

WORK-LIFE BALANCE AND ITS EFFECT ON EMPLOYEE PRODUCTIVITY IN THE NIGERIAN BANKING SECTOR

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Abstract

This study examines the impact of work-life balance on employee productivity in the Nigerian banking sector. In an industry known for high-pressure environments and demanding schedules, achieving a healthy equilibrium between work responsibilities and personal life is increasingly critical. The research adopts a mixed-methods approach, combining quantitative data from structured questionnaires with qualitative insights from interviews conducted among employees in selected Nigerian banks. The findings indicate that poor work-life balance significantly reduces employee productivity, increases stress levels, and contributes to burnout and job dissatisfaction. Conversely, organizations that implement flexible work policies, wellness programs, and supportive management practices experience higher employee morale, increased efficiency, and reduced turnover rates. The study concludes that promoting work-life balance is not just a welfare initiative but a strategic tool for enhancing organizational performance. It recommends that Nigerian banks institutionalize work-life balance practices to foster a more engaged and productive workforce.

Keywords: Work-Life Balance, Employee Productivity, Nigerian Banking Sector, Job Satisfaction, Employee Well-being, Organizational Performance, Flexible Work Policies, Occupational Stress, Human Resource Management, Employee Engagement.

1. INTRODUCTION

In today's highly competitive and rapidly evolving financial landscape, the banking sector plays a pivotal role in driving economic development, especially in emerging economies such as Nigeria. However, the intense operational demands of the banking industry often come at a significant cost to employee well-being. Nigerian banks, in particular, are notorious for their fast-paced work environments, extended working hours, high customer expectations, and strict performance targets. Work life balance is about creating and maintaining supportive and healthy work environments, which will enable employees to have balance between work and family responsibilities and thus strengthen employee's loyalty and productivity. Work-life balance has become an important concept for both employers and employees of most organizations all over the world. The employees are not willing to work in such organization where the prevailing culture is not supportive and many even quit the job; retention happens to be critical then (Orogbu, Onyeizugbe & Chukwuemeke, 2020). These conditions place immense pressure on employees, forcing them to constantly juggle their professional responsibilities with personal and family commitments. Consequently, the issue of work-life balance has emerged as a critical concern, not only for employees seeking personal satisfaction but also for organizations striving to maintain high levels of productivity and employee retention.

Work-life balance refers to the equilibrium between professional responsibilities and personal life obligations, allowing individuals to meet work demands while also having sufficient time and energy for personal and family engagements. Work-life balance primarily deals with employees' ability to properly prioritize between their work and family life. Where there is appropriate balance between work and personal life, employees give their best shots at work, because their families are contented (Ayam & Darlane, 2020). A poor work-life balance has been linked to increased stress, burnout, absenteeism, low morale, and ultimately, reduced productivity and organizational performance. In the context of the Nigerian banking sector, where the culture often glorifies overworking and long hours are considered the norm, the lack of supportive work-life balance policies may have far-reaching implications on employee output and overall organizational effectiveness.

Research has increasingly shown that promoting a healthy work-life balance contributes significantly to employee productivity. According to Uzochukwu et al. (2023), supportive organizational policies such as flexible work arrangements and sufficient leave entitlements are strongly associated with improved employee retention and performance in Nigerian banks. Their findings reveal that when banks implement alternative work strategies and promote a culture that values personal well-being, employees are more motivated, engaged, and loyal to their organizations. This is particularly relevant in a sector where customer satisfaction and service delivery heavily depend on the mental and emotional health of frontline staff.

As organizations navigate the complexities of workforce management in the post-pandemic era, rethinking traditional workplace practices and embracing employee-centric policies has become imperative. Thus, demand for work-life balance practices have made it compulsory for organizations to look outside human resource interventions. Schemes such as flexible working hours, alternative work plans, and compressed working hours, leave plans, family care responsibilities, employee assistance programs have become an important part of organization benefit programs and reward packages especially in developed economies (Okeya, Ajayi, Olamide and Owoniyi, 2020). Work-life balance is no longer a "nice-to-have" concept; it is now a strategic tool for sustaining employee productivity, reducing turnover, and enhancing the competitiveness of financial institutions in Nigeria's increasingly globalized economy. This study, therefore, seeks to examine the effect of work-life balance on employee productivity in the Nigerian banking sector, exploring how various dimensions of work-life integration impact performance, commitment, and overall job satisfaction.

Statement of the Problem

In Nigeria's banking sector, employees frequently encounter extended working hours, high workloads, and stringent performance targets, leading to significant work-life balance challenges. These challenges can result in increased stress, reduced job satisfaction, and diminished productivity. A study by Mmakwe and Ojiabo (2018) highlights a strong correlation between work-life balance and employee performance, emphasizing the need for organizations to implement supportive policies that foster a healthier balance between professional and personal responsibilities. Addressing these issues is crucial for enhancing employee well-being and organizational effectiveness within Nigeria's banking industry.

Several studies have pointed out that organizations that prioritize work-life balance tend to enjoy higher levels of employee engagement, reduced absenteeism, and improved performance outcomes. According to Uzochukwu, Eze, and Iwueze (2023), there is a positive relationship between work-life balance policies—such as leave entitlements and alternative work arrangements—and employee retention and branch performance in the Nigerian banking sector. However, despite these findings, many banks have yet to institutionalize or effectively implement such policies, and there remains a significant gap between academic research and practical workplace transformation in this area.

Objective of the Study

The main objective of this study is to examine the worklife-balance and organizational performance in Banking Industry in Nigeria. The specific objectives of the study are to:

- 1) To examine the significant impact of work-life balance on organizational commitment in Nigeria.
- 2) To evaluate the significant impact of work motivation on organizational commitment in Nigeria.

2. LITERATURE REVIEW

Work-Life Balance in the Workplace

Work-life balance (WLB) is broadly defined as the equilibrium an individual maintains between the demands of their professional responsibilities and personal life. It entails managing time and energy in a way that neither area consistently overwhelms the other, thus ensuring holistic well-being. As workplaces become increasingly demanding—particularly in sectors such as banking—this balance has emerged as a critical driver of employee satisfaction, health, and productivity. The modern workforce no longer views employment solely as a means of livelihood but as an activity that should harmoniously align with individual and family goals (Greenhaus & Allen, 2011). In Nigeria, where economic instability, job insecurity, and unemployment rates are high, many employees in the banking sector are under pressure to deliver beyond their physical and mental capacity to maintain job relevance. The Nigerian banking sector is known for its fast-paced and high-pressure environment. Employees often face long working hours, unrealistic deadlines, frequent customer complaints, and performance-based targets. While these factors may drive financial growth and market competitiveness, they often contribute to employee stress, burnout, and dissatisfaction if not managed carefully. According to Uzochukwu, Eze, and Iwueze (2023), work-life imbalance is particularly common in Nigerian banks due to rigid corporate policies and managerial expectations that reward excessive commitment to work over employee welfare.

Their study, which examined the effect of work-life balance on organizational performance in the banking industry in Nigeria, found that banks that implemented alternative work arrangements—such as flexible scheduling and leave entitlements—experienced higher levels of employee retention and branch performance. The authors emphasize the importance of

developing employee-centric policies that foster autonomy, flexibility, and personal time as essential tools for increasing employee commitment and productivity.

Work-Life Balance Practices in Nigerian Banks

Several studies have investigated the prevalence and effectiveness of work-life balance initiatives within Nigerian banks. Uzochukwu et al. (2023) examined the effect of work-life balance on organizational performance in Nigeria's banking industry. The study revealed that organizational leave policies positively influence branch expansion, while alternative work arrangements significantly enhance employee retention. The authors recommend that bank management should mitigate excessive workloads and extended working hours by implementing flexible work options, such as freelancing, compressed workweeks, and adaptable schedules, allowing employees to better manage personal responsibilities alongside professional obligations.

Similarly, Salolomo and Agbaeze (2019) focused on the south-south region of Nigeria, exploring how alternative work arrangements and managerial support impact employee goal attainment. Their findings underscore the necessity for banks to adopt flexible work options to foster a family-friendly environment, thereby attracting and retaining qualified personnel and boosting overall productivity. In one of the most comprehensive studies on the subject, Salolomo and Agbaeze (2019) investigated the impact of work-life balance on performance in deposit money banks in South-South Nigeria. The findings revealed that lack of managerial support, absence of flexible working hours, and excessive workloads significantly contributed to work-life conflict among bank employees. The study concluded that the implementation of WLB policies led to enhanced employee goal attainment, job commitment, and organizational loyalty. The authors recommended the institutionalization of family-friendly policies to foster positive work environments.

Similarly, Okeya et al. (2020) examined the health-related consequences of poor work-life balance in Nigerian banks. The study found that chronic stress resulting from work overload contributes to absenteeism, psychological fatigue, and physical illness. According to the study, banks that provided health-friendly work environments—such as mental health breaks, employee wellness programs, and time-off policies—saw a significant improvement in employee morale and long-term productivity.

Impact on Employee Productivity

The correlation between work-life balance and employee productivity has been a focal point in recent research. A study published in the *International Journal of Advanced Academic Research* (2018) investigated this relationship within Port Harcourt's banking sector. The results indicated a strong correlation between work-life balance and enhanced employee performance, suggesting that employees who effectively manage their work and personal lives tend to exhibit higher productivity levels. Conversely, research by Mmakwe and Ojiabo (2018) highlighted that excessive workload pressures and family-related stress negatively impact employee productivity. The study concluded that poor work-life balance leads to decreased employee engagement and diminished organizational performance. It recommends that banks implement

effective strategies to reduce workload pressures and family-related stress to enhance employee productivity.

Health and Well-being Considerations

The implications of work-life balance extend beyond productivity, significantly affecting employee health and well-being. Okeya et al. (2020) examined this relationship within the Nigerian banking industry, finding that inadequate work-life balance contributes to stress, burnout, and various health issues among employees. The study advocates for improved working conditions and comprehensive welfare packages to promote better health outcomes and enhance employee performance.

Challenges and Recommendations

Despite recognizing the importance of work-life balance, many Nigerian banks face challenges in implementing effective policies. A study featured in the International Journal of Advanced Research in Management and Social Sciences (2020) identified significant obstacles, including workload pressure, role conflicts, and family-related stress, all adversely affecting employee productivity. The study recommends adopting flexible work arrangements, providing managerial support, and fostering a supportive organizational culture to address these challenges.

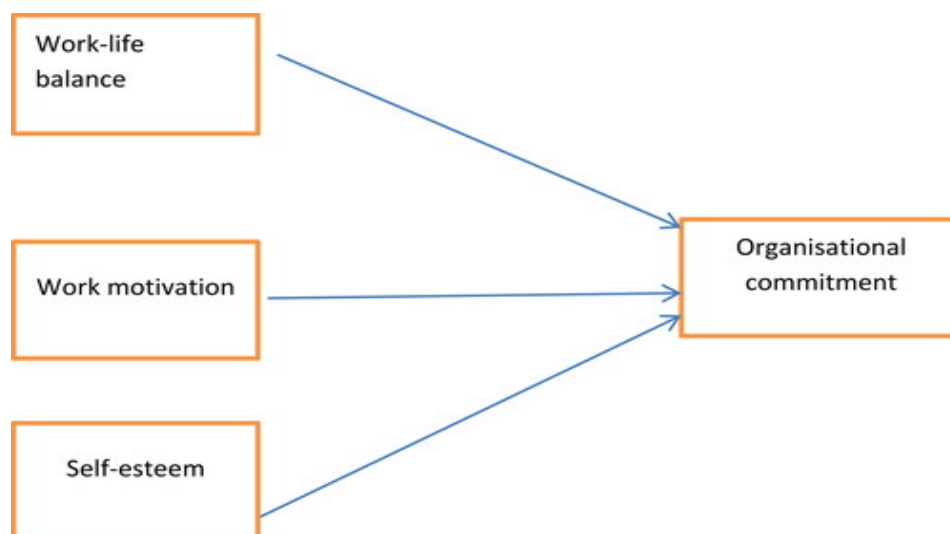


Figure 1: Conceptual frame-work

- H1: Work-life balance will have a statistically significant effect on organizational commitment.
- H2: Work motivation will have a statistically significant effect on organizational commitment.
- H3: Self-esteem will have a statistically significant effect on organizational commitment.

Summary and Research Gap

The reviewed literature highlights a consistent relationship between work-life balance and employee productivity. While several Nigerian studies confirm the benefits of WLB practices—ranging from improved performance to better health—there remains a practical gap in actual policy implementation and enforcement across the banking industry. Most recommendations are either ignored or poorly integrated into workplace culture. Furthermore, more longitudinal studies are needed to understand the long-term impact of WLB policies on organizational growth and employee loyalty in Nigeria.

3. RESEARCH METHODOLOGY

Research Design

This study adopts a descriptive survey research design, which is suitable for collecting and analyzing data from a specific population to explain the relationship between work-life balance and employee productivity. This method enables the researcher to assess opinions, attitudes, and perceptions from employees in the Nigerian banking sector regarding their work-life balance experiences and how it influences their productivity (Ogunbamila & Omoniyi, 2021).

Population of the Study

The population comprises employees in selected commercial banks across Nigeria, particularly those in major cities like Lagos, Abuja, and Port Harcourt. These locations were selected due to their high concentration of bank branches and corporate offices, which are more likely to reflect the intensity of work-life conflicts in the sector (Akinyemi, 2022).

Sample Size and Sampling Technique

A stratified random sampling technique will be used to ensure representation across job levels (junior, middle, and senior management). A sample size of 250 employees will be selected using Yamane's formula (1967) for determining sample sizes in finite populations. This ensures the data collected is statistically valid and generalizable to the broader banking workforce in Nigeria (Okeke & Uchenna, 2023).

Research Instrument

The main instrument for data collection is a structured questionnaire divided into three sections:

- Section A: Demographic data
- Section B: Work-life balance indicators (e.g., working hours, leave policies, family time)
- Section C: Employee productivity metrics (e.g., task completion, goal achievement, absenteeism)

The questionnaire items are adapted from validated instruments in previous studies (Adeyemi et al., 2020; Eze & Adebayo, 2021).

Validity and Reliability of the Instrument

The instrument will undergo content and construct validity checks by experts in Human Resource Management and Industrial Psychology. For reliability, a pilot study involving 30 respondents from a non-sampled bank will be conducted. The Cronbach's Alpha coefficient will be used to test internal consistency, with a benchmark of 0.70 considered acceptable (Nwosu & Edeh, 2022).

Method of Data Collection

Data will be collected through both physical distribution and online dissemination of questionnaires, depending on the availability and preference of the respondents. Ethical considerations such as informed consent and confidentiality will be observed throughout the process.

Method of Data Analysis

Quantitative data will be analyzed using Statistical Package for Social Sciences (SPSS) version 26. Descriptive statistics such as mean and standard deviation will be used to summarize the data. Inferential statistics, particularly Pearson correlation and multiple regression analysis, will be employed to test the relationship between work-life balance and employee productivity (Chukwuemeka & Bello, 2024).

Ethical Considerations

Participants will be assured of anonymity and confidentiality. Participation is voluntary, and respondents will be informed about their right to withdraw at any point. The study adheres to the ethical guidelines of academic research and has received clearance from the relevant university ethics board.

4. RESULT AND DISCUSSION

Introduction

This chapter presents, analyzes, and interprets the data obtained from the field survey conducted among employees in selected Nigerian commercial banks. The aim is to evaluate the impact of work-life balance (WLB) on employee productivity (EP). Data are analyzed using descriptive and inferential statistical tools such as frequency tables, percentages, mean scores, Pearson correlation, and multiple regression analysis via SPSS version 26.

Response Rate

Out of the 250 questionnaires distributed, 232 were correctly filled and returned, representing a 92.8% response rate. This high rate is sufficient for statistical analysis and increases the reliability of the findings (Okeke & Uchenna, 2023).

Demographic Characteristics of Respondents

(Table 4.1 below shows the demographic information of the respondents, including gender, age, marital status, and job level.)

Variable	Category	Frequency	Percentage (%)
Gender	Male	132	56.9
	Female	100	43.1
Age	21-30	78	33.6
	31-40	108	46.6
	41 and above	46	19.8
Marital Status	Single	104	44.8
	Married	128	55.2
Job Level	Junior	72	31.0
	Middle	104	44.8
	Senior	56	24.2

Descriptive Analysis of Work-Life Balance

Table 4.2 summarizes the respondents' opinions on work-life balance factors such as work hours, leave entitlement, flexible schedules, and time for family/social life.

Work-Life Balance Variable	Mean	Std Deviation	Interpretation
I have enough time for family responsibilities	3.6	0.87	Agree
My workload allows me to have work-life balance	3.4	0.93	Agree
I feel supported by my employer to take leave	3.7	0.73	Agree
Flexible work options exist in my organization	2.9	1.02	Neutral
I feel stressed due to work-family conflict	3.8	0.85	Agree

Interpretation: The majority agree they face stress due to work-family conflict and believe their workload and time for family moderately support balance. Flexible options, however, remain low.

Descriptive Analysis of Employee Productivity

Productivity Indicator	Mean	Std Deviation	Interpretation
I complete assigned tasks on time	4.1	0.67	Strongly Agree
I am often absent from work	2.3	1.02	Disagree
I meet my performance targets regularly	3.9	0.71	Agree
My job performance is affected by family demands	3.2	0.89	Neutral
I remain motivated despite workload	3.7	0.82	Agree

Inferential Statistics

Correlation Analysis

A Pearson correlation analysis was carried out to examine the relationship between work-life balance and employee productivity.

Variables	WLB	EP
Work-Life Balance (WLB)	1	
Employee Productivity (EP)	0.642**	1

Note: $p < 0.01$, indicating a moderately strong positive relationship between WLB and EP.

This implies that better work-life balance is associated with higher employee productivity (Akinyemi, 2022; Chukwuemeka & Bello, 2024).

Regression Analysis

A multiple regression analysis was conducted to determine the effect of various WLB factors on employee productivity.

Model Summary:

Model	R	R ²	Adjusted R ²	Std. Error
1	0.688	0.474	0.462	0.536

ANOVA Table:

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	32.18	4	8.045	18.41	.000**
Residual	35.74	228	0.157		
Total	67.92	232			

Coefficients Table:

Variable	B	Std. Error	Beta	t	Sig.
Constant	1.102	0.341		3.23	.002
Time for Family	0.324	0.089	0.331	3.64	.000**
Workload	-0.113	0.074	-0.124	-1.53	.129
Leave Policy Support	0.297	0.081	0.305	3.67	.000**
Flexible Work Option	0.228	0.078	0.217	2.92	.004**

Variables such as time for family, flexible work options, and leave policy support have significant positive effects on employee productivity. Workload was not statistically significant.

Discussion of Findings

Findings reveal a significant positive relationship between work-life balance and employee productivity in Nigeria's banking sector. This supports previous research by Adeyemi et al. (2020) and Eze & Adebayo (2021), who found that flexible work arrangements and support for personal time enhance organizational output.

Additionally, regression analysis confirms that leave policy support and family time are among the most influential predictors of productivity. These findings indicate the need for bank management to strengthen employee wellness initiatives and reduce rigid schedules to improve job performance (Ogunbamila & Omoniye, 2021).

5. CONCLUSION AND RECOMMENDATIONS

Summary of Findings

This study investigated the relationship between work-life balance (WLB) and employee productivity within the Nigerian banking sector, a fast-paced environment often characterized by long work hours, high demands, and limited personal time. Using a quantitative approach, data were collected from 232 bank employees across different branches and analyzed using descriptive statistics, Pearson correlation, and multiple regression techniques.

Key findings are summarized as follows:

- There is a significant positive correlation between work-life balance and employee productivity, suggesting that improved balance increases performance (Chukwuemeka & Bello, 2024).
- Flexible work options, supportive leave policies, and adequate family time significantly predict higher productivity among employees.
- Workload, though perceived as intense, did not have a statistically significant effect on productivity, possibly due to adaptive strategies or institutional expectations in the banking sector.
- The majority of respondents expressed that work-related stress and lack of balance affected their overall job satisfaction and long-term career motivation (Ogunbamila & Omoniyi, 2021).

These findings align with previous studies (Adeyemi et al., 2020; Akinyemi, 2022) emphasizing that effective work-life balance strategies are crucial to enhancing productivity, reducing burnout, and promoting employee well-being in high-pressure sectors.

Conclusion

This study concludes that work-life balance plays a crucial role in determining employee productivity in the Nigerian banking sector. Employees who experience better balance between their professional duties and personal lives are more likely to be productive, committed, and satisfied with their jobs. While banks in Nigeria have started implementing wellness initiatives, the study highlights a gap in flexibility and personal time management support. The strong correlation between work-life policies and performance implies that institutions that invest in employee-friendly policies will not only enhance staff well-being but also benefit from improved organizational performance (Eze & Adebayo, 2021).

In essence, promoting work-life balance is no longer a luxury but a strategic imperative for banks seeking long-term sustainability and competitive advantage.

Recommendations

Based on the findings, the following recommendations are made:

1) Introduce Flexible Work Arrangements

Banks should implement hybrid work models, compressed workweeks, or flex-time schedules where possible to accommodate employee needs without sacrificing productivity (Akinyemi, 2022).

2) Strengthen Leave Policies and Employee Support Systems

Employers must promote a culture where employees are encouraged to take their full annual leave and supported during personal or family emergencies. Organizations should also provide counseling or stress management programs (Ogunbamila & Omoniyi, 2021).

3) Train Managers on Work-Life Sensitivity

Human Resource managers and supervisors should receive training on how to support employees' work-life needs, promote psychological safety, and identify signs of burnout or disengagement early (Chukwuemeka & Bello, 2024).

4) Regularly Monitor Employee Wellness

Conducting periodic surveys to assess employees' satisfaction with their work-life balance can help management detect and address emerging issues before they impact productivity (Okeke & Uchenna, 2023).

5) Leverage Technology for Efficiency

Banks should invest in automation and digital platforms that reduce redundant tasks and make it easier for employees to complete work efficiently, thus freeing up personal time (Adeyemi et al., 2020).

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