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**WORK-LIFE BALANCE AND EMPLOYEE PERFORMANCE IN
DEPOSIT MONEY BANK BRANCHES IN BWARI AREA COUNCIL,
ABUJA**

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Abstract

This study examined the effect of work-life balance on employee performance in selected Deposit Money Banks in Bwari Area Council, Abuja, Nigeria. The increasing demands of the Nigerian banking sector, characterized by intense competition, technological advancement, and performance pressures, have heightened work-life conflict among employees, necessitating empirical investigation into how work-life balance practices influence performance outcomes. The study was grounded in three theoretical frameworks: Spillover Theory, Work-Family Border Theory, and the Job Demands-Resources Model. Using a descriptive survey research design, data were collected from 167 employees across six Deposit Money Banks through structured questionnaires. The analysis employed descriptive statistics and Partial Least Squares Structural Equation Modelling (PLS-SEM) to test five hypotheses examining the effects of flexible work arrangements, leave policy, workload management, employee wellness programs, and staff training on employee performance. Findings revealed that all five dimensions of work-life balance significantly and positively affect employee performance. Leave policy emerged as the strongest predictor ($\beta = 0.35$, $p < 0.001$), followed by flexible work arrangements ($\beta = 0.31$, $p < 0.001$), staff training ($\beta = 0.28$, $p < 0.001$), workload management ($\beta = 0.27$, $p < 0.001$), and employee wellness programs ($\beta = 0.23$, $p = 0.001$). The model explained 42% of the variance in employee performance, with predictive relevance confirmed by a Q^2 value of 0.28. The study concludes that work-life balance is a strategic organizational concern that significantly enhances employee performance in Nigerian banks. It recommends strengthening leave policy implementation, adopting flexible work arrangements, improving workload distribution, investing in comprehensive wellness programs, and expanding staff training opportunities. The findings contribute theoretical and

empirical insights to work-life balance literature in developing economies and offer practical guidance for banking sector human resource management.

Keywords: work life balance; employee performance; flexible work arrangements; leave policy; workload management; employee wellness; staff training; deposit money banks

Introduction

The twenty-first-century workplace has witnessed unprecedented transformations driven by globalization, technological innovation, demographic transitions, economic restructuring, and the increasing integration of digital systems into organizational operations. These changes have significantly altered the nature of employment relationships and intensified the demands placed on employees across sectors. One of the most critical consequences of these transformations is the growing challenge employees face in balancing professional responsibilities with personal, family, and social obligations. Consequently, work–life balance has emerged as a strategic organizational concern and an important determinant of employee well-being, organizational sustainability, and workforce productivity (Kossek & Lee, 2020).

In Nigeria, the issue of work–life balance has become increasingly significant due to rapid economic reforms, organizational restructuring, technological advancement, and intensified competition within the private sector. Nigerian organizations, particularly in the banking industry, operate under highly competitive conditions characterized by aggressive performance targets, customer retention pressures, and continuous operational demands. Employees are expected to multitask, achieve unrealistic performance benchmarks, and maintain high productivity levels within challenging work environments (Olowookere & Adejuwon, 2021).

Work–life balance therefore plays a fundamental role in shaping employee performance outcomes in banks. Organizational practices such as flexible scheduling, supportive leave policies, manageable workloads, stress management initiatives, training opportunities, and employee wellness programs enable workers to maintain psychological stability and improve work effectiveness. Employees who experience organizational support for work–life balance are more likely to demonstrate commitment, creativity, job satisfaction, and higher productivity levels (Haar et al., 2021).

Bwari Area Council in the Federal Capital Territory, Abuja, provides a suitable context for investigating the relationship between work–life balance and employee performance. The area has experienced significant commercial expansion and increased banking activities in recent years. Deposit Money Banks operating within Bwari Area Council function within highly competitive environments characterized by increasing customer demands, technological transitions, and performance-driven organizational cultures. Employees within these banks simultaneously struggle to fulfill organizational responsibilities and personal obligations, making work–life balance a critical issue deserving scholarly attention.

The multi-faced demand between work and home responsibilities have assumed increased relevance for employees in money banks in recent years. This is due to demographic and workplace changes, such as; transformation in family structures, growing reluctance for ‘long number of hours’ acceptance culture, greater number of women in the workforce and technological advancement. All these may result in the employees having difficulty in prioritizing between their work roles and their personal lives. When commercial banks have a poor working organizational culture; such as buying of work-leave of employees, inconvenient period of leave for employees and the inability of employers to keep to leave policy in their employment agreement. All these may lead to stretched workloads which bring about different issues in the employee. This issue involves both the psychologically and the emotional well-being of employee and this action may result in reduction in

employee performance such as, poor service delivery and health related issues. (Greenhaus & Beutell, 1985; Guest, 2002).

In addition, technological advancement has blurred the boundaries between work and personal life. Employees are frequently expected to respond to official communications, customer requests, and operational issues outside normal working hours through digital platforms and electronic devices. This constant connectivity has intensified work–family conflict and reduced opportunities for psychological recovery.

The study examined the effect of work-life balance on employee performance in selected Deposit Money Banks in Bwari Area Council, Abuja. It specifically assessed flexible work arrangements, leave policy, workload management, employee wellness programmes, and staff training. Five null hypotheses stated that each dimension has no significant effect on employee performance.

The findings support decisions by bank management, human-resource practitioners, employees, regulators, and researchers. They indicate which work-life practices merit priority and provide evidence from an emerging commercial area that is less frequently represented in Nigerian banking research. The study covered employees of six banks in Bwari Area Council and treated employee performance as service quality, efficiency, accuracy, customer responsiveness, target achievement, concentration, and overall effectiveness.

Literature Review

2.1 Conceptual Review

Work life balance

Work–life balance has become one of the most discussed concepts in organizational behavior and human resource management because of its direct influence on employee well-being and organizational productivity. The increasing complexity of work environments, technological advancement, globalization, and changing family structures have made balancing work and personal responsibilities more challenging for employees across sectors.

Allen et al. (2021) explained that work–life balance is not merely the equal distribution of time between work and family activities but rather the ability of employees to feel satisfied and fulfilled in both domains. Employees may spend more time at work during certain periods and still experience balance if they perceive adequate organizational support and manageable role expectations.

Flexible work arrangements

Flexible work arrangements refer to organizational policies and practices that provide employees with greater control over work schedules, work locations, and working hours. Flexible work systems have gained global attention following technological advancements and post-pandemic workplace transformations. Organizations increasingly adopt flexible structures to improve employee satisfaction, productivity, and work–life integration.

Leave policy

Leave policy refers to formal organizational provisions that allow employees to temporarily disengage from work for rest, health, family responsibilities, personal development, or emergencies without losing employment status or organizational benefits. Leave policies are important organizational mechanisms for promoting employee recovery, mental health, and overall productivity.

Workload management

Workload management refers to the process of organizing, distributing, and regulating work tasks in ways that prevent excessive pressure and ensure operational efficiency. Effective workload management is critical for maintaining employee well-being, productivity, and service quality.

Employee wellness programmes

Employee wellness programs are organizational initiatives designed to improve workers' physical, emotional, psychological, and social well-being. Modern organizations increasingly recognize wellness programs as strategic investments that contribute to employee productivity and organizational effectiveness.

Staff training

Staff training refers to planned organizational efforts aimed at improving employees' knowledge, skills, competencies, and attitudes necessary for effective job performance. Training plays a central role in human capital development and organizational growth.

Employee performance

Employee performance refers to the extent to which workers effectively execute assigned responsibilities and contribute toward achieving organizational goals. Performance encompasses productivity, efficiency, effectiveness, innovation, customer satisfaction, and service quality.

Employees who experience excessive stress, burnout, and work–family conflict often exhibit declining concentration, poor decision-making, absenteeism, and reduced service quality. Conversely, supportive work environments contribute to higher morale, stronger engagement, and improved organizational citizenship behaviors.

Work life balance and performance

The relationship between work–life balance and employee performance is grounded in several theoretical and empirical perspectives. The Job Demands–Resources (JD–R) model posits that high job demands deplete employees' energy and lead to burnout, while adequate resources such as supportive policies and training—enhance motivation and performance (Bakker & Demerouti, 2017). Work–life balance practices function as key job resources that buffer the negative effects of job demands and promote sustained performance.

However, findings are not entirely consistent, particularly in developing economies, where contextual factors such as organizational culture, economic pressures, and weak enforcement of labour policies may moderate the relationship. This inconsistency underscores the need for context-specific studies, such as the present research, to deepen understanding of how work–life balance influences employee performance in Nigerian money banks.

2.2 Empirical Review

Flexible work arrangements

Flexible Work Arrangements and Employee Performance

Leave policy

Leave Policy and Employee Performance

Workload management

Workload Management and Employee Performance

Employee wellness and training

Employee Wellness Programmes and Employee Performance

Staff Training and Employee Performance

Banking context and research gap

2.4.4 Work–Life Balance Challenges Specific to Nigerian Deposit Money Banks

- 2.4.7 The Policy-Implementation Gap in Nigerian DMBs
- 2.4.9 Employee Performance in Nigerian Deposit Money Banks
- 2.5.4 Identified Research Gaps

2.3 Theoretical Review

Spillover Theory

Spillover Theory (Staines, 1980) is one of the earliest frameworks explaining how work and non-work domains influence each other. The core idea is simple: experiences, moods, skills, or behaviours developed in one domain can carry over to the other, either positively or negatively. Negative spillover occurs when work-related stress or fatigue interferes with family life; positive spillover happens when skills or satisfaction from work enhance personal life (Edwards & Rothbard, 2000).

For employee performance, the implications are clear. Excessive job demands, long hours, and insufficient recovery generate negative spillover, leading to emotional exhaustion, poor concentration, and lower performance. Conversely, supportive work–life balance practices—such as reasonable workloads and accessible leave—promote positive spillover, improving well-being and motivation. Allen et al. (2014) found in a meta-analysis that negative work-to-family spillover was associated with lower job performance and higher burnout, while positive spillover predicted greater engagement.

Work Family Border Theory

Clark (2000) extended spillover perspectives by focusing on the borders between work and family domains. Work and family are seen as separate spheres, each with its own rules and norms. Borders can be physical (e.g., workplace location), temporal (e.g., working hours), or psychological (e.g., mental focus). Employees act as “border crossers” moving between these domains daily.

The ease of crossing borders depends on their strength and permeability. Strong, inflexible borders may reduce interference but limit flexibility; weak, permeable borders increase flexibility but risk constant role conflict. Organisational policies and managerial support are key in shaping these borders. For example, clearly defined leave entitlements create temporal borders that allow employees to disconnect from work without guilt. Effective time management strengthens psychological borders by reducing work intrusion into personal time.

Job Demands Resources Model

2.4.3 Job Demands–Resources (JD–R) Model

The JD–R model (Bakker & Demerouti, 2007, 2017) is perhaps the most comprehensive framework for understanding employee well-being and performance. It categorizes job characteristics into two sets: job demands (aspects requiring sustained effort, such as workload, time pressure, emotional labour) and job resources (aspects that help achieve goals, reduce demands, or stimulate growth, such as autonomy, support, training). The model proposes two parallel processes: a health-impairment process (high demands lead to burnout) and a motivational process (resources foster engagement and performance).

Together, the theories explain complementary mechanisms. Spillover Theory addresses the transfer of experiences between work and non-work domains. Border Theory emphasizes how flexibility and boundary control help employees manage competing roles. The Job Demands–Resources Model explains how leave, manageable workloads, wellness initiatives, flexibility, and training operate as resources that sustain motivation and buffer strain. The study therefore expects each dimension to contribute positively to performance.

Table 1 Conceptual relationships

Work life balance dimension	Expected contribution to performance
Flexible work arrangements	Greater schedule control and reduced work–family conflict
Leave policy	Recovery, restoration, and reduced exhaustion
Workload management	Realistic demands, role clarity, and sustained attention
Employee wellness programmes	Health support, stress reduction, and morale
Staff training	Competence, confidence, and adaptability

Methodology**3.1 Research Design and Setting**

The study adopted a quantitative, cross-sectional descriptive survey design. This design enabled the researcher to describe employees' work-life experiences and estimate the relationships between five work-life balance dimensions and employee performance at one point in time. The study was conducted in Bwari Area Council, Federal Capital Territory, where expanding commercial activity has increased the presence and operational demands of Deposit Money Banks.

3.2 Population Sample and Sampling

The target population comprised 200 employees of First Bank, Guaranty Trust Bank, Zenith Bank, Access Bank, United Bank for Africa, and Polaris Bank. Taro Yamane's formula produced a minimum sample of approximately 134. The field allocation was increased, and 188 questionnaires were distributed proportionately across the six banks. Stratified sampling ensured representation by bank, while respondents were selected within each stratum. Of 175 questionnaires returned, 167 were complete and usable, representing 88.8% of the distributed questionnaires.

Table 2 Final sample by bank

Bank	Distributed	Usable
First Bank	28	25
Guaranty Trust Bank	38	33
Zenith Bank	47	42
Access Bank	19	17
United Bank for Africa	23	20
Polaris Bank	33	30
Total	188	167

3.3 Instrument Validity and Reliability

Primary data were collected with a structured questionnaire. Demographic questions were followed by six-item measures of flexible work arrangements, leave policy, workload management, employee wellness programmes, staff training, and employee performance. A four-point scale ranged from 1 (strongly disagree) to 4 (strongly agree). Content and face validity were established through literature-based item development and expert review. A pilot study involving 30 bank employees outside the study area informed wording and reliability assessment.

Table 3 Reliability and convergent validity

Construct	Alpha	CR	AVE
Flexible work arrangements	.81	.85	.54
Leave policy	.79	.83	.52
Workload management	.83	.87	.56
Employee wellness programmes	.76	.80	.51
Staff training	.82	.86	.55
Employee performance	.85	.88	.58

3.4 Data Analysis

Descriptive statistics summarized respondents and construct scores. Partial Least Squares Structural Equation Modeling in SmartPLS 4 assessed the measurement and structural models. Indicator reliability, composite reliability, average variance extracted, and HTMT ratios were examined before testing the structural paths. Bootstrapping with 5,000 resamples produced path coefficients, t statistics, and p values. The model was also assessed using variance inflation factors, R^2 , effect sizes, and Stone–Geisser's Q^2 . Hypotheses were tested at the 5% level.

3.5 Ethical and Design Considerations

Participation was voluntary, confidentiality was maintained, and results were reported in aggregate. The cross-sectional self-report design limits causal inference and may be affected by common-method and social-desirability bias. The findings apply most directly to employees of the selected Bwari branches.

Results and Discussion

4.1 Response and Descriptive Results

The analysis used 167 complete responses. Men represented 54.5% and women 45.5%; 44.9% were aged 30–39, and 59.3% were married. Employee performance had the highest construct mean ($M = 3.08$, $SD = .59$), followed by staff training ($M = 2.90$, $SD = .64$), leave policy ($M = 2.76$, $SD = .63$), employee wellness programmes ($M = 2.61$, $SD = .68$), flexible work arrangements ($M = 2.59$, $SD = .71$), and workload management ($M = 2.58$, $SD = .71$). These results indicate generally positive perceptions but reveal substantial room for improvement in flexibility, workload, and wellness provision.

Table 4 Construct descriptive statistics

Construct	Mean	SD
Flexible work arrangements	2.59	.71
Leave policy	2.76	.63
Workload management	2.58	.71
Employee wellness programmes	2.61	.68
Staff training	2.90	.64
Employee performance	3.08	.59

4.2 Measurement Model

All constructs met the reported reliability and validity criteria. Cronbach's alpha ranged from .76 to .85, composite reliability from .80 to .88, and AVE from .51 to .58. Most indicator loadings exceeded .70, while the lowest retained values remained above approximately .65. All HTMT ratios were below .85, supporting discriminant validity. Predictor VIF values ranged from 1.31 to 1.58, indicating that collinearity was not a concern.

4.3 Structural Model and Hypothesis Tests

All five work-life balance dimensions had significant positive effects on employee performance. Leave policy was the strongest predictor ($\beta = .35$, $t = 5.21$, $p < .001$), followed by flexible work arrangements ($\beta = .31$, $t = 4.58$, $p < .001$), staff training ($\beta = .28$, $t = 4.12$, $p < .001$), workload management ($\beta = .27$, $t = 3.92$, $p < .001$), and employee wellness programmes ($\beta = .23$, $t = 3.45$, $p = .001$). Accordingly, all five null hypotheses were rejected.

Table 5 Structural paths and decisions

Path	Beta	t	p	Decision
Flexible work arrangements → performance	.31	4.58	< .001	Significant
Leave policy → performance	.35	5.21	< .001	Significant
Workload management → performance	.27	3.92	< .001	Significant
Wellness programmes → performance	.23	3.45	.001	Significant
Staff training → performance	.28	4.12	< .001	Significant

The model explained 42% of the variance in employee performance ($R^2 = .42$; adjusted $R^2 = .40$), representing moderate explanatory power. Predictive relevance was supported by $Q^2 = .28$. Leave policy produced the largest effect size ($f^2 = .18$), followed by flexible work arrangements (.12), staff training (.10), workload management (.09), and wellness programmes (.06). Thus, every dimension added predictive value, although none operated in isolation as a large effect.

Discussion

Flexible work arrangements

The positive effect of flexible work arrangements suggests that schedule discretion and workable flexibility help employees manage role boundaries and sustain performance. In banking, flexibility must be designed around service continuity, security, and compliance; it need not mean unrestricted remote work. Staggered schedules, shift exchanges, predictable rosters, and limited remote completion of suitable tasks can give employees greater control without weakening operations. The finding is consistent with Border Theory because greater boundary control reduces conflict between work and personal responsibilities.

Leave policy

Leave policy was the strongest predictor. Recovery time restores attention and energy, reduces accumulated strain, and allows employees to address health and family responsibilities. The descriptive results also show that taking leave was widely perceived to improve post-return performance. The result is consistent with the Job Demands–Resources Model: accessible leave is a resource that buffers intense targets, customer demands, and extended work hours. Written entitlement is insufficient if supervisors discourage use or workloads make absence impractical.

Workload management

Effective workload management positively influenced performance even though its mean score was among the lowest. Realistic targets, role clarity, prioritization, adequate staffing, and respect for personal time allow employees to maintain accuracy and customer responsiveness. Persistent overtime may temporarily increase output but can impair concentration and service quality. Banks should therefore monitor demand patterns, distribute tasks fairly, and treat excessive after-hours work as a capacity signal rather than a routine expectation.

Employee wellness programmes

Wellness programmes had the smallest, but still significant, path coefficient. Health insurance was more visible than counseling, stress management, or fitness support. This pattern suggests that wellness provision may be weighted toward treatment rather than prevention. Confidential counseling, mental-health literacy, stress-risk assessment, ergonomic support, and manager referral processes can make wellness resources more accessible. Participation data should be interpreted carefully because confidentiality and trust affect uptake.

Staff training

Training significantly improved performance by strengthening competence, confidence, and adaptability. In a sector affected by digital transformation and regulatory change, training can reduce the strain associated with unfamiliar systems and procedures. However, development opportunities should not create an additional workload penalty. Protected learning time, relevant content, supervisor support, and follow-up application are necessary for transfer. Training therefore operates as both a human-capital investment and a job resource.

4.5 Theoretical and Managerial Implications

The findings jointly support the study's three theoretical lenses. Positive work experiences can spill over into personal life and return as energy and focus. Flexible arrangements help employees negotiate work–family borders. Leave, manageable demands, wellness support, and training function as resources that protect motivation and performance. The moderate R^2 also shows that leadership, motivation, culture, technology, job design, and external conditions remain important.

Management should treat work-life balance as an operating system rather than a collection of benefits. Policies require staffing capacity, supervisor accountability, employee awareness, fair access, measurement, and periodic review. The relative coefficients provide priorities, but the dimensions are complementary: leave cannot compensate indefinitely for chronic overload, and training cannot offset inaccessible tools or punitive schedules.

Conclusion

The study concludes that work-life balance significantly improves employee performance in Deposit Money Bank branches in Bwari Area Council. All five dimensions made positive contributions, with leave policy producing the strongest effect. Flexible arrangements, staff training, workload management, and employee wellness also added meaningful explanatory power. The combined model explained 42% of performance variance and demonstrated predictive relevance.

Performance in banking depends on sustained accuracy, service quality, responsiveness, and concentration. These outcomes are difficult to maintain when employees lack recovery time, face poorly distributed demands, or cannot manage work and personal roles. Effective work-life balance is therefore a performance strategy as well as an employee-welfare concern.

Recommendations

6. Ensure employees can take earned annual, sick, and study leave without informal penalties, chronic postponement, or unmanageable work accumulation.
7. Introduce operationally appropriate flexibility through predictable rosters, staggered hours, shift exchanges, and remote options for suitable duties.
8. Audit staffing levels, targets, overtime, role clarity, and peak-demand patterns to improve workload distribution and protect accuracy.
9. Expand wellness provision beyond health insurance to confidential counseling, stress management, mental-health literacy, and preventive support.
10. Provide relevant training with protected learning time and follow-up coaching so development does not create additional workload strain.
11. Train supervisors to manage performance through planning and outcomes rather than unnecessary presenteeism or after-hours availability.
12. Monitor access and outcomes by bank, role, grade, gender, and contract status to identify inequities in work-life balance implementation.
13. Review work-life policies regularly using employee feedback, utilization data, absenteeism, turnover, service quality, errors, and performance indicators.

Limitations and Future Research

The study covered six banks in one area council, used self-reported data, and measured variables at one point in time. It therefore cannot establish definitive causality or represent every bank and region. Future studies should use longitudinal and multi-source designs, compare sectors and locations, include contract and outsourced employees, and examine leadership, culture, motivation, and actual policy use as mediators or moderators.

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