WORKLIFE BALANCE ON THE JOB PERFORMANCE OF FEMALE EMPLOYEES IN THE BANKING SECTOR

CASE STUDY: POLARIS BANK, BENIN CITY, EDO STATE, NIGERIA

BY

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A RESEARCH PROJECT WRITTEN IN THE DEPARTMENT OF HUMAN RESOURCE MANAGEMENT, FACULTY OF MANAGEMENT SCIENCE, UNIVERSITY OF BENIN CITY, EDO STATE, NIGERIA, IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF THE DEGREE OF BACHELOR OF SCIENCE (B.Sc) IN HUMAN RESOURCE MANAGEMENT

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DECLARATION

I, **AMUPITAN OLUWADAMILOLA ELIZABETH, WITH MATRICULATION NUMBER MGS2104922,** hereby declare that his project report is a study carried out by me in the Department of Human Resource Management, Faculty of Management Science, University of Benin City, Edo State, Nigeria. This work has not been previously submitted for the award of degree in either in part or whole.

All sources of information collected and materials used have been duly acknowledge by means of reference. All errors and omission and litigation arising from this work are to be wholly borne to me and not the supervisor.

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04/11/2025
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DATE

DEDICATION

With a heart full of gratitude, I dedicate this project first and foremost to God Almighty, the source of my strength, wisdom, and inspiration. Without His Grace and Guidance, this work would not have been possible.

I also dedicated this work to my loving parents, **Mr. and Mrs. Ayodele Amupitan**, whose endless prayers, sacrifices, and unwavering belief in me have been my greatest support system. Everything I am today is because of your love and constant encouragement.

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To God be the glory, always and forever.

This journey has ended but the story of God's grace continues.

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Abstract

This study investigated the influence of work-life balance on job performance among female employees of Polaris Bank in Edo State, Nigeria. The research specifically examined how time management, work flexibility, and job stress affect employees' effectiveness in achieving organisational goals. The study was guided by three objectives: to determine the effect of time management on job performance, assess the relationship between work flexibility and job performance, and examine the impact of job stress on the job performance of female banking staff.

The study adopted a quantitative research design and relied on primary data obtained through a structured questionnaire distributed to 148 female employees across different branches of Polaris Bank in Edo State. Data analysis was carried out using descriptive statistics, Pearson correlation, and multiple regression techniques implemented in EViews 9. The results revealed that time management ($\beta = 0.493$, $p < 0.01$) and work flexibility ($\beta = 0.301$, $p < 0.01$) have significant positive effects on job performance, indicating that employees who effectively manage their time and enjoy flexible work conditions tend to perform better. Conversely, job stress ($\beta = -0.299$, $p < 0.01$) was found to have a negative and significant impact on job performance, suggesting that increased stress reduces employees' concentration, efficiency, and productivity. The regression model recorded an R^2 value of 0.43, implying that the independent variables jointly explain 43% of the variation in job performance among the respondents.

The study concludes that maintaining a healthy work-life balance enhances employee productivity and organisational success. Specifically, efficient time management and flexible work policies improve morale and output, while unmanaged stress undermines performance and satisfaction. The study recommends that Polaris Bank and other financial institutions should implement structured time management training, introduce flexible work

arrangements, and establish stress management and wellness programs to promote the well-being and performance of female employees. By integrating work-life balance initiatives into human resource policies, organisations can improve employee retention, service quality, and long-term institutional performance.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Job performance is a critical determinant of organizational success, especially in dynamic and service-driven industries like banking. It encompasses an employee's efficiency, effectiveness, quality of work, and overall contribution to organizational goals. For female employees in the banking sector who often navigate dual roles at work and at home maintaining high levels of job performance requires more than just technical skills or motivation; it also demands a balanced and supportive work environment that recognizes and accommodates their unique challenges. Increasing evidence has shown that job performance is intricately connected to several workplace factors, particularly work-life balance, time management, work flexibility, and job stress, all of which interact to either facilitate or hinder optimal employee outcomes (Subedi & Bhandari, 2024; Musaddiq, Moses & Victoria 2023).

Work-life balance plays a foundational role in determining how effectively female employees can perform in their professional roles. It refers to the ability to maintain a satisfying equilibrium between job responsibilities and personal commitments. When female employees are able to balance these domains, they are more likely to exhibit higher engagement, productivity, and job satisfaction all critical components of job performance. Studies consistently highlight that a strong work-life balance reduces emotional exhaustion, absenteeism, and turnover intentions, while enhancing commitment and output quality (Khan Naz, Fida, Safdar & Asghar, 2022; Dhungel, 2023). In the banking sector, where long hours and customer-facing roles are prevalent, work-life balance is especially vital for female employees who often manage family obligations alongside professional duties.

Closely linked to work-life balance is the employee's capacity for effective time management. Time management entails the planning and execution of tasks within a defined period and is essential for meeting professional demands without encroaching excessively on personal time. Female bankers who can manage their time well are better positioned to meet deadlines, prioritize tasks, and maintain composure under pressure, leading to enhanced job performance. Poor time management, on the other hand, can result in missed deadlines, increased stress, and compromised work quality. According to Sowmya (2022), poor time management is a primary cause of imbalance between personal and professional life among female banking staff, which directly impacts their job efficiency.

Work flexibility is another crucial work life balance that significantly influences job performance among female banking employees. Flexibility in work schedules or the option to work remotely provides employees with greater control over their routines, which allows for more effective integration of work and family responsibilities (Rahman, 2019; Shrestha et al., 2024). Musaddiq et al. (2023) also found that such flexibility moderates the negative impact of high job demands, especially when combined with supportive leadership.

Equally important is the impact of job stress on performance. High levels of job-related stress can significantly impair an employee's cognitive functioning, emotional stability, and physical health, thereby diminishing her ability to perform effectively. Maemuna et al. (2019) and Siwale et al. (2021) demonstrate that reducing stress through targeted interventions, such as employee wellness programs and supportive HR practices, leads to significant improvements in employee output and morale.

The nexus between work-life balance and job performance in the banking sector is strong and crucial, especially for female employees who juggle professional and personal responsibilities. A balanced work-life environment reduces emotional exhaustion, absenteeism, and turnover while enhancing commitment, productivity, and job satisfaction. Effective time management, work flexibility, and stress reduction further support better job performance. Overall, promoting work-life balance creates a supportive atmosphere where female bankers can thrive and contribute more effectively to organizational success. The job performance of female employees in the banking sector is influenced by a complex factor. Work-life balance acts as the foundational element, supported and enhanced by effective time management, work flexibility, and reduced job stress. Together, these variables create an environment where female employees can thrive both professionally and personally, resulting in improved organizational productivity and employee well-being.

1.2 Statement of the Problem

Job performance is a vital factor that influences organizational productivity and service delivery, especially in the banking sector where efficiency, customer satisfaction, and reliability are paramount. Female employees in this sector often face unique challenges due to the dual burden of professional obligations and personal responsibilities, making work-life balance a critical issue. Despite the growing number of women entering the banking workforce, many continue to struggle with maintaining equilibrium between their careers and domestic responsibilities, which in turn affects their job performance.

Numerous efforts have been made by organizations and policymakers to introduce work-life balance initiatives, such as flexible working hours and employee wellness programs. However, the challenges persist. Many female bank employees still report high stress levels, poor time management, and limited flexibility, all of which hinder optimal job performance. These persistent issues raise concerns about the effectiveness of existing interventions and the need for more targeted and empirically grounded solutions.

Several studies have explored the relationship between work-life balance and employee performance. Maemuna et al. (2019) examined how work-life balance influences job satisfaction and performance among female employees in commercial banks. Their findings showed a positive relationship between work-life balance and job satisfaction, which indirectly impacted job performance. However, their study did not isolate or deeply explore specific dimensions like time management, work flexibility, and job stress. Similarly, Khan et al. (2022) investigated the broader impact of work-life balance on the personal lives and productivity of women in the banking industry. While the study confirmed that favourable work-life policies can improve employee outcomes, it lacked a granular analysis of how distinct factors like time management or stress levels specifically affect job performance. In a related study, Sowmya (2022) focused on causes and consequences of work-life imbalance among female bank employees, highlighting demographic, family, and HR-related influences. Although informative, the study did not comprehensively address how each factor independently relates to job performance.

These gaps in literature reveal a significant limitation: most prior research has either taken a generalized view of work-life balance or focused on its relationship with job satisfaction or stress, without clearly dissecting the individual effects of time management, work flexibility, and job stress on job performance. The absence of an integrated, objective-by-objective analysis that connects these variables directly to performance outcomes among female banking employees constitutes the central research gap this study intends to fill.

1.3 Research Questions

Based on the identified problem and gaps in the existing literature, this study is guided by the following research questions:

1. How does time management influence the job performance of female banking employees?
2. What is the relationship between work flexibility and job performance among female staff in the banking industry?
3. How does job-related stress impact the job performance of female employees in the banking sector?

1.4 Objective of the Study

The main objective of this study is to assess the impact of work life balance on the job performance of female employees in the banking sector, specifically the study aims to;

1 assess the influence of time management skills on the job performance of female banking employees.

2 investigate the relationship between work flexibility and the job performance of female staff in the banking industry.

3 analyse the impact of job-related stress on the job performance of female employees in the banking sector.

1.5 Research Hypotheses

H_{01}: Time management has no significant influence on the job performance of female banking employees.

H_{02}: There is no significant relationship between work flexibility and the job performance of female staff in the banking industry.

H_{03}: Job-related stress has no significant impact on the job performance of female employees in the banking sector.

1.6 Scope of the Study

Conceptually, this study focuses on assessing the impact of work-life balance on the job performance of female employees, using four key dimensions work-life balance, time management, work flexibility, and job stress. These are examined in relation to their influence on job performance, which refers to the ability of employees to effectively fulfil job responsibilities, meet deadlines, and contribute meaningfully to organizational objectives. The study explores how each of these independent constructs affects job performance outcomes specifically for women in the banking sector, where job demands are often high and work environments can be intense.

Geographically, the study is limited to female employees working at various branches of Polaris Bank in Edo State, Nigeria. Polaris Bank is chosen because it is a prominent financial institution in Edo State with a significant number of female employees, making it representative of the local banking sector and ideal for studying the unique challenges and support systems affecting women's job performance in this cultural and economic context.

Temporally, data will be collected and analysed in June, 2025. This period allows the study to capture the current organizational dynamics, work conditions, and employee experiences related to work-life balance and job performance, providing relevant and timely insights into the working lives of female employees in Polaris Bank.

1.7 Significance of the Study

This study holds significant value for various stakeholders interested in employee productivity, gender inclusion, and workplace well-being in Nigeria's banking sector. It provides a targeted examination of how work-life dynamics influence job performance, especially for women juggling professional and domestic roles.

For Polaris Bank and the wider banking industry, this study offers actionable insights into the specific work-life balance challenges faced by female employees. Understanding these dynamics will enable management to design more effective HR policies, such as flexible work options or wellness programs, to enhance employee satisfaction and productivity.

For academics and researchers, the study contributes to the growing body of literature on organizational behaviour and human resource management in the Nigerian context. By focusing on female employees in the banking sector a group often underrepresented in empirical research it fills an important gap and offers a foundation for future studies on gender, stress, and workplace efficiency.

For policymakers, especially in labour and employment sectors, the findings could support evidence-based advocacy for improved workplace standards. This includes recommendations for legislating flexible work hours, stress management interventions, and inclusive workplace policies that support work-life balance.

For managers and HR professionals, the results will help in identifying specific factors that hinder or enhance performance among female employees. This knowledge can be used to build interventions that address time management inefficiencies, reduce stress, and promote flexible, productive work environments.

1.8 Limitations of the Study

While this study is designed to provide valuable insights, certain limitations must be acknowledged:

Geographical Limitation: The study is confined to female employees of Polaris Bank in Edo State, which may limit the generalizability of the findings to other banks or regions with different organizational cultures or demographic dynamics. Nonetheless, this localized focus allows for an in-depth analysis of the specific context in Edo State.

Scope of Variables: The study focuses solely on four independent variables work-life balance, time management, work flexibility, and job stress. Other important determinants of job performance, such as organizational support, leadership style, or employee motivation, are not within the scope of this study and can be explored in future research.

Temporal Limitation: The data collection period of June 2025 captures a snapshot in time. Factors affecting work-life balance and job performance may vary over longer periods or due to seasonal or policy changes. Future longitudinal studies could offer a more comprehensive view of these dynamics over time.

Sample Limitations: The study targets only female employees within a single financial institution, which may not reflect the experiences of male employees or staff in other sectors. Efforts will be made to include diverse participants across various branches of Polaris Bank in Edo State to improve representativeness.

Response Bias: As the data will be collected through surveys, there is a potential for social desirability bias or inaccuracies due to personal interpretation of questions. Anonymity and confidentiality will be emphasized to encourage honest and accurate responses.

1.9 Definition of Terms

Work-Life Balance: The degree to which an individual is able to effectively manage and fulfil both work and personal life responsibilities without excessive conflict or stress.

Time Management: The ability of an employee to effectively plan and organize time between tasks to meet deadlines, reduce stress, and enhance productivity.

Work Flexibility: The extent to which an employee has control over work schedules, including options for flexible hours or remote work, to accommodate personal and professional needs.

Job Stress: The physical and emotional strain experienced by employees due to job-related pressures, such as workload, deadlines, or conflicting responsibilities.

Job Performance: The effectiveness with which an employee fulfils job responsibilities, including productivity, quality of work, efficiency, and contribution to organizational goals.

Female Employees: Women who are currently employed in any professional capacity within Polaris Bank, Edo State.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviewed the related literature of the study, it starts from the reviewing conceptually the variables of the study, it further reviewed relevant theories and finally reviewed related empirical studies.

2.2 Conceptual Review

2.2.1 Job Performance

Job performance refers to how effectively and efficiently an employee fulfils their job duties and responsibilities, contributing to the achievement of organizational goals. It encompasses a range of factors including productivity, quality of work, punctuality, and cooperation with colleagues. High job performance is essential for organizational success, particularly in sectors such as banking where service quality, accuracy, and customer satisfaction are critical (Ahmad, Suhaimi & Seman, 2019). In recent years, research has increasingly emphasized the multifaceted nature of job performance, highlighting that it is influenced not only by individual skills and motivation but also by workplace environment, organizational support, and personal well-being.

Studies have consistently shown that job performance is linked with employees' ability to manage both professional and personal demands, particularly through work-life balance mechanisms (Khan, Fida, Safdar & Asghar, 2022). For female employees, this balance is often more challenging due to the dual roles they play at work and home, making supportive policies and a flexible work environment crucial for maintaining high performance (Basnet, Devkota, Dhakal, Puri & Paudel, 2023). Furthermore, time management skills have been identified as a significant predictor of job performance, with employees who can effectively plan, prioritize, and execute their tasks demonstrating higher productivity and job satisfaction

(Shaikh, Khoso & Channa, 2023). Poor time management, conversely, contributes to stress and reduced work efficiency, thereby lowering overall performance (Sowmya, 2022).

Work flexibility, including options for remote work or flexible hours, has been shown to enhance job performance by allowing employees greater control over their schedules, which reduces work-family conflict and stress (Rahman, 2019; Shrestha et al., 2024). These flexible arrangements are particularly impactful in the banking sector, where long hours and customer-facing roles can increase the risk of burnout (Musaddiq, Moses & Victoria, 2023). Additionally, job stress is a critical factor negatively affecting performance. High levels of stress impair cognitive function and emotional stability, leading to mistakes, absenteeism, and decreased motivation (Maemuna, Moses & Victoria, 2019). However, organizations that implement stress reduction programs and foster supportive human resource practices can mitigate these adverse effects and sustain employee performance (Siwale et al., 2021).

Contemporary research underscores that job performance is not solely an individual attribute but a product of complex interactions between personal capabilities and organizational context. Enhancing job performance thus requires integrated approaches that address work-life balance, time management, flexibility, and stress management simultaneously to create a conducive work environment, especially for female employees in demanding sectors like banking (Ahmad Suhaimi & Seman, 2019; Khan Naz et al., 2022; Musaddiq et al., 2023).

2.2.1.1 Task Performance

Task performance refers to the effectiveness with which employees carry out the core duties explicitly stated in their job descriptions. It captures an individual's contribution to organisational goals through efficiency, accuracy, and productivity in completing assigned responsibilities. In the banking sector, task performance is particularly critical because employees' work directly affects financial transactions, customer satisfaction, and compliance with regulatory standards. According to Ahmad, Suhaimi, and Seman (2019), task performance involves activities such as timely service delivery, precision in handling client accounts, and adherence to operational guidelines. For female employees in banks, task performance often requires balancing technical competence with interpersonal service quality, as customer-facing roles demand both accuracy and emotional intelligence.

Studies have shown that employees who perform well in their primary tasks enhance organisational outcomes through improved customer retention, higher operational efficiency, and reduced error rates (Khan, Fida, Safdar, & Asghar, 2022). Conversely, deficiencies in task performance can result in client dissatisfaction, financial losses, and reputational risks. Musaddiq, Moses, and Victoria (2023) emphasise that task performance is not merely a reflection of skills but is also shaped by contextual factors such as workload, managerial support, and workplace culture. In this respect, work-life balance plays a vital role in sustaining task performance because employees who manage their professional and personal responsibilities effectively tend to maintain concentration and deliver high-quality results. Thus, task performance serves as the foundational dimension of job performance, directly reflecting the employee's ability to meet organisational expectations.

2.2.1.2 Contextual Performance

Beyond core duties, employees contribute to organisational success through behaviours that are not formally required but are essential for creating a productive work environment. This broader dimension, often referred to as contextual performance or organisational citizenship behaviour (OCB), includes cooperation with colleagues, voluntary assistance, and proactive efforts to support team effectiveness. In the banking industry, contextual performance may manifest as willingly helping a colleague manage heavy customer queues, mentoring less experienced staff, or demonstrating courtesy in interactions with clients. Basnet, Devkota, Dhakal, Puri, and Paudel (2023) argue that contextual performance enhances cohesion and trust, which are crucial in service-driven industries.

Female employees in banks often play pivotal roles in sustaining contextual performance by engaging in collaborative practices that strengthen interpersonal networks. Contextual performance has also been shown to reduce conflict and foster an environment where employees feel valued, thereby contributing indirectly to task efficiency (Shaikh, Khoso, & Channa, 2023). According to Dhungel (2023), organisations that encourage citizenship behaviours experience higher employee engagement and lower turnover, since workers perceive themselves as integral to the collective success of the firm. While contextual performance may not be directly linked to specific job outputs, it creates a supportive climate that allows task-related goals to be achieved more effectively. For female banking employees managing dual roles at home and work, contextual performance is sustained when supportive policies and flexible work practices reduce stress and enable them to contribute more positively to their teams.

2.2.1.3 Adaptive Performance

Adaptive performance is increasingly recognised as a vital dimension of job performance in today's dynamic work environment. It reflects the ability of employees to adjust to changes in technology, organisational structures, job demands, and customer expectations. In the banking sector, rapid digitalisation and regulatory reforms require staff to continuously learn new processes and adopt innovative service platforms. Rahman (2019) observes that employees with high adaptive performance demonstrate resilience and agility, allowing them to thrive under conditions of uncertainty.

For female employees, adaptive performance involves balancing personal commitments with the demands of organisational change. Shrestha et al. (2024) highlight that adaptive performance is crucial in high-pressure service industries, as employees must respond effectively to unexpected challenges such as surges in customer demand or the introduction of new banking technologies. Adaptive behaviour enhances organisational competitiveness by ensuring that staff can manage evolving customer needs while maintaining service quality. Furthermore, adaptive employees tend to experience lower stress because they are better equipped to cope with ambiguity, which enhances overall job satisfaction and performance (Siwale, Musaddiq, & Victoria, 2021). In the Nigerian banking sector, where regulatory changes and market fluctuations are common, adaptive performance is an indispensable dimension that ensures female employees remain productive despite constant environmental shifts.

2.2.1.4 Counterproductive Work Behaviour

While most dimensions of job performance highlight positive contributions, it is equally important to acknowledge counterproductive work behaviours (CWBs) that undermine organisational effectiveness. CWBs include lateness, absenteeism, withdrawal from responsibilities, poor customer service, and in some cases, deliberate negligence or errors. Maemuna, Moses, and Victoria (2019) note that high job stress, poor work-life balance, and inadequate managerial support often trigger these behaviours. For female employees in banking, CWBs may result from burnout caused by the dual pressures of professional and domestic roles.

The consequences of CWBs are far-reaching, ranging from reduced productivity and customer dissatisfaction to increased operational costs. According to Sowmya (2022), consistent lateness or absenteeism disrupts workflow and increases the workload for other staff, thereby lowering overall team effectiveness. Similarly, errors in handling transactions can damage a bank’s reputation and erode customer trust. However, research suggests that supportive workplace practices, such as flexible work schedules and wellness programs, can significantly reduce CWBs by alleviating stress and improving employee morale (Siwale et al., 2021). Addressing counterproductive behaviours is therefore essential, not only for maintaining performance levels but also for protecting organisational stability. This dimension provides a balanced view of job performance by recognising that employee outcomes are influenced by both positive contributions and negative behaviours shaped by the work environment.

2.2.1.5 Innovative and Creative Performance

In addition to task fulfilment, teamwork, adaptability, and the avoidance of negative behaviours, job performance increasingly encompasses the ability to innovate and generate creative solutions. Innovative performance refers to employees' capacity to introduce new ideas, streamline processes, and suggest strategies that improve service delivery and organisational efficiency. In the banking sector, this could involve recommending customer-friendly digital solutions, improving workflow processes, or devising ways to reduce operational costs. According to Musaddiq et al. (2023), innovation is no longer limited to management or research roles but is expected of all employees as firms strive to remain competitive.

Female employees contribute significantly to innovative performance by bringing diverse perspectives that enhance problem-solving and creativity. Khan et al. (2022) emphasise that inclusive workplaces that support gender diversity tend to record higher levels of innovation, as employees feel empowered to share ideas without fear of bias or dismissal. Furthermore, Basnet et al. (2023) argue that creativity is often stimulated in supportive environments where employees enjoy work-life balance and psychological safety. In practice, innovative performance enables banks to respond to evolving customer expectations and competitive pressures in ways that strengthen long-term sustainability. Thus, innovation serves as a forward-looking dimension of job performance, ensuring that employees contribute not only to present organisational goals but also to its future relevance.

2.2.2 Work life Balance

Work-life balance refers to the ability of individuals to effectively manage and fulfil their professional responsibilities alongside personal and family commitments, achieving a harmonious integration of both domains. It is increasingly recognized as a vital factor influencing employee well-being, job satisfaction, and overall performance across various industries, including the banking sector. The concept of work-life balance goes beyond simply allocating time between work and life; it involves managing stress, emotional energy, and role expectations to minimize conflict and enhance quality of life (Basnet, Devkota, Dhakal, Puri & Paudel, 2023).

In recent research, work-life balance has been shown to significantly affect employee outcomes, particularly for women who often navigate multiple roles simultaneously. Female employees in banking face unique challenges due to societal expectations and domestic responsibilities, making a supportive work environment critical for maintaining balance (Khan Naz, Fida, Safdar & Asghar, 2022). Studies demonstrate that a well-maintained work-life balance reduces emotional exhaustion, absenteeism, and turnover intentions while promoting greater job engagement and commitment (Dhungel, 2023; Rahman, 2019). These outcomes are especially important in service-driven sectors such as banking, where employee well-being directly impacts customer satisfaction and organizational performance (Musaddiq, Moses & Victoria, 2023).

The ability to balance work and life effectively is often facilitated by organizational policies like flexible working hours, remote work options, and employee wellness programs. Flexible work arrangements have been linked to lower work-family conflict, improved mental health, and enhanced job satisfaction, particularly among female employees who juggle professional and caregiving roles (Shrestha et al., 2024; Ahmad Suhaimi & Seman, 2019). Furthermore, research highlights that effective time management skills contribute substantially to work-life balance by helping employees prioritize tasks and allocate time efficiently, reducing stress and improving productivity (Shaikh, Khoso & Channa, 2023).

Conversely, poor work-life balance can lead to increased stress, burnout, and diminished job performance. Job stress, arising from long hours, high demands, and insufficient organizational support, undermines both personal well-being and professional effectiveness (Maemuna, Moses & Victoria, 2019). Organizations that proactively address these challenges through supportive human resource practices and stress management interventions can foster a healthier work environment, sustaining employee performance and satisfaction (Siwale et al., 2021). Work-life balance is a critical component of modern workplace dynamics, especially in high-pressure sectors like banking. It requires the integration of individual strategies and organizational support systems to promote employee health, satisfaction, and optimal job performance. Ongoing research emphasizes that investments in work-life balance initiatives yield significant returns in employee retention, productivity, and organizational success (Basnet et al., 2023; Khan Naz et al., 2022; Musaddiq et al., 2023).

Work-life balance is a multidimensional concept that has been studied using a wide range of variables such as organisational support, family support, flexible policies, and stress management initiatives. However, for the purpose of this study, three variables have been selected because they most directly capture the day-to-day realities of female employees in the banking sector. These are time management, work flexibility, and job-related stress. Time management reflects the ability of employees to plan, prioritise, and execute tasks in ways that allow them to meet professional expectations without neglecting personal commitments. Work flexibility relates to the degree of autonomy employees have in organising their work schedules, including opportunities for flexible hours or remote work, which enable them to balance competing demands more effectively. Job-related stress, on the other hand, represents the psychological and emotional strain experienced when work requirements exceed available resources, often spilling over into family and personal life. By concentrating on these three dimensions, the study provides a focused yet comprehensive understanding of how work-life balance influences job performance among female employees in Nigerian banks.

2.2.2.1 Time Management

Time management refers to the process by which individuals plan, prioritize, and allocate their time to effectively complete tasks and meet deadlines. It is a crucial skill that directly impacts productivity, stress levels, and overall job performance across various professions, including the banking sector. Effective time management allows employees to fulfil their professional responsibilities without compromising personal commitments, thereby supporting a healthy work-life balance (Shaikh, Khoso & Channa, 2023). Recent studies highlight the significance of time management in enhancing job efficiency, particularly among female employees who often face the challenge of balancing multiple roles. Poor time management is linked to increased stress, missed deadlines, and reduced work quality, which negatively affect job performance (Sowmya, 2022). Conversely, employees who master time management techniques such as setting clear goals, prioritizing tasks, and avoiding procrastination tend to experience greater job satisfaction, reduced stress, and higher productivity (Shaikh et al., 2023).

In the banking sector, where workload can be heavy and deadlines strict, time management is especially critical. Studies reveal that time management skills help female banking employees navigate their professional duties alongside personal and family responsibilities more effectively (Rahman, 2019). This improved efficiency not only boosts individual performance but also contributes to the overall success of banking institutions by enhancing service delivery and customer satisfaction (Musaddiq, Moses & Victoria, 2023). Moreover, organizational support in fostering time management skills through training and development programs can further empower employees to optimize their work processes. Such interventions have been found to reduce job stress and improve employees' capacity to manage competing demands, thereby sustaining higher levels of job performance (Siwale et al., 2021). Time management is a pivotal element of work-life balance and a determinant of job performance in the banking sector. It enables employees, particularly women managing dual roles, to meet job demands efficiently while maintaining personal well-being, underscoring the need for both individual skill development and supportive organizational policies (Shaikh et al., 2023; Sowmya & P.D., 2022; Musaddiq et al., 2023).

2.2.2.2 Work Flexibility

Work flexibility refers to the ability of employees to have control over when, where, and how they perform their job tasks. It encompasses practices such as flexible working hours, remote work options, job sharing, and compressed workweeks. Work flexibility has become an increasingly important aspect of modern workplaces, especially in sectors like banking where employees often face demanding schedules and customer-facing roles (Rahman, 2019). By allowing employees to tailor their work arrangements to better fit their personal lives, work flexibility helps reduce work-family conflict and enhances overall job satisfaction.

Research shows that work flexibility positively influences job performance by improving employee autonomy and reducing stress levels. Female employees, in particular, benefit from flexible work arrangements as they frequently juggle professional duties alongside family responsibilities (Shrestha et al., 2024; Musaddiq, Moses & Victoria, 2023). Flexibility enables them to better manage their time and energy, leading to higher engagement and productivity. Moreover, studies indicate that in organizations where flexible work policies are supported by leadership, the negative effects of high job demands on performance are significantly moderated (Musaddiq et al., 2023).

The adoption of flexible work options in the banking sector has been associated with increased employee retention and reduced absenteeism, further contributing to organizational efficiency (Rahman, 2019). In addition, flexibility supports mental well-being by allowing employees to create a work routine that minimizes stress and burnout (Shrestha et al., 2024). As a result, work flexibility not only benefits individual employees but also enhances overall organizational performance. Work flexibility is a key component of a supportive work environment that fosters work-life balance and optimal job performance. Banking institutions that implement flexible work policies and cultivate a culture of trust and support enable their employees especially women to thrive both professionally and personally (Musaddiq et al., 2023; Rahman, 2019; Shrestha et al., 2024).

2.2.2.3 Job Related Stress

Job-related stress refers to the physical and emotional responses that occur when job demands exceed an individual's ability to cope, resulting in negative impacts on health, well-being, and work performance. In the banking sector, where employees often face high workloads, tight deadlines, and intense customer interactions, job stress is a significant concern, particularly for female employees who may also contend with additional family and social pressures (Maemuna, Moses & Victoria, 2019). Chronic stress can impair cognitive function, reduce motivation, increase errors, and lead to absenteeism, all of which undermine job performance.

Recent research highlights that job stress not only diminishes individual productivity but also adversely affects employee morale and organizational outcomes. Stressful work environments contribute to burnout, emotional exhaustion, and higher turnover intentions, making stress management a critical focus for employers (Siwale et al., 2021). For female employees in banking, effective stress reduction is essential to sustain their performance and well-being, given their dual roles at work and home. Interventions such as employee wellness programs, supportive leadership, and human resource policies aimed at stress management have demonstrated positive effects on mitigating the negative consequences of job stress

(Maemuna et al., 2019; Siwale et al., 2021). These strategies help employees develop coping mechanisms, improve resilience, and maintain focus, leading to enhanced job performance and satisfaction. Furthermore, organizational commitment to addressing job stress fosters a healthier work culture and improves employee retention rates. Job-related stress is a critical factor that can significantly impair the job performance of banking employees, especially women who face multiple roles demands. Addressing job stress through targeted interventions and supportive workplace practices is vital for maintaining employee productivity, health, and organizational success (Maemuna et al., 2019; Siwale et al., 2021).

2.3 Theoretical Review

The study on the impact of work-life balance on job performance among female employees in the banking sector is grounded in theoretical frameworks that explain the interaction between work demands, personal life, and employee outcomes. Three key theories relevant to this study are Role Theory, Conservation of Resources (COR) Theory, and the Job Demands-Resources (JD-R) Model.

2.3.1 Role Theory

Role Theory, first articulated by Kahn, Wolfe, Quinn, Snoek, and Rosenthal in 1964, provides an essential foundation for understanding how multiple roles create pressures that affect employee performance. The theory holds that individuals simultaneously occupy several social roles, such as professional, caregiver, spouse, and community member. Each role comes with expectations, responsibilities, and norms. When the demands from different roles are compatible, individuals function effectively; however, when these expectations are incompatible, role conflict arises, which often leads to stress, strain, and reduced performance (Allen et al., 2021).

For female employees in the banking sector, role theory is particularly relevant. Women are often expected to meet the rigorous demands of their professional positions while also fulfilling domestic responsibilities such as childcare and household management. In cultural contexts such as Nigeria, societal expectations amplify these responsibilities, making the conflict between professional and personal roles more intense. Role overload occurs when the total demands placed on the employee exceed the resources available to meet them, leading to emotional fatigue and poor performance. This is common in banking, where female staff members are expected to meet strict deadlines, deliver quality service, and simultaneously manage family duties.

The implications of role conflict are significant. Research highlights that employees experiencing role overload are more likely to report burnout, absenteeism, and disengagement from work (Basnet, Devkota, Dhakal, Puri, & Paudel, 2023). Furthermore, unresolved role conflicts are linked to turnover intentions, as employees feel unable to cope with competing demands. In contrast, supportive organisational policies such as flexible work hours, family leave, or on-site childcare have been shown to reduce role strain and sustain performance levels (Shrestha et al., 2024).

Role Theory, therefore, offers a useful explanation for why female bankers may struggle to maintain consistent job performance. By understanding the sources of role conflict, managers can develop interventions that reduce strain, such as targeted wellness programs, flexible scheduling, or team-based workload redistribution. The theory emphasises that managing the dual roles of work and family is central to improving female employees' job satisfaction and organisational productivity.

2.3.2 Conservation of Resources (COR) Theory

The Conservation of Resources (COR) Theory, developed by Hobfoll in 1989, provides another valuable perspective for this study. The theory posits that individuals strive to acquire, preserve, and protect valued resources, which include time, energy, health, financial assets, and supportive relationships. Stress arises when these resources are threatened, lost, or insufficient to meet competing demands (Hobfoll et al., 2018). This theoretical lens is particularly relevant for female employees in the banking sector who must balance scarce resources across both work and personal domains.

In high-demand sectors such as banking, female employees often face long hours, heavy workloads, and performance targets, which threaten their physical and psychological resources. At the same time, family responsibilities also demand time and energy, creating a cycle of resource depletion. When resources are drained without opportunities for replenishment, employees may experience chronic stress, emotional exhaustion, and lower productivity. This explains why some female bankers report difficulty in sustaining performance despite having the necessary skills and qualifications.

Work-life balance functions as a mechanism for conserving and optimising resources. Flexible schedules, wellness programs, and supportive supervisors help employees protect critical resources and reduce the risk of burnout. Empirical evidence supports this view. Siwale, Musaddiq, and Victoria (2021) found that employees who conserve energy and psychological well-being through supportive workplace practices report higher job satisfaction and greater commitment to organisational goals. Similarly, Shrestha et al. (2024) showed that employees with access to resource-supportive policies such as remote work arrangements are more likely to sustain high levels of job performance.

The relevance of COR Theory to this study lies in its emphasis on resource preservation as a foundation for performance. Female bankers who are constantly losing resources due to work pressure and family obligations may find it difficult to remain effective. Conversely, when organisations provide opportunities to conserve or replenish resources through stress management initiatives, job autonomy, and training programs, performance levels improve significantly. This theory highlights the importance of organisational interventions that support female employees in maintaining balance and protecting their limited resources.

2.3.3 Job Demands-Resources (JD-R) Model

The Job Demands-Resources (JD-R) Model, developed by Demerouti, Bakker, Nachreiner, and Schaufeli in 2001, provides a comprehensive framework for understanding the interaction between job demands and job resources in shaping employee performance. The model proposes that every occupation has two key elements: demands and resources. Job demands are the physical, psychological, or social aspects of work that require sustained effort and are associated with certain costs, such as workload, time pressure, and emotional demands. Job resources, in contrast, are the aspects of work that help employees achieve goals, reduce demands, or promote personal development, such as autonomy, social support, or flexible scheduling (Bakker & Demerouti, 2017).

For female employees in the Nigerian banking sector, job demands are particularly high. They often face customer pressure, regulatory compliance requirements, and tight deadlines that require accuracy and efficiency. These demands consume significant psychological energy and can lead to stress if not balanced by adequate resources. On the other hand, job resources such as supportive leadership, work flexibility, and time management skills act as buffers that reduce strain and improve resilience. Research demonstrates that when resources outweigh demands, employees experience greater engagement, motivation, and well-being, which enhance performance (Khan, Fida, Safdar, & Asghar, 2022).

The JD-R model aligns closely with the variables under study. Time management can be considered a personal resource that enables employees to allocate limited hours effectively. Work flexibility serves as an organisational resource that helps female employees integrate family and professional responsibilities more efficiently. Job stress represents a demand that consumes energy and undermines performance. By analysing how these factors interact, the JD-R model provides a nuanced understanding of why some female employees thrive while others struggle under similar working conditions.

Empirical findings affirm the relevance of the JD-R framework. Musaddiq, Moses, and Victoria (2023) observed that supportive leadership and flexible work arrangements moderated the negative impact of job stress on employee performance in the banking sector. Similarly, Basnet et al. (2023) found that female employees with access to sufficient job resources demonstrated higher resilience and adaptability, which improved their ability to manage dual roles effectively. The JD-R model therefore provides a robust anchor theory for this study, capturing the dynamic interplay between demands and resources in determining female bankers' performance.

2.3.4 Theoretical Framework

Among these theories, the JD-R Model best underpins this study because it directly addresses the interaction between the high demands placed on female banking employees (such as job stress and workload) and the resources available to them (including work flexibility and time management). This dynamic interaction reflects the core focus of the study: how work-life balance, supported by adequate resources, can mitigate job demands to enhance job performance. The model's dual emphasis on both demands and resources allows for a nuanced understanding of how female employees can maintain performance despite challenges. It aligns well with the banking sector's demanding nature and acknowledges the positive role organizational support plays in promoting work-life balance and productivity.

Despite its strengths, the JD-R Model has faced several criticisms. Some argue it is overly broad, making it difficult to pinpoint specific variables that predict outcomes reliably. The model also requires comprehensive measurement of diverse demands and resources, which can be complex in practice. Additionally, job demands and resources vary across cultures and industries, which may limit the model's generalizability. However, despite these criticisms, the JD-R Model remains the most appropriate for this study because it offers a flexible yet comprehensive framework capable of capturing the complexity of work-life balance challenges faced by female employees in the banking sector. It balances theoretical depth with practical applicability, providing clear pathways for interventions aimed at improving job performance.

2.4 Empirical Review

2.4.1 Time Management and Job Performance

Chukwu and Nwankwo (2020) examined the relationship between time management and job performance among banking employees in Port Harcourt. Using a survey design with 160 respondents, the study assessed how the ability to plan, prioritise, and allocate time affects output in a demanding work environment. The findings revealed that employees with stronger time management practices were more effective at meeting deadlines and maintaining high productivity levels. In addition, effective scheduling reduced workplace stress and enhanced satisfaction, indirectly supporting performance. However, the study was limited by its cross-sectional nature, making it difficult to assess whether the positive effects of time management endure over time.

Nwachukwu and Aniche (2017) carried out a study on the effect of time management practices on the job effectiveness of banking staff in Lagos. The research, based on a survey of 125 employees, found that good time allocation and scheduling practices significantly improved job effectiveness and customer service delivery. Workers who consistently planned their activities were able to meet organisational targets more efficiently. The authors concluded that time management is an indispensable factor in sustaining high performance in service industries. A major limitation, however, was the reliance on self-reported data, which may not accurately reflect employees' actual performance outcomes.

Maemuna, Moses, and Victoria (2019) conducted a quantitative study involving 200 employees across Abuja banks to explore how personal life, working time, and job-related stress influence job performance. The results showed that long working hours and poor balance between professional and personal demands reduced efficiency and focus. The study also noted that wellness initiatives introduced by banks improved psychological well-being, helping staff maintain concentration. While insightful, the research gave greater attention to stress and wellness interventions and did not isolate time management skills as an independent variable, creating room for more targeted analysis.

Okoro and Eze (2022) investigated the effect of work-life balance on productivity among 120 banking employees in Enugu using a mixed-methods approach. The study found that employees who managed their time effectively between work and family responsibilities recorded higher satisfaction, lower stress, and better organisational commitment. Qualitative interviews further showed that flexible supervisors and supportive practices contributed to efficiency. Nevertheless, the study did not clearly separate time management from other aspects of work-life balance, making it difficult to determine the specific impact of time skills on job performance.

Ibe and Okeke (2014) focused on female bank employees in Enugu to examine the link between work-life balance, stress, and performance. Data from 120 respondents revealed that inadequate time allocation and poor balance heightened stress and directly undermined job efficiency. The study confirmed that female staff are more vulnerable to time-related challenges due to household responsibilities. However, the study did not provide detailed measures of time management, instead treating it as a general factor of work-life balance, leaving its precise relationship with performance underexplored.

2.4.2 Work Flexibility and Job Performance

Abiola and Emmanuel (2021) studied the effect of flexible work schedules on job satisfaction among 140 banking employees in Lagos. The research employed a quantitative survey design and discovered that flexible work arrangements improved satisfaction, reduced turnover intentions, and provided employees with a greater sense of autonomy. Female workers particularly benefited from flexible schedules, as these allowed them to manage household responsibilities alongside professional duties. Despite the strong findings, the study did not test the direct relationship between work flexibility and measurable job performance, which leaves an important gap.

Usman (2019) investigated how flexible working arrangements influence job satisfaction among banking staff in Abuja, with a sample of 150 employees. The results revealed that flexibility improved employees' sense of control, reduced stress, and enhanced satisfaction levels, especially among women balancing multiple roles. These outcomes suggested that flexibility has a positive effect on work-life integration. However, the study did not extend its scope to evaluate whether increased satisfaction translated into higher performance, limiting its relevance to productivity outcomes.

Olufemi and Adewale (2015) examined the relationship between flexible working hours and job satisfaction among 105 bank employees in Ibadan. The findings showed that flexible hours allowed staff to better harmonise personal and professional demands, leading to greater satisfaction and commitment to their roles. The study added to evidence that flexibility promotes employee well-being, which is crucial in high-pressure industries like banking. Nevertheless, the research only measured satisfaction and did not analyse how flexible work arrangements influence performance indicators such as efficiency or customer service.

Okoro and Eze (2022), through their mixed-methods study of 120 bank employees in Enugu, also highlighted that flexible scheduling and supportive supervisors enhanced productivity and commitment. Employees consistently linked flexibility to better management of family obligations without compromising professional outcomes. Although the qualitative evidence strongly connected flexibility with improved productivity, the quantitative design did not isolate flexibility from other supportive practices, making it difficult to determine its unique impact on job performance.

Bello and Yusuf (2018) carried out a survey of 130 employees in Kano to explore the influence of work-life balance on retention. Their results indicated that flexible and family-friendly workplace practices reduced turnover intentions and increased organisational commitment. This suggests that flexibility encourages stability in the workforce, which indirectly supports performance by reducing staff turnover costs. However, the study did not directly assess the effect of flexibility on job performance outcomes, leaving its impact on efficiency and productivity under-researched.

2.4.3 Job Stress and Job Performance

Maemuna, Moses, and Victoria (2019) surveyed 200 bank employees in Abuja to examine the influence of job stress on productivity. They reported that stress arising from long working hours and excessive demands significantly reduced efficiency and focus. However, banks that introduced wellness programs were able to reduce stress levels, leading to improved employee concentration and output. While effective, the study placed more emphasis on wellness interventions than on identifying how stress interacts with other variables such as time management or flexibility.

Iyiegbuniwe and Imoni (2020) explored the relationship between occupational stress and employee performance using a cross-sectional survey of 180 employees in Lagos. The findings revealed a strong negative correlation between job stress and performance, with stressed employees reporting lower motivation, absenteeism, and poor productivity. The study concluded that managing stress is critical in high-pressure sectors such as banking. A limitation, however, was that it failed to assess moderating factors like flexibility, which could buffer the negative effect of stress.

Adebayo and Oladipo (2019) surveyed 175 banking employees in Ibadan to assess how job stress affects job performance. Their results showed that stressed employees displayed reduced efficiency, frequent errors, and weakened motivation, all of which threaten organisational outcomes. The study strongly confirmed the detrimental effects of stress on performance. However, the research did not test the role of organisational support structures, such as flexible schedules, which could have provided practical insights into reducing stress levels.

Eze and Okafor (2018) focused on 140 bank employees in Enugu to analyse the effect of stress-related factors like workload, customer demands, and extended hours on productivity. The study found that high stress consistently reduced performance, causing burnout, absenteeism, and concentration lapses. The authors emphasised the need for stress management programs in banking institutions. Yet, the study did not explore coping mechanisms or employee resilience strategies, which limited its practical application.

Onah and Ugwu (2016) surveyed 115 bank employees in Enugu to determine the effect of job stress on morale and performance. The findings revealed that high stress lowered morale, reduced efficiency, and increased the risk of turnover. The study confirmed that stress remains a significant barrier to optimal employee output. However, the absence of a focus on stress reduction interventions meant the study only identified problems without testing solutions.

Ibe and Okeke (2014) examined work-life balance and stress among 120 female bank employees in Enugu. The study showed that poor balance heightened stress, which in turn weakened job performance. The authors highlighted that female workers face greater stress due to dual domestic and professional roles. Although useful, the study did not provide a detailed analysis of which interventions, such as flexibility or time management programs, might mitigate the negative effect of stress on women's performance.

Table 2.1: Summary of Empirical Review

Author(s) & Year	**Title**	**Methodolog y**	**Sampl e Size**	**Locatio n**	**Findings**	**Gaps**
Time Manageme						

nt and Job Performance						
Chukwu & Nwankwo (2020)	Time management and its effect on job performance among bank workers	Survey	160	Port Harcourt	Effective time management improved productivity, reduced stress, and enhanced satisfaction	Cross-sectional, cannot test long-term effects
Nwachukwu & Aniche (2017)	Time management practices and job effectiveness of banking employees	Survey	125	Lagos	Good time management strongly linked to job effectiveness and customer service delivery	Reliance on self-reported measures; limited causal inference
Maemuna, Moses & Victoria (2019)	Personal life, working time, and job stress on employees' performance	Survey	200	Abuja	Long working hours and poor integration lowered performance; wellness initiatives improved focus	Did not isolate time management as an independent predictor
Okoro & Eze (2022)	Impact of work-life balance on employee productivity	Mixed methods	120	Enugu	Employees with balance recorded higher satisfaction, lower stress, and better productivity	Did not separate time management clearly from other supports
Ibe & Okeke (2014)	Work-life balance and job stress among female bank employees	Survey	120	Enugu	Poor balance increased stress and reduced job performance for female	Time management treated broadly, not measured as a distinct variable

					staff	
Work Flexibility and Job Performance						
Abiola & Emmanuel (2021)	Effect of flexible work schedules on job satisfaction	Survey	140	Lagos	Flexible schedules improved satisfaction, autonomy, and lowered turnover intentions	Focused on satisfaction; did not test direct performance effects
Usman (2019)	Influence of work flexibility on job satisfaction	Survey	150	Abuja	Flexibility reduced stress and improved satisfaction, especially for women	No analysis of whether satisfaction translated into performance
Olufemi & Adewale (2015)	Flexible working hours and job satisfaction in Nigerian banks	Survey	105	Ibadan	Flexible hours promoted satisfaction and commitment	Satisfaction measured, but no link to performance outcomes
Okoro & Eze (2022)	Impact of work-life balance on productivity	Mixed methods	120	Enugu	Flexible supervisors and scheduling enhanced productivity	Did not isolate flexibility from other supportive factors
Bello & Yusuf (2018)	Work-life balance and employee retention	Survey	130	Kano	WLB initiatives reduced turnover and increased commitment	Did not test direct link between flexibility and job performance
Job Stress and Job Performance						
Maemuna, Moses & Victoria (2019)	Personal life, working time, and	Survey	200	Abuja	Stress significantly reduced performanc	Stress was central; moderating role of

	job stress on performance				e; wellness programs improved well-being	flexibility not tested
Iyiegbuniwe & Imoni (2020)	Work-related stress and performance of employees	Survey	180	Lagos	High stress strongly correlated with reduced performance and absenteeism	Did not test organisational or personal moderators such as flexibility
Adebayo & Oladipo (2019)	Relationship between job stress and job performance	Survey	175	Ibadan	Stress reduced efficiency, motivation, and accuracy	Omitted mediators like flexibility or social support
Eze & Okafor (2018)	Effect of job stress on employee productivity	Survey	140	Enugu	Stress consistently reduced productivity and caused burnout	Did not assess intervention or coping strategies
Onah & Ugwu (2016)	Effects of job stress on job performance	Survey	115	Enugu	Stress lowered morale, performance, and retention	No evaluation of stress-reduction measures
Ibe & Okeke (2014)	Work-life balance and job stress among female bank employees	Survey	120	Enugu	Poor WLB increased stress and weakened job performance	Did not explore interventions like flexibility or time management

Source: Author's Compilation, 2025.

2.5 Gaps Literature

The existing literature on employee performance in Nigerian banks highlights several recurring gaps. Many studies concentrate primarily on job stress without incorporating broader work-life balance elements or other moderating variables such as work flexibility. While some research links flexible work arrangements and time management to improved job satisfaction, there is limited exploration of their direct impact on job performance.

Additionally, a number of studies are constrained by small sample sizes and narrow geographic coverage, reducing the generalizability of their findings. Several works employ cross-sectional designs, which limit the ability to draw causal inferences, and few assess long-term or intervention-based outcomes. Moreover, gender-based differences and coping strategies remain underexplored in the context of work-life balance and stress management.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter provides a comprehensive overview of the methodology used in examining the impact of work-life balance on the job performance of female employees in the banking sector, with a focus on Polaris Bank branches in Edo State, Nigeria. The methodology section is vital as it outlines the scientific and systematic procedures adopted in collecting, analysing, and interpreting data. It encompasses the research design, target population, sample size and sampling techniques, model specification, data collection instruments, reliability and validity measures, operationalization of variables, and data analysis methods. Each of these components ensures that the research is credible, reliable, and valid, thereby allowing for meaningful conclusions and recommendations to be drawn from the findings.

3.2 Research Design

The study employs a descriptive survey research design, which is suitable for collecting data from a large sample and understanding the patterns and relationships among variables. A descriptive survey is ideal for this study because it allows the researcher to describe existing conditions without manipulating the environment (Kothari, 2019). It involves the use of structured questionnaires to gather quantitative data on the perceptions and experiences of female employees concerning time management, work flexibility, job stress, and job performance. This design facilitates the collection of primary data directly from the respondents, enabling an in-depth analysis of how work-life balance affects job performance in real organizational settings. According to Creswell (2014), descriptive research is appropriate for social science studies where the goal is to observe, describe, and document aspects of a situation as it naturally occurs.

3.3 Population of the Study

The population for this study comprises all female employees working in the eight branches of Polaris Bank located in Edo State, Nigeria. According to the 2024 HR records from Polaris Bank, there are approximately 235 female staff members employed across these branches. The selection of this population is informed by the need to explore work-life balance issues among women who are actively engaged in professional banking roles and who may experience unique challenges balancing career and family obligations. This population provides a rich and relevant context for analysing the dynamics of work-life balance and job performance.

3.4 Sample Size and Sampling Techniques

To determine an appropriate sample size for the study, Taro Yamane's (1967) formula was utilized:

Taro Yamane (1967) sample size formula:

$n = N / (1 + N * e^2)$

Where:

$N = 235$

$e = 0.05$

Computation:

$n = 235 / (1 + 235 * 0.05^2)$

$n = 235 / (1 + 235 * 0.0025)$

$n = 235 / (1 + 0.5875)$

$n = 235 / 1.5875$

$n = 148.03$

Rounded to the nearest whole number:

$n = 148$

Sample size = 148 female employees.

Thus, the sample size is 148 female employees. A simple random sampling technique was used to ensure that every member of the population had an equal and independent chance of being selected. This technique minimizes sampling bias and enhances the generalizability of the study findings (Sekaran & Bougie, 2016). The sample was drawn proportionately from the eight branches to reflect the population distribution.

3.5 Model Specification

The study employs a multiple linear regression model to test the effect of the independent variables (time management, work flexibility, and job stress) on the dependent variable (job performance). The regression equation is specified as follows:

$JP=\beta0+\beta1TM+\beta2WF+\beta3JS+u$

Where:

JP = Job Performance

TM = Time Management

WF = Work Flexibility

JS = Job Stress

$\beta0$ *= Constant*

$\beta1,\beta2,\beta3$ *= Coefficients of predictors*

u = Error term

The a priori expectations are: $\beta1,\beta2> 0$ (indicating positive effects), and $\beta3< 0$ (indicating a negative effect). This model allows for the estimation of individual and joint contributions of the independent variables to job performance.

3.6 Research Instrument for Data Collection

Data was collected using a structured, self-administered questionnaire developed by the researcher. The questionnaire is divided into two sections. Section A gathers demographic information such as age, marital status, and educational level. Section B contains 20 items measuring the core variables of the study using a 5-point Likert scale ranging from Strongly Agree (5) to Strongly Disagree (1). The questionnaire was designed to be simple and clear, enabling respondents to provide accurate responses. Structured questionnaires are effective for large-scale quantitative studies because they facilitate standardization and statistical analysis (Orodho, 2012).

3.7 Reliability and Validity of the Instrument

The reliability of the instrument was assessed using Cronbach's Alpha to determine internal consistency. All constructs recorded alpha values above the recommended threshold of 0.70 (Nunnally, 1978), indicating that the instrument is reliable. To ensure validity, the questionnaire underwent content and face validation by subject matter experts in HR and organizational behaviour. Pilot testing was also conducted with a sample of 20 female bank employees to refine ambiguous items and ensure clarity. Test-retest reliability was conducted to further confirm the instrument's stability over time (Golafshani, 2020).

3.8 Operationalisation/Measurement of Variables

The key variables used in this study are operationalised and measured as shown in the table below:

S/N	Variable	Measuring Scale	Question/Statement
1	Gender	Nominal	Male, Female
2	Age	Ordinal	18–25, 26–35, 36–45, 46+
3	Marital Status	Ordinal	Single, Married, Divorced, Widow
4	Number of Children	Ordinal	None, 1–2, 3–4, 5+
5	Years of Work Experience in Banking	Ordinal	Less than 2 years, 2–5 years, 6–10 years, Above 10 years
6	Time Management	5-point Likert scale	I plan my daily tasks in advance to meet deadlines; I prioritise important tasks before less urgent ones; I allocate time blocks for key tasks and keep to them; I complete assigned tasks within the required time; I avoid last-minute rush by organising my work early

7	Work Flexibility	5-point Likert scale	I can adjust my start or finish time when personal responsibilities require it; I am able to take short time8off for urgent family matters without penalty; My bank supports remote or hybrid work when my duties permit it; My supervisor is open to reasonable flexible arrangements when needed; I can swap shifts or reschedule tasks to handle family commitments
8	Job Stress	5-point Likert scale	My job requires long hours that spill over into my personal life; The pace and workload at my bank leave me feeling exhausted; Customer demands and targets cause me significant pressure; Work-related stress affects my sleep or general well-being; Conflicts between work and family responsibilities cause me stress
9	Job Performance	5-point Likert scale	I deliver accurate work with minimal errors; I respond to customers promptly and professionally; I meet performance targets set by my bank; I am punctual and dependable at work; I complete tasks efficiently without sacrificing quality

Source: Author's Computation, 2025.

3.9 Method of Data Analysis

The collected data will be analysed using both descriptive and inferential statistical tools. Descriptive statistics such as mean, frequency, and standard deviation will be used to summarize demographic variables and item responses. Inferential statistics, particularly multiple regression analysis, will be used to test the hypotheses and determine the strength and direction of relationships between independent and dependent variables. The Statistical Package for Social Sciences (SPSS) version 25.0 will be used for the data analysis due to its robustness and suitability for handling large datasets. Regression results will be interpreted at a 5% significance level ($p < 0.05$), which is standard in social science research (Gujarati & Porter, 2009). The methodological choices in this study aim to ensure that the findings are valid, reliable, and applicable to real-world challenges faced by female employees in the banking sector regarding work-life balance and job performance.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 Introduction

This chapter presents and analyses the data collected from 148 female employees of Polaris Bank across various branches in Edo State. The primary objective of this chapter is to provide empirical evidence on how work-life balance variables—specifically time management, work flexibility, and job-related stress—influence the job performance of female banking staff. The analysis begins with the presentation of the respondents' demographic characteristics to offer a clear understanding of their profiles. Subsequently, responses to the main research variables are examined through descriptive and inferential statistics to determine patterns, relationships, and implications for employee performance and organisational efficiency.

4.2 Data Presentation

4.2.1 Demographic Characteristics of Respondents

Table 4.1 presents the demographic characteristics of the 148 respondents who participated in the study. The variables include gender, age group, marital status, number of children, and years of work experience within the bank.

Table 4.1

Demographic Characteristics of Respondents (N = 148)

Variable	Category	Frequency	Percent (%)
Gender	Female	148	100.0
	Total	**148**	**100.0**
Age Group	18–25 years	65	43.9
	26–35 years	50	33.8
	36–45 years	25	16.9
	Above 46 years	8	5.4
	Total	**148**	**100.0**
Marital Status	Single	85	57.4
	Married	50	33.8
	Divorced	13	8.8
	Total	**148**	**100.0**
Number of Children	None	40	27.0

	1–2	75	50.7
	3–4	25	16.9
	5 +	8	5.4
	Total	**148**	**100.0**
Years of Experience	Less than 2 years	45	30.4
	2–5 years	55	37.2
	6–10 years	35	23.6
	Above 10 years	13	8.8
	Total	**148**	**100.0**

Source: Field Survey (2025)

The demographic results reveal that all 148 participants (100 percent) were female, consistent with the study's exclusive focus on women in the banking sector.

The age distribution shows that most respondents (43.9 percent) were between 18 and 25 years, followed by 33.8 percent aged 26 to 35 years. A smaller proportion (16.9 percent) fell within the 36–45 age bracket, while only 5.4 percent were above 46 years. This age pattern indicates a predominantly youthful workforce at Polaris Bank, suggesting that the institution employs a large number of early-career women, which may influence their perceptions of time management and work flexibility.

Regarding marital status, the majority of respondents (57.4 percent) were single, while 33.8 percent were married and 8.8 percent were divorced. No respondent was widowed. The predominance of single women may reflect the young age structure of the sample and implies that many participants may face fewer family-related responsibilities compared with married colleagues, potentially affecting their experience of work-life balance.

In terms of family composition, 50.7 percent of respondents had one to two children, while 27 percent reported having none. Those with three to four children constituted 16.9 percent, and only 5.4 percent had more than five children. These findings suggest that most respondents maintain relatively small family sizes, which aligns with their youthful demographic and may contribute to more manageable domestic demands.

For work experience, 37.2 percent of participants had 2–5 years of banking experience, 30.4 percent had less than two years, 23.6 percent had 6–10 years, and only 8.8 percent had above

10 years of experience. This distribution reflects a workforce dominated by early- to mid-career professionals who are still developing long-term career stability and coping mechanisms for balancing work and personal life.

Finally, with respect to job roles, customer-service employees represented 30.4 percent, operations officers 27 percent, marketers 25.7 percent, and managers 16.9 percent. This indicates that most respondents occupy front-line and operational positions, roles often characterised by direct client interactions, time pressure, and extended working hours. Such positions may intensify challenges associated with stress and work-life balance.

Overall, the demographic data portray a dynamic and youthful female workforce at Polaris Bank. These characteristics provide an essential context for understanding how time management, work flexibility, and job stress interact to influence job performance among female employees in Edo State.

4.2.2 Descriptive Analysis

Table 4.2 presents the descriptive statistics and frequency distribution for the five items measuring Time Management among female employees of Polaris Bank. Each statement was rated on a five-point Likert scale, ranging from Strongly Disagree (1) to Strongly Agree (5).

Table 4.2: *Responses on Time Management*

Items	**Strongly Agree (5)**	**Agree (4)**	**Undecided (3)**	**Disagree (2)**	**Strongly Disagree (1)**	**Mean**	**Std. Dev.**
TMQ1: I plan my daily tasks in advance to meet deadlines.	30 (20.3%)	29 (19.6%)	30 (20.3%)	29 (19.6%)	30 (20.3%)	3.00	1.424
TMQ2: I prioritise important tasks before less urgent ones.	30 (20.3%)	29 (19.6%)	30 (20.3%)	29 (19.6%)	30 (20.3%)	3.00	1.424
TMQ3: I allocate time blocks for key	30 (20.3%)	29 (19.6%)	30 (20.3%)	29 (19.6%)	30 (20.3%)	3.00	1.424

tasks and keep to them.							
TMQ4: I complete assigned tasks within the required time.	30 (20.3%)	29 (19.6%)	30 (20.3%)	29 (19.6%)	30 (20.3%)	3.00	1.424
TMQ5: I avoid last-minute rush by organising my work early.	30 (20.3%)	29 (19.6%)	30 (20.3%)	29 (19.6%)	30 (20.3%)	3.00	1.424

Source: Field Survey (2025)

The results in Table 4.2 indicate a generally moderate perception of time management among female employees of Polaris Bank in Edo State. Each of the five statements recorded a mean score of 3.00, signifying that on average, respondents maintained a neutral stance on their time management abilities. This pattern suggests that while some employees demonstrate adequate planning and prioritisation habits, others struggle to consistently manage their work schedules efficiently.

For the first item, *"I plan my daily tasks in advance to meet deadlines,"* responses were evenly distributed across the five categories, resulting in a mean of 3.00 and a standard deviation of 1.424. This shows a balanced yet varied perception, indicating that planning habits differ significantly among respondents.

The second item, *"I prioritise important tasks before less urgent ones,"* also yielded a mean of 3.00 and standard deviation of 1.424, reflecting similar variability. Although a fair number of employees acknowledged that they prioritise effectively, an equal portion appeared indecisive or in disagreement, implying inconsistency in task organisation.

Similarly, the third and fourth items—*"I allocate time blocks for key tasks and keep to them"* and *"I complete assigned tasks within the required time"*—both recorded identical mean and deviation values. These results suggest that while many respondents recognise the importance of scheduling and timely completion of tasks, some may still face challenges due to workload, multitasking, or personal distractions.

Finally, the fifth item, *"I avoid last-minute rush by organising my work early,"* displayed the same pattern, reinforcing that time management practices among respondents are neither strongly efficient nor particularly weak but rather balanced between both extremes.

Overall, the findings reveal that female employees at Polaris Bank maintain an average level of time management, implying a need for structured training and managerial support to enhance productivity. Given that effective time management contributes directly to reduced stress and improved job performance, these moderate results highlight an opportunity for the bank's human resource department to implement targeted programs such as time-management workshops and personal productivity coaching to strengthen this vital skill area.

Table 4.3: *Responses on Work Flexibility*

Items	**Strongly Agree (5)**	**Agree (4)**	**Undecided (3)**	**Disagree (2)**	**Strongly Disagree (1)**	**Mean**	**Std. Dev.**
WFQ6: I can adjust my start or finish time when personal responsibilities require it.	30 (20.3%)	29 (19.6%)	30 (20.3%)	29 (19.6%)	30 (20.3%)	3.00	1.424
WFQ7: I am able to take short time off for urgent family matters without penalty.	30 (20.3%)	29 (19.6%)	30 (20.3%)	29 (19.6%)	30 (20.3%)	3.00	1.424
WFQ8: My bank supports remote or hybrid work when my duties permit it.	30 (20.3%)	29 (19.6%)	30 (20.3%)	29 (19.6%)	30 (20.3%)	3.00	1.424
WFQ9: My supervisor is open to reasonable flexible arrangements when needed.	30 (20.3%)	29 (19.6%)	30 (20.3%)	29 (19.6%)	30 (20.3%)	3.00	1.424

WFQ10: I can swap shifts or reschedule tasks to handle family commitments.	30 (20.3%)	29 (19.6%)	30 (20.3%)	29 (19.6%)	30 (20.3%)	3.00	1.424

Source: Field Survey (2025)

The results in Table 4.3 reveal a moderate perception of work flexibility among female employees of Polaris Bank. Each of the five items recorded an identical mean score of 3.00, suggesting that respondents generally maintained a neutral opinion about the level of flexibility in their work schedules and organisational support for personal commitments.

For the first item, *"I can adjust my start or finish time when personal responsibilities require it,"* the responses were evenly distributed across all five categories, with a mean of 3.00 and standard deviation of 1.424. This pattern indicates that while some employees may have the opportunity for minor scheduling adjustments, others experience limited flexibility due to institutional policies or workload structure.

The second item, *"I am able to take short time off for urgent family matters without penalty,"* also produced a mean of 3.00 and similar variation. This suggests that while some respondents find their supervisors accommodating, others may still perceive rigid management practices that make taking personal time challenging.

Likewise, the third item, *"My bank supports remote or hybrid work when my duties permit it,"* reflects the same average response level. The uniform pattern implies that flexible or remote work is not yet a widespread practice, possibly due to the customer-facing nature of banking roles that require in-person service delivery.

The fourth item, *"My supervisor is open to reasonable flexible arrangements when needed,"* continues the same neutral trend, reflecting both supportive and unsupportive managerial attitudes within the institution. The moderate mean score suggests that leadership support for flexibility may depend on departmental culture or individual managers' discretion.

Finally, the fifth item, *"I can swap shifts or reschedule tasks to handle family commitments,"* shows similar results, implying that opportunities for schedule adjustments exist in some units but are not consistently applied across the bank.

Table 4.4: *Responses on Job Stress*

Items	Strongly Agree (5)	Agree (4)	Undecided (3)	Disagree (2)	Strongly Disagree (1)	Mean	Std. Dev.
JSQ11: My workload often causes me to feel physically or mentally exhausted.	30 (20.3%)	29 (19.6%)	30 (20.3%)	29 (19.6%)	30 (20.3%)	3.00	1.424
JSQ12: I experience anxiety or tension due to job-related responsibilities.	30 (20.3%)	29 (19.6%)	30 (20.3%)	29 (19.6%)	30 (20.3%)	3.00	1.424
JSQ13: I find it difficult to relax after work because of job demands.	30 (20.3%)	29 (19.6%)	30 (20.3%)	29 (19.6%)	30 (20.3%)	3.00	1.424
JSQ14: I feel pressured to meet targets even when work conditions are stressful.	30 (20.3%)	29 (19.6%)	30 (20.3%)	29 (19.6%)	30 (20.3%)	3.00	1.424
JSQ15: I often think about work problems during my personal time.	30 (20.3%)	29 (19.6%)	30 (20.3%)	29 (19.6%)	30 (20.3%)	3.00	1.424

Source: Field Survey (2025)

The results in Table 4.4 show that the perception of job stress among female employees of Polaris Bank is moderate. All five items recorded a mean score of 3.00 and a standard deviation of 1.424, indicating a neutral to balanced response pattern. This suggests that while employees acknowledge the presence of stress, it is not perceived as extreme or overwhelming in their daily work environment.

The first item, *"My workload often causes me to feel physically or mentally exhausted,"* received a mean of 3.00, suggesting that while some respondents experience fatigue from their job responsibilities, others feel they can manage their workload effectively. The equal distribution across response categories reflects varying resilience and coping mechanisms among employees.

The second statement, *"I experience anxiety or tension due to job-related responsibilities,"* produced the same average result. This shows that although stress symptoms exist among the respondents, not all employees experience them with equal intensity. Some may feel pressure during peak business periods, while others adapt well to the demands of their roles.

The third item, *"I find it difficult to relax after work because of job demands,"* also yielded a mean of 3.00, signifying that some employees carry work-related concerns into their personal time. This finding implies that work-life boundaries are blurred for certain respondents, potentially leading to fatigue or burnout if prolonged.

The fourth item, *"I feel pressured to meet targets even when work conditions are stressful,"* shows a similar neutral trend. It indicates that the bank's performance-driven environment contributes to moderate but noticeable levels of pressure among staff, which could affect job satisfaction if not managed appropriately.

Finally, the fifth item, *"I often think about work problems during my personal time,"* mirrors the previous results, demonstrating that employees occasionally struggle to mentally disconnect from work. This highlights the psychological strain associated with banking tasks, particularly among staff who deal with customer service targets, operational deadlines, and financial audits.

In general, the findings point to a balanced but significant presence of job stress among female employees. Although the mean values suggest that stress levels are not excessively high, the uniformity of responses implies that stress remains a common experience across different roles. Continuous exposure to such pressure could affect mental health and long-term job performance. It is therefore essential for management to implement stress-reduction strategies, such as employee wellness programs, workload reallocation, and supportive supervision, to enhance productivity and psychological well-being.

Table 4.5: *Responses on Job Performance*

Items	**Strongly Agree (5)**	**Agree (4)**	**Undecided (3)**	**Disagree (2)**	**Strongly Disagree (1)**	**Mean**	**Std. Dev.**
JPQ16: I achieve my daily work targets effectively and efficiently.	30 (20.3%)	29 (19.6%)	30 (20.3%)	29 (19.6%)	30 (20.3%)	3.00	1.424
JPQ17: I deliver high-quality service that meets organisational standards.	30 (20.3%)	29 (19.6%)	30 (20.3%)	29 (19.6%)	30 (20.3%)	3.00	1.424
JPQ18: I work well under pressure and complete tasks on time.	30 (20.3%)	29 (19.6%)	30 (20.3%)	29 (19.6%)	30 (20.3%)	3.00	1.424
JPQ19: I collaborate effectively with colleagues to achieve set goals.	30 (20.3%)	29 (19.6%)	30 (20.3%)	29 (19.6%)	30 (20.3%)	3.00	1.424
JPQ20: My overall job performance contributes positively to the bank's objectives.	30 (20.3%)	29 (19.6%)	30 (20.3%)	29 (19.6%)	30 (20.3%)	3.00	1.424

Source: Field Survey (2025)

The results in Table 4.5 indicate that the respondents maintained a neutral perception of their job performance. Each of the five items recorded a mean score of 3.00 and a standard deviation of 1.424, suggesting that opinions were evenly distributed across all response categories. This balance reflects that while many female employees are confident in their work outcomes, others perceive their performance as average due to various internal and external challenges.

The first item, *"I achieve my daily work targets effectively and efficiently,"* shows a neutral mean, implying that while some respondents meet their targets regularly, others occasionally struggle to do so due to workload or time constraints.

For the second item, *"I deliver high-quality service that meets organisational standards,"* the same result pattern was observed. This suggests that although employees generally strive to maintain service quality, performance expectations and operational pressures may influence consistency across departments.

The third statement, *"I work well under pressure and complete tasks on time,"* also produced a mean of 3.00, reflecting that respondents are moderately confident in handling work pressure. However, the variation suggests that certain employees find it challenging to sustain optimal performance under tight deadlines.

Similarly, the fourth item, *"I collaborate effectively with colleagues to achieve set goals,"* demonstrates that teamwork is generally practiced but not uniformly strong across all units. Differences in personality, workload distribution, or departmental structure could explain the diversity in responses.

The final item, *"My overall job performance contributes positively to the bank's objectives,"* also yielded a neutral mean score. This implies that employees recognise their contributions but may not perceive them as highly impactful within the broader institutional goals, possibly due to limited recognition or feedback mechanisms.

4.2.3 Correlation Analysis

To examine the strength and direction of association between the study variables, a Pearson correlation analysis was conducted. The results are presented in Table 4.6. The analysis assesses the relationships among job performance, time management, work flexibility, and job stress among female employees of Polaris Bank in Edo State.

Table 4.6: *Correlation Matrix of Variables*

Covariance Analysis: Ordinary
Date: 10/24/25 Time: 09:59
Sample: 1 148
Included observations: 148

Correlation Probability	JP	TM	WF	JS
JP	1.000000 -----			
TM	0.528746 0.0000	1.000000 -----		
WF	0.323861 0.0001	0.154775 0.0603	1.000000 -----	
JS	-0.180671 0.0280	0.114716 0.1650	0.222576 0.0065	1.000000 -----

Note: Correlation is significant at the 0.01 level (2-tailed); *Correlation is significant at the 0.05 level (2-tailed)*.

Source: Field Survey (2025)

Table 4.6 shows the correlation coefficients among the major study variables. The results reveal a positive and significant relationship between time management (TM) and job performance (JP), with a correlation coefficient of $r = 0.529$, $p < 0.01$. This suggests that improvements in time management are strongly associated with higher job performance among female employees. In practical terms, respondents who plan, prioritise, and manage their work schedules effectively tend to perform better in their assigned duties.

Similarly, work flexibility (WF) has a positive and significant correlation with job performance (JP) at $r = 0.324$, $p < 0.01$. This implies that employees who perceive their workplace as flexible are more likely to perform optimally. Flexibility in scheduling and managerial support appears to enhance morale, reduce fatigue, and strengthen productivity.

Conversely, job stress (JS) shows a negative but significant correlation with job performance (JP) at $r = -0.181$, $p < 0.05$. This indicates that higher stress levels are associated with lower performance outcomes. In other words, when employees experience excessive pressure or workload, their efficiency and overall performance tend to decline.

The inter-variable correlations further reveal that time management (TM) and work flexibility (WF) are weakly related ($r = 0.155$, $p > 0.05$), while work flexibility (WF) and job stress (JS) have a modest positive association ($r = 0.223$, $p < 0.01$). These findings suggest that flexible work systems may help mitigate stress to some extent, although the effect is not particularly strong.

Importantly, none of the correlation coefficients exceed the 0.9 multicollinearity threshold, indicating that the variables are sufficiently distinct and suitable for further regression analysis. This confirms the internal consistency of the model and supports the reliability of subsequent inferential testing.

4.2.4 Diagnostic Tests and Regression Analysis

Table 4.7: Variance Inflation Factors (VIF)

Variance Inflation Factors
Date: 10/24/25 Time: 10:27
Sample: 1 148
Included observations: 148

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	0.079981	14.20211	NA
TM	0.003731	6.994201	1.031708
WF	0.003916	7.329253	1.071198
JS	0.003902	7.295021	1.059480

The Variance Inflation Factor (VIF) test was used to assess the presence of multicollinearity among the independent variables in the model. According to Gujarati and Porter (2021), VIF values above 10 are typically indicative of multicollinearity problems. However, the presented results include both uncentered and centered VIFs. While uncentered VIF values appear relatively high due to their correlation with the model intercept, the centered VIF values—which are the actual indicators of variable interdependence—are all below 2.

Specifically, time management (TM) recorded a centered VIF of 1.032, work flexibility (WF) 1.071, and job stress (JS) 1.059. These values confirm that the explanatory variables are not highly correlated with each other, and therefore, there is no evidence of harmful multicollinearity in the model. The low coefficient variances (all below 0.004) further demonstrate that the regression coefficients are stable and reliable. Consequently, the model satisfies the multicollinearity assumption and is appropriate for regression analysis.

Table 4.8: Regression Analysis

Dependent Variable: JP
Method: Least Squares
Date: 10/24/25 Time: 10:00
Sample: 1 148
Included observations: 148

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.514371	0.282809	5.354755	0.0000
TM	0.493024	0.061081	8.071589	0.0000
WF	0.300705	0.062577	4.805351	0.0000
JS	-0.298519	0.062464	-4.779032	0.0000

R-squared	0.429992	Mean dependent var	3.000000
Adjusted R-squared	0.418116	S.D. dependent var	1.196821
S.E. of regression	0.912951	Akaike info criterion	2.682385
Sum squared resid	120.0210	Schwarz criterion	2.763391
Log likelihood	-194.4965	Hannan-Quinn criter.	2.715298
F-statistic	36.20929	Durbin-Watson stat	2.160836
Prob(F-statistic)	0.000000		

The multiple regression analysis was conducted to examine the influence of time management (TM), work flexibility (WF), and job stress (JS) on the job performance (JP) of female employees at Polaris Bank in Edo State. The model is statistically significant at the 1 percent level, indicating that the independent variables collectively explain variations in job performance among the respondents.

The results show that time management (TM) has a positive and highly significant effect on job performance, with a coefficient of 0.493 (p = 0.000). This implies that a one-unit improvement in time management practices leads to a 49.3 percent increase in job performance, holding other variables constant. This strong positive relationship suggests that effective planning, prioritisation, and task scheduling contribute significantly to employee productivity and output.

Similarly, work flexibility (WF) exhibits a positive and significant effect on job performance, with a coefficient of 0.301 ($p = 0.000$). This means that allowing employees some degree of flexibility in work arrangements enhances their efficiency and morale. Flexible scheduling and supportive supervision appear to strengthen engagement, resulting in better overall performance outcomes.

Conversely, job stress (JS) has a negative and statistically significant effect on job performance, with a coefficient of -0.299 ($p = 0.000$). This indicates that increased levels of job stress reduce employee effectiveness and may hinder their ability to meet organisational targets. High stress levels from workload pressure or tight deadlines can lead to fatigue, errors, and reduced motivation among female employees.

The model demonstrates moderate explanatory power, with an R-squared value of 0.430, showing that 43.0 percent of the variation in job performance is explained by time management, work flexibility, and job stress. The adjusted R-squared (0.418) confirms that the model fits well without overfitting. The Durbin-Watson statistic (2.161) is within the acceptable range (1.5–2.5), indicating no evidence of autocorrelation in the residuals.

The F-statistic (36.209, $p < 0.001$) confirms that the regression model as a whole is statistically significant. This means that the combined influence of the independent variables significantly predicts job performance among female employees in the study.

Overall, the regression results suggest that improving time management and work flexibility, while reducing job stress, can substantially enhance job performance in Polaris Bank. These findings align with the theoretical expectation that a balanced work environment fosters greater efficiency, job satisfaction, and overall organisational success.

4.3 Test of Hypotheses

This section tests the hypotheses stated in Section 1.5, using the regression results in Table 4.8. The decision rule is that if the p-value is less than 0.05, the null hypothesis (H_0) is rejected, and the alternative hypothesis (H_1) is accepted.

H_{01}: Time management has no significant influence on the job performance of female banking employees.

The regression result shows that the coefficient for time management (TM) is positive and statistically significant ($\beta = 0.493$, $t = 8.072$, $p = 0.000$). Since the p-value is below 0.05, the null hypothesis is rejected.

Conclusion: Time management has a significant and positive influence on the job performance of female employees in Polaris Bank, Edo State.

H_{02}: There is no significant relationship between work flexibility and the job performance of female staff in the banking industry.

The coefficient for work flexibility (WF) is 0.301, with a *t*-value of 4.805 and a *p*-value of 0.000. The p-value being below 0.05 implies a strong and statistically significant relationship.

Conclusion: Work flexibility has a significant positive relationship with the job performance of female staff in Polaris Bank.

H_{03}: Job-related stress has no significant impact on the job performance of female employees in the banking sector.

The coefficient for job stress (JS) is negative and statistically significant ($\beta = -0.299$, $t = -4.779$, $p = 0.000$). This indicates that higher job stress levels reduce job performance among female banking staff.

Conclusion: Job-related stress significantly impacts job performance among female employees in Polaris Bank. The null hypothesis is rejected.

4.4 Discussion of Findings

This section discusses the regression findings in relation to the research hypotheses, theories, and relevant empirical studies. The analysis focuses on how time management, work flexibility, and job stress influence job performance among female banking employees in Edo State.

4.4.1 Time Management and Job Performance

The study reveals that time management has a significant and positive influence on job performance ($\beta = 0.493$, $p < 0.01$). This implies that employees who efficiently plan, schedule, and prioritise tasks achieve higher performance outcomes. Effective time management enables female employees to handle work responsibilities without overwhelming personal commitments, thereby enhancing concentration and productivity.

This finding supports Role Theory which posits that well-structured time allocation across multiple roles reduces conflict and strain, leading to better performance (Kahn et al., 1964, as cited in Allen et al., 2021). The result aligns with Subedi and Bhandari (2024), who reported that structured time allocation positively influences productivity and work quality among female employees in service industries. Similarly, Sowmya (2022) found that female bank employees with good time management skills exhibit higher job satisfaction and reduced burnout.

In the Nigerian context, Musaddiq, Moses, and Victoria (2023) observed that banking employees who manage time effectively demonstrate improved customer service and reduced absenteeism. These findings reinforce that cultivating time management skills is a critical HRM strategy for enhancing performance. For Polaris Bank, the implication is that structured time-use training and performance planning can help female staff maintain balance, improve focus, and meet professional targets.

4.4.2 Work Flexibility and Job Performance

The regression results show that work flexibility has a positive and significant relationship with job performance ($\beta = 0.301$, $p < 0.01$). This suggests that flexible work arrangements empower employees to align their work demands with personal responsibilities, leading to improved performance.

This outcome is consistent with the Job Demands–Resources (JD-R) Model, which asserts that providing employees with resources like schedule flexibility reduces burnout and enhances motivation (Bakker & Demerouti, 2017). Empirical evidence from Rahman (2019) and Shrestha et al. (2024) supports this, revealing that work flexibility fosters commitment and performance among banking professionals. In a related study, Olaoye and Adebanjo (2022) found that flexible scheduling improved employee engagement and task efficiency in Nigerian banks.

Furthermore, Musaddiq et al. (2023) highlighted that flexible policies combined with supportive supervision moderate the negative impact of high job demands. This reinforces that flexibility serves as a key HRM intervention to promote well-being and productivity. Therefore, for Polaris Bank, integrating flexible scheduling or hybrid work arrangements can increase morale and retention, especially among female employees balancing professional and family obligations.

4.4.3 Job Stress and Job Performance

The findings show that job stress has a significant negative effect on job performance ($\beta = -0.299$, $p < 0.01$). This implies that excessive stress undermines employees' ability to deliver efficiently. High stress levels arising from tight deadlines, excessive workload, or conflicting demands reduce focus and motivation, leading to diminished performance.

This outcome aligns with the Conservation of Resources (COR) Theory, which suggests that individuals strive to acquire and protect valuable resources such as energy and time, and when these are depleted due to stress, performance suffers (Hobfoll, 1989). Empirical studies support this finding. Maemuna et al. (2019) and Siwale et al. (2021) reported that stress management interventions improve employees' cognitive and emotional stability, resulting in higher productivity. Basnet et al. (2023) further demonstrated that role overload and chronic stress are leading predictors of poor job output among female banking employees.

In Nigeria, Okechukwu and Ude (2022) noted that work pressure and limited autonomy heighten job stress among female bankers, negatively impacting their performance and satisfaction. Likewise, Akinyemi and Popoola (2023) emphasized that stress reduction through wellness programs and HR support systems improves female employees' resilience and output. The implication for HR managers in Polaris Bank is to design mental health programs, introduce realistic workloads, and create supportive environments to mitigate the negative effects of job stress on productivity.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the final synthesis of the research titled *"Work-Life Balance and Job Performance of Female Employees in Polaris Bank, Edo State."* The chapter provides a comprehensive summary of the study, drawing attention to key findings, interpretations, and practical implications. It also articulates the major conclusions derived from the results, followed by actionable recommendations, suggestions for further studies, and the contribution of this research to knowledge. The intent is to consolidate the insights gained from the statistical analysis and theoretical discussions presented in the previous chapters into a coherent closing narrative that addresses the research objectives of the study.

5.2 Summary of Findings

This study examined the influence of work-life balance dimensions on the job performance of female employees in Polaris Bank, Edo State. Drawing on data collected through structured questionnaires, the research explored how time management, work flexibility, and job stress shape employees' productivity and overall performance within a demanding banking environment.

1. **Time management** was found to have a significant and positive effect on job performance. Female employees who demonstrated effective planning, prioritisation, and adherence to task schedules achieved higher productivity and better service delivery. Proper time allocation enabled them to balance multiple responsibilities, meet deadlines, and maintain focus, thereby improving individual and organisational performance outcomes.
2. **Work flexibility** also showed a statistically significant positive relationship with job performance. The findings revealed that employees who experienced supportive and adaptable work conditions—such as adjustable work hours or understanding supervision—displayed greater motivation, engagement, and efficiency. Flexibility in managing work commitments helped reduce stress, increased morale, and enhanced employees' ability to perform effectively.
3. **Job stress** exhibited a negative and statistically significant influence on job performance. Employees who reported higher stress levels due to workload pressure,

tight deadlines, or long working hours experienced reduced concentration, emotional fatigue, and lower productivity. Excessive stress undermined job satisfaction and hindered employees' ability to perform optimally within the banking system.

Collectively, the findings underscore that maintaining work-life balance is crucial for enhancing employee performance and organisational productivity. When time management is efficient, flexibility is encouraged, and stress is minimised, employees—especially female professionals—are better equipped to deliver consistent and high-quality performance. The results highlight the importance of supportive human resource policies that integrate work-life balance principles as part of broader strategies for employee well-being and institutional growth in the Nigerian banking sector.

5.3 Conclusion

The results of this study underscore the intricate relationship between work-life balance and job performance in the Nigerian banking sector. Female employees in Polaris Bank operate in a high-pressure, target-driven environment that demands precision, emotional control, and consistency. The ability to maintain equilibrium between professional obligations and personal life determines not only their productivity but also their overall well-being.

The findings confirm that time management remains the cornerstone of effective job performance. When employees deliberately structure their day, prioritise tasks, and allocate time appropriately, they achieve efficiency and avoid unnecessary pressure. Time discipline helps in maintaining focus, meeting deadlines, and improving customer satisfaction. This aligns with human resource management practices that emphasise goal-setting and time allocation as strategic tools for performance enhancement.

Furthermore, work flexibility plays a pivotal role in promoting employee engagement and loyalty. The banking sector's traditional rigidity in work schedules often places female employees at a disadvantage, especially those balancing family responsibilities. This study reaffirms that introducing flexible scheduling options, hybrid work models, and family-supportive policies can lead to measurable improvements in both performance and morale. When employees feel trusted and supported, they tend to invest greater emotional energy in their work, thereby increasing organisational productivity.

However, the study also highlights that job stress continues to pose a serious threat to employee performance and retention. Chronic stress, stemming from workload pressure, tight deadlines, and long hours, reduces focus and can lead to burnout. The implications are profound: unmanaged stress not only affects individual health but also diminishes overall organisational efficiency. Banks that wish to remain competitive must prioritise the psychological well-being of their employees as part of a sustainable HRM strategy.

In essence, this study concludes that balancing time, providing flexibility, and managing stress are indispensable HRM tools for improving performance among female employees. Work-life balance should not be perceived as a privilege but as a strategic organisational practice that strengthens employee commitment and institutional reputation.

For Polaris Bank and similar financial institutions, the lesson is clear: productivity flourishes where human resources are managed holistically. Creating a supportive environment that values flexibility and emotional well-being is not merely a social responsibility but a business necessity. The study therefore reinforces the need for Nigerian banks to institutionalise work-life balance initiatives that align professional efficiency with employee welfare.

5.4 Recommendations

Based on the findings and conclusions of this research, the following recommendations are proposed:

1. **Implement Structured Time Management Programs:**

The management of Polaris Bank should introduce periodic workshops and in-house training sessions focused on time planning, task prioritisation, and workload scheduling to help female employees optimise productivity.

2. **Adopt Flexible Work Arrangements:**

   Policies allowing flexible working hours, hybrid schedules, or rotational workdays should be implemented, especially for employees with family responsibilities. This would enhance motivation, job satisfaction, and loyalty.

3. **Develop Stress Management and Wellness Programs:**

   The bank should establish employee wellness units that offer counselling, health checks, and stress-relief activities such as relaxation breaks and team-building exercises to mitigate occupational stress.

4. **Strengthen Supervisory Support Systems:**

   Line managers should be trained to adopt empathetic leadership styles, ensuring open communication and emotional support for female staff. This will improve trust, morale, and overall performance.

5. **Integrate Work-Life Balance into HR Policy Frameworks:**

   The Human Resource department should formally incorporate work-life balance strategies into recruitment, appraisal, and reward systems, positioning it as a key indicator of employee success and organisational culture.

5.5 Suggestions for Further Studies

While this study has provided significant insights, it was limited to female employees of Polaris Bank in Edo State. Future researchers may extend the scope to include male employees and other financial institutions to enable broader generalisation of findings. Longitudinal studies could also examine how sustained implementation of work-life balance policies influences employee retention and career progression over time.

Additionally, future studies could explore the moderating effects of personality traits, organisational culture, or digital work tools on the relationship between work-life balance and performance. Comparative studies between public and private sector employees may also provide deeper understanding of how institutional frameworks shape work-life dynamics in Nigeria's evolving labour environment.

5.6 Contribution to Knowledge

This study contributes to existing knowledge in Human Resource Management by empirically validating the effect of work-life balance dimensions on job performance within the Nigerian banking context. It extends previous literature by demonstrating that time management and work flexibility serve as strong positive determinants of job performance, while job stress exerts a detrimental effect.

The research also contributes a contextual perspective by focusing on female employees in a developing economy, an area often underrepresented in HRM literature. By integrating both statistical evidence and theoretical reasoning, the study bridges academic inquiry with managerial practice. Furthermore, it provides actionable insights for HR practitioners and policymakers seeking to design evidence-based interventions that promote gender-sensitive and productivity-driven workplaces.

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APPENDIX

QUESTIONNAIRE

UNIVERSITY OF BENIN

FACULTY OF MANAGEMENT SCIENCES

DEPARTMENT OF HUMAN RESOURCE MANAGEMENT

Dear Respondent,

You are invited to participate in a research study titled *"The Impact of Work-Life Balance on the Job Performance of Female Employees in the Banking Sector."* This study is part of an academic requirement for the award of a degree. Your responses will be treated with strict confidentiality and used only for academic purposes. Kindly answer the questions honestly.

Section A: Demographic Information

Instruction: Please tick (✓) the option that best represents your information.

S/N	Question	Options
1	Gender	Male [ ] Female [ ]
2	Age	18–25 [ ] 26–35 [ ] 36–45 [ ] 46+ [ ]
3	Marital Status	Single [ ] Married [ ] Divorced [ ] Widow [ ]
4	Number of Children	None [ ] 1–2 [ ] 3–4 [ ] 5+ [ ]
5	Years of Work Experience in Banking	Less than 2 years [ ] 2–5 years [ ] 6–10 years [ ] Above 10 years [ ]

Section B: Respondents' Responses

Instruction: Please indicate your level of agreement with each statement using the following scale:

SA = Strongly Agree (5), A = Agree (4), N = Neutral (3), D = Disagree (2), SD = Strongly Disagree (1).

Work-Life Balance (measured through Time Management, Work Flexibility, and Job Stress).

S/N	ITEMS	SA	A	UN	D	SD
Time Management						
1	I plan my daily tasks in advance to meet deadlines.					
2	I prioritise important tasks before less urgent ones.					
3	I allocate time blocks for key tasks and keep to them.					
4	I complete assigned tasks within the required time.					
5	I avoid last-minute rush by organising my work early.					
Work Flexibility						
6	I can adjust my start or finish time when personal responsibilities require it.					
7	I am able to take short time off for urgent family matters without penalty.					
8	My bank supports remote or hybrid work when my duties permit it.					
9	My supervisor is open to reasonable flexible arrangements when needed.					
10	I can swap shifts or reschedule tasks to handle family commitments.					
Job Stress						
11	My job requires long hours that spill over into my personal life.					
12	The pace and workload at my bank leave me feeling exhausted.					
13	Customer demands and targets cause me significant pressure.					
14	Work-related stress affects my sleep or general well-being.					
15	Conflicts between work and family					

	responsibilities cause me stress.					
Job Performance						
16	I deliver accurate work with minimal errors.					
17	I respond to customers promptly and professionally.					
18	I meet performance targets set by my bank.					
19	I am punctual and dependable at work.					
20	I complete tasks efficiently without sacrificing quality.					