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Navigating Workplace Demands: Work-Life Balance Practices and Employee Outcomes in Ogun State Deposit Money Banks

By

Omosigbo, Abiola Adefunke¹ & Oludipe, Emmanuel Oladimeji²^{1,2}Babcock University Centre for Open Distance and e-learning (BUCODEL) Department of Business Administration

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Abstract

Workers are commonly acknowledged as essential resources for every business, and this is especially true for deposit money institutions, which are widely acknowledged as significant players in the money market. It has been observed that employee results are not as anticipated, as seen by their dropping rates, despite the economic significance of deposit money banks and their workers. The productivity, job happiness, and degree of commitment to work of the employees have all significantly declined. Therefore, this study investigated the effect of work-life balance on employee outcomes in selected deposit money banks in Ogun State, Nigeria. The study adopted a survey research design. The population of this study comprised 2,162 full-time employees of the selected banks, and the figure was given as of the selected deposit money banks. The sample size of 433 was determined using the research advisor's table. An adapted questionnaire was used, and data was collected using a valid and reliable questionnaire with a Cronbach alpha reliability coefficient ranging from 0.7 to 0.9. The response rate was 75%. Data were analysed using both descriptive and inferential tools. Multiple Regression Analysis was used to determine the effect of the variables using a 5% significance level Statistical Package for Social Science (SPSS) version 27. Findings revealed that Work-life balance has a significant effect on employee outcomes in selected deposit money banks in Ogun State, Nigeria ($\text{Adj.}R^2 = 0.309$, $F(3, 426) = 64.447$, $p < 0.05$). The study concluded that work-life balance improved the employee outcomes of deposit money banks in Ogun State, Nigeria. Therefore, the study recommended that deposit money banks should prioritise work-life balance while emphasising work-life relationship, work-life time allocation, and emotional well-being to improve the employee outcomes of Deposit Money Banks in Ogun State, Nigeria.

Keywords: Employee Outcomes, Work-life Balance, Work-Life Relationship, Work-Life Time Allocation

1. Introduction

Employees are widely recognised as vital resources for any organisation, and this is particularly true in deposit money banks, which are widely recognised as major participants in the money market. Despite the economic importance of deposit money banks and their employees, it has been observed that the outcomes of employees are not as expected, as seen in their declining rates. There has been a notable decrease in the employees' outcomes. Therefore, in today's information age, to attain the highest level of value the employees add to the organisation accompanied by the tedious nature of work, deposit money banks have strived to improve their employees' outcomes by delving into the issues

of work-life balance, but the problem of substandard employee outcomes prevails.

Globally, deposit money banks have undergone a significant shift, and unfortunately, employee outcomes are often affected in the process (Ugwu et al., 2020). Following this, improving employee outcomes has been the focus of organisations, including deposit money banks that want to reach the forefront in the commercial ranking (Orenuga, 2022). Still, the pressure to remain viable in the ever-shifting marketplace prompts banks to prioritise measures to reduce expenses, creating a work environment for employee dissatisfaction (Orenuga, 2022). The feeling of being unworthy and underprepared for the future of the deposit money banks has led to fluctuation in overall employee outcomes (Perumal &



Aithal, 2023). The outcome of bank employees has become less favorable, following a decline in over 70% of the employees' commitment to their job obligations (Ushakov & Shatila, 2022).

In North America, specifically the United States (US), the banking industry plays a major role in the economy by providing a variety of financial services, however, deposit money banks have experienced difficulties in ensuring an optimal outcome for their employees as seen in the 52.8% percent drop in their level of work expectations in 2021 (U.S. Department of Labor, 2023). According to a survey, the level of workers' commitment to work has declined by 50%, implying that the number of highly committed employees is limited to 50% (Ryba, 2021). Employee churn during the last 18 months, combined with a record number of job opportunities, has made it impossible for them to achieve a considerable productivity level (Their, 2023). Customers have several possible alternative solutions to choose from, but employees appear to be less productive in that they take longer to process and complete transactions as well as resolve customer issues (Xu & Lockwood, 2021).

In Africa, Uganda to be precise, deposit money banks are still struggling with the issue of employee unproductive behavior given that employees are not properly utilizing their time, energy, and resources to accomplish tasks and achieve goals in the workplace within the short period they are provided to work with (Nakibuuka & Kibukamusoke, 2023). The employee's productivity level has fallen short of expectations, with 30% of employees in their various branches failing to keep up with their work deadlines, and the awkward situation of employees not receiving adequate supervision has resulted in a 13.5% decline in their standards of work output (Nakibuuka & Kibukamusoke, 2023).

In Nigeria, employee outcome is the most important factor in an organisation, irrespective of its nature and type, because the success or failure of the organisation largely depends on the caliber and quality of its employees (Dorothy et al., 2020). Even at that, ensuring positive employee outcomes by keeping employees satisfied with their jobs is one of the difficulties that bank employers face, as seen by an alarming decrease in job satisfaction among bank employees, which translates into less productive employees (Orumwense, 2018). Job dissatisfaction and low commitment among employees have been identified as key factors contributing to the overall decline in the performance outcome of Nigerian bank employees (Orumwense, 2018). The dynamic nature of this industry has put staff under pressure to meet criteria and deadlines, resulting in a drop in their productivity at all levels (Undie et al., 2018).

1.1 Statement of Problem

Several studies have examined the effect of work-life balance with sub-variables like work-life conflict, work arrangements, etc., on employee outcomes with varied results and in different geographical locations (Aisyah et al., 2023; Kurnia & Widigdo, 2021; Tamunomiebi & Oyibo, 2020). However, despite the existence of literature on work-life balance, very

few have been able to measure work-life balance with variables like emotional well-being, work-life time allocation, and work-life relationships. In the context of deposit money banks, particularly in Ogun State, Nigeria, the extent to which work-life balance affects employee outcomes has not been clearly established in these studies. Poor work-life balance in deposit money banks has resulted in a wide range of negative outcomes for employees (Salolomo & Agbaeze, 2019). The negative outcomes of poor work-life balance in deposit money banks are far-reaching, as employees struggle to maintain a balance between their job obligations and personal life, generating a downward spiral where work-related stress spills over into personal life, affecting the employees' overall well-being and contributing to a decline in both personal and professional outcomes at work (Okeke et al., 2022). Nigerian bank employees confront the issue of prioritizing work and non-work duties, resulting in a work-life balance imbalance (Mmakwe & Ojiabo, 2018). As a result, when employees are overburdened with work expectations and unable to schedule time for interests outside of work or leisure, their ability to give attention to details, make informed decisions, and perform effectively at work is affected, resulting in poor output and performance levels (Oludayo et al., 2018). On this basis, the study aimed to examine the effect of work-life balance on employee outcomes in selected deposit money banks in Ogun State, Nigeria.

This study, therefore, hypothesizes that:

H₀₁: Work-Life Balance has no significant effect on employee outcomes

2.1.Literature Review

The literature review examined different related studies on the independent variable (Work-Life Balance) and the dependent variable (employee outcomes).

2.1.1 Employee Outcomes

Lu et al. (2023) defined employee outcome as the extent to which an employee achieves or exceeds workplace expectations or the quantity of work an employee can perform in a given period. This is the volume of work a worker can complete in a given length of time. Employee outcomes result from an employee's effort, attitude, and skills while executing assigned responsibilities. It indicates the efficiency and quality of work done by an individual as well as the degree to which an individual exhibit the knowledge, skills, and talents required to execute the job successfully (Yin et al., 2019). Several variables characterize employee outcomes, including work satisfaction, motivation, engagement, performance and productivity, turnover, and absenteeism (Song & Baicker, 2019).

2.1.2.1 Work-Life Time Allocation

Work-life time allocation refers to the equitable allocation of time among various activities and responsibilities (Tauraitė & Aleksandravičienė, 2023). A good work allocation involves the method of gaining control of your time so that you may use it more successfully; it involves being intentional and designing a timetable that works for the individual employee

(Waworuntu et al., 2022). Time allocation is the distribution of time among various activities and responsibilities. It is an essential idea in many domains, such as economics, anthropology, and investment techniques (Waworuntu et al., 2022). Effective work-life time allocation enables individuals to achieve a better balance between their professional and personal lives, leading to increased productivity, job satisfaction, and overall well-being (Wedgwood, 2022).

2.1.2.2 Work-Life Relationship

The work-life relationship is complex and includes how people balance their personal and professional obligations (Irawanto et al., 2021). The work-life relationship is characterized by several key elements that influence how individuals navigate their professional and personal lives. A salient feature is the interconnectedness of professional and personal spheres, wherein encounters in one area can substantially impact the other (Álvarez_ Pérez et al., 2020). For instance, personal problems can provide a distraction from professional performance, and work-related stress can hurt family life and reduce satisfaction there. The aforementioned interaction underscores the need to attain equilibrium to facilitate contentment and efficiency in both domains (Álvarez_ Pérez et al., 2020; Bae, 2020).

2.1.2.3 Emotional Well-Being

Emotional well-being, often called "hedonic well-being," signifies the quality of an individual's emotions and experiences. This includes a range of feelings such as sadness, anxiety, worry, happiness, stress, depression, anger, joy, and affection, which contribute to unpleasant or pleasant feelings (Choi, 2018). Emotional well-being, or health or wellness, refers to how well people can accept and manage their emotions and cope with challenges throughout life (Sissons, 2024). Emotional well-being is characterised by emotional agility, self-awareness, being open to feeling, having good relationships, and social skills (Wooll, 2021). In light of emotional well-being, an individual will experience the following benefits. They will be able to cope with stress, they will have better self-regulation, and it increases productivity in the sense that feeling positive makes them feel energized, which helps in the performance of various tasks. It also increases creativity (Resnick, 2021; Shaalaa, 2020).

2.2 Theoretical Framework

The Border Theory is identified as the most suitable theoretical foundation for studying work-life balance and employee performance in Ogun State deposit money banks because it offers a comprehensive and contextually relevant framework. Unlike the Segmentation and Spillover Theories, which focus mainly on individual boundary management and the effects of work on personal life, Border Theory addresses the dynamic and multifaceted nature of work-life boundaries, incorporating both organizational and societal influences. This makes it particularly suitable for capturing the unique challenges faced by banking sector employees in Ogun State, such as long hours, high stress, and specific cultural expectations, thereby providing deeper insights into how

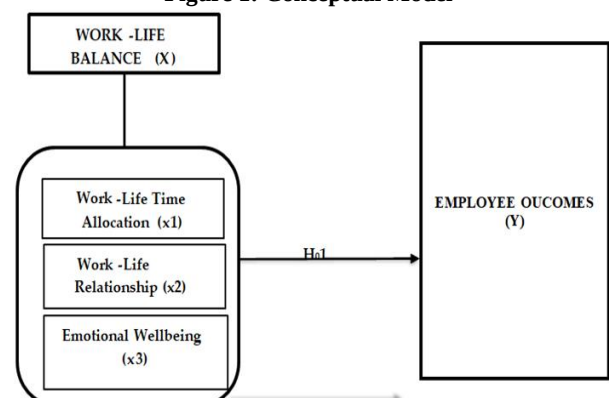
work-life balance affects employee job outcomes in this context.

2.3 Empirical Review on Work-life Balance and Employee Outcomes

Different studies have been carried out on Work-life balance and Employee Outcomes in different contexts with mixed results (Aisyah et al., 2023; Anyim et al., 2020; Kurnia & Widigdo, 2021; Magaji et al., 2021). Magaji et al. (2021) examined the effect of work-life balance on the employee performance of selected manufacturing firms in Ogun State, Nigeria. The results of the study revealed that work-life balance practices have a positive effect on employee performance in manufacturing firms. Aisyah et al. (2023) also investigated the effect of work-life balance on employee outcomes and found that work-life balance has a positive and significant effect on the employee outcomes of PT Gemilang Mitra Sejahtera. This is also similar to the findings from the study of Kurnia & Widigdo (2021), whose results indicated that work-life balance has a positive and significant effect on employee performance.

On the contrary, Thamrin and Riyanto (2020) in their study revealed that work-life balance did not significantly influence employee performance. The findings of Thamrin and Riyanto (2020) suggest that work-life balance may not be a significant factor influencing employee performance outcomes, implying that other variables or contextual factors might play a more critical role in determining performance outcomes. This suggests that organizations may consider a broader range of influences on employee performance, beyond work-life balance alone, and potentially explore other aspects of human resource management practices to enhance employee performance outcomes. This finding is divergent and can be attributed to the difference in the research context.

Figure 1: Conceptual Model



Source: Researchers' Conceptual Model (2026)

The model in Fig.1 above depicts the variables that were conceptualized in the study. The independent variable in the study is work-life balance, with employee outcomes as the dependent variable. From the model, it can be deduced that work-life balance (work-life relationship, work-life time allocation, and employee well-being) was used to predict employee outcomes of deposit money banks in Ogun state, Nigeria.

3. Methodology

This study employed a survey research design. A total of 2,162 full-time employees of the selected deposit money banks in Ogun State was the study's population. The validation for choosing these banks is based on their financial performance within the year 2024, their high profit value, and effective banking operations. This study employed descriptive statistics to examine the collected data. Inferential statistics was utilised to test the hypotheses formulated in the study, allowing for broader inferences about the population based on the obtained sample. The population of the various banks in Ogun State is displayed in the table below, based on information from their branch managers.

Table 3.1 Population of Selected Deposit Money Banks

S/N	Banks	Population
1	United Bank of Africa	420
2	Zenith Bank Plc	380
3	Access Bank Plc	430
4	Guaranty Trust Bank	406
5	First Bank Plc	526
		2,162

Source: Financial statement of selected deposit money banks (2026)

The sample size of the study was determined using the research advisor's table. Using the Research Advisors table of sample size, the sample size for the study was given as 333 with a confidence level of 95% and an alpha level of 5%. (See I Appendix.). A 30% provision was made for non-response, incorrectly filled questionnaires, and unreturned

questionnaires. As a result, 30% of 333 was given as 100. When this is added to the sample size, we get 433.

$$n = \frac{\text{No of Staff per Bank}}{\text{Total No. of Employees}} \times 433$$

Table 3.2 Sample size determination

Banks	Population	Proportionate Sample Size
United Bank of Africa	420	84
Zenith Bank Plc	380	76
Access Bank Plc	430	87
Guaranty Trust Bank	406	81
First Bank Plc	526	105
		433

Source: Researchers Survey (2025)

4. Data Analysis, Results and Discussion

A total of 433 copies of the questionnaire were administered to employees of selected deposit money banks (DMBs) in Ogun State, Nigeria. A total of four hundred and twenty-seven (427), which represented approximately 98.6% of the total copies of the questionnaire administered, were returned and found usable for the analysis. Six (6) copies of the questionnaire, which represented 1.4%, were not returned for varied reasons, ranging from incompletely filled, double filling of options, no responses, they were grouped to be invalid and not suitable for the analysis. To analyse the hypothesis raised in this study, the multiple regression analysis was carried out, and the result is presented in Table 4.1.

Table 4.1: Summary of multiple regression analysis for the effect of Work-Life Balance on the Employee Outcomes of selected Deposit Money Banks in Ogun State, Nigeria

Deposit Money Banks in Ogun State, Nigeria								
N	Model	B	T	Sig.	ANOVA (Sig.)	R	Adjusted R ²	F (3, 426)
427	(Constant)	24.601	11.829	.000	0.001 ^b	0.725 ^a	0.522	155.958
	Work-life time allocation	.484	3.672	.000				
	Work-life relationship	.288	2.106	.036				
	Emotional well-being	1.192	8.904	.000				
	a. Dependent Variable: Employee Outcome							
	b. Predictors: (Constant), Emotional Well-being, Work-life Time Allocation, Work-life Relationship							

Source: Researcher's Field Survey (2026)

Table 4.1 presents the multiple regression analysis results for the effect of work-life balance on the employee outcomes of selected deposit money banks in Ogun State, Nigeria. The results indicate that work-life time allocation ($\beta = 0.484$, $t = 3.672$, $p < 0.05$), work-life relationship ($\beta = 0.288$, $t = 2.106$, $p < 0.05$) and emotional wellbeing (1.192 , $t = 8.904$, $p < 0.05$)

have positive and significant effects on employee outcomes. Therefore, deposit money banks should emphasize these factors of work-life balance to improve their employee outcomes.

The R value of 0.725 supports this result, indicating that work-life balance has a strong positive relationship with employee outcomes of selected deposit money banks in Ogun

State, Nigeria. The coefficient of multiple determination (Adj. $R^2 = 0.522$) suggests that approximately 52.2% of variations in employee outcomes can be attributed to work-life balance, while the remaining 47.8% is explained by other factors not included in the model. The predictive and prescriptive multiple regression models are thus expressed as follows:

$$EO = 24.601 + 0.484WLTa + 0.288WLR + 1.192EWB + U_i \text{---Eqn(v) (Predictive Model)}$$

$$OP = 0.484WLTa + 1.192TU + U_i \text{----- Eqn(v) (Prescriptive Model)}$$

Where:

EO= Employee Outcomes

WLTa = Work-Life Time Allocation

WLR = Work-life Relationship

EWB = Emotional Well-Being

The regression model suggests that if work-life balance were held constant at zero, employee outcomes would be 24.601. The predictive model highlights that work-life balance has a significant effect on employee outcome. The results suggest that all the components of work-life balance have a significant and positive effect on employee outcomes. The prescriptive model indicates that increasing work-life balance (work-life time allocation, work-life relationship, and employee well-being) by one unit (0.484, 0.288, and 1.192) would lead to increases in employee outcomes, respectively.

Additionally, the F-statistics ($df = 3, 426$) = 155.598 at $p = 0.000$ ($p < 0.05$) confirms that the overall model is statistically significant in predicting the effect of work-life balance on employee outcomes. This underscores the importance of work-life balance as a determinant of employee outcomes in selected deposit money banks in Ogun State, Nigeria. The results suggest that deposit money banks should focus on enhancing work-life balance, through work-life time allocation, work-life relationship and employee well-being, to improve employee outcomes. Consequently, the null hypothesis (H_04), which states that work-life balance has no significant effect on employee outcomes, is rejected.

Discussion of Findings

This study examined the effect of work-life balance on the employee outcomes of selected deposit money banks in Ogun State, Nigeria. The hypothesis was tested using multiple regression analysis, which revealed that work-life balance has employee outcomes. The findings confirmed that work-life time allocation, work-life relationship, and employee well-being are crucial determinants of employee outcomes in these firms.

These results align with prior research on work-life balance and employee outcomes in deposit money banks. However, differences in research contexts may account for variations in findings across studies. For instance, the study by Aisyah et al. (2023) found that work-life balance had a positive and significant effect on the employee outcome of PT Gemilang

Mitra Sejahtera. Similarly, the study by Magaji et al. (2021) revealed that work-life balance practices had a positive effect on employee performance in manufacturing firms. This also corroborates the findings from the study by Mmakwe and Ojiabo (2018), which reported a strong correlation between work-life balance and employee job outcomes. Oludayo et al. (2018), in their study on work-life balance initiative as a predictor of employee behavioral outcomes, revealed that all the measurements of work-life balance are predictors of employee behavioral outcomes and employee outcomes. This supports the findings of this study.

However, the findings of this study contradict the results of Thamrin and Riyanto (2020) in their study, which revealed that work-life balance did not significantly influence employee performance. This finding is divergent and can be attributed to the difference in the research context.

Conclusion and Recommendation

The study concluded that work-life balance affected the employee outcomes of selected deposit money banks in Ogun State, Nigeria. This suggests that deposit money banks can significantly enhance employee job outcomes, satisfaction, and commitment by fostering an environment that supports balance between professional and personal life. This indicates that factors such as emotional well-being, effective time allocation, and supportive work-life relationships are critical for reducing stress and improving overall job satisfaction. Overall, this study also highlights the importance of implementing policies like flexible working arrangements and employee assistance programs to address the unique challenges faced by employees in the banking sector.

Based on the findings of the study, it is recommended that in order to enhance employee outcomes, the management of deposit money banks should prioritize implementing flexible work arrangements, such as remote or hybrid models, to enhance work-life time allocation. They should also foster positive work-life relationships by promoting a supportive work environment and providing resources for employee well-being, such as mental health programs and wellness initiatives. Additionally, banks should encourage effective time management practices and leverage technology to reduce workload stress, allowing employees more time for personal activities. Implementing policies like family-friendly leave options and employee assistance programs can further support employees in achieving a better balance between work and personal life.

Limitations of the study

1. Though the study findings will significantly contribute to the body of knowledge, the study only focused on some selected deposit money banks in Ogun State, Nigeria, which may not be representative of the entire state or the country as a whole. However, the objective of the study was to provide insights into the specific context of Ogun State, which is a major commercial hub, making the findings valuable for similar urban settings.

2. The study relied heavily on self-reported data from employees, which may not be entirely accurate or reliable. This could have resulted in response bias or social desirability, where employees may have provided answers that they believed were expected of them rather than their true opinions or experiences. To mitigate this, the study ensured confidentiality and anonymity in responses to encourage honesty and reduce potential bias.
3. The study did not compare the results with external benchmarks or industry standards, which could have provided a more comprehensive understanding of employee outcomes and the effectiveness of work-life balance. However, the study's findings serve as a foundational reference that future research can build upon by incorporating industry-specific benchmarks.

Suggestion(s) for Further Studies

Based on the limitations and scope of this study, several suggestions for further research can be proposed:

1. Future research on the effect of work-life balance on employee outcomes in Ogun State and other states in Nigeria could broaden the study's scope to gain a more comprehensive understanding. This would help banks and other organizations develop strategies to provide proper work-life balance for their employees.
2. To address the study's reliance on self-reported data from employees, it suggests the need for further research to enhance the validity and reliability of the findings. Future studies could employ a mixed-methods approach that combines both quantitative and qualitative research methods. This would allow for a more comprehensive understanding of the effect of work-life balance on employee outcomes as it would provide a more in-depth analysis of employees' experiences and perceptions.
3. Future studies could compare the findings with industry-specific benchmarks to assess how the employee outcomes in deposit money banks in Ogun State, Nigeria, align with broader industry standards.

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