

## Work Life Balance and Employees' Performance of Selected Deposit Money Banks in Lagos State, Nigeria

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### ABSTRACT

Individuals experience more conflict between work and personal life as they continue to pursue the quality of life that they need. Thus, successfully balancing work and family life is one of the major challenges facing current individual workers. This study investigated the effect of work life balance on employee performance of the selected deposit money banks in Lagos State. The study employed survey research design. The population of the study was five hundred and seventy-nine (579) members of the selected deposit money banks in Lagos state. The research employed purposive sampling technique with sample size of two hundred and thirty-six (236), determined by Taro Yamani. Two hundred and thirty-six (236) research instruments (questionnaires) were administered to the selected samples. Two hundred and twenty-three (223) copies of the research instruments were properly filled and found usable for the study. The regression analysis results of hypotheses tested indicate a strong positive effect of workload pressure on productivity at beta value of 0.859 and t-value of 24.533, while the regression results indicated a weak correlation between role conflict and employee effectiveness at beta value of 0.215 and t-value of 3.211. The study concludes that workload pressure has a significant and strong impact on employee productivity, suggesting that organizations need to find a balance that maximizes productivity without overwhelming employees. Conversely, while role conflict shows a weaker effect on employee effectiveness, it remains significant, highlighting the need for organizations to foster clarity and support in navigating conflicting demands.

**Keywords:** Effectiveness; Employee Performance; Productivity; Role conflicts; Work load; Work Life Balance.

## 1. INTRODUCTION

Today, work-life balance has become an increasingly pervasive concern to both employers and employees of most organizations. In recent time, there has been an upsurge in the consideration of the pressures that work has on family as well as life of employees (Chan & Tay, 2022). This has triggered research bordering on work-life. In an environment where there is high level of competitive pressures stemming largely from efforts to deliver quality service, the weight of this on employees is enormous (Tumpal, Harmein & Yeni, 2022). Work is generally considered as a part of life. The two concepts are operationalized within the same time and space context, despite being separated by physical, psychological, and temporal boundaries (Tumpal et al., 2022). According to Rahmawati, Oktaviani, Miftahuddin, and Rohmawan (2002), the nature of work itself has evolved from an 8 a.m. to 5 p.m. affair to a society with services available around the clock, seven days a week. Work and family require certain role demands to be fulfilled in order to maintain the balance in life. Work environment has become more stressful because of diverse role expectations, cut throat competition, globalization and technological innovations (Rohmawan et al, 2021). Managing work with family is an important issue as it has decisive challenges for organizations and employees. The pressure of work has been intensifying and there is growing feeling among employees that the demands of work begin to dominate life and sense of work-life balance is felt (Tumpal et al, 2022). The challenge of integrating work and family life is a part of everyday reality for the majority of employees now-a-days (Eko, Latifatul & Andrean, 2023).

Most research studies have shown that when there are happy homes, work places automatically become conflict free and enjoyable places to be (Maddox, 2023). Increasing attrition rates and increasing demand for work-life balance have forced organizations to look beyond run of the mill Human Resources interventions (Perreault & Power, 2023). As a result, initiatives such as flexible working hours, alternative work arrangements, leave policies and benefits in lieu of family care responsibilities and employee assistance programmes have become a significant part of most of the company benefit programmes and compensation packages (Perreault & Power, 2023). Furthermore, employees face various challenges due to the greater overburdened workloads and role conflicts resulting from numerous factors (Darmanto & Anik, 2021). Workers' productivity may suffer if their emotional and mental well-being is ignored. Asbari,

Masduki, Agus, Sudargini and Khaerul, (2021) say that businesses run the risk of losing valuable employees if they don't provide financial assistance, flexible scheduling, paid time off, and paid parental leave.

Consequently, large numbers of bank workers feel pressured to put their careers ahead of their personal and family lives, leading to unintended consequences like higher divorce rates and less time spent mentoring children (Thevanes, 2018). Staff members in the banking industry may need more motivation to provide stellar service to clients because of internal problems. Customers may threaten to stop using the affected commercial banks if they are dissatisfied with these issues (Darmanto & Anik., 2021). The importance of work-family balance, whether implicit or explicit, to the organizations and employees cannot be ignored. This is because when employees struggle to balance their work and family lives, their families and work will be negatively affected (Meenakshi & Neha, 2020). This study is therefore aimed at investigating the work-life practices in the Nigerian banking industry. It attempts to gain a better understanding of the experiences and expectations of employees in an attempt to identify the source of the work-life balance and its effect on employee's performance as well suggest ways in which organizations can assist employees to achieve better work-life balance and improve their performance and wellbeing.

### ***1.2 Statement of the Problem***

According to Oyiolo,(2018), the Nigerian banking sector is known for its long hour culture, and high work load of employees. This lack of work flexibility, high work pressure, role conflicts and longer working hours are stressing out many Nigerian banking workers, reducing their job performance and productivity as well as causing broken homes. Also, personal issues that employees of selected commercial banks face outside work, may demoralize them and in turn discourage them to be zealous in their service delivery to customers. As a result of all of these factors, bank employees may not provide customers with high-quality service (Oyiolo, 2018). Due to the nature of the work environment, commercial banks now go into strategic alliance with other banks, by merger and acquisition which entails expansion, increasing capital base and customer base (Ogechi, &Nwaeke, 2019). These have led to managers having higher expectation of employees" performance and thus, a misplacement of priority of interest by the employees trying to meet up with the target of the banks, which may affect their personal life

(Ogechi & Nwaeke, 2019). Hence, the study of work-life balance and employee performance is imperative.

The multi-faced demand between work and home responsibilities have assumed increased relevance for employees in commercial banks in recent years. This is because of changes in society and the workplace, such as changes in family structures, a growing reluctance to work long hours, a culture of acceptance, a greater number of women working, and technological advancement (Riforgiate & Kramer, 2021). All of these factors have made it difficult for employees to prioritize their personal lives and work responsibilities. Sekhar and Patwardhan (2023) identify the problem of work life balance across the banking sector as long working hours, working conditions, work-load pressure, role conflicts and job security. When people are dissatisfied with their workplace and job, it leads to a negative impact on their work outcomes and personal life (Saxena & Gautam, 2021). Some employees have real problems managing their time with work duties and family responsibilities which leads them to feel dissatisfied with work arrangements in the workplace (Nimas, 2019). Therefore, this study examines the effect of work life balance (Work load pressure and role conflicts) on employee's performance (Productivity and effectiveness) of the selected deposit money banks in Lagos State.

### ***1.3 Objectives of the Study***

The general objective of the study is to examine the effect of work life balance on employee's performance of the selected deposit money banks in Lagos State. Specifically, this study seeks:

- i. To determine the influence of workload pressure on employee's productivity.
- ii. To examine the effect of role conflict on employee's effectiveness.

### ***1.4 Research Questions***

1. How does workload pressure influence employee's productivity?
2. How do role conflicts have effect on employee's effectiveness?

### ***1.5 Research Hypotheses***

To achieve the stated objectives, the following hypotheses were formulated:

**H0<sub>1</sub>**: Workload pressure has no significant influence on employee's productivity.

**H0<sub>2</sub>**: Role conflict has no significant influence on employee's effectiveness.

## **2. LITERATURE REVIEW**

### ***2.1 Concept of Work Life Balance***

The term "work" typically refers to a person's paid job, but life also includes activities outside of work. Darmanto and Anik's definition of balance in 2021 was contentment and good functioning at work and home with as few roles as possible. Work-life balance means having sufficient time and enthusiasm to meet demands in both domains. Work-life balance can be defined and discussed in a variety of ways. Among them, most seem to include the concept of flexibility juggling and sustainability (Thevanes, 2018). Darmanto and Anik (2021) claim that the most important factor in achieving work-life balance is deciding when to hold on and when to let go. When there is work-life imbalance in employees' lives, they may experience life as something 'happening to them' and notice that their responses are more reactive than proactive. As a result, they might have a less positive outlook on life. Chan and Tay (2022) defined work-family (work-life balance) balance as the extent to which an individual is equally engaged in and equally satisfied with his or her work role and family role. Time balance, involvement balance (input balance), and satisfaction balance (output balance) are the three dimensions that Chan and Tay (2022) have identified as part of this multidimensional construct. In addition, according to Nimas (2019), the degree to which time, involvement, and satisfaction are equally high or low determines whether each aspect of work-family balance represents a positive or negative balance.

#### ***2.1.1 Work Load***

One of the most significant influences on employees' productivity and efficiency is workload (Akdere & Egan, 2020). The intensity of job assignments is referred to as workload (Ross & Maynard, 2021). It is a source of mental stress for employees (Ross & Maynard, 2021).

According to Rotatori, Lee, and Sleeva (2002), stress is an active state of mind in which a person is confronted with both opportunity and constraint. Workload pressure can be positive leading to increased productivity (Rotatori et al, 2021). Under-utilization of human skills or failing to reach the full potential of the employees is also one cause to increase stress. Employees who possess the capabilities to perform a job enjoy workload. However, this pressure has a negative effect when it becomes excessive (Miller & Philip, 2020). In this stage, the individuals perceive that they don't possess necessary skills and abilities, required to affray with the stress. However, unless it exceeds a person's coping skills and resources, occupational workload does not cause personal discomfort (Akdere& Egan, 2020). Job stress caused by high workload has become common in today's scenario. Constraints like time constraints, a lack of adequate and timely assistance, insufficient resources to complete a task, ineffective coworkers, role conflicts, and other similar factors can increase workload. The effect of huge workload will translate into lower performance levels and in turn contribute to low morale and high employee turnover in organizations (Rotatori et al, 2021).

Workload is one of the indicators of work stress among employees. Referring to the intensity of job assignments workload is also said to be the cause of mental stress for employees (Carnevale & Hatak, 2020). He also said that issues with stress and workload are getting more and more attention and need in-depth research to be solved. According to Rue (2019), work overload typically occurs when an employee receives multiple work demands that are beyond their capabilities. This includes either quantitative or qualitative overload: quantitative overload occurs when there are too many tasks to complete, whereas qualitative overload occurs when the workload is too difficult to complete.

### **2.1.2 Role Conflicts.**

According to Amer, Adam and Abdelrazek (2023), role conflict is a form of individual discomfort in an organization in carrying out their work which begins with the emergence of two orders received simultaneously which results in a decrease in work motivation. Role conflict arises when someone gets a role that makes it difficult for him to adjust to other roles (Harnyoto, Sawitri& Naser, 2020). Role conflict, as defined by Lestari and Budiono (2021), occurs when a person experiences difficulty simultaneously adjusting to multiple roles. Role conflict is defined by Pradoto, Haryono and Wahyuningsih (2022), as a simultaneous

occurrence of two or more role expectations such that compliance with one would make compliance with another more difficult. Pradoto et al, (2022) recommended the use of measures of role conflicts in investigating the experience of work-life balance. Moreover, Amer et al, (2023) found that role conflicts have contributed primarily to work-life imbalance. Sulastri and Onsardi (2020), mentioned two types of role conflicts: work-family conflicts and family-work conflicts. Role conflicts refer to the existence of conflicting demands within a single role arising from the complexities of multiple roles (Pradoto et al, 2022). Similarly, Sulastri & Onsardi, (2020) identified time-based role conflict as a major source of work-family imbalance. Time-based conflict occurs when time pressures in one role make it difficult to comply with expectations in the other role.

Vernia and Senen (2022), further support, conflict could occur when message or instructions were received by an employee to perform the task from two or more managers; iii) Inter role conflict which occurs when employees need to carry out many roles at one time and the roles are incongruent and incompatible; iv) Intra sender conflict where resources and capabilities of employee's conflict with the roles. Vernia and Senen (2022), added, when there are inadequate resource, conflicting request and different working style, it could create work stress.

## ***2.2 Employee's Performance***

(Pusparani, 2021) identified that the execution of work activities or job duties is termed as employee performance that requires effectiveness, efficiency and better quality. Every employee is responsible for the achievement of organizational goals. Contributions from employees pave the way for a company's success. People are more likely to perform at their best in a positive work environment. Employee performance is a vital factor which marks the growth of both individual and organization and is beneficial for both as well. There is a link of employee performance with the work activities and task of employee execute in an effective manner. It also examines output, work attendance, and attitude, focusing on the employee's contribution to the organization as well as among employees. Almaamari and Alaswad (2021) state that a variety of methods can be used to measure employee performance. According to their study (Pusparani, 2021), the alarming issue is how an individual can manage both a satisfying personal life and productive workplace performance. The question of whether these two aspects complement or conflict with each other is raised. (Pusparani, 2021) confirms that if

a person is not capable to maintain exact balance and better control then that will cause lack of energy and overburden workload. The imbalance results in exhaustion and poor performance, further lowering quality of life.

### **2.2.1 Employee's Productivity**

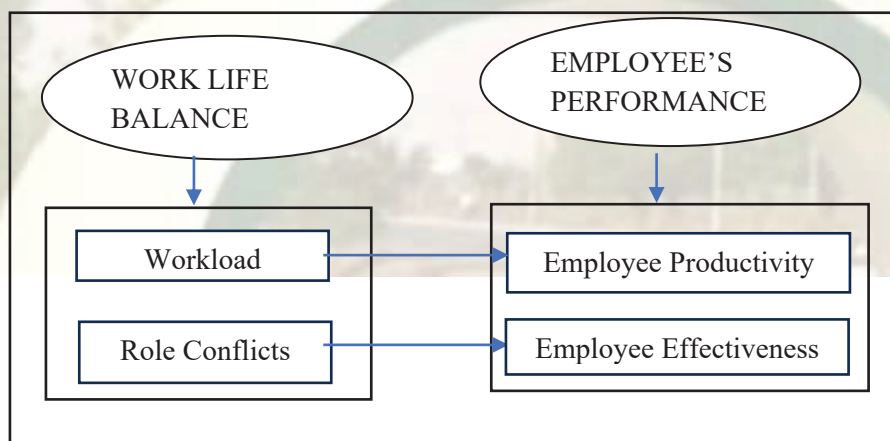
Efficiency has turned into a significant feature of work culture in the organization. In general, productivity is the process of converting inputs like time, money, and human resources into outputs (Samadzad& Hashemi, 2021). Organizations face a challenge in today's dynamic work environment in comprehending employees' attitudes (Samadzad& Hashemi 2021). Despite the fact that there were different examinations on efficiency just those reviews have been incorporated which have portrayed the relationship of representative efficiency with various factors (Almaamari&Alaswad, 2021).The idea of employee productivity is not new in management because of its many facets (Almaamari&Alaswad, 2021). It has now been linked to a number of factors, including motivation, work-life balance, and environment, internet, profit chain for services, compensation, and so on According to Pusparani (2021), today's businesses are becoming increasingly concerned about how to increase employee productivity.An organization's performance is correlated with employee productivity, according to mainstream research (Almaamari&Alaswad, 2021), and the higher employee productivity, the better the organization's performance. According to Pusparani (2021), worker productivity is the capacity to produce labor and goods in order to achieve the organization's goals. In a similar vein, Banks and Augustine (2021) defined employee productivity in terms of impersonal trust; consequently, a lack of trust between employees and employers can hinder employee productivity and the performance of organizations. In addition, employees can be roused by Maslow's progressive system hypothesis of necessities through its lower-level requirements to higher-request needs involving physiological necessities, wellbeing or security needs, social requirements, confidence necessities, and self-realization should be useful at work (Banks & Augustine, 2021). Employee productivity is influenced by a variety of other factors in addition to these, the most significant of which is the working environment (Mandara, Ibrahim, Zailani, Ali &Badiya, 2019).

### 2.2.2 Employee's Effectiveness

Effectiveness is conceptualized in four ways: objective accomplishment approach (satisfaction level with organizational goals and final accomplishments), precise methodology (ability to concern in utilizing and handling information, its accomplishment methods, and maintaining the organization's dependability), essential elements approach (satisfying assumptions for external factors, which are the foundation of the organization), and serious qualities approach (recognizing all essential factors that impact the performance of the organization and the organization of these factors) (Bastian, 2022). According to Chen (2020), management processes are the foundation of organizational effectiveness, and successful organizations possess three organizational design characteristics: a basic structure, a small number of employees, and decentralization that places an emphasis on increasing productivity. If an organization derives meaning from its workforce, its survival and growth depend on its employees' effectiveness. According to Bastian (2022), the goals of managers and employees would be realized if they were closer to each other than they were to the goals of the organization and manager.

### 2.3 Conceptual Framework

This study focuses on analyzing the effect of work life balance (work load pressure and role conflicts) on job performance (productivity and effectiveness). In order to achieve the research objectives, the study tests the conceptual model presented in Fig.1.



**Figure1: Conceptual Frame Work for the study.**

**Source:** Self Made (2025)

## ***2.4 Theoretical Review***

### ***2.4.1 The Effort-Recovery Model Theory***

The work is anchored on The Effort-Recovery Model: The effort-recovery (E-R) model is pioneered by Meijman and Mulder in 1989. According to Meijman & Mulder (1989), the model is frequently utilized to investigate and demonstrate the fundamental operation of work-home interaction. This model describes how work and private life may possibly interact with each other, and which aspects of these domains may affect the well-being of an individual during the interaction process (Geurts & Demerouti, 2003).

The E-R model suggests that effort expenditure (e.g. task performance at work) is associated with specific load reactions that develop in the individual, which are further associated with short-term psycho-physiological reactions that may include psychological, behavioral and subjective responses, such as changes in hormone secretion, energy levels and mood (Mostert & Oldfield, 2009; Van Tonder, 2005).

## ***2.5 Empirical Review***

Kasau (2017) investigated the concept of work-life balance policies and practices in three sectors of the Nigerian Economy namely the Banking, Educational and Power Sector. The types of Work Life Balance initiatives available in the three sectors were explored and the barriers to implementation of the Work Life Balance initiatives were identified. Quantitative method was used to investigate the work-life balance practices in three sectors of the Nigerian Economy. An in-depth case study analysis of these industries was used to accomplish this. The data set comprised of responses from both managers and employees in the Banking sector with five hundred and eighty-six copies of the questionnaire retrieved. The Educational sector comprised of both managers and employees with five hundred and thirty-one copies of the questionnaire retrieved; while five hundred and seven copies retrieved from the Power Sector. The findings reveal that there is diversity in terms of how respondents perceive the concept of Work-Life Balance. The Statistical Package for Social Sciences (SPSS) was used to analyze the quantitative data including Anova. There is a wide gap between corporate Work Life Balance

practices and employees' understanding of the concept; the paper suggests there that work life balance policies should be implemented in the sectors.

Taiwo, Catherine and Esther (2019) investigated work life balance practices on employee job performance at Eco bank. The primary objective was to ascertain how employee performance was affected by the organization's work-life balance. Fifty-Five (55) Eco Bank employees were drawn through quota sampling method who also responded to survey questionnaires. Spearman's Correlation Analysis was used to test the candidates' work life balance, their performance to the organization. The finding of the empirical study shows that there was correlation between work life balance and employee performance. Typically, Hamed, (2021) investigated "the work life balance and employee's performance: the mediating role of affective commitment" which was aimed at investigating the effect of work life balance on affective commitment and in role performance. 293 respondents filled the questionnaires which were used for the survey. The Statistical Package for Social Sciences (SPSS) was used to analyze the quantitative data including reliabilities and multiple regressions. The finding of the empirical test demonstrated that work-life balance has become an increasingly pervasive concern to both employers and employees of Eco bank. As a result, initiatives such as flexible working hours, alternative work arrangements, leave policies and benefits in lieu of family care responsibilities and employee assistance programmes have become a significant part of most of the company benefit programmes and compensation packages

### **3. RESEARCH METHODOLOGY**

The study adopted survey research design so as to describe the constructs and variables employed to achieve the objectives of the study and to collect detailed information that describes the existing phenomenon. The population for the study is the total number of employees working in four (4) selected deposit money banks headquarters in Lagos State which is 579 (Source, Human Resources Department). The study employed regression analysis as the statistical tool to test the hypotheses. The rating scale was used as; Strongly Agree (SA) – 5 points, Agree (A) – 4 points Neutral (N) – 3 points, Disagree (D)- 2 points, Strongly Disagree (SD) – 1 point

The study employed purposive sampling technique simple, to give respondents equal and independent chance of being selected for the study.

This study used Taro-Yamane's (1967) formula for the finite population. This is given below,

$$n = \frac{N}{1 + N(e)^2}$$

$$n = \frac{579}{1 + 579(0.05)^2}$$

$$n = \frac{579}{1 + 579(0.0025)}$$

$$n = 236.57$$

The questionnaire was used to gather data from employees of the four (4) selected deposit money banks in Lagos State. The questionnaire was divided into two sections. The first section was based on respondents' biodata while the second section comprises questions relating to the study using five-point Linkert scale checklist.

The data collection was analyzed via the Statistical Package for Social Sciences (SPSS) and presented in descriptive statistics. Furthermore, regression analysis was used to test the formulated hypotheses to verify the effect of work life balance on employees' performance.

## 4. RESULTS AND DISCUSSION

### 4.1 Analysis of Descriptive Data

A total of two hundred and thirty-six (236) copies of questionnaire were administered to staff of the four (4) selected deposit money banks in Lagos State while two hundred and fourteen (214) were fully completed and returned. This indicates an average of 95% success rate. The analysis was carried out using Statistical Packages for Social Science (SPSS). Linear regression statistics were used to analyze the hypotheses raised in this study. All statistical analysis was tested at 5% level of significance.

#### *Analysis of Hypothesis 1:*

**H<sub>01</sub>:** There is nosignificant influence of workload pressure onemployee'sproductivityamong the selecteddeposit money banks in Lagos State.

Regression analysis was performed to test the hypothesis and the results are presented in the tables below.

*Model Summary*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.859 <sup>a</sup>	.739	.737	.49140

a. Predictors: (Constant), WLP

*ANOVA<sup>a</sup>*

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	145.336	1	145.336	601.874	.000 <sup>b</sup>
	Residual	51.434	213	.241		
	Total	196.770	214			

a. Dependent Variable: EP

b. Predictors: (Constant), WLP

*Coefficients<sup>a</sup>*

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.652	.124		5.253	.000
	WLP	.764	.031	.859	24.533	.000

a. Dependent Variable: EP

The analysis of Hypothesis 1 aimed to investigate the influence of workload pressure (WLP) on employee productivity (EP) in selected deposit money banks in Lagos State. The regression analysis results indicate a strong relationship between these two variables. The model summary shows an R value of 0.859, suggesting a high degree of correlation between workload pressure and employee productivity. The R Square value of 0.739 indicates that approximately 73.9% of the variance in employee productivity can be explained by workload pressure, highlighting its significant impact. Further examination through the ANOVA table reveals that the regression model is statistically significant, with an F-value of 601.874 and a p-value of 0.000. This implies that the relationship between workload pressure and employee productivity is not due to random chance, reinforcing the hypothesis that workload pressure has a considerable effect on productivity levels among employees in the studied banks.

Looking at the coefficients, the unstandardized coefficient for WLP is 0.764, suggesting that for each unit increase in workload pressure, employee productivity increases by 0.764 units. The standardized coefficient (Beta) is 0.859, indicating a strong standardized effect of workload

pressure on productivity. The t-value of 24.533, along with a p-value of 0.000, further confirms that the relationship is statistically significant. Thus, the null hypothesis (H01) is rejected, supporting the conclusion that workload pressure significantly influences employee productivity in the selected banks.

**Analysis of Hypothesis 2:**

**H02:** Role conflict has no effect on employee’s effectiveness of the selected deposit money banks in Lagos State

Regression analysis was performed to test the hypothesis and the results is presented in the table 2 below.

*Model Summary*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.215 <sup>a</sup>	.046	.042	1.07988

a. Predictors: (Constant), RC

*ANOVA<sup>a</sup>*

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	12.027	1	12.027	10.314	.002 <sup>b</sup>
	Residual	248.386	213	1.166		
	Total	260.413	214			

a. Dependent Variable: EE

b. Predictors: (Constant), RC

*Coefficients<sup>a</sup>*

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.596	.290		8.957	.000
	RC	.236	.073	.215	3.211	.002

a. Dependent Variable: EE

The analysis of Hypothesis 2 examined the effect of role conflict (RC) on employee effectiveness (EE) in selected deposit money banks in Lagos State. The regression results indicated a weak correlation between role conflict and employee effectiveness, with an R value of 0.215. This suggests a limited relationship, as the R-squared value of 0.046 shows that only

about 4.6% of the variance in employee effectiveness can be explained by role conflict. The ANOVA results reveal a significant F-statistic of 10.314, accompanied by a p-value of 0.002, indicating that the overall model is statistically significant. This means there is evidence to suggest that role conflict does impact employee effectiveness.

The coefficients table further indicates that role conflict has a positive effect on employee effectiveness, with an unstandardized coefficient of 0.236. This suggests that as role conflict increases, employee effectiveness tends to increase as well, albeit the effect is relatively modest. The significance value of 0.002 reinforces that this relationship is statistically significant. In summary, while the impact of role conflict on employee effectiveness is not strong, it is meaningful and warrants attention in the context of banking operations.

#### ***4.2 Discussion of Findings***

The analysis explored two hypotheses: the influence of workload pressure on employee productivity (Hypothesis 1) and the effect of role conflict on employee effectiveness (Hypothesis 2) within selected deposit money banks in Lagos State. Both hypotheses were evaluated through regression analysis, yielding significant insights into the dynamics affecting employee performance in this sector. The findings for Hypothesis 1 demonstrated a strong and positive relationship between workload pressure (WLP) and employee productivity (EP), with an R value of 0.859 and an R<sup>2</sup> of 0.739. This indicates that approximately 73.9% of the variance in employee productivity can be attributed to workload pressure. The significance of the results is further supported by the ANOVA statistics, revealing an F-statistic of 601.874 and a p-value of 0.000.

This aligns with the research, which highlights that workload pressure can significantly impact productivity, often leading to heightened stress and burnout (Ogechi & Nwaeke, 2019). In high-pressure environments such as banking, employees may experience increased motivation and performance up to a certain threshold of workload; beyond that, productivity can decline sharply due to stress and fatigue (Sakthivel, Kamalanabhanb & Selvarania, 2011). The positive coefficient of 0.764 suggests that manageable levels of workload pressure may motivate employees to enhance their productivity. However, organizations must remain vigilant about the potential for overload, which can have detrimental effects on well-being and long-term performance (Lee &

Ashforth, 2021). The results for Hypothesis 2 indicated a statistically significant, albeit weak, relationship between role conflict (RC) and employee effectiveness (EE), with an R value of 0.215 and an  $R^2$  of 0.046. The ANOVA results showed an F-statistic of 10.314 and a p-value of 0.002, confirming that role conflict does impact employee effectiveness.

Role conflict occurs when employees face competing demands, which can lead to confusion and stress (Kahn, Wolfe, Quinn, Snoek & Rosenthal, 1964). The positive coefficient of 0.236 suggests that as role conflict increases, so does employee effectiveness. This finding resonates with research indicating that some degree of challenge may enhance adaptability and performance (Liu, Wang & Chen, 2021). However, the low  $R^2$  value indicates that role conflict alone explains a minimal portion of the variance in employee effectiveness. Other factors, such as organizational culture, support systems, and leadership, are likely to play more significant roles (Iqbal, Kahn & Shakir, 2023). Moreover, clarity in job roles and effective communication can mitigate the adverse effects of role conflict (Goh, Lee & Zhao, 2020).

## **5. CONCLUSION AND RECOMMENDATIONS**

In conclusion, the findings derived from the examination of both hypotheses illuminate the multifaceted nature of determinants influencing employee performance within the banking sector. Notably, the substantial and pronounced impact of workload pressure on employee productivity underscores the imperative for organizations to strike an optimal balance that leverages productivity while mitigating the risk of employee overload. Conversely, the comparatively weaker yet significant effect of role conflict on employee effectiveness highlights the importance of organizational strategies that promote role clarity and provide requisite support to navigate conflicting demands. To further elucidate these dynamics, future research endeavors should investigate these relationships in greater depth and explore potential moderating factors that can augment employee performance amidst these challenges.

### ***5.1 Recommendations***

Based on the above results, the study recommends the following:

1. The study recommends that the management in the banking sector should adopt a balanced workload management approach, ensuring that employees are not overloaded with tasks that exceed their capacity. This can be achieved through regular assessments of employee

workloads and the introduction of flexible work arrangements, such as remote work or adjusted hours, which can help employees manage their responsibilities more effectively.

2. The study also recommends that banks should prioritize clear communication and role definitions, ensuring that employees understand their responsibilities and how they fit into the larger organizational framework. Regular feedback sessions and team-building activities can enhance collaboration and reduce ambiguity.

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