical tests using the Spearman's Rank Order Correlation Co-Efficient Statistical Tool.

Table 4: Description of the Degree of Association between Variables

Correlation Coefficient (r)	Description/Interpretation
± 0.80 – 1.0	Very Strong
± 0.60 – 0.79	Strong
± 0.40 – 0.59	Moderate
± 0.20 – 0.39	Weak
± 0.00 – 0.19	Very Weak

Source: SPSS Output of Data Analysis on Work-Life-Balance of Contact Employee and Customers Loyalty (2020).

The positive (+) sign in the value of r indicates a direct/positive relationship while negative (-) sign in value of r indicates an indirect/negative or inverse relationship. Therefore, the sign of the r value explains the direction of association or nature of relationship between the variables.

Decision Rule

Reject the null hypothesis (H0) if PV < 0.05 for 2-tailed test and conclude that significant relationship exists.

Table 5: Correlation Analysis on Work-Life-Balance and Resistance to Switching

Correlations			Work-Life-Balance	Resistance to Switching
Spearman's rho	Work-Life-Balance	Correlation Coefficient	1.000	.712**
		Sig. (2-tailed)	.	.000
		N	85	85
Resistance to Switching	Resistance to Switching	Correlation Coefficient	.712**	1.000
		Sig. (2-tailed)	.000	.
		N	85	85

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

Source: SPSS Output of Data Analysis on Work-Life-Balance of Contact Employee and Customers Loyalty (2020)

Table 5 above shows that the Spearman’s correlation coefficient (r) = 0.712**, this value is high and shows that; a strong relationship exists between work-life-balance and resistance to switching. The positive sign of the correlation coefficient shows that, the relationship between the variables is positive. Therefore, an increased in resistance to switching behaviour exhibits by the customers is a function of the level of satisfaction derived by the service contacts of the studied healthcare provider firms through the firms’ work-life-balance practice. As shown in Table 5, the probability value is (0.000) < (0.05) level of significance; hence the researcher rejects the null hypothesis and concludes that employees work-life-balance significantly relate to customers resistance to switching.

Table 6: Correlation Analysis on Work-life-Balance and Repeat Patronage

Correlations

			Work-Life-Balance	Repeat Patronage
Spearman's rho	Work-Life-Balance	Correlation Coefficient	1.000	.681**
		Sig. (2-tailed)	.	.000
		N	85	85
	Repeat Patronage	Correlation Coefficient	.681**	1.000
		Sig. (2-tailed)	.000	.
		N	85	85

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

Source: SPSS Output of Data Analysis on Work-Life-Balance of Contact Employee and Customers Loyalty (2020)

The Table 6 explains that the Spearman’s correlation coefficient ($r = 0.681^{**}$), this value is high, which means that a strong relationship exists between work-life-balance and repeat patronage. The positive sign of the correlation coefficient connotes a positive relationship and that implies that an increased in repeat patronage of patients (customers) is associated with the level of satisfaction derived by the service contacts of the studied healthcare provider firms through the firms’ work-life-balance practice. The probability value is $(0.000) < (0.05)$ level of significance; hence the researcher rejects the null hypothesis and concludes that employees work-life-balance significantly relate to customers repeat patronage.

Table 7: Correlation Analysis on Work-Life-Balance and Word of Mouth

Correlations

			Work-Life-Balance	Word of Mouth
Spearman's rho	Work-Life-Balance	Correlation Coefficient	1.000	.656**
		Sig. (2-tailed)	.	.000
		N	85	85
	Word of Mouth	Correlation Coefficient	.656**	1.000
		Sig. (2-tailed)	.000	.
		N	85	85

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

Source: SPSS Output of Data Analysis on Work-Life-Balance of Contact Employee and Customers Loyalty (2020)

Table 7 above shows that the Spearman’s correlation coefficient ($r = 0.656^{**}$), this value is high, implying that a strong relationship exists between work-life-balance and word of mouth. The positive sign of the correlation coefficient denotes a positive relationship that exists between the variables. Therefore, an increased in patients (customers) positive word of mouth about the healthcare provider is function of the level of satisfaction derived by the service contacts of the studied healthcare provider firms through the firms’ work-life-balance practice. The probability

value is $(0.000) < (0.05)$ level of significance; hence the researcher rejects the null hypothesis and concludes that employees work-life-balance significantly relate to customers word of mouth.

DISCUSSION OF FINDINGS

Strong Positive Relationship between Work-Life-Balance of Contact Employee and Customers Loyalty

The study hypothesized that, employees' work-life-balance does not significantly relate to customers resistance to switching, employee's work-life-balance does not significantly relate to customers repeat patronage and employees work-life-balance does not significantly relate to customers word of mouth. However, the tested hypotheses showed a strong positive relationship between work-life-balance and the measures of customer's loyalty. In Table 5, the Spearman's correlation coefficient $(r) = 0.712^{**}$, this value is high and shows that; a strong relationship exists between work-life-balance and resistance to switching. In Table 6 the Spearman's correlation coefficient $(r) = 0.681^{**}$, this value is high, which means that a strong relationship exists between work-life-balance and repeat patronage. In Table 7 the Spearman's correlation coefficient $(r) = 0.656^{**}$, this value is high, implying that a strong relationship exists between work-life-balance and word of mouth.

These various results of the link between work-life-balance of contact employee and measures of customers' loyalty cohere with results of previous studies on work-life-balance. For instance, Khaled (2019) studied the relation between work-life balance, happiness, and employee performance. The results indicated that work-life balance and happiness positively and significantly affect employee performance. Mmakwe (2018) carried out a study on the relationship between work-life balance and employee performance in the banking sector in Port Harcourt, Rivers State. The findings revealed a strong correlation between the measures of work life balance and the measures of employee performance. Oludayo *et al.* (2018) ascertained the extent to which work-life balance initiative predicts employee behavioural outcomes in some selected commercial banks in Nigeria. Results show that work leave arrangement, flexible work arrangement, employee time out, employee social support and dependent care initiative are predictors of employee behavioural outcomes such as job satisfaction, employees' intention and employees' engagement. Andrea *et al.* (2020) investigated the importance of other nonworking domains in the WLB with a particular focus on health. Moreover, the importance of the effects of the work-family balance (WFB) and the work-health balance (WHB) on job satisfaction was investigated. The results show that workers considered health as important as family in the WLB. The WHB explained more of the variance in job satisfaction than the WFB.

CONCLUSION(S) AND RECOMMENDATIONS

Based on the findings, the study therefore concludes that work-life-balance of contact employee significantly relate to customers loyalty and customers loyalty expressed as

resistance to switching, repeat patronage and word of mouth depends on the employee's work-life-balance of the healthcare providers. As such, the study recommends that, the healthcare firms that seek to improve customers' loyalty should consider employee's work-life-balance as a strategy and the healthcare firms should consider work-life-balance as an imperative strategy to improve on customers' resistance to switching behaviour, repeat patronage and positive word of mouth.

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