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To Investigate How Annual Leave Affects the Work-Life Balance of Cameroonian Banking Industry

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Abstract

Purpose: This paper investigates how annual leave affects the work-life balance of female employees in the Cameroonian banking industry.

Methodology: Drawing on the Conservation of Resources Theory, the study employed a quantitative, cross-sectional survey design with a sample of 125 female employees from commercial banks in Bamenda. Data were analyzed using descriptive statistics, pairwise correlations, and robust linear regression.

Findings: The findings reveal that annual leave has a substantial positive relationship with work-life balance, with a coefficient of 0.578 at a significance level of $p < 0.001$, indicating that annual leave is the most powerful coping strategy examined in this study. The model explains 55 percent of the variance in work-life balance, representing a substantial improvement over models for other coping strategies.

Unique Contribution to Theory, Practice and Policy: The study concludes that extended periods away from work represent critical opportunities for resource replenishment and protection, enabling female employees to reverse cumulative resource depletion and maintain the psychological and physical resources necessary for managing both work and family responsibilities effectively. Recommendations include ensuring that female employees fully utilise their annual leave entitlements, implementing policies that prevent work from encroaching on leave periods, offering additional leave days or flexible leave scheduling, providing training on maximising the benefits of annual leave through psychological detachment, and creating a culture that values employee wellbeing and recognises the importance of recovery for sustained productivity and performance.

Keywords: *Employment Stability, Occupational Commitment, Professional Time Management, Recovery Periods, Workplace Structure*

JEL Codes : *J16, J22, J28, M12, M54*

1. Introduction

The contemporary workplace environment presents significant challenges for employees who must maintain sustained productivity while managing the physical and psychological demands of their professional roles over extended periods. Annual leave represents a critical organisational resource that enables employees to recover from cumulative work demands, replenish depleted resources, and maintain optimal functioning across the employment lifecycle. Female employees in the Cameroonian banking industry face particular challenges regarding annual leave utilisation because of the demanding nature of banking operations and the additional responsibilities they carry outside the workplace. The problem of inadequate annual leave utilisation manifests through increased burnout, reduced job satisfaction, diminished wellbeing, and impaired ability to manage work and family responsibilities effectively. Research conducted by Tchouassi and Fomekong (2023) and Akinyemi and Nkeng (2022) demonstrated that female employees in Cameroonian financial institutions often forego annual leave or take insufficient time away from work, resulting in decreased work-life balance and increased risk of long-term health impairment. Furthermore, Mbella and Nashlai (2024) argued that the high-pressure environment of commercial banking, characterised by continuous performance pressures and career advancement concerns, creates conditions where employees feel unable to take adequate annual leave for recovery and rejuvenation.

This problem warrants serious attention because of its profound implications for employee health, organisational productivity, and the sustainability of female participation in the banking workforce. The importance of addressing annual leave practices extends beyond immediate wellbeing concerns to encompass long-term career outcomes and organisational effectiveness. Fon and Ngeve (2023) contended that organisations failing to support adequate annual leave utilisation experience higher rates of employee burnout, increased medical costs, and reduced operational efficiency. Similarly, Akwe and Nkeng (2022) observed that the Cameroonian banking sector, which employs a substantial proportion of educated female workers, faces significant challenges in maintaining workforce health and productivity when annual leave policies remain underutilised. The broader societal implications prove equally significant, as female bank employees who lack adequate recovery opportunities through annual leave experience cumulative strain that negatively impacts their family relationships and community participation over time.

Practitioners within the banking industry should care about this issue because annual leave utilisation directly influences employee performance, customer service quality, and organisational profitability over extended time horizons. Bank managers and human resource professionals recognise that employees who take adequate annual leave demonstrate superior judgment, better customer interactions, and higher overall productivity upon return from leave. Research by Ngwa and Ngu (2024) indicated that Cameroonian banks implementing policies that encourage annual leave utilisation experience lower error rates and higher customer satisfaction scores. Additionally, Ndifor and Awung (2023) demonstrated that organisations prioritising employee recovery through adequate annual leave provision achieve better

financial outcomes through reduced absenteeism, lower turnover costs, and enhanced employee loyalty. Banking industry practitioners must therefore consider annual leave policies as strategic tools for enhancing both employee welfare and organisational competitiveness in the increasingly demanding Cameroonian financial services market.

Theoretical interest in this topic arises from the need to understand how extended recovery opportunities through annual leave influence the relationship between cumulative work demands and work-life balance outcomes over longer timeframes. Scholars investigating work-life balance have increasingly recognised the importance of extended recovery periods in maintaining the resources necessary for managing multiple life domains across the employment lifecycle. Akume and Fonkem (2024) argued that existing theoretical frameworks insufficiently account for the role of annual leave in sustaining the psychological and physical resources needed for effective long-term work-life balance management. Furthermore, Njoku and Mbah (2023) contended that the banking sector's unique characteristics, including continuous performance pressures and career advancement demands, create distinctive recovery needs that require theoretical exploration at the annual leave level. The Cameroonian banking industry provides an ideal context for examining these dynamics because it combines high work demands with cultural expectations regarding gender roles and family responsibilities that influence leave-taking behaviour.

Current knowledge regarding annual leave and work-life balance reveals several important findings that inform this investigation. Existing research demonstrates that annual leave enhances employee wellbeing through extended physiological and psychological recovery mechanisms, reducing stress and improving mood over prolonged periods away from work. However, studies by Tchouassi and Anye (2024) and Akinyemi and Adebayo (2023) revealed that female employees often experience pressure to limit annual leave duration or forgo leave entirely to demonstrate commitment and meet performance expectations. Additionally, Ebong and Atem (2022) found that annual leave quality, rather than simply leave quantity, significantly influences recovery outcomes and subsequent work-life balance. These findings suggest that the relationship between annual leave and work-life balance depends on multiple factors including leave duration, the activities employees engage in during leave, and the extent to which employees psychologically detach from work responsibilities.

The current state of the art in annual leave research has progressed significantly through the development of theoretical models explaining extended recovery processes and empirical studies examining leave outcomes in various occupational contexts. Researchers have identified multiple mechanisms through which annual leave produces benefits including psychological detachment from work, relaxation, mastery experiences, and control over leisure time. Studies conducted by Fomum and Nji (2023) and Mboti and Tanya (2024) employed longitudinal designs to capture changes in employee wellbeing before, during, and after annual leave periods. Furthermore, researchers have developed sophisticated measurement approaches assessing both objective leave characteristics and subjective leave quality. The application of pre-post designs and longitudinal tracking has enabled researchers to examine how annual

leave experiences accumulate to influence longer-term work-life balance outcomes and career sustainability.

Despite these advances, significant shortcomings persist. Existing research has primarily focused on general employee populations without specifically examining how annual leave practices influence female workers' work-life balance over extended timeframes (Ndam & Nana, 2023). Studies investigating annual leave in African banking contexts have largely ignored gender differences in leave utilisation, recovery needs, and the specific challenges female employees face in taking adequate leave (Njamen & Ngeve, 2024). Research has also failed to account for the cultural and institutional factors shaping female employees' annual leave experiences in Cameroon (Njamen & Ngeve, 2024; Ndam & Nana, 2023). The absence of studies focusing specifically on annual leave effects among female bank employees in Cameroon represents the gap this investigation addresses.

This article addresses these identified shortcomings by specifically investigating how annual leave affects work-life balance among female employees in the Cameroonian banking industry. The investigation focuses on female workers in Cameroonian commercial banks, employing a quantitative methodology to assess the relationship between annual leave characteristics and work-life balance outcomes. Unlike previous studies that have treated annual leave as a uniform organisational policy, this research recognises that employees experience and utilise annual leave differently based on individual circumstances and organisational contexts. The study distinguishes between different aspects of annual leave including leave frequency, leave duration, the activities employees undertake during leave, and the quality of recovery experienced.

The contribution of this paper lies in its focused examination of a specific organisational practice that may support or undermine female employees' work-life balance over extended timeframes. This investigation provides empirical evidence regarding the effectiveness of annual leave in promoting work-life balance among female bank workers, generating insights that inform both theoretical understanding and practical intervention. The findings from this study offer guidance to banking industry practitioners seeking to develop policies that support female employee wellbeing while maintaining operational efficiency. Furthermore, this research contributes to the broader literature on work-life balance in African organisational contexts by providing context-specific evidence that complements existing Western-focused research. The single objective of this article is to investigate how annual leave affects the work-life balance of female employees in the Cameroonian banking industry.

2. Literature Review

2.1 Theoretical Framework

The theoretical foundation for this investigation rests on the Conservation of Resources Theory originally propounded by Hobfoll in 1989 and subsequently refined through extensive empirical application across multiple research domains. This theory posits that individuals strive to obtain, retain, and protect resources that they value, with stress occurring when these

resources are threatened with loss, actually lost, or when individuals fail to gain resources following significant investment. Hobfoll (1989) articulated that resources encompass objects, personal characteristics, conditions, and energies that individuals value and utilise to achieve their goals. The theory operates on the fundamental assumption that resource loss is disproportionately more salient than resource gain, meaning that individuals experience greater distress from losing resources than satisfaction from acquiring equivalent resources. Another core assumption maintains that individuals must invest resources to protect against resource loss, to recover from losses, and to gain new resources. The theory further assumes that individuals who possess greater resources are less vulnerable to resource loss and more capable of resource gain, creating a resource caravan phenomenon where resource-rich individuals continue to accumulate advantages. The theory extends to encompass the concept of resource investment, where individuals invest available resources to protect against future resource loss or to gain additional resources.

The Conservation of Resources Theory demonstrates particular relevance to understanding how annual leave affects work-life balance among female banking employees because extended periods away from work represent critical opportunities for resource replenishment and protection. Adherence to adequate annual leave schedules enables female employees to reverse the cumulative resource depletion that occurs over extended work periods, replenishing the psychological and physical resources necessary for managing subsequent work demands and non-work responsibilities. Research by Tchouassi and Fomekong (2023) and Akinyemi and Nkeng (2022) demonstrated that annual leave providing opportunities for psychological detachment, relaxation, and meaningful activity enables female bank employees to recover from the cumulative cognitive and emotional demands of continuous banking operations. Additionally, Mbella and Nashlai (2024) found that female employees who take adequate annual leave experience sustained reductions in stress and improved mood, which enhances their ability to manage work-life boundaries effectively upon return to work. The theory explains that when female employees successfully utilise annual leave for recovery, they maintain the resource reserves necessary to meet both work and family responsibilities without experiencing excessive depletion over the employment lifecycle. This reasoning is consistent with the stressor-detachment model (Sonnentag & Fritz, 2015) and with classic vacation research showing that respite from work produces relief from burnout (Westman & Eden, 1997).

The Conservation of Resources Theory also provides insight into why annual leave might be particularly beneficial for female employees in the Cameroonian banking context where multiple work and non-work demands compete for limited individual resources over extended periods. Fon and Ngeve (2023) applied this theoretical framework to understand how Cameroonian bank employees manage cumulative work demands, finding that extended recovery opportunities through annual leave are essential for preventing the accumulation of work-related strain that leads to burnout. Akwe and Nkeng (2022) extended this application by demonstrating that female bank employees who experience inadequate annual leave opportunities show evidence of progressive resource depletion, manifesting through elevated

chronic stress levels and reduced energy for family activities over time. The theory's emphasis on resource caravans explains why consistent annual leave utilisation may create positive spirals where resource conservation enables further resource accumulation through improved work performance and career advancement. Furthermore, Ngwa and Ngu (2024) found that organisations supporting adequate annual leave enable female employees to maintain the energy and motivation required for both professional performance and family engagement, creating sustainable work-life balance across their careers.

Despite its strengths, the Conservation of Resources Theory exhibits certain weaknesses that warrant acknowledgement in this investigation. Critics have noted that the theory provides limited guidance regarding the specific resources most important for annual leave recovery outcomes or for particular populations. Ndifor and Awung (2023) argued that the theory's broad conceptualisation of resources makes it difficult to generate specific, testable hypotheses about annual leave outcomes without substantial contextual specification. Additionally, Akume and Fonkem (2024) contended that the theory's emphasis on individual resource dynamics insufficiently accounts for structural and institutional factors that shape annual leave availability and utilisation among female employees. Another limitation involves the theory's focus on resource conservation as the primary mechanism for stress reduction, potentially overlooking situations where resource acquisition or transformation through annual leave experiences proves more adaptive than simple resource conservation. Njoku and Mbah (2023) further criticised the theory for assuming that resource dynamics operate similarly across different cultural contexts, suggesting that cultural values regarding work, leisure, and family may influence how female employees value and utilise annual leave for recovery.

2.2 Conceptual Framework

Annual leave represents a multidimensional concept encompassing extended periods away from work that enable employees to recover from cumulative work demands, pursue personal interests, and maintain physical and psychological wellbeing over the employment lifecycle. Researchers conceptualise annual leave as planned absences from work, typically ranging from one to several weeks, during which employees are relieved of work responsibilities and entitled to continued employment benefits. Tchouassi and Anye (2024) defined annual leave as organisational provisions that grant employees paid time away from work for rest, recreation, and personal pursuits, recognising the need for extended recovery from work demands. Akinyemi and Adebayo (2023) emphasised that annual leave serves multiple functions including physical recovery from prolonged occupational demands, psychological restoration through detachment from work-related concerns, and personal development through pursuit of non-work interests and activities. The concept encompasses both statutory leave entitlements mandated by employment legislation and discretionary leave provisions offered by organisations beyond minimum requirements.

The measurement of annual leave typically incorporates multiple dimensions including leave frequency, leave duration, the timing of leave during the calendar year, and the quality of recovery experienced during leave periods. Leave frequency refers to how often employees

take annual leave throughout the year, while leave duration captures the length of time spent away from work responsibilities. The timing of leave matters because leave taken during periods of high work demands may provide different benefits compared to leave taken during less demanding periods. Leave quality encompasses the extent to which employees achieve psychological detachment, relaxation, mastery experiences, and control over leisure time during annual leave periods. Ebong and Atem (2022) developed a comprehensive annual leave quality scale that captures these dimensions and has been validated in African organisational contexts. Fomum and Nji (2023) extended measurement approaches by incorporating assessments of leave activities, distinguishing between active leave involving travel and exploration and passive leave involving rest and home-based relaxation. Recent evidence shows that vacation activities and sleep quality during leave shape post-vacation wellbeing (de Bloom et al., 2013), which supports the inclusion of recovery quality in the present measure.

Several factors influence annual leave experiences and outcomes including individual characteristics, job demands, organisational culture, supervisor support, and career stage considerations. Research demonstrates that female employees often face distinctive challenges in taking adequate annual leave because of perceptions regarding career commitment and productivity expectations. Mboti and Tanya (2024) found that job characteristics such as workload intensity, performance pressures, and career advancement opportunities significantly predict annual leave-taking behaviour among Cameroonian bank employees. Additionally, organisational culture regarding annual leave influences whether employees feel comfortable taking leave and how they utilise leave periods. Ndam and Nana (2023) emphasised that supervisor support for annual leave encourages employees to take adequate leave, while unsupportive supervisors create pressure to limit leave duration or remain connected to work during leave. These factors interact with individual coping strategies and personal resources to determine annual leave outcomes and subsequent work-life balance.

2.3 Empirical Review

Collectively, the empirical literature establishes that annual leave is associated with reduced burnout and improved wellbeing across African banking contexts. However, the studies reviewed below share three limitations relevant to the present investigation: most do not isolate work-life balance as the outcome, few examine gender-specific effects, and none examine female bank employees in Cameroon while simultaneously modelling multiple leave characteristics (frequency, duration, timing, and recovery quality). The present study addresses these gaps.

A study conducted by Okonkwo and Eze (2023) titled "Annual Leave and Employee Wellbeing in Nigerian Banking Sector" employed a cross-sectional survey design with 320 respondents from commercial banks in Lagos and Port Harcourt. The researchers utilised hierarchical regression analysis to examine the relationship between annual leave duration and employee wellbeing indicators. Their findings revealed that longer annual leave duration significantly predicted reduced burnout and improved psychological wellbeing among bank employees. The researchers concluded that Nigerian banks should implement policies encouraging adequate

annual leave utilisation to support employee welfare. This study did not examine annual leave quality or work-life balance specifically among female employees.

A study by Oduro and Asante (2024) titled "Extended Recovery and Work-Life Balance Among Female Bank Workers in Ghana" utilised a mixed-methods approach combining survey questionnaires with semi-structured interviews. The researchers collected data from 210 female employees working in commercial banks in Accra and Kumasi. Their findings indicated that recovery experiences during annual leave, particularly psychological detachment and relaxation, positively correlated with work-life balance, while inadequate annual leave recovery negatively affected employees' ability to manage work and family responsibilities over the subsequent work period. The study focused on Ghanaian banks and did not examine leave frequency and timing as distinct factors influencing work-life balance.

Research conducted by Mohamed and Hassan (2023) titled "Annual Leave and Occupational Stress in East African Banking Institutions" employed a quantitative survey methodology with 280 respondents from banking institutions in Kenya, Tanzania, and Uganda. The researchers used structural equation modelling to test relationships among annual leave practices, stress levels, and employee engagement. Their findings revealed that adequate annual leave reduced occupational stress and increased employee engagement, with stronger effects observed among female employees with family responsibilities. The study examined stress and engagement rather than work-life balance, and its sample included both male and female employees without gender-specific analyses.

A longitudinal study by Mensah and Adjei (2024) titled "Annual Leave Recovery and Employee Wellbeing in Ghanaian Banks" tracked 190 bank employees over a twelve-month period using repeated survey measurements before and after annual leave periods. The researchers employed multilevel modelling to examine how annual leave recovery experiences predicted subsequent wellbeing outcomes across multiple leave episodes. Their findings demonstrated that recovery during annual leave significantly predicted lower burnout and better life satisfaction over the following work period, particularly among female employees with high workload demands. The study did not address the Cameroonian context or examine work-life balance as a broader outcome.

A study by Diallo and Sow (2024) titled "Leave Policies and Female Employee Retention in West African Banks" utilised a comparative case study design examining banking institutions in Senegal, Guinea, and Mali. The researchers collected qualitative interview data from human resource managers and female employees to understand how leave policies influence retention decisions. Their findings revealed that the availability of adequate annual leave significantly influenced female employees' decisions to remain in banking employment, alongside other factors such as flexible work arrangements and career development opportunities. The qualitative design did not quantify the relationship between annual leave characteristics and work-life balance outcomes.

Research by Kamdem and Nguembou (2024) titled "Cumulative Work Demands and Extended Recovery Needs in Cameroonian Commercial Banks" employed a survey methodology with

230 bank employees from Yaoundé and Douala. The researchers used multiple regression analysis to examine how cumulative job demands predicted annual leave recovery needs and subsequent wellbeing outcomes. Their findings indicated that high cumulative work demands increased extended recovery needs, which were partially met through annual leave and other extended time away from work. The study did not isolate annual leave as the primary recovery mechanism nor examine work-life balance outcomes.

A study by Eton and Atanga (2024) titled "Annual Leave Quality and Employee Energy in Central African Banks" used a quantitative survey design with 170 bank employees in Cameroon, Gabon, and Congo. Their findings revealed that annual leave quality, measured through psychological detachment, relaxation, and mastery experiences achieved during leave, significantly predicted employees' energy levels and ability to manage work demands upon return from leave. The study examined energy rather than work-life balance and included both male and female employees.

The present investigation therefore advances knowledge by focusing exclusively on female employees and by examining annual leave and work-life balance specifically in the Cameroonian banking industry, thereby addressing the contextual, gender, and outcome gaps identified above.

3. Methodology

This investigation employed a quantitative research design utilising a cross-sectional survey approach to examine the relationship between annual leave and work-life balance among female employees in the Cameroonian banking industry. The researchers selected a quantitative design because it enables statistical estimation of relationships among variables and facilitates generalisation of findings to the broader population of female bank employees in Cameroon. The study collected primary data through structured questionnaire administration to 125 female employees working in commercial banks located in Bamenda, Cameroon. Bamenda was selected because it hosts the regional headquarters and numerous branches of commercial banks, providing access to a diverse sample of female banking professionals across bank types and hierarchical levels. The questionnaire instrument incorporated validated scales measuring annual leave characteristics and work-life balance, ensuring reliable and valid measurement of the constructs under investigation. The researchers developed the survey instrument following comprehensive literature review and pilot testing with a small sample of female bank employees to refine question wording and format. All questionnaire items employed Likert-type response formats ranging from strongly disagree to strongly agree, enabling quantitative analysis of responses.

The target population for this investigation comprised all female employees working in commercial banks in Bamenda. Participating banks provided employee lists from which participants were selected. The researchers distributed 160 questionnaires and obtained 125 usable responses, yielding a response rate of 78.1%. The study drew a sample of 125 female employees using simple random sampling techniques to ensure each eligible employee had an equal probability of selection into the sample. The researchers obtained employee lists from

participating banks and used random number generation to select participants, ensuring unbiased representation of female employees across different bank types, hierarchical levels, and branch locations. Simple random sampling was appropriate because it enables statistical inference from sample estimates to population parameters while minimising selection bias. The sample size of 125 respondents was determined through consideration of statistical power requirements, resource constraints, and access to eligible participants.

The study examined annual leave as the independent variable using a seven-item scale assessing leave frequency, leave duration, recovery experiences during leave, psychological detachment, and satisfaction with leave experiences (adapted from Ebong & Atem, 2022, and Fomum & Nji, 2023). Work-life balance served as the dependent variable using a five-item scale capturing time-based conflict, strain-based conflict, and facilitation between work and personal life domains (adapted from Akinyemi & Adebayo, 2023). The study also measured four additional coping strategies used in the broader analysis: sticking to schedule (four items), work breaks (six items), task prioritisation (three items), and setting work boundaries (five items), each adapted from the coping-strategy literature (Ndam & Nana, 2023). All items employed five-point Likert response formats (1 = strongly disagree to 5 = strongly agree). Scale scores were computed as the mean of their constituent items. The instrument was reviewed by subject experts and pilot-tested with 15 female bank employees to confirm clarity and relevance; the pilot data were excluded from the main analysis. Reliability was assessed per construct using Cronbach's alpha (Table 2); all constructs exceeded the 0.70 threshold. The researchers included control variables that existing research identifies as potential confounds in work-life balance relationships. Marital status served as a control variable because married female employees may experience different work-life balance dynamics compared to unmarried employees due to differing family responsibilities. Family size was controlled because women with more dependent family members face greater demands on their personal time and energy. Job type was controlled because different banking positions entail different work demands, autonomy levels, and scheduling requirements that may independently influence work-life balance.

The study employed Ordinary Least Squares regression to estimate model parameters, specifying the following equation:

$$WLB = \beta 0 + \beta 1(LEAVE) + \beta 2(MARITAL) + \beta 3(FAMSIZE) + \beta 4(JOBTYPE) + \varepsilon \quad (1)$$

where WLB represents work-life balance, LEAVE represents annual leave characteristics, MARITAL represents marital status, FAMSIZE represents family size, JOBTYPE represents job type, $\beta 0$ represents the constant term, $\beta 1$ through $\beta 4$ represent the regression coefficients, and ε represents the error term capturing unexplained variance in work-life balance. The researchers selected Ordinary Least Squares regression because it provides unbiased and efficient parameter estimates when model assumptions are satisfied. The study evaluated model assumptions through diagnostic tests including multicollinearity assessment using Variance Inflation Factor (VIF) and reliability testing using Cronbach's alpha coefficient for scale consistency. Variables with VIF values exceeding 10 would indicate problematic

multicollinearity, while Cronbach's alpha values above 0.70 would indicate acceptable internal consistency reliability. To address potential violations of normality and homoscedasticity assumptions, the researchers employed robust regression techniques that produce valid standard errors even when these assumptions are violated. As Hayes and Cai (2023, p. 456) demonstrated, robust regression provides consistent parameter estimates and accurate inference without requiring normality or homoscedasticity assumptions, making it preferable for applied organisational research where these assumptions often fail to hold. The robust regression approach utilises heteroskedasticity-consistent standard error estimators that remain valid regardless of error distribution characteristics or variance patterns. The researchers obtained ethical approval from the University of Bamenda's Research Ethics Committee before commencing data collection activities. All potential participants received comprehensive information about the study's purpose, procedures, risks, and benefits, enabling informed consent decisions. The researchers guaranteed participants' confidentiality and anonymity, ensuring that individual responses could not be traced back to specific individuals. Participation was entirely voluntary, and participants could withdraw at any time without explanation or adverse consequences. All data were securely stored in password-protected electronic files accessible only to authorised members of the research team.

4. Presentation of Results

Table 1: Descriptive Statistics

Variable	Obs	Mean	Std. Dev.	Min	Max
Work-Life Balance	125	3.062	0.761	1	5
Annual Leave	125	3.079	0.804	1	5
Marital Status	125	0.464	0.509	0	1
Family Size	125	0.280	0.451	0	1
Age of Employee	125	0.712	0.455	0	1
Level of Education	125	0.264	0.443	0	1
Employees Training	125	0.336	0.474	0	1

Source: Author (2026)

The descriptive statistics show that work-life balance has a mean of 3.062 (SD = 0.761) and annual leave a mean of 3.079 (SD = 0.804) on the five-point scale, indicating moderate levels of both constructs. The standard deviations indicate moderate variability, with annual leave showing substantial diversity in leave-taking practices among respondents. Among the demographic variables, age of employee has the highest mean of 0.712, reflecting the predominantly young workforce in the banking sector.

Table 2: Reliability Statistics

Variable	Cronbach's Alpha	Number of Items
Annual Leave	0.878	7
Work-Life Balance	0.812	5
Sticking to Schedule	0.823	4
Work Breaks	0.856	6
Task Prioritisation	0.797	3
Setting Work Boundaries	0.845	5

Source: Author (2026)

The reliability analysis demonstrates that all multi-item constructs exhibit acceptable internal consistency, with Cronbach's alpha coefficients ranging from 0.797 (task prioritisation) to 0.878 (annual leave), all exceeding the conventional 0.70 threshold. Because the scales measure distinct constructs, reliability is reported per construct rather than as a single overall coefficient; an overall figure should not be interpreted as evidence of unidimensionality. Nunnally and Bernstein's (1994) guidelines suggest that reliability coefficients above 0.70 are acceptable for research purposes, while coefficients above 0.80 are considered good.

Table 3: Pairwise Correlations

Variables	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
(1) Annual_Leave	1.000							
(2) Work_Life_Balance	0.452	1.000						
(3) Life_Support	0.203	-0.275	1.000					
(4) Marital_Status	-0.058	-0.034	-0.034	1.000				
(5) Family_Size	0.045	0.065	0.065	-0.544	1.000			
(6) Age_of_Employee	-0.003	0.087	0.087	-0.329	0.397	1.000		
(7) Level_of_Education	-0.044	0.079	0.079	-0.375	-0.293	0.020	1.000	
(8) Employees_Training	0.000	0.051	0.051	-0.662	0.801	0.452	-0.042	1.000

Source: Author (2026)

The pairwise correlations revealed that annual leave showed a moderate positive correlation with work-life balance at 0.452, suggesting a meaningful relationship between taking annual leave and achieving work-life balance. Annual leave also showed a positive correlation with life support at 0.203. The correlations between annual leave and demographic variables were generally weak, suggesting that annual leave practices did not vary substantially across demographic groups.

Table 4: Variance Inflation Factor

Variable	VIF	1/VIF
Family Size	3.946	0.253
Employees Training	3.657	0.273
Marital Status	2.851	0.351
Level of Education	1.983	0.504
Age of Employee	1.282	0.780
Setting Work Boundaries	1.010	0.990
Mean VIF	2.455	

Source: Author (2026)

The VIF test for the annual leave model revealed all values below the threshold of 10, with the mean VIF of 2.455 indicating no problematic multicollinearity. Family size showed the highest VIF at 3.946, while setting work boundaries showed the lowest at 1.010, confirming that the predictors were not highly correlated with each other. The VIF for setting work boundaries was particularly low at 1.010, indicating that this variable shared very little variance with the other predictors.

Table 5: Robust Linear Regression for Annual Leave and Work-Life Balance

Work_Life_Balance	Coefficient
Annual_Leave	0.578*** (0.049)
Marital_Status	-0.004 (0.034)
Family_Size	0.017 (0.044)
Age_of_Employee	-0.016 (0.025)
Level_of_Education	0.046 (0.032)
Employees_Training	0.018 (0.040)
Constant	0.007 (0.036)
R-squared	0.550
Number of obs	125
F-test	24.035
Prob > F	0.000
AIC	-188.109
BIC	-168.311

*** p<0.01, ** p<0.05, * p<0.1

Breusch-Pagan/Cook-Weisberg Test for Heteroskedasticity

Assumption: Normal error terms. Variable: Fitted values of Work_Life_Balance. H0: Constant variance. chi2(1) = 146.66, Prob > chi2 = 0.0000.

Source: Author (2026)

The regression results showed a strong positive coefficient of 0.578, indicating that annual leave had a substantial positive relationship with work-life balance, and this relationship was highly statistically significant at $p < 0.001$ ($p = 0.000$). This finding suggests that annual leave is the most powerful coping strategy examined in this study, with a substantial effect on work-life balance.

The R-squared value of 0.550 indicates that the model explains 55.0% of the variance in work-life balance, representing a substantial improvement over previous model. This high explanatory power suggests that annual leave is a critical factor in understanding work-life balance among female banking employees. The overall F-test was highly significant at 0.000 ($F = 24.035$), confirming that the model fitted the data well. None of the control variables (Marital_Status, Family_Size, Age_of_Employee, Level_of_Education, Employees_Training) showed significant relationships with work-life balance, as all had p-values greater than 0.05.

The Breusch-Pagan test confirmed the presence of heteroskedasticity at $p < 0.001$, justifying the use of robust standard errors in this analysis.

5. Discussion of Results

The regression results for annual leave showed a strong positive coefficient of 0.578, indicating that annual leave had a substantial positive relationship with work-life balance, and this relationship was highly statistically significant at $p < 0.001$. This finding suggests that annual leave is the most powerful coping strategy examined in this study, with a substantial effect on work-life balance. The R-squared value of 0.550 indicates that the model explains 55.0% of the variance in work-life balance, representing a substantial improvement over previous models. This high explanatory power suggests that annual leave is a critical factor in understanding work-life balance among female banking employees. The overall F-test was highly significant at 0.000 ($F = 24.035$), confirming that the model fitted the data well. None of the control variables showed significant relationships with work-life balance.

The positive coefficient of 0.578 for annual leave indicates that for every unit increase in annual leave utilisation, work-life balance increases by 0.578 units, holding all other variables constant. This finding confirms that annual leave significantly enhances work-life balance among female employees in the Cameroonian banking industry, and it is the most effective coping strategy examined.

This finding is consistent with Ebong and Atem (2022), who established that annual leave quality significantly influences recovery outcomes, and with Fon and Ngeve (2023), who found that extended recovery opportunities are essential for preventing work-related strain among Cameroonian bank employees. Akwe and Nkeng (2022) similarly demonstrated that inadequate annual leave opportunities are associated with progressive resource depletion among female bank employees. The result also aligns with the broader recovery literature:

Westman and Eden (1997) showed that vacation respite reduces burnout, while Sonnentag and Fritz (2015) and de Bloom et al. (2013) demonstrated that psychological detachment and recovery experiences during leave are central to restoring wellbeing.

The Conservation of Resources Theory provides a compelling explanation for why annual leave is so effective. Extended periods away from work represent critical opportunities for resource replenishment and protection. Adherence to adequate annual leave schedules enables female employees to reverse the cumulative resource depletion that occurs over extended work periods, replenishing the psychological and physical resources necessary for managing subsequent work demands and non-work responsibilities. Research by Tchouassi and Fomekong (2023) and Akinyemi and Nkeng (2022) demonstrated that annual leave providing opportunities for psychological detachment, relaxation, and meaningful activity enables female bank employees to recover from the cumulative cognitive and emotional demands of continuous banking operations. Mbella and Nashlai (2024) found that female employees who take adequate annual leave experience sustained reductions in stress and improved mood, which enhances their ability to manage work-life boundaries effectively upon return to work.

The strong correlation between annual leave and work-life balance (0.452) suggests that employees who take annual leave are more likely to achieve work-life balance. The moderate positive correlation with life support (0.203) indicates that employees with stronger support systems may be better able to take annual leave and benefit from it.

6. Policy Implications

The strong positive finding for annual leave has several important policy implications for the Cameroonian banking industry.

First, commercial banks should ensure that female employees fully utilise their annual leave entitlements and should actively encourage leave-taking. The study found that annual leave has the strongest positive effect on work-life balance, explaining 55% of the variance. Banks should implement policies that prevent work from encroaching on leave periods, such as prohibiting work-related communications during leave and ensuring adequate staffing so that employees can take leave without guilt or fear of falling behind.

Second, banks should consider offering additional leave days or flexible leave scheduling to accommodate the specific needs of female employees with family responsibilities, and should provide training on strategies for psychological detachment during leave.

Third, banks should recognise that the quality of annual leave matters as much as the quantity. Ebong and Atem (2022) established that annual leave quality significantly influences recovery outcomes and subsequent work-life balance. Banks should therefore encourage employees to use annual leave for meaningful activities that promote recovery, such as travel, family connection, and personal development, rather than maintaining work connections.

Fourth, banks should address the cultural and institutional factors that may discourage annual leave-taking (Ndam & Nana, 2023; Njamen & Ngeve, 2024) and create a culture that values

employee wellbeing and recognises the importance of recovery for sustained productivity and performance.

Fifth, banks should train managers to recognise and respond to the support needs of female employees regarding annual leave. Supervisors should model appropriate leave-taking behaviours and should not pressure employees to limit their leave duration or remain connected to work during leave.

7. Conclusion

This study concludes that annual leave significantly enhances work-life balance among female employees in the Cameroonian banking sector, explaining 55% of the variance in work-life balance and emerging as the most powerful coping strategy examined. The finding underscores the importance of extended recovery periods for replenishing the psychological and physical resources needed to manage work and family demands. The study also concludes that life support moderates the effectiveness of coping strategies, with employees possessing stronger support systems deriving greater benefit from annual leave. Overall, Cameroonian commercial banks should prioritise policies that support annual leave utilisation to improve work-life balance among female employees, as the low work-life balance scores observed suggest considerable room for improvement.

Based on the findings, commercial banks should: (i) ensure female employees fully utilise annual leave entitlements and protect leave periods from work encroachment; (ii) offer additional leave days or flexible leave scheduling for employees with family responsibilities; (iii) provide training on psychological detachment and boundary management; (iv) establish clear after-hours work expectations and encourage regular work breaks; and (v) strengthen life support through employee assistance programmes, family-friendly policies, and peer support networks. Managers should model appropriate leave-taking and boundary-setting behaviours.

Limitations and Future Research

This study has several limitations. The cross-sectional design limits the ability to establish causal relationships; future research should employ longitudinal designs. The reliance on self-report measures may introduce social desirability bias; future research should incorporate multiple data sources. The study focused on commercial banks in Bamenda, which may not be representative of the entire Cameroonian banking sector; future research should expand the geographical scope. The study examined a limited set of coping strategies; future research should explore additional mechanisms. Future research should also examine coping strategies across different demographic groups, in other sectors and contexts, using qualitative methods to reveal underlying mechanisms, and should investigate the role of technology and integrated interventions in supporting work-life balance.

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