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## WORK-LIFE BALANCE PRACTICES AND EMPLOYEES' PERFORMANCE: A CORRELATIONAL SURVEY OF COMMERCIAL BANKS IN DELTA AND BAYELSA STATES, NIGERIA

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### ABSTRACT

This study investigated work-life balance and employees' performance in some selected commercial banks in Delta and Bayelsa States, Nigeria. The correlational type of survey research design was adopted and the study's population comprised all the employees of commercial banks with presence in Delta and Bayelsa States out of which seven were selected. 323 employees from the seven selected banks with branches in Abraka, Delta State and Yenizwe Gene, Bayelsa State formed the study's sample. This research was successfully carried out and completed with the aid of a self-structured questionnaire. 323 copies were personally administered by the researcher to the target respondents and 229 copies were properly filled, scored, and found usable for analysis. The simple percentage, frequencies, charts, mean and standard deviation were used in presenting the respondents' data on the research items while the Pearson Correlation was adopted for testing the formulated hypotheses. It was discovered that the work leave initiatives practiced among the banks concerns maternity, marriage; annual type, and sick leave. It was also found out that the extent to which the employees give and receive informal support at the workplace is high but the extent to which flexible work arrangements are adopted and wellness programs are organized was low. However, the results

of the tested hypotheses indicated that no significant correlation exists between work leave initiatives, informal support practice, and employee performance while a statistically significant relationship was found between flexible work arrangements, wellness programs and employee performance. The researcher drew conclusions from these findings and recommended that adequate wellness schemes such as health insurance (HIS) should be set up by the management of commercial banks for every worker and little deductions be taken monthly from their remunerations in order to ensure that employees' health are constantly monitored and checkmated by them.

**Keywords:** Work-Life, Balance Practices, Delta and Bayelsa States, Health Insurance, Employees' Performance.

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## INTRODUCTION

Employees are considered to be one of the most valuable assets of any business entity since they are the coordinators of every other asset that make such an entity succeed in the business world. To gain an understanding of an employee's contribution towards the attainment of an organization's goals and objectives, the concept of performance becomes paramount. As such, it has been a puzzling task among business owners on how to raise employees' performance at the workplace. Karakas (2010) described an employee's performance to mean an employee's work accomplishment after maximum efforts have been exerted towards it, which is associated with the employee's, engaged profile, considerate co-employees and employer understands.

According to Agbogun and Ehiedu (2022), Bayem, Ehiedu, Agbogun, and Onuorah (2022), Ehiedu and Imoagwu (2022), Ehiedu and Obi (2022), and Rachmaliya and Effendy (2017), employee performance is the "extent to which an individual succeeds in carrying out his/her job obligations." This means that an employee's job performance is affected by both internal and external variables. According to Anastasios and Chatzoglou (2018), Odita and Ehiedu (2015), Onuorah, Ehiedu and Okoh (2021), firm/environment-related factors such as management support, training culture, organisational climate, and environmental dynamism (perceived instability); employee-related factors such as pro-activity, adaptability, intrinsic motivation, skill flexibility, skill level, and commitment; and job-related factors such as j Business firms have explored "work-life balance" strategies to help employees cope with these obstacles and boost performance.

Work-life balance was established because people tend to devote more time to work than to other elements of their lives (Khan & Agha, 2013). Job-life balance is the art of balancing work and personal obligations (hobbies, family, etc) (Smith, 2010). Daipuria and Kakar (2013), Ehiedu and Imoagwu, (2022), and Ehiedu (2022) define it as balancing work and personal life. It can also relate to the "manageability of a person's career and life so they balance instead of conflict" (Timms, Brough, O'Driscoll, Kalliath, Siu, Sit & Lo, 2015, Ehiedu) (2022). Work-life balance is a mix of religion, leisure, and work-life, according to Ola, John, Simeon, and Mutiu (2019). All the above definitions emphasise that an employee must establish a balance between his/her work and personal life, whether or not he/she has everyday family concerns.

Human resource specialists describe work-life balance's antecedents. Dizaho and Othman (2013) grouped these antecedents into five major classes: (1) Top Management Commitment (which includes family-friendly benefits, work/life programmes, work/life initiatives and policies, and work/family culture); (2) Hours of Work (which includes annualised hours,

compressed hours, flex-time, and overtime); (3) Work Schedule (which includes job-share, working from home, and tele-working/e-working); and (5) Employees' Responsibilities. Dizaho and Othman (2013) argued that the antecedents of work-life balance, including hours of work and work schedule, employee personal life and responsibilities, employees' leaves and career breaks, and top management involvement and commitment are key factors in contributing to having a balanced work-life, and the end result of such practise is increase in job satisfaction, high employee loyalty, and improved productivity.

Most firms and academicians have tried to quantify employees' work-life balance in the past. Opatha (2010) observed that this notion is measured in two phases: the self evaluation (which assesses employees' work-family life perception) and the 360-degree evaluation (which gets reviews from all main parties at work) (superior, subordinates, customers, peers, and employer). According to Opatha, the latter is the most accurate way to measure an employee's work-life balance because it reveals how well demands, expectations, and duties are satisfied. Great extent suggests high satisfaction, showing a good balance, and vice versa.

Work-life balance is measured by strain, time, and behavior-based conflicts (Work-Life Balance Centre, 2021). Conflict and work/family improvement metrics are established. Work-life balance is measured by time and satisfaction. Hayman piloted a psychometric work-life balance scale assessment with 61 individuals and 15 items in 2005. The measure addressed work-life interference, personal life interference, and work-life enhancement. MCQs are another way to evaluate workers' work-life balance. This method uses a Likert scale from strongly agree to strongly disagree.

In Nigeria, commercial bank employees complain about work-life balance. Most of these employees have complained about job and family responsibilities, too much work, long hours, and occupational stress (Ogechi & Nwaeke, 2019; Odita, 2020; Odita, Ehiedu & Kifordu, 2020). All this have forced bank workers to choose between professional and personal duties (Mmakwe & Ojiabo, 2018), causing a tension between these responsibilities and other institutional cultural demands (Odita, 2021). Even banks are focused on meeting targets without considering who or what suffers. This study studies work-life balance and employee performance in commercial banks in Delta and Bayelsa, Nigeria.

### **Statement of the Problem**

Work-life balance is an issue in the modern business world, where employees are forced to stretch their human nature to achieve organisational goals (such as increasing capital and customer base). In order to meet organisational demands, Nigerian commercial banks exhibit inhumane work practises like excessive workload, long work hours culture, etc. (Epie, 2011, cited in Orogbu, Onyeiugbe&Chukwuemeka, 2015). These practises lead to poor social lives, personal crises (e.g., poor parenting, inadequate time with spouse leading to broken homes, etc.), and more for their employees (Mbakwe&Ojaigbo, 2018). New generation commercial banks should put their employees first by offering work-life balance initiatives so they can balance their job and personal life.

Personal observation and interactions with some commercial bank employees revealed that the challenges they face outside of work could be the result of unimplemented work-life balance initiatives. They also lamented that policies put in place to regulate these practises (such as study leaves, child-care support, welfare packages, flexible working arrangements, etc.) are sidetracked and enacted only to favour those who meet targets and have the influence to pursue

them. This shouldn't be the situation in Nigerian banking since every employee deserves to balance work and personal life. All of these factors required the researcher to analyse the work-life balance practises of commercial banks and how they affect employee performance, focusing on Delta and Bayelsa States, Nigeria.

### **Objectives of the Study**

The broad objective of this study was to examine work-life balance practices and employees' performance in selected commercial banks in Delta and Bayelsa States, Nigeria. The specific objectives were to:

- (i) Find out the relationship between work leave initiatives of commercial banks and their employees' performance;
- (ii) Examine whether informal support practice significantly influence employees' performance in commercial banks;
- (iii) Find out whether flexible work arrangements significantly influence employees' performance in commercial banks; and to
- (iv) Determine whether wellness programs of commercial banks significantly influence their employees' performance.

### **Hypotheses of the Study**

The following null hypotheses were tested during the course of the study:

- Ho<sub>1</sub>: There is no statistically significant relationship between work leave initiatives of commercial banks and their employees' performance.
- Ho<sub>2</sub>: There is no statistically significant relationship between informal support practice and employees' performance in commercial banks.
- Ho<sub>3</sub>: There is no statistically significant relationship between flexible work arrangements and employees' performance in commercial banks.
- Ho<sub>4</sub>: There is no statistically significant relationship between wellness programs of commercial banks and their employees' performance.

## **LITERATURE REVIEW**

This chapter handled a review of literature that are related to this subject matter. It contained various ideas, findings and theories of different researchers, scholars and writers on work-life balance. The review was organized under the following sub-heads:

### **Conceptual Framework**

#### ***The Concept of Work-Life Balance (WLB)***

Individuals tend to devote more time to work and less to other elements of their lives, necessitating work-life balance (Khan & Agha, 2013). It's the ratio of a worker's job time to their personal and other critical demands (Direzo, Greenhaus&Weer, 2015). It can entail balancing professional, private, and social life (Keelan, 2015). Professionally, it's the balance between an employee's personal and professional lives (Ola, John, Simeon & Mutiu, 2019). The above definitions do not imply workplace 'equal credit' It means that an organization's management must reform a worker's work so that they may also care for themselves, their family, etc (Mendis&Weerakkody, 2017).

#### ***Employee Performance***

Workplace performance is multi-component and linked to employee behaviour. Behavior refers to what employees do to do their jobs. Pratseya and Kato (2011) defined performance as the

results of employees' activities and talents. Employee performance can be categorised as task, adaptive, and contextual (Pradhan & Jena, 2017).

Task performance involves job explicit actions, such as core job requirements. Task performance requires more cognitive ability and is primarily facilitated by task knowledge (required technical knowledge or principles to ensure job performance and ability to handle multiple assignments), task skill (application of technical knowledge to accomplish task successfully without much supervision), and task habits (innate ability to respond to assigned jobs that either facilitate or impede performance) (Conway, as cited in O'Reilly) (Pradhan & Jena, 2017). Thus, job aptitude and experience are crucial to task performance.

### **Theoretical Framework**

#### ***Work/Family Border Theory***

This theory was introduced by Ehiedu, (2020) and Clark (2000) to describe the ways and manner in which workers manage and draw boundaries between their work and family affairs so as to sustain a balance. It was noted by this theory that an employee's life comprises of several facets and that they are interrelated with each other to the extent that if one suffers, the other will surely be affected. This theory also explained that in order for the aspects of an employee's life not to suffer, boundaries must be managed properly, most especially between the work life and the personal life. As such, an appropriate stability should be maintained between an employee's work and family life connections.

### **EMPIRICAL REVIEW**

This section chronologically reviews empirical studies on work-life balance and employee performance. Ehiedu (2021), Ehiedu (2020), and Abdulkadir (2018) polled the Cabinet Affairs Office in Nairobi, Kenya, about work-life balance. Flexible work hours, supervisor assistance, and work-family considerations are studied. 70 randomly selected office employees completed a semi-structured questionnaire. The hypotheses were examined using simple linear regression on mean, frequencies, standard deviation, and percentage. All the study's work-life balance measures positively linked with staff performance.

In Pakistan's banking sector, Ehiedu, (2021), Ehiedu, (2020), Haider, Jabeen, and Ahmad (2018) studied the relationship between work-life balance and employee job performance. N = 284 banking subordinates and supervisors provided data. Psychological wellbeing mediated the link between work-life balance and job performance, and employee contentment with coworkers boosted job performance by enhancing the effect of work-life balance on psychological wellbeing.

Ehiedu, (2021), Ehiedu, (2020), Meteke, Ehiedu, Ndah, and Onuorah, (2022), Obaro Onuorah, Evesi, and Ehiedu (2022), Obi, and Ehiedu, (2020), Akpa, Egbuta, Akinlabi, and Magaji (2019) studied work-life balance and commercial bank employees in Lagos State, Nigeria. Job stress, role overload, and long hours were identified as work-life balance characteristics, whereas employee performance was measured by output quality and satisfaction. Using Taro Yamane's formula, 400 commercial bank workers were selected using the descriptive survey approach. Data was collected via questionnaires and analysed using frequencies, simple percentage, and linear regression. Job stress and long hours affect employee performance, while role overload has little effect.

Ehiedu and Okorie (2022), Ehiedu, Onuorah, and Owonye (2022), Ehiedu, Odita, and Kifordu (2020), and Mwiikisa (2020) studied work-life balance in the banking sector and its impact on

employees. 500 bankers were the population and 222 were the sample using Taro Yamane's formula. Respondents' questionnaire answers were examined using correlation and linear regression. Work-life balance improves bankers' performance, according to the analysis. Parental and pregnancy policies don't affect bankers' performance, nevertheless.

Ehiedu, Onuorah, Mbagwu, Ehiedu, Brume-Ezewu, Ehiedu, Olannye, Ehiedu, Onuorah, and Owonye, Ehiedu, Onuorah, and Owonye, Ehiedu, On (2022). Preena and Preena (2021) used a Sri Lankan shipping company to analyse work-life balance and employee performance. 90 employees of a renowned shipping firm in Sri Lanka were surveyed using a cross-sectional design. Data was evaluated using mean, standard deviation, frequency distribution, ANOVA, Pearson Correlation, and regression analysis. Work-life balance positively affects employee performance ( $r = .949$ ;  $p = .00$ ). Work-life balance (Beta = .949,  $p = .000$ ) is a significant predictor of employee performance (89.9% impact,  $p = .000$ ).

### RESEARCH METHODS

This study adopted the correlational type of the survey research design. This research design was chosen because the researcher does not intend to control or manipulate the data collected during the study. The population of this study was 323 employees of the seven selected commercial in Delta and Bayelsa States, Nigeria. SInAbraka, the employees were 134 while in Yenizwe Gene, the employees were 189 totaling 323 employees. The breakdown of the population is as follows:

Table 1  
*Population of the Study*

| S/N | COMMERCIAL BANKS            | LOCATIONS  |            | TOTAL NO. OF EMPLOYEES |
|-----|-----------------------------|------------|------------|------------------------|
|     |                             | Delta      | Bayelsa    |                        |
| 1.  | Ecobank Nigeria Plc.        | 18         | 14         | 32                     |
| 2.  | Fidelity Bank Plc.          | 20         | 21         | 41                     |
| 3.  | First Bank of Nigeria Plc.  | 22         | 30         | 52                     |
| 4.  | Guaranty Trust Bank Plc.    | 18         | 44         | 62                     |
| 5.  | United Bank for Africa Plc. | 19         | 22         | 41                     |
| 6.  | Unity Bank Plc.             | 16         | 15         | 31                     |
| 7.  | Zenith Bank Plc.            | 21         | 43         | 64                     |
|     | <b>Total</b>                | <b>134</b> | <b>189</b> | <b>323</b>             |

**Source:** The Manager's Office of the seven banks' branches in the selected locations.

Total enumeration sampling technique was used for the sample size, owing to the fact that the population is manageable and accessible since it runs to hundreds and is a small one therefore a sample size of 323 employees which is 100% of the population. The research instrument used for this study was the questionnaire. The data collected from the respondents were analyzed using the descriptive and inferential statistics. The alpha level of significance for testing the hypotheses was set at  $\alpha < 0.05$ . Microsoft Excel Spreadsheet and SPSS were used to conduct these analyses.

### RESULTS AND DISCUSSIONS

A total number of 323 copies of the questionnaire were distributed among the targeted respondents and 261(81%) copies were returned and 62(19%) were not returned. During the scoring and coding of the data received, the researcher observed that 32(10%) were filled with errors which would affect the data analysis and were removed. Hence, only 229(71%) copies

were properly filled and were found usable for further analysis indicating a response rate of 71%, which was considered adequate for the study.

### Analysis of the Research Items

The results are presented in Tables 5, 6, 7, 8 and 9. For the research items, a statement is validated if the mean of an item exceeds the criterion mean of 3.00. The criterion mean is calculated thus,

$$\text{Criterion Mean} = \frac{5 + 4 + 3 + 2 + 1}{5} = \frac{15}{5} = 3.$$

Table 2

#### *Descriptive Statistics on Work Leave Initiatives in Commercial Banks*

| S/N  | Types of Work Leave Initiatives       | Agree |    | Neutral |    | Disagree |    | Total |     |
|------|---------------------------------------|-------|----|---------|----|----------|----|-------|-----|
|      |                                       | Freq. | %  | Freq.   | %  | Freq.    | %  | Total | %   |
| WL1  | Annual leave                          | 185   | 81 | 17      | 7  | 27       | 12 | 229   | 100 |
| WL2  | Sick leave                            | 153   | 67 | 33      | 14 | 43       | 19 | 229   | 100 |
| WL3  | Maternity leave                       | 201   | 88 | 4       | 2  | 24       | 10 | 229   | 100 |
| WL4  | Paternity leave                       | 69    | 30 | 12      | 5  | 148      | 65 | 229   | 100 |
| WL5  | Bereavement leave                     | 50    | 22 | 8       | 3  | 171      | 75 | 229   | 100 |
| WL6  | Casual leave                          | 13    | 6  | 5       | 2  | 211      | 92 | 229   | 100 |
| WL7  | Study leave                           | 26    | 11 | 1       | 1  | 202      | 88 | 229   | 100 |
| WL8  | Compensatory leave                    | 6     | 2  | 25      | 11 | 198      | 87 | 229   | 100 |
| WL9  | Loss of Pay Leave / Leave without Pay | 22    | 9  | 25      | 11 | 183      | 80 | 229   | 100 |
| WL10 | Marriage leave                        | 192   | 84 | -       | -  | 37       | 16 | 229   | 100 |

Researcher's Computation, 2021

Table 5 reveals information relating to the work leave initiatives that are practiced among the sampled commercial banks. As revealed in the Table, the respondents agreed that: maternity leave (201, 83%); marriage leave (192, 84%); annual leave (185, 81%), and sick leave (153, 67%) are the different work leave programs operated by their banks. However, they disagreed that: casual leave (211, 92%); study leave (202, 88%); compensatory leave (198, 87%); loss of pay leave / leave without pay (183, 80%); bereavement leave (171, 75%); and paternity leave (148, 65%) are not being granted in the commercial banks under study.

Table 3

#### *Descriptive Statistics on Informal Support Practice in Commercial Banks*

| S/N  | Statements on Informal Support Practice  | SA | A   | N  | D  | SD | $\bar{X}$ | Std. Dev. | Remark |
|------|--|----|-----|----|----|----|-----------|-----------|--------|
| ISP1 | I usually get unofficial support from my superiors with respect to my private life             | 68 | 117 | 2  | 13 | 29 | 3.79      | 1.280     | Valid  |
| ISP2 | My supervisor assists me with my job duties  | 95 | 75  | 6  | -  | 53 | 3.69      | 1.562     | Valid  |
| ISP3 | I get the emotional help and support I need from my co-workers                                 | 81 | 107 | -  | 31 | 10 | 3.95      | 1.136     | Valid  |
| ISP4 | It is a practice in my bank to cover up for co-workers who are attending to unofficial matters | 60 | 85  | 14 | -  | 70 | 3.28      | 1.604     | Valid  |

|       |   |     |     |    |     |     |      |       |                  |
|-------|---|-----|-----|----|-----|-----|------|-------|------------------|
| ISP5  | My co-workers can assist me in stressful work situations                    | 93  | 55  | -  | 48  | 33  | 3.55 | 1.534 | <b>Valid</b>     |
| ISP6  | I can count on my colleagues when things go wrong at my workplace           | 69  | 110 | 5  | 45  | -   | 3.89 | 1.049 | <b>Valid</b>     |
| ISP7  | I can talk about my personal problems with my superiors                     | 40  | 47  | 8  | 138 | -   | 2.97 | 1.223 | <b>Not Valid</b> |
| ISP8  | My colleagues are willing to help me make right work decisions              | 104 | 56  | 3  | -   | 66  | 3.58 | 1.701 | <b>Valid</b>     |
| ISP9  | I can talk about my work-related issues with my co-workers                  | 77  | 77  | 11 | 54  | 10  | 3.69 | 1.276 | <b>Valid</b>     |
| ISP10 | My co-workers always advise me concerning decisions on my personal affairs. | 49  | 43  | -  | 16  | 121 | 2.49 | 1.726 | <b>Not Valid</b> |

Researcher's Computation (2021)

Table 6 reveals information on the informal support practice in commercial banks. As displayed in the Table, the respondents agreed that: they usually get unofficial support from their superiors with respect to their private lives ( $\bar{X} = 3.79$ ); their supervisors assist them with their job duties ( $\bar{X} = 3.69$ ); they get the emotional help and support they need from their co-workers ( $\bar{X} = 3.95$ ); it is a practice in their banks to cover up for co-workers who are attending to unofficial matters ( $\bar{X} = 3.28$ ); co-workers can assist them in stressful work situations ( $\bar{X} = 3.55$ ); they can count on their colleagues when things go wrong at their workplace ( $\bar{X} = 3.89$ ); their colleagues are willing to help them make right work decisions ( $\bar{X} = 3.58$ ); and they can talk about their work-related issues with their co-workers ( $\bar{X} = 3.69$ ). This analysis proves that the extent to which bank employees in the commercial banks receive informal support at the workplace is high. Meanwhile, the respondents disagreed that: they can talk about my personal problems with my superiors ( $\bar{X} = 2.97$ ) and that their co-workers always advise them concerning decisions on their personal affairs ( $\bar{X} = 2.49$ ).

Table 4

*Descriptive Statistics on Flexible Work Arrangements in Commercial Banks*

| S/N  | Statements on Flexible Work Arrangement      | SA | A  | N | D   | SD  | $\bar{X}$ | Std. Dev. | Remark           |
|------|--|----|----|---|-----|-----|-----------|-----------|------------------|
| FWA1 | I sometimes work from home                   | -  | 14 | - | 107 | 108 | 1.65      | .772      | <b>Not Valid</b> |
| FWA2 | I sometimes work on part-time arrangement    | 36 | -  | - | 128 | 65  | 2.19      | 1.293     | <b>Not Valid</b> |
| FWA3 | Job sharing is a practice in my bank         | 23 | 31 | 8 | 90  | 77  | 2.27      | 1.323     | <b>Not Valid</b> |
| FWA4 | My superior permits compressed working hours | -  | 38 | 5 | 98  | 88  | 1.97      | 1.036     | <b>Not Valid</b> |
| FWA5 | My superior grants customized working hours  | -  | 23 | - | 85  | 121 | 1.67      | .909      | <b>Not Valid</b> |

|       |   |     |     |    |     |     |      |       |                  |
|-------|---|-----|-----|----|-----|-----|------|-------|------------------|
| FWA6  | My superior gives mealtime hours to workers     | 118 | 90  | 13 | -   | 8   | 4.35 | .874  | <b>Valid</b>     |
| FWA7  | I am sometimes sent to other branches to work   | 66  | 105 | -  | 17  | 41  | 3.60 | 1.431 | <b>Valid</b>     |
| FWA8  | I don't work on weekends and holidays           | 20  | 15  | -  | 142 | 52  | 2.17 | 1.119 | <b>Not Valid</b> |
| FWA9  | Work routines are flexible in my bank           | 29  | -   | 7  | 83  | 110 | 1.93 | 1.286 | <b>Not Valid</b> |
| FWA10 | My co-workers and I run shifts at the workplace | -   | -   | -  | 30  | 199 | 1.13 | .338  | <b>Not Valid</b> |

Researcher's Computation (2021)

Table 7 shows information on the flexible work arrangements in their banks. As displayed in the Table, the respondents agreed that: their superiors give mealtime hours to workers ( $\bar{X} = 4.35$ ); and they are sometimes sent to other branches to work ( $\bar{X} = 3.60$ ). However, the respondents disagreed that: they sometimes work from home ( $\bar{X} = 1.65$ ); they sometimes work on part-time arrangement ( $\bar{X} = 2.19$ ); job sharing is a practice in their banks ( $\bar{X} = 2.27$ ); their superiors permit compressed working hours ( $\bar{X} = 1.97$ ); their superiors grant customized working hours ( $\bar{X} = 1.67$ ); they do not work on weekends and holidays ( $\bar{X} = 2.17$ ); their work routines are flexible in their banks ( $\bar{X} = 1.93$ ); and that they run shifts at their workplaces ( $\bar{X} = 1.13$ ). This analysis implies that the extent to which flexible work arrangement is practiced in commercial banks is low.

Table 5

*Descriptive Statistics on Wellness Programs Practiced in Commercial Banks*

| S/N | Statements on Wellness Programs  | SA | A   | N  | D   | SD  | $\bar{X}$ | Std. Dev. | Remark           |
|-----|--|----|-----|----|-----|-----|-----------|-----------|------------------|
| WP1 | My bank runs stress reduction programs for staff                                 | -  | 4   | -  | 55  | 170 | 1.29      | .560      | <b>Not Valid</b> |
| WP2 | Health risk assessments are usually organized by the bank for all its staff      | 91 | 120 | 8  | -   | 10  | 4.23      | .880      | <b>Valid</b>     |
| WP3 | My bank usually organize exercise programs and activities for all staff          | 22 | 16  | -  | 113 | 78  | 2.09      | 1.218     | <b>Not Valid</b> |
| WP4 | All staff are constantly educated and trained by the bank on nutritional matters | -  | -   | 4  | 59  | 166 | 1.29      | .493      | <b>Not Valid</b> |
| WP5 | Staff are usually vaccinated against diseases                                    | -  | -   | -  | 200 | 29  | 1.87      | .333      | <b>Not Valid</b> |
| WP6 | Smoking cessation programs are usually organized by my bank for staff            | -  | -   | 2  | 196 | 31  | 1.87      | .359      | <b>Not Valid</b> |
| WP7 | Staff are always sent for medical checkup on a regular basis                     | 41 | 19  | 22 | -   | 147 | 2.16      | 1.633     | <b>Not Valid</b> |
| WP8 | Preventative health screenings are constantly done among all staff in my bank    | 7  | -   | 8  | 118 | 96  | 1.71      | .804      | <b>Not Valid</b> |
| WP9 | My bank register all its staff for fitness classes                               | -  | -   | -  | 151 | 78  | 1.66      | .475      | <b>Not Valid</b> |

|      |  |   |   |   |    |     |      |      |                  |
|------|--|---|---|---|----|-----|------|------|------------------|
| WP10 | Meditation breaks are granted to all staff | - | - | - | 49 | 180 | 1.21 | .411 | <b>Not Valid</b> |
|------|--|---|---|---|----|-----|------|------|------------------|

Researcher's Computation (2021)

Table 8 reveals information on the wellness programs practiced in their banks. As displayed in the Table, the respondents only agreed that health risk assessments are usually organized by their banks for them ( $\bar{X} = 4.23$ ). However, the respondents disagreed that their banks run stress reduction programs for them ( $\bar{X} = 1.29$ ); their banks usually organize exercise programs and activities for them ( $\bar{X} = 2.09$ ); all staff are constantly educated and trained by their banks on nutritional matters ( $\bar{X} = 1.29$ ); staff are usually vaccinated against diseases ( $\bar{X} = 1.87$ ); smoking cessation programs are usually organized by their banks for staff ( $\bar{X} = 1.87$ ); staff are always sent for medical checkup on a regular basis ( $\bar{X} = 2.16$ ); preventive health screenings are constantly done among them ( $\bar{X} = 1.71$ ); their banks register them for fitness classes ( $\bar{X} = 1.66$ ); and that meditation breaks are granted to them ( $\bar{X} = 1.21$ ). This analysis implies that the extent to which wellness programs are practiced in commercial banks is low.

Table 6

*Descriptive Statistics on Employee Performance*

| S/N | Statements on Work Performance                                  | Alw | Oft | Som | Sel | Neu | $\bar{X}$ | Std. Dev. | Remark       |
|-----|---|-----|-----|-----|-----|-----|-----------|-----------|--------------|
| TP1 | I managed to plan my work so that it was done on time           | -   | 199 | 24  | 6   | -   | 3.84      | .431      | <b>Valid</b> |
| TP2 | My planning was optimal.  | 113 | -   | 78  | 38  | -   | 3.82      | 1.213     | <b>Valid</b> |
| TP3 | I kept in mind the results that I had to achieve in my work     | 73  | 62  | 64  | 30  | -   | 3.78      | 1.038     | <b>Valid</b> |
| TP4 | I was able to separate main issues from side issues at work     | 67  | 83  | 18  | 58  | 3   | 3.67      | 1.182     | <b>Valid</b> |
| TP5 | I knew how to set the right work priorities                     | 69  | 72  | 47  | 30  | 11  | 3.69      | 1.172     | <b>Valid</b> |
| TP6 | I was able to perform my work well with minimal time and effort | 55  | 111 | 53  | -   | 10  | 3.88      | .924      | <b>Valid</b> |
| TP7 | Collaboration with others was very productive                   | 37  | 99  | 24  | 61  | 8   | 3.42      | 1.147     | <b>Valid</b> |
| CP1 | I started new tasks myself, when my old ones were finished      | 99  | 57  | 45  | 28  | -   | 3.99      | 1.060     | <b>Valid</b> |
| CP2 | I took on challenging work tasks, when available                | 33  | 163 | 33  | -   | -   | 4.00      | .538      | <b>Valid</b> |
| CP3 | I worked at keeping my job knowledge & skills up-to-date        | 96  | 85  | 44  | 2   | 2   | 4.18      | .833      | <b>Valid</b> |
| CP4 | I came up with creative solutions to new problems               | 9   | 73  | 145 | 2   | -   | 3.39      | .579      | <b>Valid</b> |
| CP5 | I did more than was expected of me                              | 24  | 75  | 115 | 15  | -   | 3.47      | .770      | <b>Valid</b> |
| CP6 | I actively looked for ways to improve my work performance       | 56  | 57  | 69  | 47  | -   | 3.53      | 1.074     | <b>Valid</b> |
| CP7 | I knew how to solve difficult situations and setbacks quickly   | 22  | 77  | 115 | 15  | -   | 3.46      | .758      | <b>Valid</b> |

Researcher's Computation (2021)

Table 9 reveals information regarding the extent of respondents' job performance for a period of three months. All the statements raised are considered valid as the mean score for each item exceeds the criterion mean of 3.00. This analysis indicates that the performance rating for the bank employees under study is high for the stated period.

### Testing of the Hypotheses

The hypotheses formulated during the course of this study are tested in this section and the results are presented in Tables 10, 11, 12, and 13. The Pearson's Product Moment Correlation Coefficient was employed.

Table 7

#### *Work Leave Initiatives of Commercial Banks and their Employees' Performance*

| Variables              | N   | $\bar{X}$ | S.D.    | $r$  | A    | Remark          | Decision        |
|------------------------|-----|-----------|---------|------|------|-----------------|-----------------|
| Work Leave Initiatives | 229 | 18.5721   | 2.04345 | .112 | .105 | Not Significant | Accept $H_{01}$ |
| Employee Performance   |     | 52.1266   | 3.85671 |      |      |                 |                 |

SPSS Output (v.23)

Table 10 shows the Pearson correlation result on the relationship between work leave initiatives and employee performance in commercial banks. The result shows that the correlation coefficient,  $r$ , is .112 while the significant level ( $\alpha$ ) is .105 which is higher than the alpha level of .05. Therefore, the null hypothesis stating there is no statistically significant correlation between work leave initiatives of commercial banks and their employees' performance is accepted. This implies that, an increase in work leave initiatives in commercial banks may not lead to a corresponding increase in their employees' performance.

Table 8

#### *Informal Support Practice and Employees' Performance in Commercial Banks*

| Variables            | N   | $\bar{X}$ | S.D.    | $r$  | A   | Remark          | Decision        |
|----------------------|-----|-----------|---------|------|-----|-----------------|-----------------|
| Informal Support     | 229 | 34.8865   | 4.64487 | .364 | .06 | Not Significant | Accept $H_{02}$ |
| Employee Performance |     | 52.1266   | 3.85671 |      |     |                 |                 |

SPSS Output (v.23)

Table 11 shows the Pearson correlation result on the relationship between informal support practice in commercial banks and their employees' performance. The result shows that the correlation coefficient,  $r$ , is .364 while the significant level ( $\alpha$ ) is .06 which is higher than the alpha level of .05. This indicates a moderate relationship exists between the two variables; although it is not statistically significant. Thus, the null hypothesis stating there is no statistically significant correlation between informal support practice and employees' performance in commercial banks is accepted. This implies that, an increase in informal support received among employees in commercial banks may not lead to a corresponding increase in their job performance.

Table 9

#### *Flexible Work Arrangement and Employees' Performance in Commercial Banks*

| Variables                 | N   | $\bar{X}$ | S.D.    | $r$  | $\alpha$ | Remark      | Decision        |
|---------------------------|-----|-----------|---------|------|----------|-------------|-----------------|
| Flexible Work Arrangement | 229 | 22.9345   | 3.37952 | .776 | -.02     | Significant | Reject $H_{03}$ |
| Employee Performance      |     | 52.1266   | 3.85671 |      |          |             |                 |

SPSS Output (v.23)

Table 12 shows the Pearson correlation result on the relationship between flexible work arrangements in commercial banks and their employees' performance. The result shows that the correlation coefficient,  $r$ , is .776 indicating a very strong correlation between the variables of interaction while the significant level ( $\alpha$ ) is -.02 which is lower than the alpha level of .05. This indicates that a statistically significant negative correlation exists between flexible work

arrangements in commercial banks and their employees' performance. Thus, the null hypothesis is rejected. This implies that, an increase in the practice of flexible work arrangements in commercial banks may lead to a corresponding increase in the employees' performance.

Table 10

*Wellness Programs of Commercial Banks and their Employees' Performance*

| Variables            | N   | $\bar{X}$ | S.D.    | r    | A    | Remark      | Decision              |
|----------------------|-----|-----------|---------|------|------|-------------|-----------------------|
| Wellness Programs    | 229 | 19.3886   | 2.57724 | .505 | -.04 | Significant | Reject H <sub>0</sub> |
| Employee Performance |     | 52.1266   | 3.85671 |      |      |             |                       |

SPSS Output (v.23)

Table 13 shows the Pearson correlation result on the relationship between wellness programs organized by commercial banks and their employees' performance. The result shows that the correlation coefficient,  $r$ , is .505 indicating a strong correlation between the variables of interaction while the significant level ( $\alpha$ ) is -.04 which is lower than the alpha level of .05. This indicates that a statistically significant negative correlation exists between wellness programs in commercial banks and their employees' performance. Thus, the null hypothesis is rejected. This implies that, an increase in wellness programs organized by commercial banks may lead to a corresponding increase in the employees' performance.

**Discussion of the Findings**

This section discusses the findings of the study. The findings are been discussed drawing inferences from authors' views in the review of related literature and relating them to the researcher's findings from the study.

**Work Leave Initiatives and Employee Performance**

The result of this study showed that there exists no statistically significant correlation between work leave initiatives of commercial banks and their employees' performance as an increase in work leave initiatives may not lead to a corresponding increase in employees' performance. This finding is in disagreement with that by Ehiedu and Okorie, (2022), Obiageli, Uzochukwu and Ngozi (2015) that granting leaves especially the annual kind would go a long way in stimulating an employee's performance. It also negates the findings of Suhaimi and Seman (2019) that work-leave initiatives have not only made employees to be more productive in their job tasks, they have also resulted in more motivated employees that are highly efficient and render superb services.

**Informal Support Practice and Employees' Performance**

The result of the study revealed there is no statistically significant correlation between informal support practice and employees' performance in commercial banks simplying an increase in informal support received among employees may not lead to a corresponding increase in their job performance. This disagrees with the findings of Giao, Vuong and Tushar (2020) who found out that workplace social support could create a positive working environment for workers, in that, when they perceive that they work in a supportive working atmosphere, they are likely to have less job stress; and this lower level of job stress could lead to a result in creativity and remove boredom and mundanity, and even lead to higher job satisfaction and performance. This study's finding also contradicts those of Beavan and Ehrlich (2013) and Yuan-Duen, Chiu-Chuan, Min-Tzu and Chen-Fen (2017).

**Flexible Work Arrangements and Employees' Performance**

The result of this study showed that a statistically significant correlation exists between flexible work arrangements in commercial banks and employees' performance as an increase in flexible

working arrangements may lead to a corresponding increase in the employees' performance. This finding is in agreement with the assertion of Obiageli, Uzochukwu and Ngozi (2015) that implementing appropriate flexibility at the workplace especially in terms of working hours would greatly make the employees perform better. It also corroborates the findings of Keino and Kithae (2016) who found that being flexible with work hours positively influenced staffs' performance.

### **Wellness Programs and Employees' Performance**

This study found a statistically significant association between wellness programmes in commercial banks and employee performance, showing that increasing wellness initiatives may boost employee performance. This finding supports Marcolinand Abraham's (2012) claim that wellness initiatives don't impede daily work operations and can increase employees' job outcomes. Wellness programmes boost employee productivity, according to Kamau, Tuwai, and Kuria (2015). This study verified Waehrer, Miller, Hendrie, and Galvin's (2016) finding that assistance programmes such health evaluation schemes, illness preventative courses, and counselling programmes positively affect employees' physical, psychological, and emotional well-being, which affects their job outputs. This study corroborates those of Mungania, Waiganjo, and Kihoro (2016), Miller and Hariem (2019), and Odeloye, et al. (2020) showing wellness efforts at work boost employee self-confidence, workplace safety, company image, and job performance.

### **CONCLUSION AND RECOMMENDATIONS**

Maintaining a work-life balance means attending to an employee's physical, psychological, social, and economic demands. Work-life balance initiatives are viewed as a necessary by many firms to ensure that people perform well and don't burn out. Based on correlational analyses for the hypotheses, the researcher concludes there is no statistically significant link between two work-life balance characteristics (leave initiatives and informal assistance) and employee performance in commercial banks. Flexible work arrangements, wellness programmes, and employee performance in Nigerian commercial banks are statistically linked. The researcher recommends, based on the study's findings:

- (1) Adequate wellness schemes such as health insurance (HIS) should be set up by the management of commercial banks for every worker and little deductions be taken monthly from their remunerations in order to ensure that employees' health are constantly monitored and checkmated by them.
- (2) Since the recent Covid-19 pandemic has proven that workers can work from anywhere, the management of commercial banks should learn to be creative in introducing flexible practices with regards to employees' working arrangement.
- (3) Recognizing that informal support (either from supervisors or colleagues) enhances workers' job performance at the workplace, bank management should always explore all forms of support in order to maintain optimal output from the workers.

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