Effect of Work Life Balance and Employee Performance: Evidence from Deposit Money Banks in Maiduguri – Nigeria

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Abstract

The study examined the relationship between work life-balance and employee performance of Deposit Money Bank in Maiduguri Metropolis. The objectives of the study were to examine the effect of Self-Management, Time Management and Stress Management on Employee Performance in Deposit Money Bank in Maiduguri Metropolis. Spillover Theory was the underpinning theory for the study. The study adopted a cross-sectional research design. The population was the 438 employees of the Deposit Money Banks. The researcher adopted a Stratified Sampling Technique to get a representative sample for the research. The sample size was 230. The study used a structured questionnaire with closed-ended questions to collect data from the sample. A survey method was used to collect the data. The collected data was analyzed using Descriptive statistics and multiple regression analysis using SPSS. The findings of the study indicated that there is a negative correlation between self-management, time management and employees' performance as well as between stress management and employees' performances. Therefore, it was concluded that the presence of time management and stress management is crucial; it does not affect performance, but the lack of it may cause a decline in performance. The researcher recommended that more stress and time management guidelines be made available to all employees if it won't compromise on performance. More self-management guidelines such as a professional counselor, recreational facilities, and childcare services should be made available for all employees.

Keywords: *Employee performance, Self-management, Stress management, Time management, Work-life balance*

Introduction

Employee performance has been a concern in many developed and developing economies. As a result, employee performance reveals if an organisation is making progress toward its goals or not. Employee performance is getting specific task done accurately and completely according to the organisation's standard of performance by the employees of the organization (Sopiah et al., 2020). Hence, employee performance is very important as it determines the compensation an employee receives as well as the performance evaluation and promotional practices in an organization. It enhances business efficiency, customer satisfaction, and the overall performance of an organisation.

According to Imran et al., (2020) emphasized that employee performance should be given a high priority so as to help employees increase the sustainability of their performance.

However, Thevanes and Mangaleswaran (2018) attest that Work-life-balance if maintained will improve employee performance. Work-life-balance is the capacity of the employees to balance between personal and professional obligations with sufficient time for rest and leisure. The strains that work puts on families and employees' lives are currently a strong issue of discussion. This is because if employees' lives are affected by increased stress, it will hinder their best performance at work. Likewise, individuals often consider employment to be an essential part of life.

Studies have shown, according to Mmakwe et al., (2018) that when there are happy homes, the workplace will inevitably become peaceful and pleasant. Thus, employees who fail to balance their duties will negatively impact their families and careers. Consequently, to strike an equilibrium between work and personal life, there is a need for organizations to consider encouraging their employees to observe self-care, time and stress management in their daily activities.

This study therefore examined the effect of work-life balance on employee performance in selected Deposit Money Banks in Maiduguri, Borno state, Nigeria, considering the new dimensions of Work life balance such as; self-management, time management, stress management, managing change, managing technology and managing leisure time as suggested by Jeff Davidson (1988) which three were used in this study.

Self-management is a method of understanding, managing and accepting responsibility for one's own conduct in order to perform well. When practiced, self-management is advantageous for businesses because it can increase work behaviors like easy comprehension, good performance together with workplace fulfillment, self-worth, productivity, and acquiring knowledge and success in the workplace.

Time management involves setting up processes and materials to boost output (Daniel &Santeli, 2020). The problem of people having too many errands to finish but not enough time for their desired activities is what makes time management so important.

Stress is a problem that manifests itself in different ways in jobs. Also, this job stress occurs due to a lack of resources, working at late hours, overtime, and an organizational climate. Job stress always results in unhappiness among the employees, low performance and inadequate cooperation at the workplace.

There are limited previous studies which have failed to provide solutions to this conflict which has led to poor employee performance at workplace in developed and developing countries, talk more of in the northern Nigeria, Maiduguri Metropolis where none has been carried out to the best knowledge of the researcher. Therefore, to assist employees in achieving and enhancing their performance and happiness, the effect of work-life balance on employee performance was examined at Deposit Money Banks in Maiduguri Metropolis, Borno State.

Every organisation, whether for profit or not, bases its decisions on employee performance. It is essential because non-performance can lead to failure. Thus, this is because employees encounter various work-related problems. Lack of self-care is one of the problems that affects employee performance at work. This cause employees to have no time for themselves and as a result of them trying to meet up with the target of the bank their personal lives is affected and in turn hinders employee performance. Stress is a common problem experienced by many bank employees as the Nigerian banking sector is known for excessive work hours and too much

employee workload. This lowers their job performance and output and also leads to a separated family (Odita, 2023).

Research Question

i.   What is the effect of self-management practices on employee performance in Deposit Money Bank in Maiduguri?

ii.   How does time management influence employee performance in Deposit Money Bank in Maiduguri?

iii. What is the impact of stress management strategies on employee Performance among bank employees in Maiduguri?

Literature Review

Conceptual Review

Employee Performance

Employee performance is a critical aspect of any workplace. It aids an organisation in developing as well as utilizing the potential of the personnel at its disposal. It results in improved interaction and service delivery, which has an impact on every aspect of the organisation. Organisations need to implement some employee performance-enhancing rules to do this. This is because customers' satisfaction influences the demand. Thus, the prosperity of banks is heavily reliant on the performance of their employees. As a result, management must investigate innovative ways to improve employee performance. Management must therefore explore new avenues for enhancing the performance of employees. Employee performance means the level at which an employee in an organisation does his or her task (Sopiah, et al., 2020).

Motlokoa (2018) viewed employee performance as the successful completion of specified duties by employees of the company through the effort put forth by employees inside the company and it is evaluated against the established or recognized criteria for correctness, wholeness, expenses, and time set by the company. This means that employee performance is a successful meeting of the target by the employees of an organisation within a specified time frame. It also implies that employees make use of the resources available to the meet their target within the organization.

According to Odita (2023) an employee performance is the work they have completed after giving it their all. This accomplishment is linked to the employee's commitment, how employees see others at work, and boss understanding. It is the level at which a person is able to accomplished his or her job responsibilities (Agbogun& Ehiedu, 2022; Bayem, Ehiedu, Agbogun, & Onuorah, 2022; Ehiedu &Imoagwu, 2022; Ehiedu & Obi, 2022). This implies that both internal and external factors can influence employees' ability in accomplishing their work.

Christan et al. (2020) conceptualised Employee performance as the output of the employee over a period of time depending on the duties allocated by the firm. When employees perform well, it may have a favorable effect on the business' output. It is also the history of successes made on the job over a given time. This means that, it may be conceptualized as a distribution of results attained, and it can be quantified using some metrics across history (Mokaddem & Adnani, 2019).

Work-life-Balance

Ikwor, and Amah, (2024) defined work-life balance as the capacity to maintain a sense of control, to be competitive and productive at work, and to conduct a happy, healthy work life with adequate free time. It increases workers' motivation, reduces stress, and promotes production. An employee can lead a high quality work life and have a great work life balance.

Nwaochei (2018) affirms that Work-life-balance practices started from the conflict between work and personal lives that employees encountered. Work-life conflict occurs when responsibilities of an employee conflict with another role, such as being a partner, parent, or participating in faith-related or recreational pursuits. Work-life balance is the practices that will reduce workplace conflict while also addressing its causes, some of which include excessive job demands and workloads. To achieve a balance, people are to exercise some degree of control over how, when, and where they work.

Miebaka et al. (2020) attest that different authors have given work-life balance different definitions. According to Odita (2023) it is seem as the proportional allocation of time by the employees to their work, personal and other pressing obligations. Achievement of harmony between worker's personal and professional lives matters professionally (Ola et al., 2019). The definitions above do not imply "equal credit" at work. It entails that management of a company must restructure a worker's job to allow them to take care of themselves, their family, and other responsibilities.

Self-Management

According to existing literature, the concept dates back more than a hundred years (Jane, Amelia, & Steven, 2020) and it comprises management, teaching, spiritual, physical health, and psychology. For instance, self-management approaches are promoted in management to help people become more effective communicators and change makers. Regardless of the domain of life, the literature already in existence demonstrates that self-management is in use and has benefited people, communities, and businesses in many ways. Jane et al. (2020) defined self-management as recognizing one's own behavior and taking charge of it.

Self-management is the ability to know and take care of our temperamental behavior. It is also known as Self- Regulation. It is taking control of attitude and behaviour (Mamartha& Divyashree, 2020). Self-management, according to Ramesh et al. (2018), is the ongoing activity of regulating our feelings to exhibit positive performance. This implies that those who engage in self-management have a propensity for doing their jobs very effectively. They had the best performance because of their upbeat, internal, readiness and capacity for easy adjustment. As a result, for the sake of this study, self-management is an act of comprehending, controlling, and managing one's behavior to produce a successful performance.

Time Management

Limited asset in the universe is time; it cannot be recovered, neither can it be gathered like money, it is not like machine that can be turned on or off, or can it be stored like grains. It can guarantee success if used improperly. Thus, task managers must assess the frequency of tasks, their success rates, and their usage of time management approaches (Nyamka & Ndang, 2022)

It is getting done the right thing by making the right decision. The significance of time management comes from the availability of chores but limited time to do them. It involves

removing pointless time wasters and concentrating on proper time allocation to various jobs. Creating procedures and instruments to boost productivity and efficiency is referred to as time management (Daniel, 2020). Therefore, time management is the capacity to effectively organize and regulate our limited resources to perform at our best.

Stress Management

According to Dim, Angela, and Gladys (2021), stress is an adaptive reaction to an external event that causes organizational actors to exhibit physical, psychological, and behavioral deviations. Stress management is another critical aspect of work-life balance that influences employee performance. An employee who manages stress effectively is more resilient to pressure and can tackle work issues calmly. Well-managed stress not only improves work completion time, but also motivates people to be more innovative and creative (Sawitri, 2024). As a result, the operational definition of the term refers to the process of eliminating stress by adjusting to any situation and avoiding multitasking.
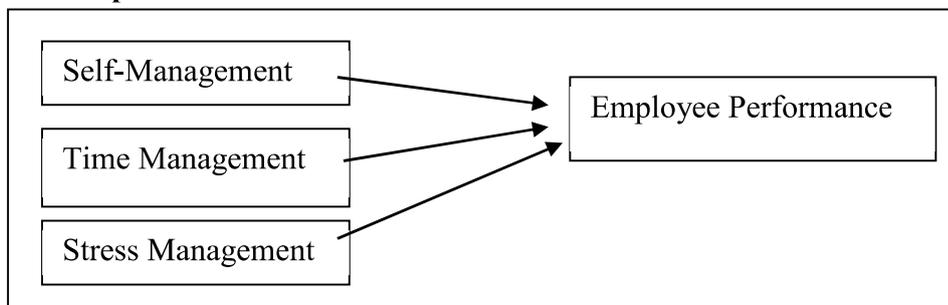
Conceptual Framework

Figure 1: Conceptual Framework showing the Relationship between self-management, time management and stress management on employee Performance in Deposit Money Bank in Maiduguri, Metropolis.

Theoretical Framework

Staines proposed the spillover theory in 1980. Spillover Theory applies when attitudes of one role whether favourable or unfavourable, spill over into another (family or job). This theory assesses impact of the workplace on home environment. That is, how employees transfer their emotions from work to family. These emotions may be positive or negative. This process starts from level of the individual, inside a single person yet spanning various realms (Bakker et al., 2009). Positive spillover refers to possibility of spreading happiness and success in one area to another and negative spillover is the possibility of spreading complications and depression in one area to another. Stress, time management, and self-management can affect how your job interacts with your personal life. Work-family interconnection that is structure with time- and space affects time, energy, and behavior. Therefore, to achieve work-life-balance, flexibility is encouraged between family and professional duties.

The theory acknowledges interaction between two environments; encounter in one role affects the other. According to the hypotheses, an increase in self, time and stress management may result in an increase in job contentment (or displeasure) which will affect the performance. This means that the actions, knowledge, and attitudes, from one environment can transfer to the other (Edwards & Rothbard, 2000).

Empirical Studies

Baridula et al (2018) examined self-management and employee performance of telecommunications companies in Port Harcourt. The study was a survey research. A questionnaire was an instrument of data collection. The population was one hundred seventy-eight (178) and 123 employees were chosen at random. Spearman's rank correlation was used to test the hypotheses. The findings showed a strong favorable association between employee performance and self-management. Accordingly, the research advised telecoms businesses to develop highly effective self-management techniques that they would then need to teach to their staff.

Richard (2019) researched time management and worker performance. The study's key explanatory factors were time management and staff performance. A quantitative approach was applied, and 80 respondents were chosen using a basic random process. Using questionnaires, categorical data were gathered. To summarize the tables and figures, descriptive statistics were employed. Chi-square was employed to evaluate the hypothesis. Research revealed that time management helps a corporation stay competitive and attract more clients.

In a Cameroonian microfinance institution, Celine (2018) conducted a study on the impact of work stress on employee performance. 80 individuals made up the sample size. Simple random and purposive methods were used. Utilizing surveys and focus groups, data was gathered. The findings showed that the participants experienced excessive stress, affected their performance. Many participants felt under pressure from management to raise their productivity. Some personnel claim that a stress-free program significantly boosts both the employee and the institution's productivity. Others do not believe that this technique can reduce stress. The study advised management to implement a stress management program to make sure that the staff work in a stress-free atmosphere, enabling them to perform better and boost productivity while also meeting the institution's goals.

Research Methodology

The purpose of this study is to examine the effect of work-life balance on employee performance in deposit money banks in Maiduguri Metropolis, Borno State, Nigeria. The study is quantitative which allows for the measurement and testing of the formulated hypotheses to ascertain the relationship between variables (Creswell, 2013).

Instrument of Data Collection

The study used a cross-sectional research method and primary source of data by administering structured questionnaires which adopted a five-point Likert scale ranging from 1 = Strongly Disagree to 5 = Strongly Agree. A survey method of data collection was used.

Population of Study

The population was 438 of the employees of the six selected Deposit Money Banks in Maiduguri Metropolis, Borno State Nigeria.

Sample Size and Sampling Technique

Stratified sampling technique was used to select the respondents. A sample size of 230 employees of the six selected Deposit Money Banks in Maiduguri Metropolis, Borno State Nigeria was considered. The sample size was obtained using Taro Yamane formula (1967).

Inferential and descriptive statistics was used to analyze data while Multiple regression analysis with the aid of Statistical Package for social Science (SPSS version 25) was used to test the hypothesis.

Validity of the Instrument

To ascertain the validity of the research instrument, content and face validity test have been carried out by the researcher.

Data Analysis and Results

Table 1: Shows demographic Characteristics of the Deposit Money Banks.

Characteristics	Frequency	Percentage
Gender Male Female	130 100	56.5% 43.5%
Age Range 18-23 24-29 30-37 38-45	47 103 61 19	20.4% 44.8% 26.5% 8.3%
Educational Qualification NCE/ND B.Sc/HND Masters PhD Others	59 113 46 08 05	25.7% 49.1% 20.0% 3.5% 1.7%
Work Experience 1-2 3-5 6-8 9-11 12 and above	58 96 55 13 08	25.2% 41.7% 23.9% 5.7% 3.5%
Marital Status Married Single Divorced Widow Widower Separated	87 96 27 13 04 03	37.8% 41.7% 11.7% 5.7% 1.7% 1.3%
Level in the Organisation Top level management Middle level management Subordinate	24 51 155	10.4% 22.2% 67.4%

Source: field Survey (2024)

Table 2: Reliability of the Instruments

S/No.	Variables	Number of items	Cronbach alpha
1.	Self-Management	05	0.820
2.	Time Management	05	0.791
3.	Stress Management	05	0.779
4.	Employee Performance	18	0.777

Source: Field Survey (2024)

The results showed that all measures have high reliability. It has been asserted that an instrument with a coefficient value of 0.60 is poor, 0.70 is acceptable; and 0.80 and above is good (Hair et al., 2013; Pallant, 2010).

Table 3: Multicollinearity Test based on Tolerance and VIF Values

Variables	Collinearity Statistics	
	Tolerance	VIF
Self-Management	0.860	1.163
Time Management	0.833	1.201
Stress Management	0.966	1.035

a. Dependent Variable: Employee Performance

Source: Field Survey (2024)

Variance-inflated factor (VIF) and tolerance value tests were conducted. This suggests that multicollinearity is a concern if VIF value is higher than 5, tolerance value is less than 0.20 (Hair, Ringle, & Sarstedt, 2011; Hair et al., 2013). Table 3 shows the VIF values and tolerance values for the exogenous variables. This showed that multicolliearity does not exist among the exogenous variables where the entire VIF values are less than 5 and the tolerance values exceeded 0.20.

Table 4: Correlations Matrix of the Research Variables

Variables	Self-Management	Time Management	Stress Management
Self-Management	1		
Time Management	0.373**	1	
Stress Management	0.042	0.182**	1

** Correlation is significant at the 0.01 level (2-tailed).

Source: Field Survey (2024)

Hair et al. (2007) assert that the Collinearity problem exists when predictor variables are tremendously correlated, and a correlation coefficient of 0.90 and above shows a Collinearity between the independent variables. According to Tabachnick and Fidell (2013) it raises the standard errors of the coefficients, which subsequently render the coefficients statistically non-significant. Therefore, the correlations between the exogenous latent constructs were sufficiently below the suggested threshold value of 0.90 or less, which suggests that the latent constructs were not dependent and not extremely correlated

Table 5: Model Summary

R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					
				R Square Change	F Change	df1	df2	Sig. F Change	
0.096ª	0.090	0.040	6.35161	0.090	0.697	03	226	0.555	

a. Predictors: (Constant), Stress Management, Self Management, Time Management

Source: Field Survey (2024)

The extend of the R square value is indicating to the strength of relationship that might exist between self-management, time management, stress management and employee performance. Therefore, the R coefficient is 0.096ª, the R square=0.090 and the adjusted R square =0.040. The R^2 represents the total variation in the dependent variables.

Table 6: Results of Relationships (Hypotheses Testing)

Hypotheses	Beta	T Stat.	Sig.	Decision
Self-Management	-0.004	-0.063	0.950	Accepted
Time Management	-0.055	-0.754	0.452	Accepted
Stress Management	-0.068	-1.006	0.316	Accepted

a. Dependent Variable: Employee Performance

Source: SPSS Output (2024)

Hypothesis one predicted that there is no significant influence of self-management on employee performance in Deposit Money banks in Maiduguri Metropolis. The result indicated that there is no significant relationship between self-management and employee performance (β=-0.004, t-stat. =-0.063 and p-value=0.950). Therefore, Hypothesis one predicted that there is no significant influence of self-management on employee performance in Deposit Money banks in Maiduguri Metropolis is accepted. Hypothesis two predicted that there is no significant effect of time management on employee performance in Deposit Money Banks in Maiduguri Metropolis. The results indicated that there is no significant effect of time management on employee performance in Deposit Money Banks in Maiduguri Metropolis (β=-0.055), t-stat. =-0.754 and P-value =0.452). Hence, hypothesis one showed that there is no significant effect of time management on employee performance in Deposit Money Banks in Maiduguri Metropolis is accepted. Hypothesis three predicted that there is no significant influence of stress management and employee performance in Deposit Money Banks in Maiduguri Metropolis. The results indicated that there is no significant influence between stress management and employee performance in Deposit Money Banks in Maiduguri Metropolis (β= -o.068, t-stat. =-1.006 and P-value =0.316). Therefore, hypothesis three which showed that there is no significant influence between stress management and employee performance in Deposit Money Banks in Maiduguri Metropolis is accepted.

Discussions of Findings

Hypothesis one revealed that self-management has no significant relationship with employee performance in Deposit Money banks in Maiduguri Metropolis. Hypothesis two showed that there is no significant effect of time management on employee performance in Deposit Money Banks in Maiduguri Metropolis. Hypothesis three results showed there is no significant influence between stress management and employee performance in Deposit Money Banks in

Maiduguri Metropolis. This is like the findings of the empirical work of Iskamto (2021), and Daniel (2020).

Furthermore, the findings of the study indicated that there is a negative correlation between self-management, time management and employees' performances as well as between stress management and employees performance. Therefore, it was concluded that the presence of self-management, time management and stress management is crucial; it does not affect performance negatively, but the lack of it may cause a decline in performance. Even though, the finding of the study is different from previous findings, such as (Ramesh et al., 2018, Mujanah 2020, Baridulaet et al., 2018, Jane et al., 2020), which showed that Self-management influence employee work performance, (Daniel et al., 2020 and Emenike et al., 2022) that showed a favourable influence between time management and employee performance and (Akinsuyi, 2022) which showed that stress management has significant effect on employee performance but self-management, time management and stress management affects employee performance.

Conclusion

The findings of the study showed that Self-management, Stress Management and Stress Management have no significant relationship with employee performance. The findings of the study indicated that there is a negative correlation between self-management, time management and employees' performances as well as between stress management and employees' performances.

Recommendations

The study recommends that Deposit Money Banks should consider establishing family holiday where employees and their dependents would take care of themselves. This would not only help the employees to reduce work-related stress but would also be motivated to perform better at work. The time management was negatively correlated with performance, but there was a wide gap between the employees in the senior level of management and the subordinates. Therefore, it is recommended more time management be made available to all employees provided it won't compromise on the performance. Stress Management was found to be negatively correlated to performance. Therefore, this study concluded that stress free policies are crucial in any organisation, and lack of it may lead to a decrease in employees' performance. As such, it is recommended that more stress-free services that such as a professional counselor, recreational facilities, and childcare services be made available for all employees. This would help significantly in reducing the work related stress which may prevent reduction of employees' performance.

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