

Work-Life Balance and Employee Performance in Selected Deposit Money Banks in Delta State, Nigeria

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ABSTRACT

This study examined the effect of work-life balance on employee performance among staff of selected deposit money banks in Delta State, Nigeria. The specific objectives of the study were to ascertain the effect of the measures of work-life balance, namely; flexi-time schedules, family leave programs, child care facilities, and job sharing on the employee performance. Survey research design was adopted in this study. The total population of the study was 2,083 employees from nine selected banks which comprise of staff of the banks under study. The Taro Yamane formula was used to draw a sample size of 336 employees. The primary data used in this study were collected through the aid of five point-likert scale structured questionnaire. A total of three hundred and thirty-six (336) copies of questionnaire were administered to staff of selected deposit money banks in Delta State. However, three hundred and nineteen (319) were retrieved and properly filled. The responses were analyzed using descriptive statistics, correlation and multiple regressions with the aid of SPSS version 23. The findings revealed that the four dimensions of work-life balance have positive significant effect on employee performance. The study concluded that work-life balance is a strong determinant employee performance in deposit money banks in Delta State, Nigeria. The study recommended that more flexi-time schedules be made available to all employees, provided it will not affect their performance. Also, managers of these banks should encourage their employees to fix their leave at their convenient period after performing all their work related duties. In order to achieve a successful work-life balance, management should provide a conducive work environment and flexible work hours as well as consider job sharing options.

KEYWORDS: Child care facilities, Family leave programs, Flexi-time schedules, Job sharing, Spillover theory.
JEL Classification: J50, M12, M54

1. INTRODUCTION

Work-life balance (WLB) has always been a concern for those interested in working life and living quality. It is a debated issue in developing countries, where excessive work expectations are seen as a unique concern and where working women suffer. However, socioeconomic development is reshaping work and the workplace. As a result, the quest for work-life balance has surpassed employees' everyday survival necessities. Meaningful work supports oneself and others, giving employees a high sense of self worth, especially in the banking sector (Okeke, Chinedu & Umeakuana, 2022).

Recently, the impact of work on family and employees has gained attention (Budd, 2017). Due to overwhelming competition pressures from efforts to provide high-quality services, employees are under a lot of workplace stress (Adejumo & Olowookere, 2017). Working is part of life, yet

it is limited by physical, mental, and temporal factors. Work has changed from an all-day assignment to a 24-hour, 7-day society where customers want customised services (Mmakwe & Ojiabo, 2018; Ogechi & Nwaeke, 2019).

Work-life balance means balancing job, family, and self (Ansari, Kiran, Baloch & Bukhari, 2015). Private and public workers worry about work-life balance. It transcends business and personal lives. It affects a person's social, mental, financial, and mental well-being. These factors affect a person's yield and long-term work performance. Work-life balance impacts workers' perceptions, habits, prosperity, and organisational effectiveness (Akpa, Egbuta, Akinlabi & Magaji, 2019). In order to gain a competitive edge, bank management may overwork their staff. To stay employed, employees work additional hours, which may hurt their personal lives (Sivatte, Gordon, Rojo, & Olmos, 2017). These

can disrupt child rearing, cause fractured homes, and impair social life (Orogbu, Onyeizugbe & Chukwuemeke, 2015). Long hours and heavy workloads are typical in Nigerian banks. Employees aiming to reach bank's goals may misplace their priorities, affecting their personal lives. To alleviate work-life conflict, employees do not sometimes want to work outside their neighbourhood (Epie, 2017). Therefore, work-life balance and employee performance must be studied (Mesimo-Ogunsanya, 2017; Thervanes & Mangaleswaran, 2018; Uzoechi & Babatunde, 2019). Arising from the foregoing, the main objective of the study is to examine the effect of work-life balance on employee performance in selected deposit money banks in Delta State, Nigeria. The specific objectives are: (i) To ascertain the impact of flexi-time schedules on employee performance. (ii) To examine the influence of family leave programs on employee performance. (iii) To explore the effect of child care facilities on employee performance. (iv) To investigate the impact of job sharing on employee performance. The hypothetical proposition arising from the objectives are: (i) Flexi-time schedules have no significant impact on employee performance. (ii) Family leave programs do not have significant influence on employee performance. (iii) Child care facilities have no significant effect on employee performance. (iv) Job sharing has no significant impact on employee performance. The outcomes of this study will assist policy and strategic decision makers in Nigerian banking sector to gain better understanding of the degree to which work life can improve employee performance.

2. REVIEW OF RELATED LITERATURE

2.1 Concept of Work Life Balance

Work-life balance is broadly described as an appropriate degree of engagement or alignment among an individual's diverse responsibilities in life. It pertains to the relationship between paid job and many activities, including unpaid labor within families and communities, leisure pursuits, and personal growth. Work-life balance, as defined by Guthrie (2015), is termed work-family balance, which refers to the extent to which an individual is equally self-engaged and equally satisfied with his or her work role and family role. However, the concept of work-family balance may be considered more constrained in scope than work-life balance, as it primarily focuses on the interactions between work and family (Mmakwe & Ojiabo, 2018).

Work-life balance is a broader term for initiatives formerly termed "family-friendly," now extended beyond familial considerations. It denotes adaptable work arrangements that enable both parents and non-parents to achieve a balance between professional responsibilities and familial obligations (Redmond, Drew & Valiulis, 2016).

Work-life balance does not denote an equal allocation of time between professional and personal spheres, but rather an accurate comprehension of priorities in both domains. The

focus is on harmonizing professional responsibilities with personal well-being, encompassing health, enjoyment, leisure, familial obligations, and spiritual growth (Ogar & Amanze, 2019). The notion of work-life balance is predicated on the belief that employment and personal life should be regarded as complementary components of a complete lifestyle rather than as conflicting goals.

A significant focus in the study of work-life balance has been the influence of organisational policies designed to provide essential support to employees, aimed at alleviating the conflicts between their professional responsibilities and personal lives, including societal interactions. Consequently, it is not surprising that management literature has, at various times, made concerted efforts to understand the initiatives by organisations aimed at alleviating the conflict faced by employees due to work demands and their domestic roles (Hon & Chon, 2015). There are several measures of work-life balance base on the different author's perspective, but for this study, the measures adopted are flexi-time schedules, family leaves programs, child care facilities, and job sharing.

2.2 Employee Performance

Organisations devote substantial resources to engage their employees in order to elicit optimal performance. Afaq and Raja (2016) assert that employee performance is significantly affected by training and development; therefore, it is essential for both employees and management to prioritize personnel training to enhance the proficiency of skilled workers, who can subsequently contribute optimally to the organisation. Inuwa (2016) asserts that employee performance is crucial for organisational growth and profitability, and that management's understanding of employee satisfaction and its relationship to schedules and daily responsibilities significantly influences staff performance. Performance is characterised as the documentation of results generated in a particular job function or activity within a designated time frame (Bataneh, 2019). Performance is defined as a collection of outcomes generated within a specific time frame. Performance encompasses not just the deed itself but also the processes of appraisal and evaluation. The performance of employees reflects their efficacy and efficiency in achieving organisational objectives due to their positive dedication, which eventually enhances the overall performance of the organisation (Markos & Sridevi, 2015). Performance assessment has been quantified using many tools. It pertains to the whole outcome or accomplishment of an individual during certain periods of responsibility, rather than the predetermined and established criteria of work and objectives (Faiza & Nazir, 2015; Masa'deh et al., 2018; Pawirosumarto, Sarjana & Gunawan, 2017).

Performance is the outcome of an employee's ability and expertise, augmented by managerial support and the effort invested in their work. Consequently, performance will diminish if the employee requires excessive administrative assistance or is unable to allocate sufficient time. Employee

job performance has consistently posed a substantial challenge in organisational management and implementing effective strategies to motivate employees to achieve and deliver superior job performance, as well as enhance organisational competitiveness, is a primary objective of every business entity (Lee & Wu, 2015).

2.3 Relating Dimensions of Work Life Balance to Employee Performance

2.3.1 Flexi-Time Schedules and Employees Performance

Flexible working hours, flexi-time, or flexible schedules are often employed and extensively discussed (Khaled, 2019). Flexible working arrangements are typically established between employers and employees, allowing for adaptable scheduling that benefit both parties. Researches indicate that employees with access to resources such as flexible hours, childcare, parental leave, and managerial support tend to experience reduced work-life conflict, enhanced job satisfaction, lower stress levels, and a decreased likelihood of resignation (Helmle et al., 2015).

Flexible working hours are significantly associated with the improvement of work-family dynamics (Rastogi, Rangnekar & Rastogi, 2015). This allows employees to select optimal times for effective work. Sam, Ejo-Erusa and Baridam-Ngobe (2022) indicated that employees regard flexible working hours as essential, especially for achieving a satisfactory work-family balance. Flexible working hours enhance employees' equilibrium between leisure and professional responsibilities, so alleviating work-life conflict, pressure, and stress (Wheatley, 2016).

2.3.2 Family Leave Programs and Employees Performance

Leave refers to the duration of days or hours permitted by an organisation for an employee to be absent from work within a specified period without repercussions (Orogbu, Onyeiugbe, & Chukwuemeka, 2015). Leave requests are most effectively utilised at the beginning of each fiscal year to ensure the seamless operation of the business and to prevent clashing situations. Leave programs encompass annual vacation, parental leave, casual leave, medical leave, care giving leave, study leave, and career leave, among others.

Mendis and Weerakkody (2017) assert that paid leave policies also impact a family's finances post-delivery, through direct leave compensation and an increased likelihood of mothers remaining in the workforce. Stanczyk (2016) posits that California's paid leave program mitigates a mother's risk of poverty post-birth, particularly among vulnerable mothers.

Parental leave is another facet of leave drives. Oludayo, Gbrevbie, Popoola, and Omonijo (2015) define parental leave as an official authorization granted to employees burdened with childcare responsibilities. This includes maternity leave and sick leave which permit employees to be absent from work to address care giving responsibilities or personal health issues.

2.3.3 Child Care Facilities and Employees Performance

Employees need certain amenities that will alleviate their hectic schedules and positively influence both their professional and personal lives. Among these facilities, the most remarkable is the child care facility (Tamunomiebi & Oyibo, 2020). According to Ezra and Deckman (2015), professionals with accessible childcare facilities will experience a reduction in their demanding schedules, positively impacting both their professional and familial lives. The provision of childcare facilities during operational hours contributed to their job satisfaction. This exploration report indicates that achieving an optimal balance between personal life and professional life is essential for attaining job satisfaction. The organisation should implement arrangements that assist employees in maintaining their productivity. This investigation posits that mothers with small children employed in an organisation should be provided with childcare facilities that ensure satisfaction from both familial and professional spheres (Semlali & Hassi, 2016).

2.3.4 Job Sharing and Employees Performance

Job sharing is a practice in which a minimum of two employees collaboratively share the responsibilities of a single full-time position. In this endeavor, the employees collaborate on tasks and fulfill their responsibilities during their working hours (Rudy, 2015). Job sharing can help employees from various perspectives. It can enhance their time management skills, assist them in fulfilling their obligations, and facilitate learning from others during collaboration (Osibanjo, Waribo, Akintayo, Adeniji, & Fadeyi, 2019; Wolor, Kurnianti, Zahra, & Martono, 2020). According to Ngambi (2015), work-sharing results in enhanced productivity in various ways. Work sharing facilitates a healthy lifestyle by providing time for family. It enhances both collaborative skills and leadership capabilities. This provides the employee an opportunity to collaborate and benefit from the experiences of others (Naithani, 2015).

From the foregoing, the conceptual model of the study depicting the independent and dependent variables of the study are as shown in figure 1.

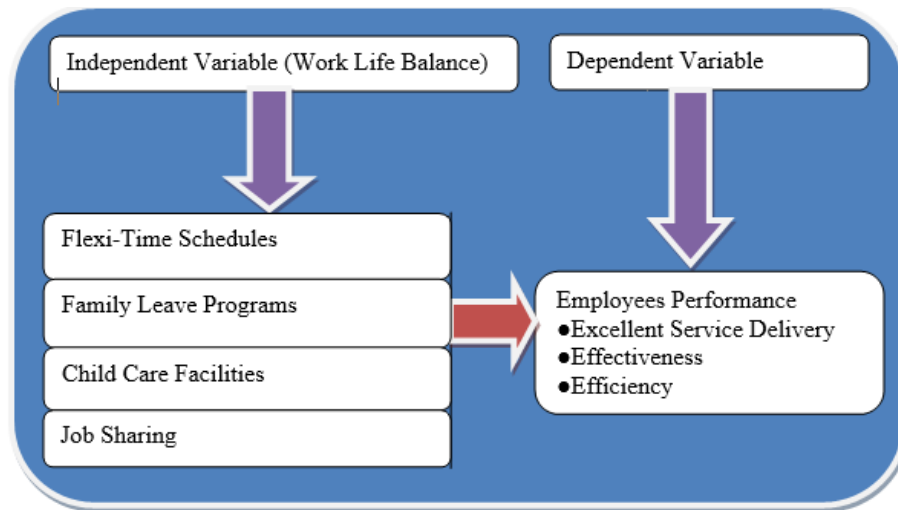


Figure 1: Researchers' Conceptual Model, 2024.

2.4 Theoretical Framework

This study is based on the Spillover Theory (SOT) proposed by Guest (2002). It delineates the conditions in which the SOT transpires between the work micro system and the family micro system. Guest (2012) asserts that the factors influencing work-life balance are situated inside the workplace and domestic environments. Contextual determinants encompass job demands, work culture, home demands, and home culture. Individual determinants encompass work orientation (i.e., the degree to which work or home constitutes a primary life interest), personality, energy, personal control and coping mechanisms, gender, age, and life and career stage.

The spillover theory clearly elucidates the relationship between work-life balance activities and employee performance. The hypothesis posits that individuals transfer attributes, emotions, perspectives, skills, and behaviors established in one domain of life to another (Powell & Greenhaus, 2015; Lakshmypriya & Krishna, 2016), suggesting a correlation between occurrences in workplace and non-workplace environments, thereby establishing a system of transfer between these frameworks.

There are two types of spillover: positive and negative spillover, vertical or horizontal (Sirgy, Efraty, Siegel & Lee, 2015). A positive spillover occurs when success and satisfaction in one domain lead to success and satisfaction in another one (Okeya, Ajayi, & Owoniyi, 2020). This idea posits that individuals generate resources such as positive mindset, skills, and opportunities from the numerous roles they engage in, which may subsequently be applied across other life domains to enhance performance and facilitate growth. Negative spillover refers to difficulties and dissatisfaction in one domain inducing similar sentiments in

another domain, and research indicates that work demands can lead to work-life conflict and job overload (Delecta 2015; Demerouti, Bakker & Bulters, 2015).

3. RESEARCH METHODOLOGY

3.1 Research Design

This study used a survey research design. It is appropriate for this type of research work, in which respondents' opinions are sought and assessed for probable inferences. The population of this study was limited to nine (9) selected deposit money banks in Delta State focusing on their branches in Asaba, Warri, and Sapele. The banks are: First Bank, UBA, Ecobank, Zenith Bank, Access Bank, Fidelity Bank, Unity Bank, Guaranty Trust Bank, and Polaris Bank. The total population of the study was 2,083, which comprises of staff of the banks under study. Applying the Taro Yamane formula for sample size determination gave a sample size of 336 employees and Bowley's proportional allocation was used to allocate the sample size.

The study used structured questionnaire with closed-ended questions. The questionnaire was divided into two sections (A and B), containing questions on respondents profile and another in closed ended questions pattern respectively. To this end, respondents were presented with descriptive statements in a 5-point Likert scale in which they were required to rate the scoring to the extent to which they perceive a particular statement.

3.2 Reliability of Research Instruments

To ensure reliability, the questionnaire was pre-tested using Cronbach's alpha test. The results of the test is presented in Table1

Table 1: Cronbach Alpha Reliability Statistics

ITEM	OBSERVED	SIGN	ITEM-TEST CORRELATION	MEAN	ALPHA
EMP	10	+	0.929	4.286	0.843
FTS	10	+	0.761	3.667	0.847
FLP	10	+	0.763	3.905	0.858
CCF	10	+	0.804	2.000	0.819
JS	10	+	0.903	4.14	0.890

Source: Authors’ Computation, 2024.

It is evident from Table 1 that the five variables are reliable because their respective Cronbach Alpha value is greater than 0.6. Therefore, all items are reliable; hence, the instrument used in this study is reliable.

3.3 Model Formulation and Techniques for Data Analysis

To ascertain the empirical connection between work-life balance and employee performance of selected deposit money banks, multiple regression model with employees performance as dependent variable and four work-life balance (WLB) proxies as independent variables was formulated. The work-life balance measures are: Flexi-time Schedules (FTS), Family Leave Programs (FLP), Child Care Facilities (CCF) and Job Sharing (JS).

The estimated multiple regression equation is:

$$EMP = f(WLB)$$

$$EMP = f(FTS, FLP, CCF, JS) \dots\dots\dots (1)$$

$$EMP = \beta_0 + \beta_1 FTS + \beta_2 FLP + \beta_3 CCF + \beta_4 JS + \epsilon \dots\dots\dots (2)$$

Where;

EMP = Employees Performance

WLB= Work Life Balance

β_0 = Intercept of regression line

$\beta_1- \beta_4$ = regression coefficient of the independent variables

FTS = Flexi-time Schedules

FLP = Family Leave Programs

CCF = Child Care Facilities

JS = Job Sharing

ϵ = error term or stochastic term.

4. RESULTS AND DISCUSSION

4.1 Data Presentation

A total of three hundred and thirty-six (336) copies of questionnaire were administered, out of which three hundred and nineteen (319) representing 94.94 percent were retrieved. This response rate conforms to Cooper & Schindler (2014) stipulation that a response rate of 50% is adequate for analysis and reporting; a rate of 60% is good and a response rate of 70% and above is excellent.

4.2 Descriptive Statistics of Variables

This study made used of descriptive statistics for the purpose of illuminating the dependent and independent variables. This is as presented in Table 2.

Table 2: Descriptive Statistics

Variable	N	Minimum	Maximum	Mean	Std. Deviation
FTS	319	12	20	15.77	2.227
FLP	319	12	20	14.87	1.901
CCF	319	12	20	16.01	2.472
JS	319	11	20	14.38	2.339
EMP	319	12	20	15.94	1.483
Valid N (listwise)	319				

Source: Authors’ Computation, 2024.

The descriptive statistics for FTS reveals a mean of 15.77, standard deviation of 2.227 with range being 8. This implies that the FTS has witness a tremendously increase over the years since the mean value is greater than the standard deviation value. Clearly, Nigeria deposit money banks have been practicing flexi-time schedules for their employees.

The FLP shows a mean of 14.87, standard deviation of 1.901. It means that banks have been granting family leave programs to their staff; especially the female staff since they constituted the highest number of employees that filled the questionnaire.

This implies that majority of the respondents are of the opinion that various leaves are granted to the employees as at when due.

Similarly, CCF shows a mean of 16.01 and standard deviation of 2.472. This high mean value implies that the CCF has been provided for staff over the years. The standard deviation shows that there is large variation in CCF across the sampled firms. Hence, the highly deviated CCF may have significant effect on performance.

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The JS shows a mean of 14.38 and standard deviation of 2.339 with range being 9. This implies that the JS has been practice over the years since the mean value is greater than the standard deviation value. However, the highly deviated JS revealed that few respondents among the employees have contrary responses.

Finally, the descriptive statistics show that EMP has minimum value of 12 and maximum value of 20 with mean and standard deviation of 15.94 and 1.483 respectively. This

implies that EMP varies tremendously but have recorded steady and improve performance. Thus, proper implementation of WLB measures tends to increase employee performance.

Correlation Analysis

Correlation analysis was used to examine the relationship between dependent and independent variables. It measures the linear association between the two variables and shows whether there is high, moderate or low degree of correlation.

Table 3: Correlation Output

	EMP	FTS	FLP	CCF	JS	
Pearson Correlation	EMP	1.000				
	FTS	0.187	1.000			
	FLP	0.270	0.710	1.000		
	CCF	0.309	0.390	0.416	1.000	
	JS	0.080	0.684	0.619	0.177	1.000

Source: Authors' Computation, 2024.

The results of the correlation analysis involving all the indicators of work life balance (FTS, FLP, CCF and JS) and dependent variable (EMP) reported positive correlation coefficient values among the measures. This indicates that they are appropriate dimensions of work-life balance. Specifically, a unit increase in FTS will increase EMP with about 18.7%; FLP will increase EMP with about 27%; CCF will increase EMP with about 30.9%; and a unit increase in JS will increase EMP with about 8%.

Multicollinearity Test

As part of diagnostic test, the study conducted multicollinearity test. This is to ascertain if two or more independent variables in a multiple regression model are highly correlated. For this purpose, the variance inflation factor (VIF) was computed and the result presented in a Table 4.

Table 4: Multicollinearity Test

Variable	Coefficient of Variance	VIF
FTS	0.003071	1.073028
FLP	0.005901	1.073028
CCF	0.017071	1.343018
JS	0.015901	1.081021

Source: Authors' Computation, 2024.

In Table 4, the Variance Inflation Factor (VIF) statistics for all the independent variables are respectively 1.073028, 1.073028, 1.343018 and 1.081021 for FTS, FLP, CCF and JS. These values are less than the benchmark value of 10.

Therefore, multicollinearity is absent in the data set and thus suitable for multiple regression.

4.3 Testing the Hypotheses

The hypotheses are tested by estimating equation (2). The results are presented in Tables 5-7.

Table 5: Multiple Regression Results for Work life Balance and Employees Performance Coefficients^a

Model		Unstandardized Coefficients		Standardized	t	Sig.
		B	Std. Error	Coefficients		
1	(Constant)	11.943	0.810		14.749	.000
	FTS	0.128	0.031	0.026	4.129	.008
	FLP	0.191	0.073	0.244	2.622	.009
	CCF	0.136	0.042	0.227	3.269	.001
	JS	0.050	0.024	0.049	2.083	.018

a. Dependent Variable: EMP

Table 6 Model Summary^b

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate	Durbin-Watson
1	0.978 ^a	0.957	0.955	0.442	1.894

a. Predictors: (Constant), CCF, FLP, FTS, JS

b. Dependent Variable: EMP

Table 7: ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	66.653	5	13.331	6.804	0.000 ^b
	Residual	456.526	313	1.959		
	Total	523.180	316			

a. Dependent Variable: EMP

b. Predictors: (Constant), CCF, FLP, FTS, JS

Source: Authors' Computation, 2024.

Testing Hypothesis 1: Flexi-time schedules have no significant impact on employee performance. From the result in Table 5, the coefficient of flexi-time schedules (FTS) is 0.128. This value is positive implying that this variable has positive influence on performance. To ascertain the statistical significance of this variable we need to consider the t-statistics. Its t-value is 4.129 and the associated p-value (sig. value) is 0.008. This p-value is less than 0.05 (5%) level of significance meaning that this variable is statistically significant. Clearly, the hypothetical proposition that flexi-time schedule has no significant influence on employee performance is rejected. Thus, flexi-time schedule has a positive significant influence on employee performance.

Testing Hypothesis 2: Family leave programs do not have significant influence on employee performance. From Table 5, the coefficient of family leave programs (FLP) is 0.191 which is positive suggestive of positive impact on employee performance. The t-value is 2.622 with associated p-value (sig. value) of 0.009. This implies that the influence is significant given that the p-value of 0.009 is less than 0.05 (5%) level significance. Therefore the hypothetical proposition is rejected.

Testing Hypothesis 3: Child care facilities have no significant effect on employee performance. Table 5 also shows the coefficient of child care facilities (CCF) to be positive with a value of 0.136. Again, there is a positive connection between child care facilities and employee performance. This positive connection is statistically significant given that p-value (0.001) of the t-statistics (3.269) is less than 0.05. This suggests that CCF has positive significant effect on EMP again rejecting the hypothetical proposition.

Testing Hypothesis 4: Job sharing has no significant impact on employee performance. The results in Table 5 show the coefficient of job sharing (JS) has a positive value of 0.050 with a t-value of 2.083 and associated p-value of 0.018. This suggests that JS has positive impact on EMP. This impact is significant given that the p-value is less than the 0.05 level of

significance. The null hypothesis of the study is again rejected.

The joint effect of the four measures of work-life balance on employee performance is shown in Table 6 by the value of the coefficient of determination, R². This value is 0.957 indicating that 95.7% of the variations in employee performance are explained by work-life balance. The appropriateness of the model or model fitness judged by the F-statistics is as shown in Table 7. The F-value is 6.804 with p-value of 0.000. Since the p-value is less than 0.05, it means that the model is well fitted and supports the significant joint effect of work-life balance measures.

4.4 Discussion of Findings

The result of the test of hypothesis 1 revealed that flexi-time schedule has a positive significant influence on employee performance. This flexibility caters to individual productivity patterns and personal commitments, which is particularly relevant in the context of Nigerian banks where employee workload can fluctuate significantly. The findings indicated that employees who have access to flexi-time report higher job satisfaction, reduced stress levels, and improved overall well-being. This finding is in line with the finding of Ogar and Amanze (2019), Khaled (2019) and Mmakwe and Ojiabo (2018).

The test of the second hypothesis showed that family leave programs have significant positive impact on employee performance. Family leave programs, including maternity, paternity, and family health leave, demonstrate a commitment by banks to support their employees during significant life events. These programs allow employees to take necessary time off without the fear of losing their jobs. This finding is in line with the submissions of Khaled (2019) and Mmakwe and Ojiabo (2018).

The third hypothesis revealed that child care facilities have positive significant effect on employee performance. Implicitly, access to child care facilities is a critical factor for working parents in the banking sector. Employees with child

care support are less frequently absent and more able to concentrate on their work, which ultimately enhances overall performance within the banks. Moreover, banks offering childcare solutions often attract top talent, leading to a more skilled workforce and better customer service. This finding is in line with the findings of Mmakwe & Ojiabo (2018) and Grubel, Arlinghaus, Nachreiner, and Lombardi (2016)

Job sharing was also found to have significant positive effect on employee performance. This strategy is particularly beneficial for those looking for flexible work arrangements while still fulfilling professional roles. Employees involved in job sharing report increased job satisfaction as they can balance work with other commitments. Banks benefit from the dual expertise, which can lead to better decision-making and innovative approaches to customer service, thus improving overall performance. This finding is in line with the findings of Khaled (2019), Mmakwe and Ojiabo (2018), Jamal and Muhammad (2015) and Lawson, Davis, Crouter, and O'Neill (2015).

5. CONCLUSION AND RECOMMENDATIONS

The implementation of work-life balance initiatives such as flexi-time schedules, family leave programs, child care facilities, and job sharing has a positive impact on employee performance in selected deposit money banks in Delta State, Nigeria. These initiatives contribute to employee well-being, job satisfaction, and ultimately productivity. By providing employees with greater flexibility and support in managing their work and personal lives, organisations can enhance employee engagement, motivation, and commitment, leading to improved performance and overall organisational success. It is evident that prioritizing work-life balance initiatives is not only beneficial for employees but also for the overall performance and success of deposit money banks. From the findings of the study, it can be concluded that, overall work-life balance have a positive significant effect on employee performance among staff of selected deposit money banks in Delta State, Nigeria.

Based on the findings of this study, the following recommendations are made. (i) That more flexi-time schedules be made available to employees provided it won't compromise on their performance. (ii) It would be prudent for any employer to enhance the family leave programs to ensure that all employees are covered; that is, regardless of the position of the employees. (iii) It is recommended that more welfare services such as recreational facilities and childcare services be made available for all employees. (iv) Banks should also redesign jobs that are overwhelming by introducing efficient job sharing technique in order to reduce workloads in one cadre and spread it out evenly, which will go a long way in enhancing employee performance.

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