Effect of Marital Instability on Employee Performance in Selected Commercial Banks in Nigeria

[1]H.O. Falola, [1]O.P. Salau, [2]C. Omoniyi-Oyafunke and [1]A.M. Olokundun
[1]Department of Business Management, Covenant University, Ogun State, Ota, Nigeria
[2]Department of Sociology, Olabisi Onabanjo University, Ago-Iwoye, Ogun State, Ota, Nigeria

Abstract: The study examines the effect of marital instability on employee performance in the world of work. A descriptive research method (structural equation model (AMOS 22)) was applied to analyse the two hundred and twenty four copies of valid questionnaire completed by employees of the selected banks in Lagos metropolis, South-West Nigeria using stratified and simple random sampling techniques. However, the results show closed relationships between the dependent and independent variables. The study indicated that marital instability has effects on employee emotions and job performance. This suggests that desertion, separation, divorce and widowhood have effects on employee emotions and their level of job performance in the world of work.

Key words: Marital instability, employee, performance, desertion, separation, divorce, widowhood

INTRODUCTION

Background of the study: Employees are the indispensable asset of any organisation and their level of performance and commitment is proportional to job satisfaction and happiness. Obviously a happy worker is a productive worker. A happy workforce will perhaps be the answer to boosting employee's morale and subsequently enhance organisational efficiency. Therefore, employers of labour must have a thorough understanding of what makes employee happy that will propel them to be committed to the actualisation of the organisational goals and objectives. Employees with marital challenges oftentimes are more sensitive to threats, defensive around co-workers and pessimistic (Olubusayo *et al.*, 20014; Elise, 2003). There are many studies in the literature which examine what makes the employee happy and it effects of organisational performance (Kirchsteiger *et al.*, 2006, Niederle and Vesterlund, 2007; Dickinson, 1999; Banerjee and Mullainathan, 2008; Oswald and Wu, 2010; Isen and Reeve, 2005). Researchers have not yet extended their analyses to cover the impact of marital instability on employee job performance in the world of work. Unhappy employees are definitely not productive, not just less productive, simply not productive and marital challenges have been identified as one of the reasons while employees are not productively committed to any task assigned (Oppenheimer, 2008). The increasing rate of marital instability and its effect on job performance calls

for more intensive research attention and a deep analysis of the phenomena in order to understand its consequences on employee performance and organisational efficiency. Therefore, this study is to test the effect of marital instability on employee performance among the employees in some selected commercial banks in Nigeria.

Review of literature
Marital Instability: Marriage is the state of being united with a person of the opposite sex as husband or wife (Oyafunke *et al.*, 2014). It is also a mutual relation of the husband and wife and the institution whereby men and women are joined in a special kind of social and legal dependence for the purpose of founding and maintaining a family (Borgotta and Edgor, 2000; Oppenheimer, 2008). Evidently, marriage is an act of nuptial or rite by which the married status is effected (Oyafunke *et al.*, 2014; Gove, 1981). Besides, it is a social contract between two individuals to become husband and wife that unites their lives legally, gives legitimacy to sexual relationship and reproduction for legitimate children. However, marital instability has become a serious challenge and a common phenomenon not only in Nigeria but also around the globe.

The concept of marital instability is associated with separation, divorce and widowhood. Separation and divorce are social phenomena, which are created by the husband or the wife or of both but widowhood is beyond the control of human being (Oswald and Powdthavee,

Corresponding Author: H.O. Falola, Department of Business Management, Covenant University, Ogun State, Ota, Nigeria

2008; Ibokete, 2000). Separation may be in two categories, where the husband and the wife reside separately without resolving their marital tie. On the other hand, where couple live together in the same household but without having biological and psychological relations is regarded as mental separation (Anima, 2008, Kabwegyere, 2002). The increase in marital instability rates is one of the most visible changes in contemporary family life. The risen rate of marital instability over the years is one of the fundamental changes in Nigeria society. A substantial number of women and children now spend some fraction of their life in single female-headed households, leading many to be concerned about their socio-economic circumstances (Hu and Bentler, 1999).

However, a recent observation on people's attitude to marriages, suggest an alarming negative effect of these impacts. It is imperative to note that when marriage is dissolved in a legal point of view it is called divorce. But when it is dissolved by death is called widowhood (Amina, 2008). Meanwhile, studies have reported the effect of marital instability on children, mothers, etended family among others (Kerckhoff, 2006). However, researchers have not yet extended their analyses to cover the link between marital instability and employee job performance in the world of work. Barry (2009) established the interrelatedness between marital instability and employee performance. Marital instability can cause employees to be emotionally unstable and unhappy therefore perform less (Sotonade, 2008).

Employee performance: For any organization to achieve its strategic objectives and compete favourably in the competitive market, employee performance plays a vital role. High performance of employee depends not only on reward policies an organization offers but also the level of happiness of the individual employee (Falola *et al.*, 2014). Performance is connected with quantity and quality of output, timeliness of output, presence and attendance on the job, efficiency of the work completed and effectiveness of work completed, job satisfaction, a positive feeling of one's job resulting from an evaluation of its characteristics. Besides, employee performance can also be measured by accuracy, completeness, cost and speed (Olarinmoye, 2008). Therefore, if an employee is having crisis in the home, it will affect the level of his/her performance on the job and that is more reason why work-life balance must be encourage in the organisations (Ojo *et al.*, 2014). As obtained in the literature, marital instability comprises of desertion, separation, divorce and widowhood. These tend to influence employees' job

performance. It is on this premise that the researchers propose the following hypotheses stated in a null form:

- H_{01}: Desertion has no significant effect on employees' emotional instability and job performance
- H_{02}: Separation has no significant relationships with employee job morale
- H_{03}: There is no significant relationships between divorce, employee's emotional instability and job performance
- H_{04}: Widowhood has no significant effects on employees' emotional instability and job performance

Importance of the study: The survey on the relationship between marital instability and job performance have not been clearly established in the literature. However, this present study becomes necessary because of the growing rate of marital instability in Nigeria and its effect on employee job performance in the work place. The study is essential because it will help provide management with needful insight on employees' personal life relative to their productive efforts in the work place and the overall effect of marital instability on employee performance. The outcome of the study will give the employers of labour the opportunity to be aware of the impact of marital instability on employee performance and the best way to manage them.

Hypotheses and research model: This study focuses on the effect of marital instability on employees' performance among the Nigerian bankers. As obtained in the literature reviewed above, we propose the following research model depicted in Fig. 1.
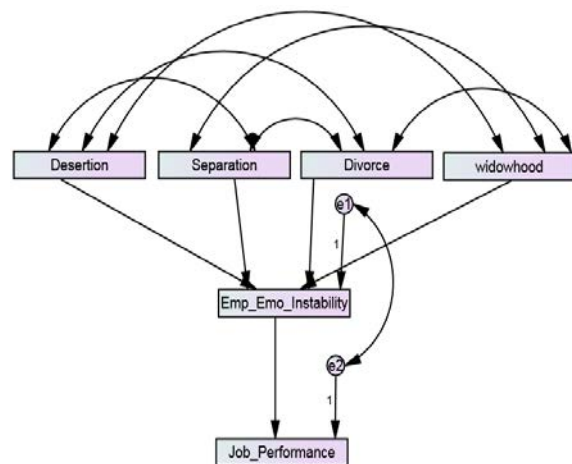

Fig. 1: Proposed study model

MATERIALS AND METHODS

The descriptive survey research design was adopted for this study. The scope of the study was Lagos metropolis and the choice of Lagos was based on the fact that many commercial banks have their headquarters located in Lagos State. Lagos metropolis was divided into five zones-zone A is made up of Somolu, Mushin and Ilupeju areas; zone B is made up of Ikeja, Agege and Ogba; zone C is made up of Apapa, Ebute-Meta and Yaba; zone D is made up of Lagos Island, Eti-Osa and Ido while zone E is made up of Mile 2, Ojo and Ajangbadi. For the study, one area each noted for high concentration of bank activities was purposively selected. The areas selected for this study are Somolu for zone A, Ikeja for zone B, Apapa for zone C, Lagos Island for zone D and Ojo for zone E. The stratified and simple random sampling techniques were used to select 350 respondents. The major instrument for the data collection was a set of structured questionnaire which was completed by members of staff of the selected commercial banks. Out of three hundred and fifty copies of structured questionnaire administered to the respondents in the selected zones, two hundred and twenty four copies were valid and adjudged suitable for this study, which translates to 64% response rate. Meanwhile, 5-point Likert scale was used in the design of the questionnaire. The responses obtained were subjected to analyses with the use of Statistical Package for Social Sciences (SPSS) AMOS 22 and the adoption of Structural Equation Modelling (SEM) to determine the level of correlation between observed variables and regression between the endogenous and exogenous constructs. For refinement of scale, Confirmatory Factor Analysis (CFA) in which the Non- factor Index (NFI), Confirmatory Factor Index (CFI), Standardized Root Mean Square Error (SRME), Root Mean Square Error of Approximation (RMSEA) and the degree of freedom (df) were used to determine the level of fit among the items on the hypothesized constructs, the degree of internal consistency and overall relationship among the items comprising the scales. The reliability of the factors was estimated by assessing the internal stability of the scales by means of Cronbach's alpha.

RESULTS AND DISCUSSION

Respondents demography: From Table 1, 54.9% of the sample size were male while 45.1% were female, which implies that the population of male respondents is higher than female in the selected banks. Meanwhile, about 88.8% of the respondents were within an economically active population. Moreover, 39.7% of the respondents

Table 1: Demographic and Socio-economic characteristics of respondents

Parameters	Frequency	Percentage
Gender		
Male	123	54.9
Female	101	45.1
Total	224	100.0
Age		
20-29	39	17.4
30-39	88	39.3
40-49	72	32.1
50 years and above	25	11.2
Total	224	100.0
Marital status		
Married	89	39.7
Singles	41	18.3
Widow/separated/divorce/etc	94	42.0
Total	224	100.0
Educational qualification		
OND/NCE	87	38.8
B.Sc/BA/HND	113	50.4
M.Sc/MBA and Above	24	10.7
Total	224	100.0
Level		
Non management	195	87.1
Management	29	12.9
Total	224	100.0
Year of experience		
1-9	89	39.7
10-19	108	48.2
20 year above	27	12.1
Total	224	100.0

Researcher's Analysis of Field Survey (2015)

were married while 18.3 % were unmarried and 42.0% were either separated, divorced among others, thus the reasons for their present marital status could not be ascertained as at the time of documenting this report. Meanwhile, 87.1% of the respondents were in non managerial cadre while 12.9% were in managerial level. Regarding the years of work experience; 39.7% of the respondents had worked between 1 and 9 year while 48.25% has put in between 10-19 year; 12.1% has spent 20 year and above which makes the respondents authority in responding to the questionnaire.

Further to Table 2 presented, the level of correlation that exists between observed variables can be categorized as strong or low. The null hypothesis is the hypothesized model in which the parameters were set up to indicate whether a path should exist between variables or not. It is important to note that, where p-value (0.001) is less than the significance level (0.05), the null-hypothesis should be rejected. The relationship between desertion, widowhood, separation, divorce and employees' emotional instability is estimated to be $r = 0.101$ ($p < 0.05$); $r = 0.101$ ($p < 0.05$); $r = 0.069$ ($p < 0.05$) and $r = 0.194$ ($p < 0.05$), respectively. Meanwhile, the relationship between employees' emotional instability and the level of job performance of employees is estimated to be $r = 0.901$ ($p < 0.001$) (Table 3).

Model testing: Researchers used structural equation modelling AMOS (Analysis of Moment Structure) path

Table 2: Parameter estimation (Regression weight)

Estimate	SE	------------CR-------------		p-value	Label
Emp_Emo_Instability <--- Desertion	0.101	0.054	2.175	0.030	Significant
Emp_Emo_Instability <--- Widowhood	0.101	0.047	2.079	0.038	Significant
Emp_Emo_Instability <--- Separation	0.069	0.054	1.351	0.177	Significant
Emp_Emo_Instability <--- Divorce	0.194	0.047	3.691	***	Significant
Job_Performance <--- Emp_Emo_Instability	0.901	0.146	5.088	***	Significant

CR = Critical Ratio; SE = Standard Error; *Significant at 0.05

Table 3: Summary of research hypotheses results

| Research hypotheses	Results
H_{01}: Desertion has no effect on employees' emotional instability and job performance	H_0 Reject
H_{02}: Separation has no relationships with employee job morale	H_0 Reject
H_{03}: There is no significant relationships between divorce, employee's emotional instability and job performance	H_0 Reject
H_{04}: Widowhood has no significant effects on employees' emotional instability and job performance	H_0 Reject
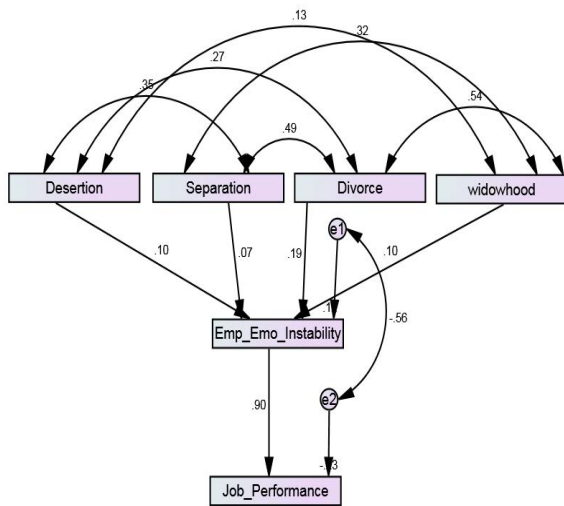
Fig. 2: Results of the structural model of the data collected (Field Survey, 2015)

analysis version 22.0 (Fig. 2). The program was adopted to determine the level of fitness between independent and dependent variables. Model fit indices such as Comparative Fit Index (CFI); Normed Fit Index (NFI); Relative Fix Index (RFI); Incremental Fix Index (IFI); Root Mean Square Error of Approximation (RMSEA); CMIN indicated acceptable and good fit. As noted by Awang (2012), Tabachinck and Fidell (2007), Hu and Bentlar (1999) and Bentler and Bonett (1980), acceptable criteria of SEM path structure is presented in Table 4. Adopted from the works of Awang, Tabachinck and Fidell, Hu and Bentlar and Bentler and Bonett. However, the result obtained shows that all the fits indices are above the minimum acceptable value indicating a good fit. The summary of the fitness is presented in Table 5.

Further to the result of the structural model shown in Fig. 2, the model results indicated the regression between desertion, separation, divorce and widowhood on employees' emotional instability and job performance.

Table 4: Criteria of SEM path structure

Criteria	Characteristics
Unidimensionality	When factor loadings is >0.5; Convergent validity; AVE value is >0.5; Construct validity; Fitness index; Chisq p>0.05; RMSEA <0.80; GFI>0.90
Validity	AGFI>0.90; CFI>0.90; TLI<0.90; Chisq/df<5.0; Discriminant validity; Correlation between variables; Internal reliability; Cronbach's alpha >0.7; Construct reliability
Reliability	CR value >0.6; Average Variance Extracted AVE>0.5; Adopted from the works of Awang; (2012); Tabachinck and Fidell, (2007); Hu and Bentlar, (1999) and Bentler and Bonett (1980)

Table 5: Fitness index measurement

Fit Indices	Benchmark	Value	Results
Chisq	p>0.05	10.662	Achieved
RMSEA	<0.80	0.082	Achieved
GFI	>0.90	0.991	Achieved
AGFI	>0.90	0.937	Achieved
CFI	>0.90	0.981	Achieved
TLI	>0.90	0.905	Achieved

Field Survey (2015)

Besides, all the variables tested under independent construct have positive path coefficients as factors that tend to affect employees' job performance. However, the path coefficient scores (regression weights) of the observed constructs explain the regression between the studied variables. The regression weight between desertion, employee emotional instability and job performance is 0.176 (p<0.001) which indicate that when desertion goes up by 1 standard deviation, employees' emotional instability goes up by 0.176 standard deviations will invariably affect the level of job performance. Meanwhile, the regression weight for desertion in the prediction of employees' emotional instability is significantly different from zero at the 0.05 level. The implication is that the ability of the organisation to promote effective and efficient work-life balance will enhance excellent job performance. In a related development, the effects of separation, devoice and widowhood show the regression weight of r = 0.101(p<0.001); r = 0.069(p<0.001) and r = 0.194 (p<0.05), respectively. Therefore, when separation,

divorce and widowhood go up by 1 standard deviation, employee emotional instability go up by 0.101, 0.069 and 0.194, respectively. Therefore, the regression weight for separation, divorce and widowhood in the prediction of employees' emotional instability is significantly different from zero at the 0.05 level. Furthermore, it is important to state that employees' emotional instability has a strong effects on employees' job performance with coefficient value of .901 (p<0.05).

Managerial implications: The study provided insight into the effect of marital instability on employees' emotional instability and how it affects job performance in the world of work. The study will assist the management and other stakeholders in the banking industry to understand the effect of desertion, separation, divorce and widowhood on employees' emotional instability and job performance. It is also imperative to state that the study served as an eye opener to the management of banking industry to ensure that effective work-life balance is given adequate priority.

CONCLUSION

The study examined the effect of marital instability on employee performance in some selected commercial banks randomly selected in Lagos Metropolis, Southwest, Nigeria. All the variables in the research were tested and it was discovered that significant relationship exists among the variables having subjected the collected data to empirical analysis with the use of standard deviation. However, the results of the findings indicated that employees who have marital problems are prone to low performance, absenteeism, industrial accident, low morale, lack of concentration, inefficiency and effective, negative feelings about work etc. It is therefore imperative for the organization to consider the feelings of its work force and not just over look their family problem in order to safe guard overall organisational performance, because Aa happy worker they say is a productive worker@. The analysis showed that proposed hypotheses tested are accepted and employees are likely to display little energy or motivation and thus, accomplish little as a result of instability in their family and matrimonial homes. It is therefore evident that marital instability can affect employees' performance in the work place and it could be suggested that for bankers in Nigeria to perform optimally towards the realisation of the organisation objective, there is need for management and decision makers to give adequate attention to employees welfare, work-life balance and be more concerned about their lives outside the office or place of work.

SUGGESTIONS

This survey was self-administered and self-sponsored which was conducted in some selected banks in Logos Metropolis, South-West Nigeria. This reduced the possibility of generalising and implementing the findings in other parts of Nigeria. Therefore, the findings should be interpreted with caution taking the diversity that exists in Nigeria into consideration. It is therefore suggested that such research should be sponsored and replicated in other parts of the country for stakeholders to make adequate recommendations and implement these suggestions thereof.

REFERENCES

Anima, R.N., 2008. Marital Instability and its Impact on Women and Children of Bangladesh. Shahid Sharawardi College Laxmibazar, Dhaka, Bangladesh,.

Awang, Z., 2012. A Handbook on SEM: Structural Equation Modeling. 4th Edn., Centre For Graduate Studies, Kuala Lumpur, Malaysia.

Banerjee, A.V. and S. Mullainathan, 2008. Limited attention and income distribution. Am. Econ. Rev., 98: 489-493.

Barry, M., 2009. Family on the edge: Stability and fertility in prosperity and recession. The Centre for Independent Studies, Dhaka, Bangladesh.

Bentler, P.M. and D.G. Bonnet, 1980. Significance tests and goodness of fit in the analysis of covariance structures. Psychol. Bull., 88: 588-606.

Borgotta, F.E. and A. Edgor, 2000. Encyclopedia of Sociology. 2nd Edn., Macmillan Reference USA, USA., ISBN:9780028648491, Pages: 3481.

Dickinson, D.L., 1999. An experimental examination of labor supply and work intensities. J. Labor Econ., 17: 638-670.

Elise, W., 2003. How to handle employee problems. USA. http://smallbusiness.chron.com/handle-employee-problems-18200.html.

Falola, H.O., A.O. Osibanjo and S.I. Ojo, 2014. Effectiveness of training and development on employees'performance and organisation competitiveness in the nigerian banking industry. Bull. Transilvania Univ. Brasov Econ. Sci. Ser., 7: 161-170.

Gove, P.B., 1981. Webster's Third New International Dictionary of the English Language, Unabridged. Merriam-Webster, New York, USA.

Hu, L.T. and P.M. Bentler, 1999. Cutoff criteria for fit indexes in covariance structure analysis: Conventional criteria versus new alternatives. Struct. Equat. Modell., 6: 1-55.

Ibokete, E.G., 2000. Two pstchotherapeutic techniques in the management of battering among some married women in lagos metropolis. Ph.D Thesis, University of Ibadan, Ibadan, Nigeria.

Isen, A.M. and J. Reeve, 2005. The influence of positive affect on intrinsic and extrinsic motivation: Facilitating enjoyment of play, responsible work behavior and self-control. Motivation Emotion, 29: 295-323.

Kabwegyere, T.B., 2002. Family Life and Economic Change in Uganda. In: Cross National Family Research, Sussman, M.B., B.E. Cogswell and B.E.J. Leiden (Eds.). Tuta Sub Aegide Pallas Publisher, Netherlands, pp: 147-159.

Kerckhoff, A.A., 2006. Patterns of marriage and family dissolution. J. Consum. Res., 2: 261-275.

Kirchsteiger, G., L. Rigotti and A. Rustichini, 2006. Your morals might be your moods. J. Econ. Behav. Organization, 59: 155-172.

Niederle, M. and L. Vesterlund, 2007. Do women shy away from competition? Do men compete too much?. Q. J. Econ., 122: 1067-1101.

Ojo, I.S., H.O. Falola and C. Mordi, 2014. Work life balance policies and practices: A case study of Nigerian Female University students. Eur. J. Bus. Manage., 6: 184-194.

Olarinmoye, E.A., 2008. Psychological and social consequences of divorce in Ibadan, with special reference to Yoruba customary law marriage. Ph.D Thesis, University of Ibadan, Ibadan, Nigeria.

Oppenheimer, V.K., 1998. A theory of marriage timing. Am. J. Sociol., 94: 563-591.

Oswald, A.J. and N. Powdthavee, 2008. Death, happiness and the calculation of compensatory damages. J. Legal Stud., 37: S217-S251.

Oswald, A.J. and S. Wu, 2010. Objective confirmation of subjective measures of human well-being: Evidence from the USA. Sci., 327: 576-579.

Oyafunke, O.C., H.O. Falola and O.P. Salau, 2014. Effect of marital instability on children in abeokuta metropolis. Eur. J. Bus. Innovation Res., 2: 68-77.

Sotonade, O.A., 2008. Comparative effective of two therapeutic skills in the resolution of marital conflict among selected couples in Ijebu Ode, Ogun State. Ph.D Thesis, University of Ibadan, Ibadan, Nigeria.

Tabachnick, B.G. and L.S. Fidell, 2007. Using Multivariate Statistics. Allyn and Bacon, Boston, MA.