



Work-life Balance Initiatives and Employee Performance of Deposit Money Banks in Rivers State, Nigeria

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Authors' contributions

This work was carried out in collaboration among all authors. All authors read and approved the final manuscript.

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ABSTRACT

This study examined the relationship between work-life balance initiatives and employee performance of deposit money banks in Rivers State, Nigeria. The study sampled three hundred and seventy-one (371) employees using the purposive sampling technique. Primary data were employed for the study and obtained using close-ended questionnaire, designed in the Likert 5-point scale. Three hundred and seventy-one (371) copies of questionnaires were administered, with three hundred and fifty-nine (359) considered valid and usable. The study followed a dual analytical approach, combining descriptive and inferential methods in analysing the data gathered. In measuring work-life balance initiatives, the study used dimensions such as job autonomy, telework arrangements, work-family enrichment, and supervisor support. On the other hand, the measures of employee performance used were employee commitment, employee innovative behaviour, and employee turnover intentions. The study found all four work-life balance initiatives

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significantly influencing the employee performance constructs of employee commitment, employee innovative behaviour, and employee turnover intentions. The study also found that, locus of control accentuates the positive gains of work-life balance initiative on employee performance. The conclusion reached was that: work-life balance initiative is a key enabler of employee performance of deposit money banks private school and accelerated level of employee performance is achievable in an environment where work-life balance initiatives such as job autonomy, telework arrangements, work-family enrichment, and supervisor support are adopted and implemented by management of the organization. The study recommends among others that, management of the deposit money banks should enhance job autonomy by increasing control among employees over what they are supposed to accomplish.

Keywords: Work-life balance initiatives; employee performance; job autonomy.

1. INTRODUCTION

“Today’s volatile business environment brings challenges to both individuals and organizations across all industries. In an organizational context, employees are viewed as the significant actors in determining the sustainability of the organization” (Kim et al. 2016; Ji et al. 2012; Thevanes & Arulrajah 2016). Hence, organizations increasingly focus on human resource management (HRM) to enhance the organizational sustainable competitive edge and improve job performance [1,2]. Achieving organizational performance hinges on the firms’ ability to build employee capacity to accomplish set objectives especially in the banking sector that requires specific skill-sets. The modern economy and financial system are centered on banks, which play a crucial intermediation function in efficiently transferring funds from savers to borrowers [3,4,5,6]. Since the 1990s, the banking landscape has significantly evolved. The emergence of technology and internet-related banking services has fundamentally changed the trajectory of banks in Nigeria during the past two decades. Regarded as the fastest growing sector of the Nigerian economy, the banking sector has remained a trailblazer for economic development and stabilization. According to the first quarter report of the National Bureau of Statistics (2017), the banking sector in Nigeria employees over 77, 690 employees which makes it one of the most employers of labour in Nigeria.

“The incompatibilities experienced by employees between their work and family roles are referred to as work-family conflict, or work life imbalance” [7,8]. “These activities create conflict and intensified job pressure especially for parents raising children alone after separation or widowhood, a growing family form in developing

and developed countries” [9] (OECD, 2011). “Hence, the need to balance work and life has gathered scholarly momentum in recent years. One of the basic characteristics of a healthy organization is demonstrated in the plans and structures put in place to manage physical and mental health of the employees [10,11]. In this regard, prior literatures argue that quality of working life (hereafter, QWL) is no longer a new issue and most managers prioritize the qualitative factors of work environment and mental health of the employees to achieve their goals and overall work life balance”. (Walton, 1973; Narehan, Hairunnisa, Norfadzillah, & Freziamella et al., 2014) According to Cieri et al. (2002), “work-life balance is the maintenance of a balance between responsibilities at work and at home”.

Several researchers argue that, improving work-life balance of employee, highly contributes to improve the employees’ satisfaction, commitment and engagement (Townsend et al. 2011; McDonald, Townsend & Wharton 2013; Cegarra-Leiva, Sánchez-Vidal & Cegarra-Navarro 2012) [12]. Further, improving work-life balance also contributes to reduce the absenteeism and turnover of employees [13,14,15]. Work-life balance is about creating and maintaining supportive and healthy work environments, which will enable employees to have balance between work and personal responsibilities and thus strengthen employee commitment, innovative behavior and reduction in the turnover intention [16,17]. It is argued that Nigeria context provides a rich, fruitful empirical setting for examining WLB challenges since it is an emerging and increasingly globalized economy [18], representing a region ‘neglected and little understood’ [19] concerning WLB discourse [20,21,22,23]. “Furthermore, research on WLB in developing countries like Nigeria is in an embryonic phase” [24]. Consequently, this

study responds to wider calls in the literature [25] to understand and further broaden knowledge about WLB for a more nuanced understanding of the country-specific aspects of the concept [26].

In Nigeria, Sajuyigbe, et al. [27] examined “compulsory citizenship behavior, work-life balance, and turnover intention in academia: mediating effects of emotional intelligence. The study covered 420 faculties of universities in Nigeria”. Also, Kwahar, and Iyortsuun [28] carried out “a study in Nigeria which aimed at determining the underlying dimensions of quality of work life (QWL) in the hotel industry with a population of 355 employees in the Nigerian hotel industry”. Also, Oyewobiet al. et. [29] examine “the influence of organizational commitment on work-life balance and organizational performance of female construction professionals. The study concentrated on female professionals in medium- and large-sized Nigerian construction organizations”. Oloyede, and Soyemi [30] carried out “a study on the influence of work-life balance on turnover intentions of Librarians in Universities in South-West, Nigeria: implication and strategies for improvement. The study involved four hundred and twelve (412) academic librarians in universities in South-west, Nigeria”.

Also, Oludayo, et al. [31] assessed “work-life balance initiative as a predictor of employees' behavioral outcomes. The study surveyed three hundred and thirty-nine (339) respondents across the top five (5) commercial banks with branches in Lagos State, Nigeria”. Nwinyokpugi, [32] investigated “the influence of work-life balance management and employee's productivity in the Nigeria Hospitality Industry. The survey captured three hundred (300) employees across ten (10) rated hotels in Rivers State”. Amazue, and Onyishi [33] studied “stress coping strategies, perceived organizational support and marital status as predictors of work-life balance among Nigerian bank employees. The study involved two hundred and fifty-four bank workers”.

In Rivers State, Odunayo, and Kelvin [34] assessed “the influence of flexible-work-option as a precursor of work life balance on employee productivity of logistics companies. The surveyed captured 1300 staff of logistics companies in Rivers State”. Similarly, Obinwanne, and Kpaji [35] examined “work life balance in organizational productivity in tourism centers in

Port Harcourt, Rivers State. The study involved 154 employees in the tourism centers in Port Harcourt, Rivers State”. Lastly, in Port Harcourt, Mmakwe, and Ukoha, [36] investigated “work-life balance and employee performance in Nigerian Banks. The study's population, involved 769 employees in 5 commercial banks in Nigerian banks, Port Harcourt”.

Despite the plethora of work-life related studies, there is no known specific study on work-life balance initiatives and employee job performance among frontline staff in all the deposit money banks in Port Harcourt [37,38]. Hence, this study will have a far-reaching impact by employing four dimensional constructs (job autonomy, supervisor support, work-family enrichment and telework arrangement) [39,40,41,42]. On the heels of this, this study adopts locus of control as a moderating variable to determine the degree to which internal and external locus of control determine the influence of work on the employees. Based on this, we argue that an organization can engage stable employee as a source of competitive advantage, to achieve sustainable employee commitment, innovative behavior and turnover intention. Drawing on the Social Exchange Theory, Job Demands-Resources Theory, Spill-over Theory, Resource Drain Theory, Person-environment Fit Theory and the Conservation of Resource, we therefore have the interest to contribute to this discourse by examining work-life balance initiatives and employee job performance among frontline staff in all the deposit money banks in Port Harcourt.

1.1 Statement of the Problem

According to Bennet (2002) people working for an organization, are the most valuable, the costliest, and the most volatile of all the resources that can be used to accomplish the organizational goal hence, there is need for constant and consistent organizational performance measurement and appraisal system. The roles of organizational (on-the-job) and community (off-the-job)-related embeddedness has been important in measuring job outcomes such as satisfaction, commitment, and turnover intention [43,44,45,46]. These behavioral job outcomes to a large extent, affect employee performance. Effective performance has had a number of important work outcomes, such as improved employee job satisfaction, enhanced innovative behavior, and reduction in the rate of turnover intentions [47]. Therefore, it is essential for firms to be aware of their

employees' capabilities in order to be able to manage them and, in turn, to align them with the firm's overall business strategy [48,49] by ensuring a robust organizational plan is developed that will boost their expertise towards meeting the expectations of the organization and attainment of established work standard.

In the face of the attendant keen competition among Deposit Money Banks in Port Harcourt, there is clear evidence of instability and turnover among bank employees. Employees in the banking sector often face high workloads, tight deadlines, pressure to meet targets, and to attract and retain customers [50,51,52,53]. As a result of this pressure, the sector is currently experiencing a shortage of manpower and a growing desire among Nigerian citizens across various age brackets to leave ("Japa") out of Nigeria. Many employees are dissatisfied with their jobs, and desire moving for better pastures. This trend has raised concerns about the impact on the Nigerian workforce and the organizations they serve. According to some industry watchers, the drastic drop in the number of bank workers could be attributed to resignations due to job-related stress. Mordi et al [54] report that 88% of bank workers in Nigeria recognized that personal and work demands were overwhelming which causes less productivity and overall negative job outcomes.

Relying on Social Exchange Theory, Job Demands-Resources Theory, Spill-over Theory, Resource Drain Theory, Person-environment Fit Theory and the Conservation of Resource, we argue that job autonomy, supervisor support, work-family enrichment and telework arrangement when made available to employees have the tendency of improving employee job performance [55]. It is possible that the rate of employee tardiness and turnover intentions in the banking sector in Rivers State maybe traceable to imbalanced employee work-life. This study therefore, has the intention to investigate the nexus between work-life balance initiatives and employee job performance among deposit money banks in Rivers State.

1.2 Aim and Objectives of the Study

Based on the identified research problem, the aim of this investigation is to determine the nexus between work-life balance initiatives and job

performance of deposit money banks in Rivers State. The objectives of the empirical study are to:

- i. Ascertain the relationship between Job Autonomy and Employee Commitment of Deposit Money Banks in Rivers State.
- ii. Know the nexus between Job Autonomy and Employee Innovative Behavior of Deposit Money Banks in Rivers State.
- iii. Figure out the relationship between Job Autonomy and Employee Turnover Intentions of Deposit Money Banks in Rivers State.
- iv. Determine the relationship between Telework Arrangements and Employee Commitment of Deposit Money Banks in Rivers State.
- v. Discover the relationship between Telework Arrangements and Employee Innovative Behavior of Deposit Money Banks in Rivers State.
- vi. Examine the relationship between Telework Arrangements and Employee Turnover Intentions of Deposit Money Banks in Rivers State.
- vii. Ascertain the relationship between Work-family Enrichment and Employee Commitment of Deposit Money Banks in Rivers State.
- viii. Determine the relationship between Work-family Enrichment and Employee Innovative Behavior of Deposit Money Banks in Rivers State.
- ix. Discover the relationship between Work-family Enrichment and Employee Turnover Intentions of Deposit Money Banks in Rivers State.
- x. Ascertain the relationship between Supervisor Support and Employee Commitment of Deposit Money Banks in Rivers State.
- xi. Examine the relationship between Supervisor Support and Employee Innovative Behavior of Deposit Money Banks in Rivers State.
- xii. Discover the relationship between Supervisor Support and Employee Turnover Intentions of Deposit Money Banks in Rivers State.
- xiii. Ascertain the moderating effect of Locus of Control on the relationship between Work-life Balance Initiatives and Employee Performance of Deposit Money Banks in Rivers State

2. REVIEW OF RELATED LITERATURE

2.1 Conceptual/Theoretical Framework

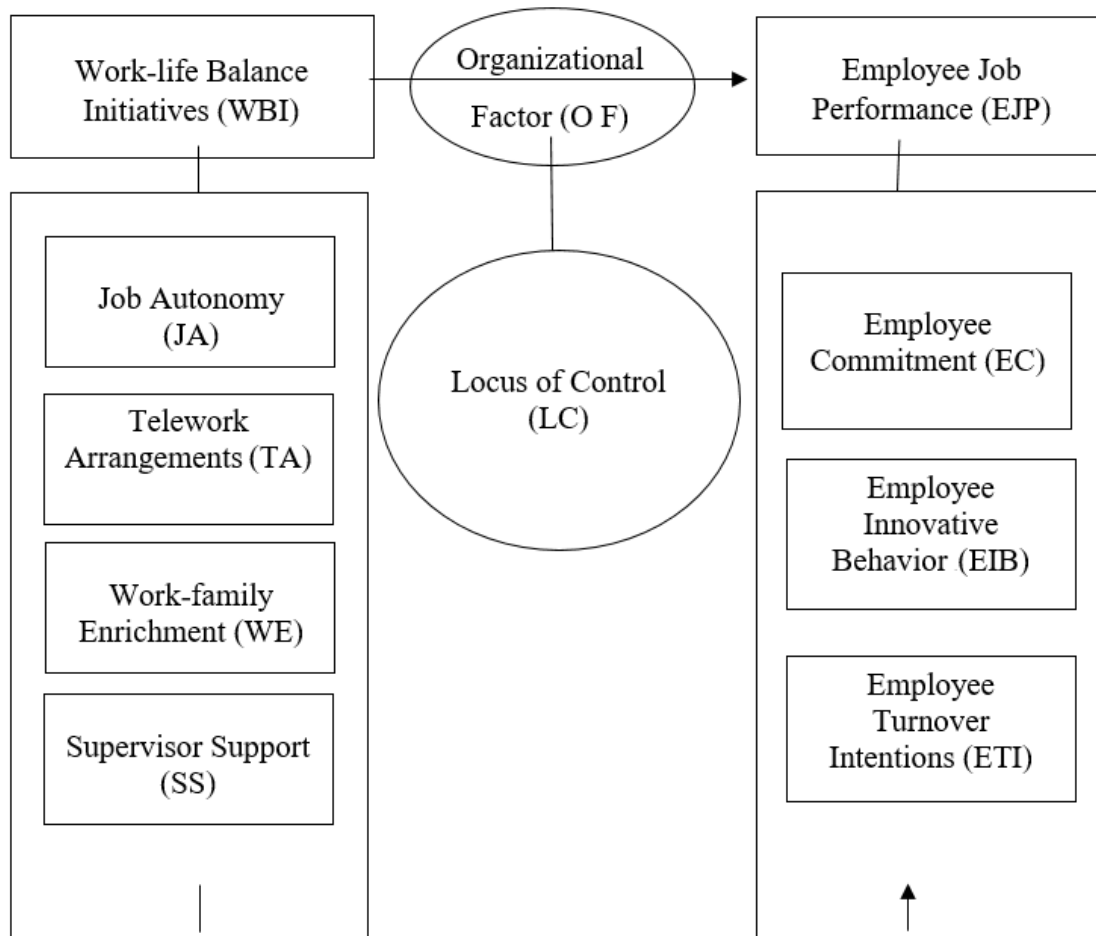


Fig. 1. The Conceptual Framework of the relationship between Work-life Balance Initiatives and Employee Job Performance of Deposit Money Banks Employees in Rivers State

Sources: Frone [56]; Greenhaus et al. [57]

2.1.1 Employee job performance

Performance is essential for the efficient administration of any firm. According to Alchian & Demsetz [58], Barney [59], Jensen & Meckling [60], and Simon (1976), "performance is defined as a firm's success measured in terms of assets, including human, physical, and capital resources, to accomplish a common goal. Different disciplines, including management, operations management, human resources, supply chain management, organizational behavior, information technology, marketing, and management accounting, can be used to evaluate performance [61]. Performance is a multi-component concept and has generated

unending scholarly debates over the years". Laosebikan, Odepidan, Adetunji, and Aderinto [62] define "employee performance as a concept that generally refers to whether a person performs his or her job well or not". Employee job performance is defined as the evaluation of the results of an employee's behavior, by evaluating how well or poorly an employee has performed a task or job.

The process aspect of performance, or behavioral engagements, can be distinguished from an expected outcome at a fundamental level. Sonnetag, Volmer, and Niessen [63] described "the behavioral aspect as what people do at work while the outcome aspect refers to the

results of individual behaviors". "Here, behavior refers to the actions people do to complete a task, whereas outcome refers to the results of a person's work behavior" [64]. Apparently, in a workplace, behavioral engagement and expected outcome are related to each other [65], however, the overlap between behavioral and the outcome construct is not well known as one is majorly influenced by the other. Employee performance is determined by more than one kind of behavior [66], and is influenced by lots of determinants (Alromaihi, Alshomaly & George, 2017).

2.1.2 Work-life balance

"Work-life balance refers to the flexible working arrangements that allow both parents and non-parents to avail of working arrangements that provide a balance between work responsibilities and personal responsibilities" [67]. It is an effort to stabilize office-related activities in order not to influence personal duties. Work-life balance is not necessarily devoting an equal time to work and also, to the family but the act of managing time in order to have needed strength and energy to perform assigned tasks maximally. As opined by Glass & Finley, (2006) poor time management is basically the challenge of work-life balance because time is mainly awarded to other things that are not theirs.

WLB is said to be achieved when there is harmony (not conflict) and equilibrium between work and life. From organizational perspective, Maertz & Boyar (2009) define "work-life balance as specific sets of organizational practices, policies, programmes, plus a philosophy, which actively supports efforts to help employees achieve success both at work and at home". "It is organizational policies and practices geared towards achieving the best mental, physical and psychological stability both at work and at home. Work-life balance reflects an individual's orientation across career roles and non-career life roles as an incompatible inter-role phenomenon" [68]. Clark [69] describes work-life balance as enjoying a dual satisfactory role at work and at home with little or no conflict between the two; it is striking an equilibrium between work and a harmonious life Clarke Clarke, Koch and Hill (2004). The equilibrium rests on the degree of time devoted to other activities outside the work environment.

"Time, energy and commitment are major part of the experience in one's life domains which

translates to satisfaction" (Kirchmeyer, 2000). Work-life balance is maintaining the necessary balance between work-related activities and life. These conditions range from annual leave, flexible working conditions, reduced work hours etc. and other job characteristics that enriches and makes the job less stressful and more satisfying. Subrahmanian and Anjani, (2010) opine that "quality of work-life balance depends upon job satisfaction, human relations, development, and promotion, working conditions, compensation, grievance and stress". According to Greenhaus and Beutell [70], "the balance of work and life is a form of inter-role conflict in which the role pressures from the work and family domains are mutually incompatible in some respect. To enjoy a good work-life balance, there must be boundaries between devoted time in the office and at home". "The inability to reconcile the two causes an infringement which may lead to tardiness or turnover intentions and any competing demands of work and family life will cause conflict and negatively affect the wellbeing of workers.

Several dimensions have been adopted by scholars to study the concept of work-life balance which ranges from annual leave, parental leave, career leave [71], flexible working conditions etc. There are arrays of literature that support that employee with an increased level of well-being has a greater tendency to be more committed, and more productive than employees with low level of psychological well-being [72,73]. On that note, the need to maximally function at work and at home without any form of contradictions or one influencing the other is work-life balance. The rising rate of work-related stress and its negative impact on family and relationship informed the need for a balanced work-life.

"Researchers contend that QWL is a favorable working environment that enhances satisfaction by providing employees with rewards, job safety and security, and career opportunities" [74]. A study by Chan & Wyatt [75] revealed that "WLB is positively related to organizational commitment and employee well-being". "Available empirical evidence suggests that employees experiencing higher quality of work-life feel less stress at work, which eventually enhances job satisfaction and life satisfaction" [76,77].

2.2 Theoretical Review

Social Exchange Theory [78] opines that the behavior of employees is directly dependent on

the treatment they receive from their employers. According to Greenberg and Scott (1996), the central tenet of Social Exchange Theory is the norm of reciprocity; it is a give-and-take situation between two parties in a mutual and beneficial relationship. Social exchange theory (SET) has been defined as the exchange of activity tangible or intangible and more or less rewarding or costly between at least two persons (Homans, 1961). The social setting involves constant exchanges between different parties. These exchanges can either be favorable or unfavorable which is based on the fundamental principles of interactional justice. It is a situation that requires give and take from all parties involved. According to Greenberg and Scott (1996), social exchange revolves around a mutual understanding between the employer and the employee in which there is consent to reciprocate any gesture from one another. According to social exchange theories, reciprocity is one means by which close relationships develop (Gouldner, 1960). Thibault and Kelley (1959) asserted that social exchange relations were based on interdependent interactions, wherein contributions are based on the level of dependence on the other as compared to others.

Various authors suggest that the act of giving a social exchange commodity should generate an obligation in the other to return a similar commodity at some point in the future. "According to the theory, individuals engage in a series of interdependent interactions that generate obligations among the exchange parties" (Blau 1964; Emerson 1976; Homans 1958). When one party provides another with a valued and beneficial resource, an obligation is generated to return a beneficial resource which enhances the relationship.

Job Demands-Resources Theory is predominantly utilized to explain burnout [79,80,81,82]. "Job demands refer to those physical, psychological, social or organizational aspects of the job that require either sustained physical or psychological (cognitive and emotional) effort or both and are, therefore, associated with certain physiological, and perhaps, psychological costs. Resources may be located at the organizational level (e.g. salary, career opportunities and job security), or they may take the form of interpersonal and social relations (e.g. supervisor and co-worker support and team climate), the organization of work (e.g. role clarity and participation in decision making)

and the level of the task (e.g. performance feedback, skill variety, task significance, task identity, and autonomy)" [80].

"The JD-R theory indicates that in situations as experienced in the banking sector that require high professional demands, the employee's mental and physical condition will likely deteriorate, which initially results in lowered performance in terms of exhaustion, depersonalization, and cynicism (leading to the impairment of health) leading to reduced commitment, innovative behavior, and poor self-efficacy. However, when employees are provided the appropriate resources, (resources in the context of this study are (job autonomy, telework arrangement, supervisor support) the process of mutual equalization and buffering occurs, and thus, people do not experience negative psychological and behavioral consequences. In other words, without adequate resources, job demands would impair them, leading to energy loss and causing negative corollaries like poorer health" [80]. Job resources (intrinsic motivation, transformational leadership, friendly job design, and organizational support) therefore, contain motivational properties that motivate individuals, encouraging them to be more proactive in learning, dedicate more effort to complete tasks (Roncalli & Byrne, 2016), and engage in positive work behaviors.

2.3 Empirical Review

Abdirahman, Najeemdeen, Abidemi, and Ahmad (9) studied the relationship between job satisfaction, work-life balance and organizational commitment on employee performance. The study adopted quantitative research method, collecting the data from two hundred and seventy-one administrative staff respondents by using a probability sampling technique. The data were analyzed using different statistical techniques such as reliability analysis, descriptive analysis, correlation analysis (Pearson Correlation Analysis) and regression analysis (Multiple Regression Analysis). The regression results indicate that all independent variables which are work-life balance, job satisfaction and organizational commitment are positively correlated with the dependent variable which is employee performance.

Au, and Ahmed [83] explored the harmful effects of negative externality at both national and firm level by identifying practices that impact Malaysian Chinese 's well-being in the form of

work-life imbalance. This paper adopted an emic approach using phenomenological enquiry to investigate what factors influence and shape work-life balance experience of Malaysian Chinese working adults. Emic approach, which takes into account elements that are indigenous to a particular culture, is useful to explore the uniqueness of the Malaysian context. Semi-structured interviews with six Malaysian Chinese working adults were conducted to understand their experience of work-life balance in the Malaysian Chinese context. The findings highlight how contextual elements in the macro-environment (such as government legislation and policy, societal values, and practices) and the firm environment (owner and leadership values, superiors' attitude) come together to shape the overall experience of work-life balance among Chinese Malaysians.

Adnan Bataineh [84] investigated the relation of work-life balance, happiness, and employee performance. Accordingly, a questionnaire-based survey was designed to test the aforementioned model based on dataset of 289 employees' from the (Med Pharma), Pharmaceutical industries in Jordan. Multiple regression was conducted to examine the research hypotheses. The results indicated that work-life balance and happiness positively and significantly affect employee performance. However, job satisfaction non-impact in employee performance.

Dechawatanapaisal [85] investigated the mediating effect of organizational embeddedness in the relationship between quality of work life (QWL) and turnover under a foundation of conservation of resources theory. Data were collected from 422 healthcare professionals through a questionnaire survey, and analyzed by means of a confirmatory factor analysis and structural equation modeling. The results indicate that organizational embeddedness has a negative impact on employees' intention to leave, and on actual turnover. For QWL perception, career opportunities, work life balance, and job characteristics are positive and significant predictors of organizational embeddedness. In addition, organizational embeddedness plays an intermediary role that mediates the relationship between the three components of QWL mentioned earlier and turnover intention, and also between the factor of career opportunities and actual turnover [86,87].

Helmle, Botero, and Seibold, [88] explored the factors that influence perceptions of work-life

balance among owners of copreneurial firms. The paper not only explored the antecedents of perceptions of work-life balance but does so with copreneurs, or couples who own and manage a firm. Data for this study were collected using surveys. In all, 210 copreneurs with businesses in nearly 20 industries. Hypotheses were tested with a set of hierarchical regressions using the principles for mediation from Baron and Kenny [89] and James and Brett [90]. Findings revealed that job involvement, flexibility at work, and permeability of communication were significantly related to perceptions of WLC [91].

Jabeen, Friesen, and Ghoudi [92] examined the quality of work life (QoWL) and its influence on job satisfaction and turnover (job-leaving) intention of Emirati women employed in various public sector organizations in the United Arab Emirates (UAE) [93]. Data were collected through a structured questionnaire gleaned from literature, and were analyzed through partial least squares structural equation modeling. QoWL was found to have a significant relationship with all variables in the model, and was found, as hypothesized, to have a positive effect on job satisfaction and a negative effect on turnover intention.

3. METHODOLOGY

This study involved 19 Deposit Money Banks (with International, National and Regional Authorization) approved by the Central Bank of Nigeria (CBN) that are operating in Port Harcourt as at the time of data collection: However, the accessible population is tellers, customer service agents, marketers, and investment managers of these registered deposit money banks in Port Harcourt. According to Krejcie and Morgan (197), any population below 21 was default generate the same sample size. This study adopted the purposive sampling technique or judgment sampling. The analytical design for this study involves multiple levels of analysis to effectively manage and interpret the data collected from the survey. At the primary level of analysis, the data values obtained from the survey responses will be presented along with summary measures of central tendency and variability. This will include descriptive statistics such as mean, median, mode, standard deviation, and range. Presentation and analysis of the data will be depicted using tables, graphs, charts, or a combination thereof, to provide a comprehensive overview of the variables under study. Regarding the secondary level of analysis, inferential

statistical tests will be applied to examine relationships and differences between variables. Specifically, the secondary analysis will involve testing hypotheses related to the significance of relationships or differences between work-life balance initiatives and job performance will next be determined using Spearman correlation method. The authenticity of a research depends on how valid and reliable the measures are in determining what they intend to measure. Neuman [94] sees validity as “how well an empirical indicator and the conceptual definition of the construct that the indicator is supposed to measure fit together”. In this study, our major consideration will be on face and content validity of which the instrument for data collection will be reviewed by experts in the field of management and human resources. This process is called a pilot study [95]. Also, the statement items were tested for discriminant validity (average variance extracted: AVE) based on a 0.50 threshold.

4. RESULTS AND DISCUSSION

4.1 Data Presentation

According the Table 1, a total of three hundred and seventy-one (371) questionnaires were distributed to deposit money banks employees who were selected as the sample size for the current analysis. A total of three hundred and fifty-nine (359) of the three hundred and seventy-one (371) sent out to respondents were filled and returned, resulting in a 96.76 percent rate of response. This is above the recommended level of 80% or more, and it agrees with Mugenda and Mugenda [96], who claimed a research having a 70% or more response rate is appropriate for investigation and conclusion drawing.

The majority of respondents (62.3 percent) had a higher national diploma (HND) or bachelor's degree, while 37.6 percent had postgraduate degrees. These findings suggest that deposit money banks is looking to hire workers with a high level of education, with the minimum criteria being a bachelor's degree. Understanding and addressing work-life balance initiatives in a business can only be achieved if employees have a high degree of education.

4.2 Correlation Results

From the analysis of the opinions of the respondents that participated in the study, the following findings were made:

- i. The analysis performed using the correlation method revealed positive and significant relationship between job autonomy and employee commitment of deposit money banks in Rivers State. The correlation between the variables were found to be strong.
- ii. The study discovered that job autonomy enhances employee innovative behaviour as the correlation between the variables were found to be positive and statistically significant.
- iii. From the analysis performed, it was found that there is job autonomy is positively correlated with employee turnover intentions and the positive correlation is statistically significant.
- iv. The study found positive and significant relationship between telework arrangements and employee commitment, indicating that engaging in telework or remote working increases employee commitment. The correlation analysis revealed that the association between the bivariate is strong.
- v. The outcome of the correlation analysis indicate that telework arrangements had had positive and significant influence on employee commitment of deposit money banks in Rivers State.
- vi. The study found evidence of positive and significant relationship between telework arrangement and employee turnover intentions.
- vii. The study discovered that work-family enrichment is positively and significantly correlated with employee commitment.
- viii. Regarding the relationship between work-family enrichment and employee innovative behaviour, the correlation analysis revealed evidence of positive and significant relationship between the variables.
- ix. The outcome of the correlation analysis indicate that work-family enrichment significantly enhances employee turnover intention, as a positive and significantly correlation was found between work-family enrichment and employee turnover intentions.
- x. Turning to the relationship between supervisor support and employee commitment, the correlation analysis portends that supervisor support significantly enhances employee commitment, as the estimate correlation

Table 1. Analysis of questionnaire distributed response rate

Valid	Frequency	Percent	Cumulative Percent
Returned	359	96.7	96.7
Not Returned	12	3.3	100.0
Total	371	100.0	100.0

Source: Researcher Computation, 2024

Table 2. Educational level of the respondents

		Educational Qualification			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	HND/B.Sc	224	62.3	62.3	62.3
	Postgraduate	135	37.6	37.6	100.0
	Total	359	100.0	100.0	

- coefficient was strong, positive and significant.
- xi. The study found significant positive correlation between supervisor support and employee innovative behaviour, which suggests that innovative behaviour of employees of the deposit money banks is stoked when supervisory supports are enhanced.
 - xii. The outcome of the correlation analysis showed evidence of positive and significant relationship between supervisors support and employee turnover intentions of deposit money banks in Rivers State.
 - xiii. The partial correlation analysis revealed that, locus of control enhances the effect of work-life balance initiatives on employee job performance, alluding to locus of control amplifying the effect of work-life balance initiatives on employee job performance of deposit money banks in Rivers State [97,98].

5. CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

Employee performance is very crucial in any institution as it determines to a great extent its performance. In fact, any organization is as good as its employees. On the basis of this, the study launched an investigation into the factors that affect employee performance of deposit money banks in Rivers State, focusing on the role of work-life balance initiatives. Based on the findings, the study made certain conclusions. The study found that job autonomy is effective in determining employee performance as it was

found to be positive correlated with employee commitment, employee innovative behaviour, and employee turnover intentions. Telework arrangements were found to be positively correlated to employees' performance. This is despite the disparity of the level of telework arrangement between different levels of employment. Therefore, the study concludes that telework or flexible work arrangement fosters employee commitment, employee innovative behaviour, and employee turnover intentions. The study established that work-family enrichment is vital work-life balance initiative that can be employed by deposit money banks to ramp up employee performance. Moreso, the study found positive correlation between supervisor support and the dimensions of employee job performance. Finally, the study has established that locus of control has moderating effect on how work-life balance initiatives affect employee job performance. Conclusively, the study has been able to show that deposit money banks can enhance or foster employee performance by adopting work-life balance initiatives such as job autonomy, telework arrangements, work-family enrichment, and supervisory support.

5.2 Recommendations

- i. The management of the deposit money banks should enhance job autonomy by increasing control among employees over what they are supposed to accomplish. This can be achieved by a more elaborate performance management system whereby realistic targets are set.
- ii. The telework arrangement or flexible work arrangements are positively correlated with employee performance. Therefore, the study recommends more flexible work

arrangements be made available to all employees of the deposit money banks, provided it would not compromise on the performance. Also, internet and phone facilities should be provided to all employees to enhance opportunities for teleworking.

- iii. According to the findings of the study, work-family enrichment had positive effect on employee performance. The study recommends the need for management of the banks to continue practicing leave programmes practices as this will enhance their employee performance.
- iv. In order for an organization to enhance sustainable performance, it must appreciate the importance of progressive supervisory support policy at all levels of employee operations. Organization or management of the deposit money banks should design and cultivate a framework of supervisory supports, where employees at all levels of operation can seek guidance and direction.

DISCLAIMER (ARTIFICIAL INTELLIGENCE)

Author(s) hereby declare that NO generative AI technologies such as Large Language Models (ChatGPT, COPILOT, etc) and text-to-image generators have been used during writing or editing of manuscripts.

COMPETING INTERESTS

Authors have declared that no competing interests exist.

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