

**WORKLIFE BALANCE AND EMPLOYEE PERFORMANCE IN SELECTED
DEPOSIT MONEY BANKS IN BENIN CITY**

BY

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**DEPARTMENT OF HUMAN RESOURCES MANAGEMENT
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BENIN CITY**

FEBRUARY, 2025

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**A RESEARCH PROJECT SUBMITTED TO THE DEPARTMENT OF HUMAN
RESOURCE MANAGEMENT, FACULTY OF MANAGEMENT SCIENCES,
UNIVERSITY OF BENIN, BENIN CITY IN PARTIAL FULFILMENT OF THE
REQUIREMENT FOR THE AWARD OF BACHELOR OF SCIENCE (B.Sc)
DEGREE IN HUMAN RESOURCE MANAGEMENT**

FEBRUARY, 2025

DECLARATION

I declare that this project work is based on my study carried out by me in the department of Human Resource Management, faculty of management sciences, University of Benin under the Supervision of (Mrs.) Tuoyo .E. Agiren. all ideas and views are product of my personal research, effort and where the views of others were being expressed, they were duly acknowledge.

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CERTIFICATION

We, the Undersigned, certify that this research project was carried out by Onochie Ugochukwu Prince with Matriculation Number MGS2007837 in the Department of Human Resource Management. Faculty of Management Sciences, University of Benin, Benin City.

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Date

DEDICATION

First and foremost, I dedicate this project to God, whose wisdom, Grace and Guidance made this journey possible. To my Father (Late,Mr. Onochie Azuka Francis), whose legacy continues to inspire me. To my mother (Mrs. Onochie Ifeyinwa Augustina) for her endless love, support and encouragement. And to all construction professionals striving to balance work and family, may this work be a meaningful contribution

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ABSTRACT

This study examined the influence of work-life balance initiatives on employee performance in selected banking institutions in Benin City. Focusing on personal characteristics, family responsibilities, and leave policies as key work-life balance variables, the study aimed to assess their impact on employee performance. A total of 200 valid responses were collected from employees out of a potential sample size of 268. The study adopted a quantitative research methodology, utilizing descriptive statistics (frequency, mean, and percentage) and inferential statistics (regression analysis) for data analysis. The findings revealed that personal characteristics significantly influence employee performance ($B = 0.362, p < 0.001$), while family responsibilities showed no significant effect ($B = 0.024, p = 0.705$). Additionally, leave policies were found to have a significant positive impact on employee performance ($B = 0.204, p = 0.040$). Based on these findings, the study recommends the implementation of tailored employee development programs that consider individual characteristics, the introduction of flexible work arrangements to support work-life balance, and the enhancement of leave policies to promote employee well-being and improve overall performance.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

The Nigerian deposit money bank sector is integral to the country's economic stability and growth, contributing about 3% to the national GDP, according to the Central Bank of Nigeria (CBN, 2022). With the sector's rapid expansion comes intense competition and high expectations for performance, often leading to challenging work environments for employees (Gololo, 2018). Bank employees in Nigeria typically face long working hours, demanding targets, and frequent overtime, which can adversely impact their well-being and productivity (Yunusa, Owoyemi & Atoyebi, 2024). Employee performance is a critical measure in this context, involving the effectiveness, efficiency, and alignment of employees' actions with organizational goals (Muttaqien, Rizki & Abrori, 2024). High performance in banking not only boosts customer satisfaction but also reduces operational costs, bolstering the competitive edge of banks in a tight market (Ali, Muhammad, Ali, Aziz & Ahmed, 2023). However, the stress associated with this high-pressure environment often results in burnout and high turnover, highlighting the need for solutions that support sustainable performance (Simkhada, Kayestha & Dhakal, 2024). This has sparked interest in examining work-life balance (WLB) initiatives as potential tools for improving employee outcomes.

Work-life balance (WLB) refers to the equilibrium between personal life and work responsibilities (Perreault & Power, 2023) and has evolved significantly in recent decades as a critical aspect of human resource practices. WLB gained attention in the 1980s and 1990s, largely due to the rise of dual-income households and a greater focus on employee well-being (Battur & Jayadatta, 2024). In Nigeria, the relevance of WLB has grown in recent years due to the adoption of global workplace standards, the increasing mental health awareness, and the shift towards more flexible work arrangements following the COVID-19 pandemic (Akunne & Nwadinobi, 2021). In high-stress environments like banking, work-life balance initiatives are particularly beneficial, as they contribute to reduced employee burnout, increased job satisfaction, and improved organizational commitment (Herawaty, Asmadi, Rahayu & Zahra, 2024). Studies indicate that employees with access to supportive WLB options tend to show higher productivity, loyalty, and resilience in the face of job demands (Ferreira & Gomes, 2023).

Work-life balance initiatives in the workplace can take various forms, including policies that address personal characteristics, family responsibilities, and leave entitlements (Chan & Tay, 2022). Personal characteristics such as age, career stage, and gender can affect employees' ability to manage work-life demands (Thrasher, Wynne, Baltes & Bramble, 2022). Family responsibilities, including childcare and eldercare obligations, are often significant factors that influence an employee's need for flexible work arrangements (Dong, 2023). Organizational policies like paid leave, maternity and paternity leave, and

flexible scheduling are instrumental in helping employees balance these competing demands (Adekoya, 2022). In deposit money banks, which is traditionally demanding, such WLB initiatives are becoming essential for maintaining employee morale and retention (Gabon, 2024). For instance, flexible working hours or remote work options enable employees to better manage personal responsibilities without sacrificing job performance.

Essentially, employees with access to supportive WLB policies tend to be more engaged, productive, and less likely to experience burnout, which contributes to better overall organizational performance (Das, Sahoo & Panda, 2024). In Nigerian banks, where job demands are high, WLB initiatives help to mitigate stress and enhance job satisfaction, which in turn positively affects task performance and promotes a healthier work environment (Wilson-Amadi, Okereke & Ofoegbu, 2024). For instance, flexible working arrangements, such as flextime or remote work, enable employees to manage personal responsibilities alongside professional obligations without diminishing their commitment or productivity (Loh & Cheng, 2024). As banks adopt such initiatives, they report improvements in employee morale, retention, and loyalty, which contribute to sustained productivity and competitive advantage (Ekpechi & Igwe, 2023). Thus, WLB initiatives are not only beneficial for individual employees but also instrumental in achieving organizational objectives. Against this backdrop, this study sought to examine the

influence of work-life balance initiatives on employee performance in selected deposit money firms in Benin City.

1.2 Statement of the Research Problem

The Nigerian deposit money banking sector has experienced heightened competition in recent years, driven by deregulation, globalization, and the rapid evolution of information technology (Enoruwa, Onwumere, Ibunor, Ehigie & Ezuem, 2023; Muhammad & Fitrianto, 2024). This competitive environment has increased employee turnover rates, with many banking professionals frequently switching employers in search of better work-life balance and career progression opportunities (Uzochukwu, Ifeoma & Obiora, 2023; Bamigboye & Abdulaziz, 2023). As a result, banks in Nigeria have adopted various strategies to retain their workforce and maintain customer patronage, which includes initiatives aimed at improving work-life balance (Ejimofofor & Ogundare, 2023). Examples of these strategies include flexible working hours, telecommuting options, and wellness programs (Nwibere, 2024). Major banks such as Zenith Bank and First Bank have implemented flexible leave policies and wellness programs to enhance employees' quality of life and reduce burnout (Ogomegbunam, 2023). Despite these interventions, research examining the impact of work-life balance initiatives on employee performance in Nigerian banking institutions remains limited. Additionally, the high pressure to meet performance targets in the banking sector often undermines the effectiveness of these work-life balance programs, contributing to persistent job dissatisfaction and attrition

rates among employees (Das, Sahoo & Panda, 2024), necessitating studies to examine how work life balance influence employee performance.

While several studies have explored the effects of work-life balance on employee retention and job satisfaction in various sectors, there is limited empirical evidence specifically in the banking industry. For example, Akpoyibo and Isaac (2021) researched on quality of work-life and employee job commitment: a study of selected mobile telecommunications firm in Delta state, Nigeria, and found a positive relationship between work-life balance and employee retention in the telecommunications sector, while Oloyede and Soyemi (2022) observed similar findings in the education sector. Likewise, studies by Ganiyu, Fields, Atiku and Derera (2020) and Ganiyu (2018) demonstrated that work-life balance initiatives significantly enhance employee satisfaction in the manufacturing industry. These studies consistently emphasize the beneficial impact of work-life balance on employee outcomes. However, they focus on industries outside of banking and often employ variables that differ from those of the present study, such as career development opportunities and workplace autonomy, rather than the specific variables under investigation here—personal characteristics, family responsibilities, and leave policies. Consequently, this research aims to fill these critical gaps by examining the relationship between work-life balance initiatives and employee performance within Nigeria's banking sector, providing new insights into how these factors can influence employee retention, satisfaction, and overall organizational performance in a highly competitive industry.

1.3 Research Questions

Arising from the above statement of the research problem, the following research questions are raised:

- i. How do personal characteristics influence employee performance in selected banking institutions in Benin City?
- ii. What is the effect of family responsibilities on employee performance in selected banking institutions in Benin City?
- iii. How do leave policies impact employee performance in selected banking institutions in Benin City?

1.4 Research Objectives

The broad objective of this study is to examine the influence of work-life balance initiatives on employee performance in selected banking institutions in Benin City. Specifically, this study sought to:

- i. examine the influence of personal characteristics on employee performance in selected banking institutions in Benin City;
- ii. assess the effect of family responsibilities on employee performance in selected banking institutions in Benin City; and

- iii. determine the impact of leave policies on employee performance in selected banking institutions in Benin City.

1.5 Research Hypotheses

The following research hypotheses stated in the null form shall be tested:

- i. Personal characteristics have no significant influence on employee performance in selected banking institutions in Benin City.
- ii. Family responsibilities have no significant effect on employee performance in selected banking institutions in Benin City.
- iii. Leave policies have no significant impact on employee performance in selected banking institutions in Benin City.

1.6 Scope of the Study

The aim of this research is to examine the influence of work-life balance initiatives on employee performance in selected banking institutions. The study is restricted to employees in the tier 1 banks of Nigeria which are known for their extensive networks, large customer base, and significant impact on the financial sector. These tier 1 banks include First Bank of Nigeria Limited (FBN), Guaranty Trust Bank (GTBank), United Bank for Africa (UBA), Zenith Bank Plc, Access Bank Plc, and Ecobank Nigeria. This study is geographically confined branches of these bank in Benin City, Edo State. The study will explore the relationship between the independent variables (personal

characteristics, family responsibilities, and leave policies) on employee performance in selected banking institutions. The research focuses on the current year (2024) and employs primary data collected through questionnaires.

1.7 Significance of the Study

This research study holds significant value for various stakeholders, including employees, management, policymakers, and scholars.

Employees: This study highlights the importance of work-life balance initiatives and their potential to improve job satisfaction, reduce stress, and enhance productivity. Understanding how different policies, such as flexible working hours, leave policies, and support for family responsibilities, can positively affect their performance enables employees to advocate for a healthier work environment. Additionally, the findings could empower employees to make informed choices about which organizations prioritize employee well-being, contributing to better personal and professional outcomes.

Management: For management of banking institutions, the research provides insights into how work-life balance initiatives can be leveraged to improve employee performance and organizational efficiency. In a high-stress industry like banking, high turnover and employee burnout are common challenges. By understanding the direct impact of work-life balance on performance, management can make data-driven decisions about implementing supportive policies that reduce absenteeism, enhance morale, and increase retention rates. Ultimately, investing in such initiatives can improve the bank's competitiveness and operational effectiveness.

Policymakers: This study offers evidence-based guidance on the value of work-life balance policies within the Nigerian banking sector. The research could help shape future policies and regulations that promote fair and supportive working conditions, especially in demanding industries. Policymakers can use the findings to establish industry standards for work-life balance initiatives, ensuring that employees' well-being is prioritized, which, in turn, supports national productivity and economic stability.

Scholars and Researchers: This study contributes to the existing body of knowledge on work-life balance and employee performance in a non-Western context, specifically within Nigeria's banking sector. It opens up further avenues for comparative studies across different sectors or countries, enriching global research on the subject. Scholars can use the findings to build theoretical frameworks or conduct meta-analyses on the influence of work-life balance initiatives, helping to expand understanding in organizational psychology and human resource management fields.

1.8 Limitation of the Study

As with many empirical investigations, this research is not without its limitations, particularly in the data collection process. One significant challenge anticipated is achieving a sufficiently high response rate, as some participants may be hesitant to fully engage with the research, leading to incomplete responses or outright refusal to participate. Additionally, logistical issues, such as lost, misplaced, or damaged questionnaires, could further reduce the volume and quality of the data collected, which may, in turn, limit the study's scope and depth. These challenges could hinder the

comprehensiveness of the results and affect the overall validity of the findings. To mitigate these potential setbacks, a number of strategies will be employed. These include consistent follow-up with participants to encourage response, offering detailed and easy-to-understand instructions for filling out the questionnaires, and ensuring complete anonymity to alleviate any concerns about privacy. These efforts aim to improve response rates, enhance the accuracy of the data, and bolster the reliability and generalizability of the study's outcomes.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter focuses on the review of literature relevant to this study. This chapter is in four major sections, including conceptual review, theoretical review, empirical review, and conceptual framework.

2.2 Conceptual Review

2.2.1 Employee Performance

Employee performance is a critical construct in organizational research, often characterized by an employee's ability to fulfill their job responsibilities effectively and contribute to the organization's objectives. Various scholars have conceptualized employee performance through distinct lenses. For instance, Curral and Gomes (2023) defined employee performance as the measurable outcome of an individual's efficiency and productivity in achieving job-specific objectives. Conversely, Latham (2023) emphasized it as the extent to which an employee meets role expectations, aligning individual competencies with organizational goals. Similarly, Carpini, Parker and Griffin (2017) integrated both perspectives, viewing employee performance as the harmonious interaction of individual skills, task-specific outcomes, and organizational alignment. Collectively, these conceptualizations reinforce that employee performance is

multidimensional, encompassing technical proficiency, goal accomplishment, and adaptability to organizational demands.

The components of employee performance extend beyond mere task execution to include elements such as task performance, contextual performance, and adaptive performance. Task performance entails the direct execution of job-specific roles and responsibilities, as noted by Curral and Gomes (2023). Contextual performance, on the other hand, reflects employees' discretionary behaviors, such as teamwork and proactive problem-solving, which support organizational culture and effectiveness, according to Pareke, Suryosukmono, Hayadi and Nasution (2024). Moreover, adaptive performance, as articulated by Huntsman, Greer, Murphy and Haynes (2021), refers to an employee's ability to adjust to dynamic work environments, demonstrating innovation and resilience. These elements are interconnected, with contextual and adaptive performance often reinforcing task-related outcomes. For example, an employee who proactively identifies operational inefficiencies (contextual performance) or adapts to technological advancements (adaptive performance) contributes to enhanced task performance. Consequently, a comprehensive view of employee performance necessitates an integrated assessment of these components to fully understand their interrelations and implications.

High-performing employees are essential for driving organizational productivity, fostering innovation, and maintaining competitive advantage, as noted by Ulhaq and Febriansyah (2023). However, challenges such as inadequate work-life balance initiatives

often hinder optimal performance, resulting in decreased job satisfaction and employee turnover (Boamah, Hamadi, Havaei, Smith and Webb (2022). For example, in a study on deposit money banks, Odunlami and Oludipe (2021) found that poor employee performance due to work-related stress negatively impacted organizational profitability, customer satisfaction, and market positioning. Moreover, Borgia, Di Virgilio, La Torre and Khan (2022) observed that banks implementing robust employee support systems, such as flexible work schedules and wellness programs, experienced notable improvements in staff productivity and organizational outcomes. This highlights the importance of integrating employee well-being into performance strategies to address contextual challenges and enhance overall organizational effectiveness in Nigeria's banking sector.

2.2.2 Work Life Balance

Work-Life Balance (WLB) has emerged as a critical construct in organizational research, with scholars defining it in various ways to capture its essence. Khatri and Shukla (2024) described WLB as the equilibrium achieved when an individual's work and personal responsibilities are effectively integrated, preventing one from undermining the other. Similarly, Hasyim and Bakri (2025) emphasized WLB as the degree to which individuals can align their professional and personal priorities without excessive conflict, thus fostering satisfaction in both domains. Building on this, McKenna (2023) underscored the bidirectional nature of WLB, where success in one sphere (e.g., work) does not come at

the expense of the other (e.g., family). These definitions share a common foundation in the need for harmony and minimal role interference. Thus, WLB is best understood as a dynamic, context-specific state requiring organizations to facilitate supportive policies that enable employees to manage dual obligations effectively.

Empirical evidence suggests that effective WLB initiatives are directly linked to employee performance, particularly in Nigeria's banking sector, where long work hours and high-pressure environments are prevalent. Research by Nwokolo and Onuoha (2023) found that flexible work arrangements, such as remote work and adaptable schedules, significantly enhance job satisfaction and productivity among employees in deposit money banks. Furthermore, Kaur and Randhawa (2021) demonstrated that WLB programs reduce employee burnout and turnover intentions, fostering a more engaged and committed workforce. In line with these findings, Ogunbor (2021) observed that Nigerian banks implementing child-care support and leave policies reported an improvement in workforce efficiency compared to those without such measures. These studies collectively indicate that promoting WLB not only enhances individual well-being but also strengthens organizational outcomes by improving employee focus, reducing absenteeism, and driving performance metrics. Consequently, investing in WLB initiatives is crucial for achieving sustained employee productivity and organizational competitiveness in Nigeria's banking sector.

2.2.2.1 Personal Characteristics

Personal characteristics are critical in understanding work-life balance within the context of employee performance, particularly in deposit money banks. These characteristics refer to individual traits, demographic factors, and inherent personal attributes that influence an individual's ability to balance work and personal life. According to Viljoen (2022), personal characteristics include age, gender, marital status, and educational attainment, which shape individuals' attitudes and approaches to balancing competing work and non-work demands. Köse, Baykal, Köse, Çuhadar, Turgay and Kiroglu Bayat (2021) emphasizes that these traits directly affect employees' perceptions of role conflict and work-life satisfaction, identifying personality traits such as conscientiousness and emotional stability as pivotal to achieving a harmonious balance. Ugwu, Eze and Idemudia (2024) underscores the influence of cultural values and socio-economic status, asserting that personal characteristics mediate how individuals prioritize responsibilities and allocate time between work and personal domains. The definitions provided reveal a consensus that personal characteristics operate as both enablers and barriers, contingent on their alignment with workplace demands and personal expectations.

Empirical research highlights the implications of personal characteristics on work-life balance. Ljungkvist and Moore (2023) found that younger employees, particularly those under 35, reported higher levels of work-life conflict due to the high expectations associated with early career growth and societal pressures. Nwangwu and Nwangwu

(2023) observed that marital status significantly impacts work-life balance, with married employees in Nigerian deposit money banks experiencing heightened stress levels due to dual responsibilities at home and in the workplace. Tahir (2024) reported that educational attainment positively correlates with employees' ability to navigate work-life challenges, as higher education levels often equip individuals with problem-solving and time management skills. Gender dynamics are also relevant, with Nwagbara (2021) noting that female employees encounter greater challenges in achieving work-life balance due to traditional gender roles in Nigeria, which often place disproportionate household responsibilities on women. These studies illustrate the multifaceted impact of personal characteristics on work-life balance, reinforcing their significance in addressing employee performance and well-being within Nigeria's banking industry.

2.2.2.2 Family Responsibilities

Family responsibilities, within the context of work-life balance, have been extensively defined in recent literature as the caregiving and household-related obligations that employees must fulfill outside of their professional roles. For instance, Henry (2024) described family responsibilities as encompassing a range of caregiving roles, including childcare, eldercare, and other domestic duties that often compete for an employee's time and attention. Similarly, Wahlström Henriksson and Goedecke (2021) emphasized that family responsibilities extend beyond nuclear family caregiving to include broader kinship obligations, particularly in collectivist societies like Nigeria, where extended

family ties are culturally significant. Furthermore, Fapohunda (2014) highlighted that family responsibilities are multidimensional and dynamic, influenced by factors such as marital status, number of dependents, and socio-cultural expectations. This conceptualization provides a foundation for understanding how these responsibilities intersect with organizational contexts, particularly in environments like deposit money banks, where high job demands often exacerbate the challenges of balancing family and work obligations.

Empirically, family responsibilities significantly impact employee performance, especially in Nigeria, where societal norms and inadequate institutional support systems heighten the burden on working individuals. For example, Ogundoro (2019) found that employees with extensive family responsibilities often experience reduced productivity due to fatigue and divided attention, which is exacerbated by the lack of flexible work arrangements in many Nigerian deposit money banks. Similarly, Wade (2023) demonstrated that family-related stress leads to higher absenteeism rates and lower job satisfaction, directly affecting organizational performance. Moreover, Okunade, Adediran, Balogun, Maduka, Adegoke and Daraojimba (2023) highlighted that the gendered nature of family responsibilities in Nigeria disproportionately affects women, limiting their career progression and contributions to organizational goals. These findings suggest that organizations must implement robust work-life balance initiatives, such as flexible working hours and childcare support, to mitigate the adverse effects of family

responsibilities on employee performance. The interplay between family responsibilities and workplace outcomes highlights the necessity for tailored interventions that address both organizational and socio-cultural dimensions of work-life balance.

2.2.2.3 Leave Policies

Leave policies are structured frameworks within organizational contexts that define the terms under which employees can take time off from work for personal or professional reasons. These policies are widely recognized as critical components of work-life balance initiatives. For instance, Solihu, Iyobhebhe and Sam (2023) describes leave policies as organizational provisions granting employees the right to time away from their duties, ensuring that personal obligations and health needs are met without jeopardizing their employment. Similarly, Cvenkel (2021) emphasize that leave policies are foundational tools that promote employee well-being, enabling them to manage family responsibilities, health-related issues, or other personal commitments. Furthering this perspective, Khateeb (2021) define leave policies as systematic organizational strategies designed to provide flexibility while maintaining workforce efficiency and morale. Commonalities across these definitions highlight the centrality of leave policies in fostering a balance between personal needs and professional obligations, ensuring that employee welfare aligns with organizational goals. These interpretations collectively suggest that leave policies not only serve as an operational guideline but also as a critical instrument for promoting employee satisfaction and retention.

Research by Ojo (2016) found that employees in deposit money banks with well-structured leave policies demonstrated a higher productivity rate compared to those without such policies, primarily due to reduced burnout and enhanced job satisfaction. In the same vein, Kwasu (2024) observed that the implementation of paid maternity and paternity leave policies resulted in better morale among employees, leading to improved customer service delivery and overall organizational performance. Similarly, Kabui (2023) highlight that flexible leave arrangements, such as annual and sick leave, are instrumental in mitigating stress and improving employee focus, ultimately contributing to higher financial outcomes for banks. These studies collectively affirm that leave policies are not merely administrative provisions but are pivotal in driving employee commitment, reducing turnover rates, and enhancing the overall performance of deposit money banks in Nigeria.

2.3 Conceptual Framework

The conceptual framework of the study which links the independent variables (personal characteristics, family responsibilities, and leave policies) to the dependent variable (employee performance) is presented in Figure 2.1 below.

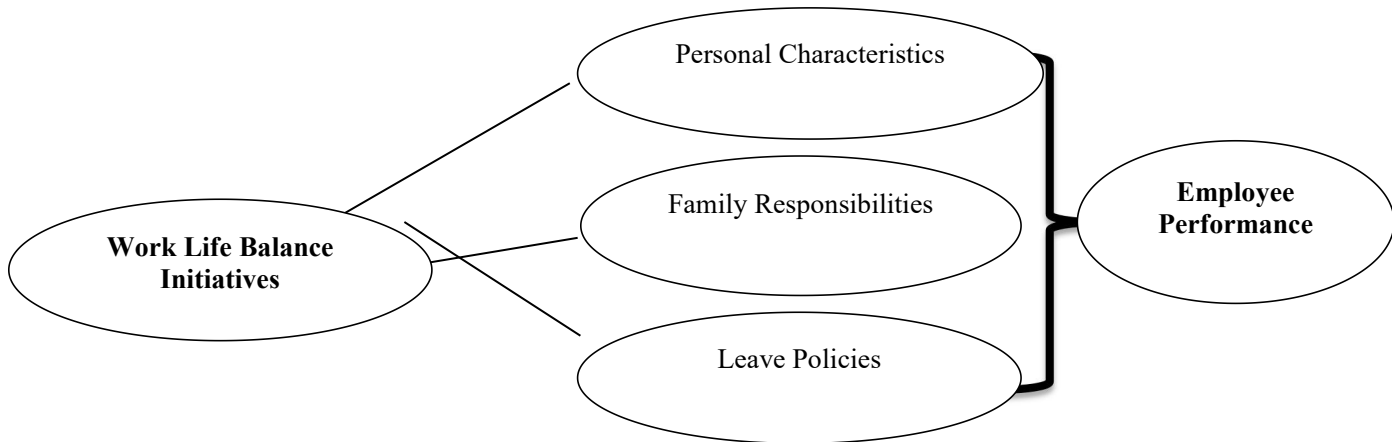


Figure 2.1: Conceptual Framework (Author's construction, 2025)

2.4 Theoretical Review

2.4.1 The Spillover Theory

The spillover theory, conceptualized by Clark and Farmer (1998), serves as a foundational framework for understanding the interconnectedness of work and personal life domains. The theory posits that experiences, emotions, and behaviors in one domain (work or personal life) can transfer into another domain, resulting in either positive or negative spillover effects. Clark and Farmer (1998) emphasized that the boundaries

between work and personal life are permeable, such that satisfaction or stress in one sphere affects engagement and functionality in the other. In organizational studies, particularly in the context of the financial sector, this theory provides insights into the interplay of work-life balance and employee performance. Employees in deposit money banks are subjected to high-intensity roles, making the application of spillover theory vital for addressing challenges and opportunities tied to employee well-being and performance (Rasool, Wang, Zhang, & Samma, 2019).

The spillover theory delineates how work and personal life experiences transfer across domains, either as positive spillovers, which enhance satisfaction and performance, or as negative spillovers, which create conflict and stress. Positive spillover occurs when fulfillment in one domain enhances outcomes in the other (Greenhaus & Powell, 2006). For example, workplace flexibility and supportive cultures have been identified as enablers of positive spillover (Beigi, Shirmohammadi, & Stewart, 2018). In contrast, negative spillover results when stress or dissatisfaction in one domain hinders functioning in another (Michel, Kotrba, Mitchelson, Clark, & Baltes, 2011). Hammer, Kossek, Yragui, Bodner, and Hanson (2009) found that negative spillovers are mitigated when family-supportive supervisory behaviors are institutionalized. Zhang, Griffeth, and Fried (2012) argued that individual coping strategies moderate the spillover effects, underscoring personal agency. On the other hand, Haar, Russo, Suñe, and Ollier-Malaterre (2014) critiqued the theory's limited capacity to address cultural nuances in

work-life balance. Kossek, Baltes, and Matthews (2011) proposed a broader organizational responsibility in regulating spillovers through policy interventions. Despite these criticisms, the theory remains integral to understanding the dual-directional flow between work and personal life.

In deposit money banks, the spillover theory explains how work-life balance affects employee performance. These institutions are characterized by high-pressure environments, with long hours and stringent targets, often leading to negative spillovers that impair employees' well-being and productivity (Rasool et al., 2019). However, positive spillovers are possible through initiatives such as flexible work schedules, mental health programs, and workload management. Such policies can improve employee satisfaction and engagement (Kossek et al., 2011). Furthermore, the theory's applicability to this research topic highlights the significance of mitigating negative spillovers while fostering positive ones to optimize employee performance. In the banking sector, where the quality of employee performance directly influences financial outcomes and customer satisfaction, leveraging spillover theory provides a pathway for organizations to enhance both employee well-being and organizational success.

2.4.2 The Compensation Theory

The compensation theory, introduced by Sigmund Freud in his psychoanalytic exploration of human behavior, asserts that individuals compensate for deficiencies or limitations in one area of life by excelling or redirecting energy into another. This framework has since been adapted across various disciplines, including organizational behavior and human resource management, to explain how employees attempt to balance conflicting demands between personal and professional domains (Freud, 1930; Pradhan, Jena, & Kumari, 2016). Work-life balance, defined as the equilibrium between an individual's personal and professional responsibilities, is a key area of focus in contemporary organizational studies due to its profound implications for employee performance (Greenhaus & Allen, 2016). The compensation theory posits that when one domain is under strain, individuals often channel their efforts into the other domain to maintain overall stability (McMillan, Morris, & Atchley, 2016). For instance, an employee facing challenges at work may prioritize personal life to offset professional stress or vice versa, demonstrating the compensatory mechanism at play.

The compensation theory highlights how employees strive to counterbalance deficits in work or life domains, making it particularly relevant in explaining the dynamics of work-life balance and its impact on performance. Freud (1930) argued that this compensatory behavior stems from an inherent psychological need to maintain self-esteem and well-being. This concept has been expanded by researchers such as Greenhaus and Powell (2017), who emphasized the role of resource redistribution between personal and

professional spheres. According to Bakker and Demerouti (2018), this redistribution is guided by the conservation of resources theory, wherein employees aim to minimize stress by reallocating physical, emotional, and temporal resources. Moreover, Byron (2017) contended that the compensatory process is influenced by organizational factors, such as job flexibility and workload, which either hinder or enable work-life integration. Several studies have also critiqued the theory's prescriptive nature, arguing that it oversimplifies the interplay of work-life domains by assuming individuals possess sufficient resources to redistribute in the first place (Clark, 2017; Haar, Russo, Suñe, & Ollier-Malaterre, 2019). These critiques underscore the variability in compensation patterns, which may be shaped by individual, cultural, and organizational factors.

In the context of deposit money banks, the relevance of the compensation theory becomes evident when evaluating how work-life balance influences employee performance. Employees in these institutions often face high job demands, including extended work hours, strict regulatory compliance requirements, and customer service expectations, which can disrupt personal life (Hassan, Akram, & Naz, 2019). The compensation theory suggests that employees may attempt to manage these pressures by enhancing their focus on personal relationships or leisure activities to mitigate workplace stress, thereby preventing burnout and maintaining overall productivity (Zhang, Griffeth, & Fried, 2017). However, the success of this compensatory mechanism depends on organizational policies such as flexible work arrangements, leave policies, and support systems, which

either facilitate or constrain employees' ability to balance competing demands (Kumari, 2019; Lu, Cooper, & Lin, 2016). Therefore, understanding the compensation theory allows organizations to design interventions that promote work-life balance, thereby enhancing employee performance and organizational outcomes.

2.4.3 Work-Border Theory

The work-border theory, developed by Clark (2000), provides a framework for understanding how individuals navigate and manage their professional and personal lives by drawing boundaries between these spheres. Clark (2000) postulated that individuals aim to achieve work-life balance by transitioning between work and non-work domains through the negotiation of boundaries. The theory highlights the fluidity of these borders, which can be influenced by contextual factors such as organizational policies, individual agency, and socio-economic conditions. Initially conceptualized to address the growing conflict between work and personal life, this theory emphasizes that the flexibility or rigidity of these borders determines how well individuals integrate or segment their roles, thereby impacting their psychological well-being and overall productivity. The theory has gained prominence in work-life balance research, particularly in dynamic and high-pressure industries, such as deposit money banks, where employees often face significant challenges in reconciling professional and personal demands.

Critically evaluating the work-border theory reveals its nuanced approach to understanding the complexities of work-life balance. According to Allen, French, Dumani, and Shockley (2015), the permeability of boundaries plays a crucial role in employees' ability to balance competing priorities. Similarly, Kossek, Ruderman, Braddy, and Hannum (2016) emphasized the role of organizational support in shaping employees' capacity to establish boundaries, arguing that flexible work arrangements significantly enhance boundary management. Researchers such as Matthews, Winkel, and Wayne (2018) have highlighted how boundary management impacts job satisfaction and employee performance. Clark's theory is also corroborated by findings from Eby, Casper, Lockwood, Bordeaux, and Brinley (2015), who discussed how individual differences, such as resilience and adaptability, interact with boundary permeability. Additionally, Kreiner, Hollensbe, and Sheep (2019) provided evidence that employees in high-stress environments, such as banking, benefit from active boundary management strategies, which reduce role conflict. Contrarily, research by Greenhaus and Allen (2017) suggested that overly rigid boundaries might inhibit innovation and collaboration. Moreover, Shockley, Shen, DeNunzio, Arvan, and Knudsen (2017) illustrated how technological advancements challenge traditional boundaries, further complicating employees' attempts to balance their roles. Thus, the work-border theory is both robust and adaptive, offering a comprehensive framework for analyzing how employees manage their work-life interface amid evolving workplace realities.

The relevance of the work-border theory to the study of work-life balance and employee performance in deposit money banks is profound. Employees in this sector often experience high work demands, including long hours and stringent performance targets, which necessitate effective boundary management (Kossek et al., 2016). The theory provides insights into how flexible work arrangements, such as telecommuting or staggered shifts, can enhance employee performance by reducing role conflict and stress (Allen et al., 2015). Furthermore, it underscores the importance of organizational culture in fostering work-life balance, as supportive environments can help employees manage borders more effectively (Kreiner et al., 2019). The dynamic nature of boundary management also aligns with the technological advancements prevalent in banking, which blur the line between work and personal life (Shockley et al., 2017).

2.5 Theoretical Framework

The work-border theory, as proposed by Clark (2000), serves as an appropriate theoretical framework for this study. This theory provides a structured lens for understanding how employees negotiate the boundaries between their work and personal lives, a challenge that is particularly pronounced in high-demand industries like banking. Clark's (2000) framework emphasizes that individuals create and maintain boundaries to manage role demands, and the flexibility or permeability of these borders significantly impacts their ability to balance competing priorities. In the context of deposit money banks, where employees are often exposed to high workloads, strict deadlines, and

extended working hours, the theory offers a robust foundation for examining how boundary management affects employee well-being, job satisfaction, and performance outcomes. By applying this theory, the study can evaluate how organizational interventions—such as flexible work arrangements, support systems, and technological resources—can enable employees to navigate these boundaries more effectively, thereby enhancing their productivity and reducing role conflict. Moreover, the dynamic nature of boundary management aligns with the banking sector's evolving work environment, making the work-border theory a justified and relevant framework for this research.

2.6 Empirical Review

Ogomegbunam (2023) conducted a study investigating the relationship between work-life balance practices and employee performance within selected commercial banks in Delta and Bayelsa States, Nigeria. Utilizing a correlational survey research design, the study sampled 323 employees from seven commercial banks operating in Delta and Bayelsa States. Data were collected through a self-structured questionnaire, with 229 valid responses analyzed. Descriptive statistics, including percentages, mean, standard deviation, and Pearson correlation analysis, were employed. Findings indicated that work leave initiatives such as maternity, marriage, annual, and sick leave were actively practiced. Employees reported high levels of informal workplace support but low adoption of flexible work arrangements and wellness programs. Hypothesis testing revealed no significant correlation between work leave initiatives, informal support

practices, and employee performance. However, a statistically significant relationship was established between flexible work arrangements, wellness programs, and employee performance, highlighting the importance of these practices in enhancing productivity.

Madogwhe and Omogero (2023) explored the impact of work-life balance on employee performance in the College of Education, Warri, Delta State. The study emphasized the critical role of work-life balance in achieving organizational objectives and enhancing performance. Using a survey method, data were collected from 135 purposively selected staff members through a self-structured questionnaire. Hypotheses were tested using regression and correlation analyses. The results showed a significant positive relationship between leave policies, flexible work schedules (flexi-time), ICT utilization, and employee performance. These findings underscored the importance of adopting these practices to improve employee satisfaction and performance.

Okeke, Osuachala, and Umeakuana (2022) examined the influence of work-life balance on female employees' performance in deposit money banks in Anambra State. The study focused on variables such as leave policies, flexible scheduling, employee assistance, and work environment. With a population of 953 female employees across selected banks, the entire population was used as the sample size. Data collection methods included validated research instruments tested for reliability with a Cronbach alpha coefficient of 0.88. Hypotheses were analyzed using simple regression at a 0.05 level of significance. Results revealed that leave policies, flexible scheduling, employee assistance programs, and conducive work environments significantly and positively impacted female employees'

performance. The study concluded that work-life balance practices are crucial for enhancing female employee productivity in deposit money banks.

Ajirowo, Abdulkareem, Rabi, and Yusuf (2022) analyzed the effects of work-life balance on health workers' performance in the University of Ilorin Teaching Hospital (UITH), Kwara State. Drawing from an accessible population of 1,534 health workers, the study adopted a sample size of 306 as determined by Krejcie and Morgan's (1970) sample size table. Data were gathered using a close-ended questionnaire. The findings suggested that positive work-life balance, facilitated through flexible work schedules and an enabling work environment, contributed significantly to employee performance. Health workers with better work-life balance reported higher job satisfaction, engagement, and organizational commitment. The study identified flexible work time and a supportive work environment as essential factors for improving employee performance and satisfaction.

Prasetyaningtyas, Heryanto, Nurfauzi, and Tanjung (2021) examined the effects of working from home (WFH) on employee productivity in the banking sector within the Greater Jakarta Area. The study also investigated the mediating roles of work-life balance and job satisfaction. A sample of 234 respondents with WFH experience during the COVID-19 pandemic was surveyed using questionnaires. Findings indicated that WFH had a positive direct impact on overall productivity and that job satisfaction served as a mediating variable in this relationship. However, contrary to expectations, WFH

negatively affected work-life balance, suggesting that remote work introduced challenges in maintaining personal and professional boundaries.

Preena (2021) analyzed the relationship between work-life balance and employee performance in a leading shipping company in Sri Lanka. Data were collected through a self-administered questionnaire from a sample of 84 employees, selected via a convenience sampling method. The study employed both descriptive and inferential statistical techniques, including regression analysis, using SPSS software. Results revealed a strong positive correlation between work-life balance and employee performance. Regression analysis further confirmed that work-life balance had a significant impact on employee performance, highlighting its relevance to organizational success.

Anita, Abdillah, Wu, Sapthiarsyah, and Sari (2020) investigated the impact of work-life balance and affective commitment on the job performance of married female employees in the Indonesian banking sector. Data were collected through questionnaire surveys and analyzed using structural equation modeling and partial least square techniques. Findings showed that work-life balance significantly influenced job performance, emphasizing the importance of balancing personal and professional roles. The study also identified affective commitment as a moderating variable, enhancing the positive impact of work-life balance on job performance.

Muzaeni, Bhebhe, Matowanyika, and Sifile (2020) assessed the relationship between work-life balance and employee performance in the banking sector in Zimbabwe. The

study focused on four dimensions of work-life balance: flexible working hours, leave entitlements, technology-oriented work systems, and job-sharing programs. Using 367 completed questionnaires, data were analyzed through multiple linear regression. Results demonstrated that all four dimensions of work-life balance had a significant positive impact on employee performance. The study concluded that implementing work-life balance initiatives, such as technology-driven systems and job-sharing options, is vital for improving employee productivity.

Suhaimi and Seman (2019) explored the relationship between work-life balance practices and employee job performance in the banking sector in Klang Valley, Malaysia. The study focused on specific practices, including flexible working options, employee assistance programs, and leave initiatives. Data were collected through online surveys administered to 100 employees and analyzed using Pearson correlation. The findings supported the hypothesis that work-life balance practices positively influenced employee job performance, reinforcing the significance of these initiatives in enhancing workplace outcomes.

Mmakwe and Ukoha (2018) examined the relationship between work-life balance and employee performance in the banking sector in Port Harcourt, Nigeria. The study surveyed 400 employees from five commercial banks using a structured questionnaire, with a response rate of 75%, amounting to 301 valid responses. Spearman rank-order correlation was used to analyze the data. Findings indicated a strong positive correlation between work-life balance dimensions and employee performance. The study concluded

that effective implementation of work-life balance measures, such as flexible schedules and leave policies, significantly enhances employee productivity and overall organizational performance.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter outlines the methodologies and processes employed for data collection and analysis. It encompasses the research design, target population, sampling methods, the definition and measurement of key variables, the development and description of the research instrument, an evaluation of the instrument's validity and reliability, the sources of data utilized, techniques for data analysis, and the specification of the analytical model.

3.2 Research Design

This research will employ a descriptive survey design, chosen for its suitability in gathering foundational information about the characteristics of the sampled population. This design is particularly effective in capturing essential data on the perspectives, opinions, attitudes, and behaviors of respondents, thereby facilitating a comprehensive understanding of the subject under investigation. According to Saunders et al. (2016), descriptive surveys are instrumental in obtaining factual insights and observable trends within a target group.

3.3 The Population of the study

The target population for this study consists of employees working in tier-1 banks located in Oredo and Ikpoba Okha Local Government Areas in Benin City, Edo State. These tier-

1 banks include First Bank of Nigeria, Guaranty Trust Bank, United Bank for Africa, Zenith Bank, Access Bank, and Ecobank. These banks were specifically chosen due to their substantial workforce size and their accessibility to the researcher, which facilitated the data collection process. According to information obtained by the researcher from the management of these banks, the total number of employees across all the selected tier-1 banks in Oredo and Ikpoba Okha Local Government Areas in Benin City is 815. A detailed breakdown of the population across the banks is provided in the table below.

Table 3.1: Population Distribution of the Study

S/NO	Tier 1 Banks	Number of Employees
1	First Bank of Nigeria	140
2	Guaranty Trust Bank	112
3	United Bank for Africa	156
4	Zenith Bank	168
5	Access Bank	125
6	Ecobank	114
Total number of Employees		815

Source: Management of Tier 1 Banks (2024)

3.4 Sample Size and Sampling Techniques

To get a sample size effective and efficient for the research study, the sample size determination formula by Taro Yammane (1967) will be used in determining the sample size:

$$n = \frac{N}{1 + N(e)^2}$$

In the formula above;

n is the required sample size from the population under study

N is the whole population that is under study

e is the precision or sampling error which is usually 0.05 for management sciences

Therefore;

$$n = \frac{815}{1 + 815(0.05)^2}$$

$$n = \frac{815}{1 + 815(0.0025)}$$

$$n = \frac{815}{1 + 2.0375}$$

$$n = \frac{815}{3.0375}$$

$$n = \underline{\underline{268}} \text{ (Rounded)}$$

However, to get the exact number of questionnaires to be distributed to employees of the various tier 1 banks, the following formula as proposed by Cochran (1977) will be adopted:

$$\text{Tier 1 bank} = \frac{P}{N} \times \frac{n}{1}$$

Where;

P = Tier 1 bank Population

N = total population

n = sample size

Therefore

$$\text{First Bank of Nigeria} = \frac{140}{815} \times \frac{268}{1} = \underline{\underline{46}}$$

$$\text{Guaranty Trust Bank} = \frac{112}{815} \times \frac{268}{1} = \underline{\underline{37}}$$

$$\text{United Bank for Africa} = \frac{156}{815} \times \frac{268}{1} = \underline{\underline{51}}$$

$$\text{Zenith Bank} = \frac{168}{815} \times \frac{268}{1} = \underline{\underline{55}}$$

$$\text{Access Bank} = \frac{125}{815} \times \frac{268}{1} = \underline{\underline{41}}$$

$$\text{Ecobank} = \frac{114}{815} \times \frac{268}{1} = \underline{\underline{38}}$$

The tier 1 banks distribution of the sample size is presented in the table below:

Table 3.2: Sample Distribution of the Study

S/NO	Tier 1 Banks	Number of Employees	Sample Size
1	First Bank of Nigeria	140	46
2	Guaranty Trust Bank	112	37
3	United Bank for Africa	156	51
4	Zenith Bank	168	55
5	Access Bank	125	41
6	Ecobank	114	38
Total number of Employees		815	268

Source: Author's Computation (2024)

Using the Taro Yamane formula to determine the sample size, the calculation resulted in a total of 268 respondents. To ensure fairness and equal representation, the study will utilize a simple random sampling method, which gives every individual in the population an equal opportunity to be chosen. Consequently, a total of 268 questionnaires will be

distributed among employees of the Tier 1 banks included in this research. The specific allocation of questionnaires to each bank is detailed in Table 3.2.

3.5 The Operationalization and Measurement of Variables

This research aimed to investigate the impact of work-life balance on the performance of employees within selected deposit money banks located in Benin City, Edo State. Specifically, the study examined the interplay between three key dimensions of work-life balance—namely, personal attributes, family obligations, and organizational leave policies—and their influence on employee performance in the chosen financial institutions in the region.

Table 3.3: Operationalization of Variables

S/N	Variables	Operational Definition	Measurement of the variables	Quantification of variables
Demographic Variables				
1	Gender	The state of being male or female	Two-point scale	Question 1
2	Marital status	A person's relationship status in terms of whether or not he or she forms a couple relationship with another person living in the same residence.	Three-point scale	Question 2
3	Age	The number of years counted from the birthday	Four-point scale	Question 3
4	Educational Level	Operationally educational level is defined as the level of the highest completed educational qualification of an individual.	Four point scale	Question 4
5	Income	The amount earned by respondents as income monthly	Four-point scale	Question 5
Dependent Variable				

6	Employee Performance	The extent to which employees of selected deposit money banks in Benin City effectively meet job-related goals, responsibilities, and expectations, as measured by productivity, quality of work, and task efficiency.	Likert-type point scale.	five	Question 6-10
Independent Variables					
7	Personal Characteristics	The individual attributes of bank employees, such as age, gender, marital status, educational level, and years of work experience, that influence their ability to achieve work-life balance and impact their job performance.	Likert-type point scale.	five	Question 11-15
8	Family Responsibilities	The obligations and duties of employees to care for dependents, manage household needs, and address family-related commitments that may influence their ability to balance work and personal life effectively.	Likert-type point scale.	five	Question 16-20
9	Leave Policies	The formal guidelines and provisions established by organizations to regulate employees' access to time off work for personal, family, health, or other needs, aimed at supporting work-life balance and overall performance.	Likert-type point scale.	five	Question 21- 25

Source: Author's Computation (2024)

3.6 The Research Instrument

The research instrument to be utilized for this study will be a structured questionnaire, specifically designed to gather relevant data. The questionnaire will be organized into two distinct sections. The first section will focus on capturing demographic details of the respondents, such as age, gender, and professional background. The second section will

feature a total of twenty (20) carefully crafted questions aligned with the research objectives, aimed at eliciting pertinent information from participants. The responses to the questions will follow a standardized 5-point Likert scale format, ranging from "Strongly Agree" (SA), "Agree" (A), "Undecided" (U), "Disagree" (D), to "Strongly Disagree" (SD). This structure is intended to facilitate the collection of quantitative data for analysis.

3.6.1 Reliability of the Instrument

Reliability refers to the degree to which a research instrument consistently measures what it is intended to measure. To evaluate the reliability of the questionnaire used in this study, the Cronbach's Alpha coefficient will be applied. This statistical measure assesses the internal consistency of items within a scale, indicating how closely related the items are as a group (Field, 2018). The Cronbach's Alpha coefficient ranges from 0 to 1, with higher values signifying greater reliability (Tavakol & Dennick, 2011). A coefficient value of 0.7 or higher is generally considered acceptable for reliability, suggesting that the items in the questionnaire demonstrate a significant level of consistency (Nunnally & Bernstein, 1994). Accordingly, the reliability of the variables under investigation will be confirmed through this approach.

3.6.2 Validity of the Instrument

Validity refers to the extent to which a research instrument accurately captures or assesses the specific concept it is intended to measure (Taherdoost, 2016). To ensure the validity of the questionnaire used in this study, the instrument will be reviewed and

validated by the researcher's academic supervisor, an expert in Human Resource Management. The supervisor's feedback, recommendations, and expert insights will be incorporated to refine and finalize the research instrument.

3.7 Sources of Data

Given the focus of this study, the utilization of primary data is essential. This data will be gathered by distributing structured questionnaires directly to staff members working in tier 1 banks located in Benin City, Edo State.

3.8 Method of Data analysis

The data collected from the administered questionnaires will be analyzed using a combination of descriptive statistics, Pearson correlation analysis, and linear regression techniques. Descriptive statistics will be utilized to present the demographic characteristics of the respondents through frequency distributions and percentages. Additionally, descriptive measures such as frequency counts, simple percentages, mean (\bar{x}), and standard deviation will be employed to address the research questions. The Pearson correlation analysis will be applied to explore the degree of association between the study variables, while linear regression will be used to test the research hypotheses. All analyses will be carried out using the Statistical Package for the Social Sciences (SPSS) software, version 22.

3.9 Model Specification

The relationship between the independent variables and the dependent variable can be modelled as follows:

$$EMPP_i = \beta_0 + \beta_1 PERC_i + \beta_2 FAMR_i + \beta_3 LEAP_i + \epsilon_i$$

Where:

- *EMPP* is employee performance.
- *PERC* is the personal characteristics.
- *FAMR* is family responsibilities.
- *LEAP* represents leave policies.
- β_0 is the intercept term.
- $\beta_1, \beta_2, \beta_3$ are the coefficients for the respective independent variables, indicating the expected change in EMPP for a one-unit change in the independent variable, holding all other variables constant.
- ϵ_i is the error term, capturing all other factors that influence EMPP but are not included in the model.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1 Introduction

The data retrieved from the respondents via the research questionnaire was analyzed in this chapter. The study targeted a sample of two hundred and sixty-eight (268) respondents, in which a total of 268 questionnaires was distributed and only two hundred (200) was filled, retrieved and used for this study. This therefore indicated that approximately 74.6% response rate was achieved for this study. The data collected was analyzed using SPSS version 22.0 and descriptive statistics was used to present the results while regression test was employed to make findings on the research hypotheses.

4.2 Demographic Profile of the Respondents

This section presents the demographic profile of the respondents

Table 4.1: Demographic Profile of the Respondents

Categories	Frequency	Percentage (%)
GENDER:		
Male	118	59.0
Female	82	41.0
Total	200	100.0
AGE RANGE:		
20 – 30 yrs	82	41.0
31 – 40 yrs	62	31.0
41 – 50 yrs	48	24.0
51 yrs and above	8	4.0
Total	200	100.0
MARITAL STATUS:		
Single	82	41.0

Married	100	50.0
Others	18	9.0
Total	200	100.0
EDUCATIONAL QUALIFICATION:		
University Level – PhD	6	3.0
University Level – Master’s Degree	22	11.0
University Level – First Degree/HND	138	69.0
ND	34	17.0
Total	200	100.0
INCOME:		
Below #100,000	4	2.0
#100,001–#200,000	106	53.0
#200,001–#500,000	86	43.0
#500,001 and above	4	2.0
Total	200	100.0

Source: Researcher’s Fieldwork (2025)

Gender: The respondents comprised 59% males (118) and 41% females (82). This indicates that the study's sample is predominantly male, reflecting either a gender imbalance in the population or a higher male representation in the study area or field of inquiry.

Age Range: The majority of respondents fall within the age range of 20–30 years (41%, 82 respondents), followed by 31–40 years (31%, 62 respondents), and 41–50 years (24%, 48 respondents). Only a small proportion of respondents (4%, 8 respondents) are aged 51 years and above. This suggests that the sample is relatively young, with a significant representation of individuals in their early and mid-careers.

Marital Status: Half of the respondents (50%, 100 individuals) are married, while 41% (82 individuals) are single. A minority of respondents (9%, 18 individuals) fall into the "Others" category, which may include divorced or widowed individuals. This distribution

underscores a balance between married and unmarried respondents, reflecting a diverse representation of relationship statuses.

Educational Qualification: The majority of respondents (69%, 138 individuals) possess a University Level First Degree or HND, while 17% (34 individuals) hold an ND. A smaller proportion has advanced degrees, with 11% (22 individuals) holding a Master's Degree and 3% (6 individuals) holding a PhD. This indicates that the sample is largely educated, with most respondents possessing at least a first degree or equivalent.

Income: Over half of the respondents (53%, 106 individuals) earn between #100,001 and #200,000, while 43% (86 individuals) fall within the #200,001–#500,000 income range. Only 2% of respondents (4 individuals) earn below #100,000 or above #500,001. This income distribution highlights a concentration of respondents within middle-income brackets, suggesting a relatively moderate economic status for the sample.

4.3 Descriptive Statistics

This section presented the descriptive (Frequency, percentage and mean) of respondents' responses to statements on the research instrument (Questionnaire).

Table 4.2: Employee Performance

S/N	STATEMENTS	SA (%)	A (%)	U (%)	D (%)	SD (%)	Mean
1	Employees consistently meet their daily targets and deadlines for processing customer transactions.	110 (55.0)	42 (21.0)	16 (8.0)	18 (9.0)	14 (7.0)	4.12
2	Employees are able to manage customer inquiries efficiently without compromising the quality of service.	98 (49.0)	22 (11.0)	14 (7.0)	38 (19.0)	28 (14.0)	3.65
3	Employees feel confident in their ability to solve customer-related problems in a timely and effective manner.	114 (57.0)	20 (10.0)	26 (13.0)	22 (11.0)	18 (9.0)	4.06
4	Employees contribution to the team helps to achieve overall branch performance goals.	132 (66.0)	10 (5.0)	26 (13.0)	18 (9.0)	14 (7.0)	4.12
5	Employees regularly complete assigned tasks with minimal supervision.	144 (72.0)	44 (22.0)	12 (6.0)	- (-)	- (-)	4.70
	Overall Mean (Grand Mean)						4.13

Source: Researcher's Fieldwork (2025)

The data presented in Table 4.2 highlights employee performance across five critical dimensions, as measured by respondents' levels of agreement and corresponding mean scores. A significant proportion of employees (55.0%) strongly agreed that they consistently meet daily targets and deadlines for processing customer transactions (Mean = 4.12), indicating strong task efficiency. Efficient management of customer inquiries, however, showed a lower strong agreement (49.0%) and the lowest mean score (Mean = 3.65), suggesting potential areas for improvement in service quality management. Confidence in resolving customer-related issues was affirmed by 57.0% of employees

(Mean = 4.06), reflecting a generally positive self-assessment of problem-solving skills. Moreover, 66.0% strongly agreed that their contributions significantly support overall branch performance goals (Mean = 4.12), highlighting strong teamwork and goal alignment. Notably, the highest level of agreement was observed in employees' ability to complete tasks with minimal supervision, with 72.0% strongly agreeing and a mean score of 4.70, indicating a high degree of autonomy and accountability. The grand mean of 4.13 suggests an overall positive perception of employee performance, with strengths in task completion and teamwork, alongside areas for potential enhancement in customer service management.

Table 4.3: Personal Characteristics

S/N	STATEMENTS	SA (%)	A (%)	U (%)	D (%)	SD (%)	Mean
6	I feel that my age and experience positively influence my ability to manage work and personal responsibilities.	94 (47.0)	18 (9.0)	22 (11.0)	64 (32.0)	2 (1.0)	3.42
7	My educational qualifications provide me with the skills to balance my professional and personal life effectively.	42 (21.0)	58 (29.0)	14 (7.0)	22 (11.0)	64 (32.0)	2.96
8	I believe my marital status impacts my ability to manage work-related stress and personal obligations.	52 (26.0)	48 (24.0)	22 (11.0)	40 (20.0)	38 (19.0)	3.46
9	My ability to adapt and be patient, enable me to maintain a healthy work-life balance.	38 (19.0)	34 (17.0)	46 (23.0)	52 (26.0)	70 (35.0)	2.94
10	I find that my financial responsibilities influence how I allocate time between work and personal activities.	58 (29.0)	50 (25.0)	14 (7.0)	40 (20.0)	38 (19.0)	3.25
	Overall Mean (Grand Mean)						3.21

Source: Researcher's Fieldwork (2025)

The data in Table 4.3 examines employee perceptions of how personal characteristics influence their ability to manage work and personal responsibilities, as reflected in the

distribution of responses and corresponding mean scores. Nearly half of the respondents (47.0%) strongly agreed that their age and experience positively impact their capacity to balance work and personal duties, yielding a moderate mean score of 3.42. Educational qualifications, however, received mixed feedback, with only 21.0% strongly agreeing that their education equips them to balance professional and personal life, while 32.0% strongly disagreed, resulting in the lowest mean score of 2.96. Perceptions regarding marital status were moderately positive, with 26.0% strongly agreeing that it influences their ability to manage work-related stress and personal obligations (Mean = 3.46). Adaptability and patience, essential for maintaining work-life balance, were less affirmed, as only 19.0% strongly agreed, while 35.0% strongly disagreed, leading to a mean score of 2.94. Financial responsibilities were recognized by 29.0% of employees as a factor affecting time allocation between work and personal life, reflected in a mean score of 3.25. The overall mean of 3.21 suggests a generally neutral perception, indicating that while certain personal characteristics are viewed as beneficial in managing work-life balance, there remains considerable variability in how employees perceive the impact of their backgrounds and responsibilities on their professional lives.

Table 4.4: Family Responsibilities

S/N	STATEMENTS	SA	A	U	D	SD	Mean
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		(%)	(%)	(%)	(%)	(%)	
11	I often find it challenging to meet work deadlines due to obligations to care for family members.	138 (69.0)	28 (14.0)	20 (10.0)	14 (7.0)	- (-)	4.68
12	My role as a caregiver for dependents (e.g., children, elderly parents) sometimes interferes with my work tasks.	126 (63.0)	28 (14.0)	36 (18.0)	8 (4.0)	2 (1.0)	4.42
13	I experience difficulties focusing at work when dealing with issues related to family commitments.	144 (72.0)	44 (22.0)	12 (6.0)	- (-)	- (-)	4.70
14	Balancing family-related demands and work responsibilities negatively impacts my productivity at work.	162 (81.0)	10 (5.0)	8 (4.0)	- (-)	- (-)	4.76
15	I have adequate workplace support to help me manage the pressures of domestic responsibilities.	38 (19.0)	34 (17.0)	46 (23.0)	32 (16.0)	50 (25.0)	2.94
	Overall Mean (Grand Mean)						4.30

Source: Researcher's Fieldwork (2025)

The data in Table 4.4 explores the impact of family responsibilities on employees' work performance, as indicated by the distribution of responses and corresponding mean scores. A significant majority (69.0%) strongly agreed that family obligations often make it challenging to meet work deadlines, reflected in a high mean score of 4.68. Similarly, 63.0% of respondents strongly agreed that caregiving roles, such as looking after children or elderly parents, sometimes interfere with their work tasks (Mean = 4.42). Difficulties in maintaining focus at work due to family-related issues were highlighted by 72.0% of employees (Mean = 4.70), while the highest level of agreement (81.0%) was observed

regarding the negative impact of balancing family demands and work responsibilities on overall productivity (Mean = 4.76). In contrast, perceptions of workplace support for managing domestic responsibilities were notably lower, with only 19.0% strongly agreeing that they receive adequate support, while 25.0% strongly disagreed, resulting in the lowest mean score of 2.94. The overall mean of 4.30 suggests that while family responsibilities significantly affect employees' work performance, there is a perceived lack of sufficient workplace support to help mitigate these challenges, highlighting the need for more comprehensive family-friendly policies and support systems.

Table 4.5: Leave Policies

S/N	STATEMENTS	SA (%)	A (%)	U (%)	D (%)	SD (%)	Mean
21	I am satisfied with the amount of time off I can take to handle personal or family matters.	104 (52.0)	34 (17.0)	24 (12.0)	24 (12.0)	14 (7.0)	3.82
22	My organization's leave structure provides adequate flexibility to attend to unexpected life events.	54 (27.0)	34 (17.0)	46 (23.0)	32 (16.0)	34 (17.0)	3.56
23	I feel discouraged from taking time off due to the potential workload accumulation during my absence.	82 (41.0)	46 (23.0)	18 (9.0)	34 (17.0)	20 (10.0)	3.88
24	The process for requesting time off is simple and efficient in my organization.	130 (65.0)	56 (28.0)	14 (7.0)	- (-)	- (-)	4.78
25	My employer provides adequate paid time off, which helps me recharge and improve my work performance.	126 (63.0)	28 (14.0)	36 (18.0)	8 (4.0)	2 (1.0)	4.42
	Overall Mean (Grand Mean)						4.09

Source: Researcher's Fieldwork (2025)

The data in Table 4.5 evaluates employee perceptions of leave policies, focusing on satisfaction levels and the effectiveness of leave structures, as indicated by the response distribution and corresponding mean scores. Over half of the respondents (52.0%) strongly agreed that they are satisfied with the amount of time off provided to manage personal or family matters, resulting in a moderate mean score of 3.82. Flexibility in the leave structure to accommodate unexpected life events received mixed feedback, with only 27.0% strongly agreeing and 33.0% either disagreeing or strongly disagreeing, leading to a lower mean score of 3.56. Concerns over workload accumulation discouraged 41.0% of employees from taking time off, reflected in a mean score of 3.88. Conversely, the leave request process was highly rated, with 65.0% strongly agreeing that it is simple and efficient, yielding the highest mean score of 4.78. Additionally, 63.0% strongly agreed that the provision of adequate paid time off supports their ability to recharge and enhances work performance (Mean = 4.42). The overall mean of 4.09 indicates a generally positive perception of the organization's leave policies, particularly regarding the ease of requesting time off and the adequacy of paid leave, though flexibility for unexpected events and concerns over workload management present areas for improvement.

4.4 Correlation Analysis

The correlation matrix is presented in Table 4.7. Essentially, the result reveals the pairwise relationship among the variables used in the study. Principally, Correlation analysis is used to examine the strength (strong or weak) and direction (positive or negative) of relationship that occurs between two or more variables.

Table 4.6. Correlation Analysis

		EMPP	PERC	FAMR	LEAP
EMPP	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	200			
PERC	Pearson Correlation	.774**	1		
	Sig. (2-tailed)	.000			
	N	200	200		
FAMR	Pearson Correlation	.352**	.362**	1	
	Sig. (2-tailed)	.000	.000		
	N	200	200	200	
LEAP	Pearson Correlation	.692**	.788**	.308**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	200	200	200	200

SPSS output, Version 22

The correlation analysis in Table 4.7 reveals significant positive relationships among the variables. Employee Performance (EMPP) shows a strong positive correlation with Personal Characteristics (PERC) ($r = 0.774$, $p < 0.01$) and Leave Policies (LEAP) ($r = 0.692$, $p < 0.01$), indicating that both factors substantially influence performance. Family Responsibilities (FAMR) has a moderate positive correlation with EMPP ($r = 0.352$, $p < 0.01$) and PERC ($r = 0.362$, $p < 0.01$), suggesting a notable but weaker impact. LEAP

also strongly correlates with PERC ($r = 0.788, p < 0.01$) and moderately with FAMR ($r = 0.308, p < 0.01$), highlighting the interconnectedness between personal characteristics, leave policies, and family responsibilities in shaping employee performance. All correlations are statistically significant at the 0.01 level.

4.5 Test of Hypotheses

The research hypotheses were tested utilising regression analysis in order to achieve the current study's objectives. The hypotheses were evaluated with an Alpha level of significance of 0.05 (Decision rule: computed level of significance <0.05 , reject null hypothesis; computed level of significance >0.05 , accept null hypothesis).

Table 4.7a Model Summary of Work Life Balance and Employee Performance in Selected Deposit Money Banks in Benin City.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df 1	df2	Sig. F Change	
1	.841 _a	.708	.702	.41476	.708	118.240	3	196	.000	1.921

a. Predictors: (Constant), PERC, FAMR, LEAP

b. Dependent Variable: EMPP

Source: Field Survey (2025)

The model summary in Table 4.7a indicates a strong relationship between work-life balance factors—Personal Characteristics (PERC), Family Responsibilities (FAMR), and

Leave Policies (LEAP)—and Employee Performance (EMPP) in selected deposit money banks in Benin City. The model shows a high R-value of 0.841, with an R Square of 0.708, meaning that 70.8% of the variance in employee performance is explained by the predictors. The adjusted R Square of 0.702 confirms the model's robustness, accounting for the number of predictors. The F-statistic ($F = 118.240$, $p < 0.001$) indicates the model is statistically significant. The Durbin-Watson value of 1.921 suggests no significant autocorrelation in the residuals, confirming the model's reliability.

Table 4.7b Analysis of Variance (ANOVA) of Work Life Balance and Employee Performance in Selected Deposit Money Banks in Benin City.

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	101.701	3	20.340	118.240	.000 ^b
	Residual	41.974	196	.172		
	Total	143.674	199			

a. Dependent Variable: EMPP

b. Predictors: (Constant), PERC, FAMR, LEAP

Source: Field Survey (2025)

The ANOVA results in Table 4.7b demonstrate that the model explaining the relationship between work-life balance factors—Personal Characteristics (PERC), Family Responsibilities (FAMR), and Leave Policies (LEAP)—and Employee Performance (EMPP) is statistically significant. The regression sum of squares (101.701) compared to the residual sum of squares (41.974) indicates that a substantial portion of the variance in employee performance is explained by the predictors. The F-statistic of 118.240 with a significance level of $p < 0.001$ confirms that the overall model is highly significant, meaning the combined effect of the independent variables significantly predicts employee performance in the selected deposit money banks in Benin City.

Table 4.7c Regression Output of on the Relationship Between Work-Life Balance and Job Satisfaction Among Employees.

**Regression Output
Coefficients^a**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Tolerance	VIF
(Constant)	.064	.210		.305	.760	.478	.350		
1 PERC	.362	.076	.327	4.757	.000	.212	.512	.254	3.940
FAMR	.024	.062	.014	.380	.705	.098	.145	.834	1.199
LEAP	.204	.099	.178	2.063	.040	.009	.398	.160	6.100

a. Dependent Variable: EMPP

Source: Field Survey (2025)

The regression output in Table 4.7c examines the influence of work-life balance factors—Personal Characteristics (PERC), Family Responsibilities (FAMR), and Leave Policies (LEAP)—on Employee Performance (EMPP). The model shows that PERC has a significant positive effect on EMPP ($B = 0.362$, $t = 4.757$, $p < 0.001$), indicating that stronger personal characteristics enhance performance. LEAP also has a significant positive impact ($B = 0.204$, $t = 2.063$, $p = 0.040$), suggesting that favorable leave policies contribute to better employee outcomes. In contrast, FAMR does not significantly affect EMPP ($B = 0.024$, $t = 0.380$, $p = 0.705$). Collinearity diagnostics reveal acceptable tolerance levels and variance inflation factors (VIF), with PERC ($VIF = 3.940$) and LEAP ($VIF = 6.100$) indicating moderate multicollinearity, though within acceptable limits. Overall, the results highlight that personal characteristics and leave policies are significant predictors of employee performance, while family responsibilities have a negligible direct impact.

Hypothesis i: *Personal characteristics have no significant influence on employee performance in selected banking institutions in Benin City.*

The regression results indicate that Personal Characteristics (PERC) significantly influence employee performance, with a coefficient (B) of 0.362, a t-value of 4.757, and a p-value of 0.000, which is below the 0.05 significance level. Based on the decision rule, the null hypothesis is rejected, and the alternative hypothesis is accepted, concluding that personal characteristics have a significant positive influence on employee performance in the selected banking institutions.

Hypothesis ii: *Family responsibilities have no significant effect on employee performance in selected banking institutions in Benin City.*

The output shows that Family Responsibilities (FAMR) have a coefficient (B) of 0.024, a t-value of 0.380, and a p-value of 0.705, which is greater than the 0.05 significance level. Following the decision rule, the null hypothesis is accepted, indicating that family responsibilities do not have a significant effect on employee performance in the selected banking institutions.

Hypothesis iii: *Leave policies have no significant impact on employee performance in selected banking institutions in Benin City.*

The regression analysis reveals that Leave Policies (LEAP) have a coefficient (B) of 0.204, a t-value of 2.063, and a p-value of 0.040, which is below the 0.05 threshold. Consequently, the null hypothesis is rejected in favor of the alternative hypothesis, confirming that leave policies have a significant positive impact on employee performance in the selected banking institutions.

4.6 Discussion of Findings

Personal Characteristics and Employee Performance

The findings from the regression analysis revealed that personal characteristics significantly influence employee performance in selected banking institutions in Benin City ($B = 0.362, p < 0.001$). This aligns with the literature emphasizing the critical role of individual traits in shaping work-life balance and performance. Viljoen (2022) posits that demographic factors such as age, gender, marital status, and education significantly affect employees' ability to balance work and personal life. Similarly, Köse et al. (2021) underscore the importance of personality traits like conscientiousness and emotional stability in navigating work-life conflicts, which directly impact performance. The significant positive relationship found in this study supports Ugwu, Eze, and Idemudia's (2024) assertion that personal characteristics mediate how employees prioritize and manage competing responsibilities, influencing their overall job outcomes. Empirical studies further reinforce these findings; for instance, Tahir (2024) found that employees with higher educational attainment demonstrated better work-life balance and higher productivity due to superior time management and problem-solving skills. However, contrasting evidence from Ljungkvist and Moore (2023) indicates that younger employees may struggle more with work-life balance, suggesting that not all personal characteristics uniformly enhance performance. This study, therefore, contributes to the ongoing discourse by confirming that, within the Nigerian banking sector, personal characteristics play a pivotal role in employee performance, particularly when aligned with job demands and support structures.

Family Responsibilities and Employee Performance

The analysis indicated that family responsibilities do not have a significant effect on employee performance ($B = 0.024$, $p = 0.705$), a finding that contrasts with much of the existing literature. Studies like Ogundoro (2019) and Wade (2023) have shown that extensive family responsibilities often reduce employee productivity due to stress, fatigue, and divided attention, particularly in high-demand sectors like banking. Henry (2024) highlights that caregiving duties, including childcare and eldercare, can create substantial role conflict, negatively impacting workplace performance. The lack of a significant effect in this study, however, may reflect coping strategies employed by Nigerian bank employees or cultural factors where extended family networks offer support, mitigating the impact of family duties on work performance (Wahlström Henriksson & Goedecke, 2021). Alternatively, it may indicate that organizational structures in the studied banks fail to acknowledge the burden of family responsibilities adequately, leading employees to compartmentalize personal and professional roles, as suggested by Okunade et al. (2023). This finding also diverges from Ogamegbunam's (2023) study, which found a significant relationship between family responsibilities and employee performance in other Nigerian regions, emphasizing the importance of contextual factors regional economic conditions, workplace flexibility policies, and the availability of extended family support systems in mitigating or exacerbating the effects of familial obligations on job performance. Thus, while existing literature highlights the adverse effects of family responsibilities on performance, this study suggests that in Benin City's banking sector,

such responsibilities may not directly influence employee output, possibly due to individual coping mechanisms or unmeasured organizational dynamics.

Leave Policies and Employee Performance

The findings showed that leave policies significantly impact employee performance ($B = 0.204, p = 0.040$), reinforcing the literature that highlights the critical role of supportive leave structures in enhancing work outcomes. Cvenkel (2021) and Khateeb (2021) argue that well-designed leave policies are vital tools for promoting work-life balance, reducing burnout, and improving job satisfaction. This study aligns with Ojo (2016), who found that employees in Nigerian banks with robust leave policies reported higher productivity levels and lower absenteeism. Moreover, Kwasu (2024) demonstrated that paid maternity and paternity leave contributed to improved morale and better service delivery, findings consistent with the current study's results. Similarly, Kabui (2023) noted that flexible leave arrangements mitigate stress and improve focus, ultimately boosting organizational performance. However, the significance of leave policies in this study contrasts with OgoMegbunam's (2023) research, which found no significant correlation between leave initiatives and employee performance in Delta and Bayelsa States, highlighting regional and organizational differences in policy implementation and employee perceptions. The current findings further align with Madogwhe and Omogero's (2023) study, which emphasized that simple and efficient leave processes enhance employee satisfaction and performance. This suggests that in Benin City's banking sector, well-structured leave policies are instrumental in promoting employee well-being and productivity, reinforcing

the need for organizations to continuously evaluate and improve their leave frameworks to support work-life balance effectively.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

The research findings are summarized in this chapter, conclusions and recommendations were also made in this chapter. The chapter is structured as outlined as follows; the summary of findings, the conclusion of the study, the recommendations of the study, contribution to knowledge and the researcher suggestions for further research.

5.2 Summary of Findings

The study examined and analyzed the influence of work-life balance initiatives on employee performance in selected banking institutions in Benin City. A total of two hundred (200) out of the potential two hundred and sixty-eight (268) were found usable for the empirical analysis. The descriptive (frequency, mean and percentage) and inferential statistics (regression) were adopted for the study's analysis. Specifically, the analysis revealed the following:

- i. The findings from the regression analysis revealed that personal characteristics significantly influence employee performance in selected banking institutions in Benin City ($B = 0.362$, $p < 0.001$).
- ii. The analysis indicated that family responsibilities do not have a significant effect on employee performance ($B = 0.024$, $p = 0.705$), a finding that contrasts with much of the existing literature.

- iii. The findings showed that leave policies significantly impact employee performance ($B = 0.204$, $p = 0.040$), reinforcing the literature that highlights the critical role of supportive leave structures in enhancing work outcomes.

5.3 Conclusion

This study focused on examining the influence of work-life balance initiatives on employee performance in selected banking institutions in Benin City, utilizing responses from 200 participants and employing both descriptive and inferential statistical analyses. The study concluded that personal characteristics significantly impact employee performance, indicating that individual traits such as education, age, and marital status play a crucial role in shaping workplace outcomes. Conversely, family responsibilities were found to have no significant effect on employee performance, suggesting that employees may have developed coping strategies or benefit from informal support systems that mitigate the potential negative impacts of family obligations. Lastly, the study confirmed that leave policies significantly enhance employee performance, underscoring the importance of structured and flexible leave arrangements in promoting work-life balance and improving job outcomes. Overall, the findings highlight the complex interplay between personal, family, and organizational factors in influencing employee performance, emphasizing the need for targeted work-life balance strategies such as flexible work schedules, remote work options, comprehensive childcare support, and well-structured leave policies to optimize productivity within Nigeria's banking sector.

5.4 Recommendations

From the research analysis and conclusions above, the following recommendations were made:

- i. Based on the finding that personal characteristics significantly influence employee performance, banking institutions should implement targeted employee development programs that consider individual traits such as educational background, age, and marital status. Tailored training sessions focused on enhancing time management, problem-solving, and emotional intelligence can help employees leverage their personal strengths to improve performance. Additionally, mentorship programs that pair less experienced employees with seasoned professionals can facilitate knowledge transfer and career growth, ultimately boosting overall productivity.
- ii. Given that family responsibilities were found to have no significant effect on employee performance, banks should still consider proactive strategies to support employees in balancing work and family life, as such responsibilities may indirectly affect well-being and job satisfaction. Introducing flexible work arrangements, such as remote work options or staggered shifts, can provide employees with the autonomy to manage personal obligations without compromising work output. Furthermore, establishing on-site childcare services or partnerships with local childcare providers could alleviate family-related stress,

fostering a more supportive work environment that encourages sustained employee engagement.

- iii. In light of the significant impact of leave policies on employee performance, banking institutions should review and enhance their current leave structures to ensure they meet employees' needs. Simplifying the leave application process and promoting awareness of available leave options can encourage employees to utilize their entitlements without fear of workload accumulation or negative perceptions. Introducing additional leave benefits, such as mental health days or paid volunteer leave, can further promote work-life balance, reduce burnout, and improve overall job satisfaction, leading to enhanced employee performance.

5.5 Contribution to Knowledge

This study contributes to the existing body of knowledge on work-life balance and employee performance by offering context-specific insights from the Nigerian banking sector, particularly within Benin City. It advances the discourse by empirically demonstrating the significant role of personal characteristics in influencing employee performance, highlighting how individual traits can either facilitate or hinder workplace productivity. Notably, the study challenges prevailing literature by revealing that family responsibilities do not significantly affect employee performance in this context, suggesting potential cultural, organizational, or coping mechanisms that mitigate such impacts. Furthermore, it reinforces the critical importance of leave policies in enhancing employee performance, emphasizing the need for well-structured and flexible leave

arrangements to support work-life balance. By integrating these findings, the study provides valuable implications for human resource practices and organizational policy-making, particularly in developing economies, where work-life balance dynamics are often underexplored.

5.6 Limitations of the Study

Despite its valuable contributions, this study has several limitations that should be acknowledged. First, the research was limited to selected banking institutions in Benin City, which may restrict the generalizability of the findings to other regions or sectors with different work-life balance dynamics. Second, the study relied on self-reported data from employees, which may be subject to response bias, as participants might have provided socially desirable answers rather than fully accurate reflections of their experiences. Additionally, while the study employed regression analysis to examine relationships between variables, it did not account for potential mediating or moderating factors, such as job stress, organizational culture, or supervisory support, which could further explain the observed effects. Moreover, the cross-sectional research design limits the ability to establish causality, as the findings only capture associations at a single point in time rather than long-term effects. Lastly, the study focused primarily on quantitative methods, potentially overlooking qualitative insights that could provide a deeper understanding of how employees perceive and navigate work-life balance challenges. Future research should address these limitations by incorporating longitudinal approaches,

expanding the study scope to multiple regions and industries, and integrating qualitative methods to enrich the analysis.

5.7 Suggestions for Further Studies

Future studies could expand the focus and scope by exploring the influence of work-life balance initiatives on employee performance across a broader range of sectors beyond the banking industry, such as healthcare, education, or manufacturing, to assess whether the findings are consistent across different organizational contexts. Additionally, future research could adopt a comparative approach, examining multiple cities or regions within Nigeria to identify potential regional differences in how work-life balance factors affect employee performance. Expanding the sample size and incorporating diverse demographic groups (e.g., gender, age, and employment level) would also enhance the generalizability of the findings. Moreover, future studies could explore additional variables such as flexible work arrangements, wellness programs, and job autonomy, which have been highlighted in existing literature as critical components of work-life balance but were not included in the current study.

In terms of methodology, future research could employ a mixed-methods approach, combining quantitative techniques (e.g., structural equation modeling or hierarchical regression) with qualitative methods (e.g., interviews or focus groups) to gain deeper insights into the dynamics between work-life balance initiatives and employee performance. This would allow for a more comprehensive understanding of the underlying mechanisms and employee perceptions that influence the observed

relationships. Additionally, longitudinal studies could be conducted to examine the long-term effects of work-life balance initiatives on employee performance, providing a more dynamic view of how these relationships evolve over time. Employing more advanced data analysis techniques, such as mediation and moderation analysis, could also help explore how specific factors (e.g., job satisfaction, organizational support) mediate or moderate the impact of work-life balance initiatives on employee performance, offering a more nuanced understanding of these complex relationships.

APPENDIX
DEPARTMENT OF HUMAN RESOURCES MANAGEMENT
FACULTY OF MANAGEMENT SCIENCES
UNIVERSITY OF BENIN

Dear Respondent,

APPEAL FOR THE COMPLETION OF QUESTIONNAIRE

I am an undergraduate student in the above named Department. As part of the requirement for the programme, I am conducting a research on “**Work Life Balance and Employee Performance in Selected Deposit Money Banks in Benin City**”. In this regard, you have been randomly selected as a member of the sample. I also wish to assure you that your responses will be treated in strict confidence and used for the stated academic purpose only.

Thank you.

Yours Faithfully,

QUESTIONNAIRE

SECTION A: PERSONAL DATA

Please tick \surd in the appropriate box and give answers where necessary.

1. **Gender;** Male Female
2. **Marital Status;** Single Married Others

3. **Age;** 20-30years 31-40years 40-50years 50years and
above
4. **Educational Level;** ND HND /BSC MASTERS PhD
5. **Income;**
Below 100,000
#100,001-#200,000
#200,001-#500,000
#500,001 and above

SECTION B: GENERAL

Please tick in the appropriate box after each question as an indication of your choice using likert scale: Strongly Agree=SA; A= Agree; Undecided=U; Disagree= D; Strongly Disagree= SD.

S/N	PARTICULARS					
*	Employee Performance	SD	D	U	A	SA
6	Employees consistently meet their daily targets and deadlines for processing customer transactions.					
7	Employees are able to manage customer inquiries efficiently without compromising the quality of service.					
8	Employees feel confident in their ability to solve customer-related problems in a timely and effective manner.					
9	Employees contribution to the team helps to achieve overall branch performance goals.					
10	Employees regularly complete assigned tasks with minimal supervision.					
*	Personal Characteristics	SD	D	U	A	SA
11	I feel that my age and experience positively influence my ability to manage work and personal responsibilities.					
12	My educational qualifications provide me with the skills to balance my professional and personal life effectively.					
13	I believe my marital status impacts my ability to manage work-related stress and personal obligations.					
14	My ability to adapt and be patient, enable me to maintain a healthy work-life balance.					
15	I find that my financial responsibilities influence how I allocate time between work and personal activities.					
*	Family Responsibilities	SD	D	U	A	SA

16	I often find it challenging to meet work deadlines due to obligations to care for family members.					
17	My role as a caregiver for dependents (e.g., children, elderly parents) sometimes interferes with my work tasks.					
18	I experience difficulties focusing at work when dealing with issues related to family commitments.					
19	Balancing family-related demands and work responsibilities negatively impacts my productivity at work.					
20	I have adequate workplace support to help me manage the pressures of domestic responsibilities.					
*	Leave Policies	SD	D	U	A	SA
21	I am satisfied with the amount of time off I can take to handle personal or family matters.					
22	My organization's leave structure provides adequate flexibility to attend to unexpected life events.					
23	I feel discouraged from taking time off due to the potential workload accumulation during my absence.					
24	The process for requesting time off is simple and efficient in my organization.					
25	My employer provides adequate paid time off, which helps me recharge and improve my work performance.					

Thank You

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