

Effects of Work-Life Balance on Organisational Performance: A Study of Selected Deposit Money Banks in Makurdi Metropolis, Nigeria

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ABSTRACT

This study looked at a few deposit money institutions in the Makurdi Metropolis to see how work-life balance affected organizational performance. The study aimed to accomplish the following goals: to ascertain how work-life balance affects the organizational performance of a few selected deposit banks in Makurdi. The study concentrated on the employees of a few selected deposit money institutions in the 606-person Makurdi metropolis. The Taro Yamane formula was used to calculate the sample size, which resulted in a sample size of 252 people. The study used first-hand information. The major data collection tool was a questionnaire. Regression and correlation analysis were the methods utilized to analyze the data, and the Statistical Packages for Social Sciences (SPSS 21) was used to assess the hypotheses that were developed. Tables and straightforward percentages were used to portray the raw data that was taken from the primary source. According to the study, certain deposit money banks in the Makurdi metropolis perform significantly better when they have flexible working arrangements, wellness programs, family responsibilities, and work-life conflicts, all of which have beta coefficients of 0.203, 0.468, 0.269, and 0.293, respectively. According to the beta coefficient, wellness programs had the highest beta values, with a beta value of 0.468. In summary, the study found that work-life balance issues, family responsibilities, and flexible work schedules all benefited certain deposit money institutions in the Makurdi metropolis. The study's ultimate finding is that effective wellness initiatives offered by banks are essential for raising staff productivity and organizational effectiveness.

Keywords: Work-life balance, flexible work arrangement, wellness programmes, family responsibility, work-life conflict and organisational performance

INTRODUCTION

The current turbulent, uncertain, and unpredictable commercial environment raises questions about the long-term viability and sustainability of organizations. Operations within the company are impacted by the unstable environment, which in turn affects the performance of the organization as a whole (Almeida and Kim 2015). Establishing equilibrium where people can play equal roles in their personal and professional lives is made easier by the concept of "work-life balance." The United States of America (US) and the United Kingdom (UK) were the first to implement this idea, in the late 1970s and early 1980s, respectively. It shows that time spent on work, family, and other obligations is balanced (Vaganay, Canónico, & Courtin 2016).

In Malaysia, Pakistan, Brazil, China, and Spain, where millions of people split their daily schedule between work and leisure, the demands of work and family are incompatible (Vaganay, Canónico, and Courtin 2016). Many policies, such as paying employees based on the number of hours they work, are implemented by the banking systems in African countries like Ghana, Kenya, and Cameroon. As a result, workers are less present at home and are more likely to miss social and family gatherings in an effort to maintain a work-family balance consistent with western culture (Asiedu Appiah, Dufie-Marfo, & Frempong, 2013).

In an effort to gain a competitive edge over similar businesses, work-life balance components include flexible work schedules, health programs, family responsibilities, and work-life conflict (Vikram & Shikha, 2020). The study's work-life balance dimensions included work-life conflict, wellness initiatives, flexible work schedules, and family responsibilities. Because they are pertinent to the banking industry and because other scholars have used them, these work-life balance factors are included in the study.

Statement of the Problem

Poor work-life balance, a global problem, has a significant impact on organizational performance in Makurdi metropolis as well as the performance of employees of specific deposit money institutions. A number of workers at particular deposit money institutions in Makurdi city are greatly affected by factors like rigid work schedules, high levels of stress, and long work hours. These factors result in poor job performance and productivity as well as broken households. Furthermore, some deposit money bank employee's deal with personal issues outside of work, which demotivates them and saps their enthusiasm for serving customers. Because of all of this, customers might threaten to stop doing business with banks. Because of the nature of the work environment, certain Deposit Money Banks now create strategic alliances with other banks through mergers and acquisitions in order to grow, enhance their capital base, and expand their clientele. Managers' high standards cause workers to misallocate their priorities in order to meet bank targets, which can have a detrimental effect on their personal lives.

A few of the work-life balance studies that are currently available in Nigeria and Europe are Aroosiya (2018), Lauren, Étienne, and Norma (2021), and Rahman, Chima, Emeka, Uzoechi, and Mordi (2018). These studies have yielded mixed results in their respective fields, which affect workplace organizational performance. Given this, it would be interesting to ascertain whether work-life balance affects organizational performance in the selected deposit money banks in Makurdi City, particularly given the time frame examined. The main question is whether organizational performance at specific deposit money institutions in Makurdi City is impacted by work-life balance. In an attempt to resolve these contradictions, this study was carried out to ascertain the effects of work-life balance on organizational performance with particular reference to selected deposit money banks in Makurdi metropolis.

Research Objectives

Examining how work-life balance affects the organizational performance of a few deposit money banks in Makurdi Metropolis is the main goal of this study. The following are some of the study's particular goals:

1. Analyze the impact of flexible work arrangements on the organizational performance of a few deposit money banks in the city of Makurdi.
2. Analyze how certain Deposit Money Banks in Makurdi Metropolis performed organizationally after implementing wellness programmes.
3. Ascertain the effects of family responsibility on organisational performance of selected Deposit Money Banks in Makurdi Metropolis.
4. Analyze the effects of work-life balance issues on the organizational performance of a few Makurdi

Metropolis deposit money institutions.

Research Questions

In the light of the research problem, the study sets to provide answers to the following research questions as follows:

1. What impact do flexible work arrangements have on the organizational performance of particular Makurdi Metropolis Deposit Money Banks?
2. What impact do wellness programs have on the organizational performance of particular Makurdi Metropolis deposit money banks?
3. Does family responsibility affect the organizational effectiveness of particular Makurdi Metropolis Deposit Money Banks?
4. How much do work-life conflicts affect the organizational performance of particular Makurdi Metropolis deposit money banks?

Research Hypotheses

The following null hypotheses were formulated to achieve objectives of the study:

H0₁: Select Deposit Money Banks in Makurdi Metropolis' organizational performance is unaffected by flexible work arrangements in a meaningful way.

H0₂: The organizational performance of a few deposit money banks in the Makurdi Metropolis is unaffected by wellness programmes.

H0₃: Family obligations don't significantly affect how well-run a few deposit money banks are in the Makurdi Metropolis.

H0₄: Conflicts between work and personal life do not significantly affect the organizational performance of a few Deposit Money Banks in the Makurdi Metropolitan Area.

REVIEW OF RELATED LITERATURE

The following conceptual model illustrates the effects of flexible work schedules, health programs, family obligations, and work-life conflict on organizational performance:

Conceptual framework

2.1 Works-Life Balance

In today's competitive market, both public and private businesses face new challenges in upholding high service standards and cultivating a devoted workforce (Wainaina, 2015). Varsha and Bhati (2012) contend that without a commitment from every employee to the company's goal and vision, both public and private enterprises are unable to operate at their best these days. Consequently, companies have come to understand that their workforce is what drives their effectiveness and competitiveness (Lissy and Ventakash, 2014

The study by Chan, Kalliath, Brough, O' Driscoll, Siu OL, and Timms (2017) indicates that work-life balance acts as a mediator in the connections between an employee's perception of job engagement and the demands of their families and their jobs. According to Chan, Kalliath, Brough, O'Driscoll, Siu OL, and Timms (2017), when an employee's level of self-efficacy was adjusted, the mediation of family obligations

and job engagement by work-life balance was diminished to non-significance. This suggests that the links between job demands and work engagement are stronger than those between family demands and work engagement. Another strategy for creating a productive workplace culture that inspires people to balance their personal and professional obligations and improves organizational performance is work-life balance (Dhas, 2015). Work-life balance, as defined by Abioro, Oladejo, and Ashogbon (2018), is the proportion of an individual's working hours to their personal time. According to this study, work-life balance refers to how company employees allocate and manage their time both within and outside of the workplace. It entails balancing work and personal life in addition to handling relationships, interests, and family obligations. It provided an example of how workers could manage their commitments to their families and their jobs in order to grow their businesses and their families.

Flexible Work Arrangements

Depending on the circumstances, flexible work arrangements are basically decisions that allow a worker to operate outside the traditional bounds of a typical organizational structure in terms of different modalities, such as quantity, distribution of working hours, and location (Spreitzer, Cameron, and Garrett, 2017). This stands in sharp contrast to traditional work arrangements, which require workers to show up for work every day at a predetermined time and location. Flexible work arrangements include shift work, overtime, yearly hours contracts, part-time work, job-sharing, flexi-time, flexible career paths, home-based employment, telework, temporary casual work, fixed-term contracts, and compressed work weeks (Possenried & Plantenga, 2011). According to Klindzic and Mari (2019), these were the programs designed by employers to provide employees with greater scheduling flexibility so they can perform the tasks necessary for their roles. The programs aim to improve work-life balance, increase organizational performance, and increase flexibility for organizations (Berkery, Morley, Tiernan, Purtill and Parry 2017).

Wellness Programmes

In the 1990s, workplace wellness gained significant attention from employers, particularly in the United States (U. S.), indicating a departure from the traditional focus of occupational health and safety, which is on illness and injury prevention. Initiatives developed to promote the health and wellness of employees with an emphasis on preserving health rather than curing disease. Among them are social events, fitness courses, recreational pursuits, and programs for intellectual and spiritual development. Since employee wellbeing is thought to have a significant impact on overall performance, increasing employee awareness of health-related issues, developing behavior change programs, and creating corporate policies that support health-related goals all have an effect on the bottom line of the business (Taylor and Don, 2010).

Family Responsibility

This extends beyond working parents watching out for their children or any employee watching out for a family member; it also includes single people watching out for elderly relatives or other relatives like aunts and uncles. The broad definition of family responsibility is the obligation to watch out for people who are recognized as family members, whether formally or informally. Families have a big impact on most people's personal lives throughout their lives (World of labor Report, 2011).

Workload demands, such as those related to shopping, housework, child care, and free time, expectations of one's role in the family, and lack of support for the spouse are some examples of the demands that one encounters in family life that impact one's ability to balance work and life (Aycan, Al-Hamad, Davis, and Budhwar, 2017). Once more, marriage, having kids, and taking care of elderly family members at home affect work-life balance because they entail greater family responsibilities. It may occasionally be necessary for caregivers of the elderly or children to work fewer hours, endangering their careers. The caregivers become stressed out as a result, and organizational performance suffers as a result (Lowe, 2015). According

to this study, family responsibility is the civic duty, obligation, and responsibility of an individual to meet the needs of their family members.

Works-Life Conflict

According to Higgins, Duxbury, and Lyons (2017), work-life conflict is a form of inter-role conflict that arises when family and work commitments make it difficult to fulfill demands in one area. There are various ways in which the relationships between work and family can go. Kossek and Lee (2017) posit that the concept of work-life conflict is a continuation of work-family conflict and represents the reality that an individual's employment may clash with other responsibilities and pursuits in their personal lives. Negative spillover from home to work, or more precisely, when stress from factors in people's personal lives seeps into and adversely affects functioning in the workplace, has emerged as a new area of study on work-life conflict (Schmidt, 2012).

Organisational Performance

Due to its widespread application in almost every field of human endeavor, the concept of organizational performance has garnered increasing attention in recent years. The concept and the metrics used to measure it have been criticized widely, which makes sense given that organizational performance is a subjective interpretation of reality. The proliferation of concepts in the discussion of organizational performance is making matters more complicated. Consequently, ideas about organizational performance are often confused with ideas about growth, productivity, efficiency, effectiveness, customer and employee satisfaction, economy, earning potential, profitability, and competitiveness. This means that there is an increasing need for a clear and concise definition of the term "performance." (Ion-Iuliana and Maria Criveanu, 2016).

Abdulkadir (2018) posits that the efficacy of an organization is determined by its capacity to yield the desired outcomes. Performance evaluates how well an employee satisfies the requirements of their role. High performance rates are the result of appropriate behavior and the effective application of knowledge, abilities, and competence. Some examples of organizational performance metrics that businesses offering more extensive bundles of wellness programs look at are the capacity to hire key personnel, the quality of management-employee relationships, and product quality (Meijerink, Bos-Nehles, and de Leede, 2018).

Theoretical Framework

Mc Nutt, (2010) stated that theory is a system of interconnected ideas that condense and organize knowledge about the world. This study will be guided by spill-over theory.

Spill-Over Theory

Guest's (2002) spill-over theory forms the basis of this investigation. It makes assumptions about the conditions that lead to an overflow between the micro systems of the family and the workplace. It might be advantageous or disadvantageous. Tightly time- and space-structured work-family interactions have detrimental knock-on effects on behavior, energy, and time. Flexibility allows people to integrate and overlap work and home responsibilities in terms of time and place, which have positive spillover effects. Establishing a healthy work-life balance requires doing this. According to the spill-over theory, there are similarities between what happens in the home and at work (Sidin, Sambasivan, and Ismail, 2010). The theory highlights how workers frequently transfer the feelings, attitudes, abilities, and behaviors they acquire at work into their personal lives, according to Sidin, Samba sivan, and Ismail (2010).

According to Guest (2002), there are elements that impact work-life balance in both the home and workplace settings. Context-dependent elements include expectations at home, at work, and in the workplace culture. Workplace focus (i.e. e. Individual determinants include things like personality, energy, personal control and coping, gender and age, life stage, career stage, and the extent to which work (or home) is a major life interest. Contextual determinants include the study's variables, which include work-life balance concerns, parental responsibilities, health initiatives, and flexible work schedules.

Review of Empirical Studies

In a study published by Khaled (2019) investigated the "Employee performance at National University of Jordan is correlated with work-life balance, happiness, and contentment. Based on a dataset of 289 employees from the Jordanian pharmaceutical and medical device industries, a questionnaire-based survey was created to test the aforementioned model. The study hypotheses were investigated using multiple regressions. A total of 315 employees, who represent the entire workforce of the company, were invited to take part in the survey. At the conclusion, 283 respondents submitted complete questionnaires, representing an 89% return rate. The findings showed that happiness and work-life balance have a favorable and significant impact on employee performance. On the other hand, job satisfaction has no bearing on worker productivity. The pharmaceutical market in Jordan will be greatly impacted by the findings. But because pharmaceutical industries differ from other organizations in terms of how business is carried out, the study chose these organizations as its study population. In order to investigate organizational commitment and strengthen generalization, the current study examines various sorts of companies or industries, such as banking.

Shankar (2019) researched on Work-Life Balance (WLB) and evaluating the overall effect of mystery shopping professionals in India on emotional intelligence. The work is dependent on variables such a sudden increase in demand, a heavy workload, the timely submission of assignments, an uncharted territory to explore, and changes in pay scale. Through the use of a questionnaire link and a social media platform, the information was gathered from mystery shopping professionals (N=338). The sampling strategy used in this study was a practical sampling strategy. Using the AMOS software, CFA (Confirmatory Factor Analysis) was carried out. For this investigation, the questionnaire instruments SSREI, GJSS, WEIMS, and (Tasdelen's WLB) were used. According to the study, motivation improves work-life balance and mystery shoppers' happiness with their jobs. The overall effect on EI is adverse, nevertheless. The Goodness of Fit Index, which includes the RMSEA, RMR, AVE, TLI, CFI, and AGFI, reveals how well the Structural Equation Model fits the data. The study examined the four key ideas that have long since developed in the fields of OB and HRM. It has been employed in the context of mystery shopping professionals, and the suggestions will be helpful to both market research firms and mystery shoppers. A novel understanding is the exploration of Work-Life Balance (WLB) as a mediating variable between motivation and job satisfaction and the overall effect of mystery shoppers on EI. Hence, this study lack findings after data has been collected using questionnaire with the population of 338 which make the study not to be completed.

Adriana, AnaMaria, Simona, Andreea and Ionut (2020) investigated the link between flexible work arrangements, employee development, and work happiness and performance among Romanian workers as important aspects of sustainable HRM. The goal of the study is to analyze the effects of several types of flexibility, including workspace, working-time, contractual, and functional flexibility. A 220 person, nationally representative sample was used for the study. 50 total sampling sites (national, urban, and rural) of data were collected across 16 counties and Bucharest. Information on the total degree of job and wage satisfaction is provided by the questionnaire. Information on the significance of variables in class differentiation and the classification of an observation is provided by the regression equation that was obtained. Only one-third of the Romanian employees who were questioned for the correspondence analysis shown high levels of flexibility. The population of the study, however, was not reported; instead, a sample

size of 220 was provided, which could have resulted in bias due to the 16 countries' populations.

Inge, Mochamad and Ayu (2020) investigated the effect of "Work-life balance and emotional intelligence have an impact on turnover intention in Indonesia, with organizational commitment acting as an intervening variable. The descriptive approach of research was employed in this study. The overall population of this study consisted of all 60 employees of PT Grafitama Deltakreasi. Employees of a company that distributes computer parts, with a sample size of 60 respondents. Structural equation model (SEM) with Smart-PLS analysis tool 3.2.8 was the method employed in this study. The findings demonstrate that organizational commitment was positively and significantly impacted by work-life balance. Organizational commitment was significantly and favorably impacted by emotional intelligence. Work-life balance significantly and negatively impacted the intention to leave one's job. Finally, organizational commitment had a negative and substantial impact on turnover intention, while emotional intelligence had a favorable and significant impact.

Ting, Mingfang, and Shenglang (2021) examine "Women's Work-Life Balance in the Hospitality Sector: Examining Its Effect on Organizational Commitment in China" A sizable share of the hotel sector is made up of women. Conflict between work and personal life is now one of the biggest barriers to women's organizational engagement. Therefore, this study explores the association between organizational commitment, a dependent variable, and work-life balance for women. The study specifically looks at how women balance work and home life in the hospitality sector and analyzes women's organizational commitment at various work-life balance levels. Then, we examine whether women's organizational commitment and work-life balance are related to their socio-demographic traits (such as age, education, working years, and position level). 525 Chinese women working as employees provided the data. In order to determine the connection between organizational commitment and work-life balance, numerous linear regression studies were carried out. The findings demonstrated that organizational commitment was significantly impacted by work-life balance. The socio-demographic features of women, work-life balance, and organizational dedication were all significantly correlated. In order to determine whether women's organizational commitment and work-life balance are related to their socioeconomic demography, In addition, even though they work in the same hotel, women with varied socio-demographic characteristics could have distinct experiences. The study's failure to examine the effects of experiences based on the same hotel is a significant flaw.

Lauren, Étienne, and Norma (2021) investigated "The Impact of Discrimination against Public Employees with Family Responsibilities on Employee Satisfaction and Intentions to Leave in Canada" The impact of family responsibilities discrimination (FRD) on job satisfaction and plans to leave the public sector is examined in this study. Additionally, it looks at how flexible work schedules affect employee satisfaction and departure intentions. The Canadian PSES (Public Service Employee Survey, 2002) provided the data for this study. Except for a few personnel, every member of the federal public service receives the PSESA total of 95,000 respondents, or 55% of the population, answered the questionnaire and participated in the survey. As well as 106 000 and 169 700, with response rates of 58.9% and 65.8%. We analyze the Canadian Public sector Employee Survey using Mahalanobis Distance Matching and discover evidence that family status discrimination has some effect on employees' intention to leave the public sector and can reduce satisfaction with work conditions. Due to the use of two different groups of respondents, each with a different proportion, the study thus far under consideration suffers from a problem that could confound the findings.

RESEARCH METHODOLOGY

Research Design

The complete plan that directs a study toward its goals is called a research design. For this study, a cross-sectional survey design was chosen. Because it was utilized to get pertinent information from the

respondents on the research variables, this design is thought to be suitable. Data analysis was done using the collected data. It is the general strategy for linking the relevant (and doable) empirical research to the conceptual research concerns. In other words, the study design determines how the data will be collected, how it will be analyzed, and how it will be used to answer the research question (Grey, 2014).

Population of the Study

606 workers from Access Bank Plc, First Bank of Nigeria Plc, Zenith Bank Plc, United Bank for Africa, and Guaranty Trust Bank Plc make up the population for this study. The primary factor in choosing these five banks above the numerous other deposit money banks in Makurdi city is convenience. The banking business was chosen as a sector because it demands a lot of its workers and places a lot of pressure on them because they handle deposits made by customers.

The study population is summarized in the tabular form below for easy assessment.

Table 3:1: Population of Employees of the Banks under Study

S/n	Banks	Number of Branches	Number of Employees
1	Access Bank Plc	3	120
2	First Bank of Nigeria Plc	4	180
3	Zenith Bank PLC	4	138
4	Guaranty Trust Bank Plc	1	80
5	United Bank for Africa	4	88
	Total	16	606

Source: Field survey, (2023)

Sample Size Determination

A sample is a subset or segment of the relevant population. According to Sekaran and Bougie (2010), the goal of sampling is to learn more about specific qualities or traits of the entire population. Therefore, the researcher utilized the Taro Yemane formula to calculate a sample size at a 95% confidence level and $P = 0.5$ is assumed for Equation in order to overcome the problem of response biasness and to increase the response rate for the study. Based on statistical criteria, the algorithm described here estimates the required sample size (Creswell, 2003). Among the 606 workers of all deposit money institutions listed on the floor of the Nigerian Stock Exchange in Makurdi Metropolis, there were 268 respondents.

$$N/n = 1 + N(r)^2$$

Where:

n = the required sample size

1 = constant

N = the total population

R = level of significant

Note that, for the purpose of this study, $r = 0.05$

$$n=606/1+606(0.05)^2$$

$$n=606/1+606(0.0025)$$

$$n=606/(1+1.52)$$

$$n=606/2.52$$

$$n=240$$

Sampling Technique

Since the researcher planned to rely on the group levels in his sample procedures between top level management, medium level employees, and lower level employees of the five investigated banks, deliberate sampling, also known as judgmental, selective, or subjective sampling approaches, was chosen. Following the clustering of the population, the researcher draws a proportionate sample at random, as shown below:

Table 3.2: Individual Sample Size of Employees in the Banks being investigated

S/No	Banks	Number of Branches	Number of employees	Cluster Sampling	Sample size per Banks	Buffer margin 10%
1	Access Bank Plc	3	120	$(120*240)/606$	47	6
2	First Bank of Nigeria Plc	4	180	$(180*240)/606$	71	8
3	Zenith Bank plc	4	138	$(138*240)/606$	55	6
4	Guaranty Trust Bank Plc	1	80	$(80*240)/606$	32	4
5	United Bank for Africa	4	88	$(88*240)/606$	35	4
	Total	16	606		240	28

Source: Field survey, (2023)

Source of Data

The advantage of collecting primary data is that it enables the researchers to acquire data for the particular aims of the study. Primary data was collected using a questionnaire that had structured questions.

Method of Data Collection

A questionnaire was used to collect the study's primary source of data. The survey questions were designed, which required the least amount of resources (people, time, and money) and were most effective at obtaining sensitive data. Equally consistent and appropriate for the intended respondents' educational level were the language used in the questionnaires. Section B of the questionnaire contained questions of the likert scale type, where respondents were required to indicate their level of agreement with statements that expressed a favorable or unfavorable attitude toward variables being measured. Section A of the questionnaire contained demographic information and organizational information.

Techniques of Data Analysis

Descriptive and inferential statistics were used to present the data collected. The study issues were addressed through descriptive statistics. The direction (positive or negative) and intensity of the association between the variables were evaluated using Pearson Moment Product Correlation (r), which was used to investigate relationships between the variables. Before being analyzed with SPSS version 21, the data was cleaned, checked for accuracy, updated, and properly coded. The magnitude of WLB's impact on organizational performance was assessed using a multiple regression analysis. At 5% (0.05) level of significance, this was done. Any hypothesis that has a significance value of less than 0.05 should be rejected, and if not, it should be accepted.

DATA PRESENTATION, ANALYSIS, AND DISCUSSION OF FINDINGS

4.1 Data Presentation and Analysis

The information gathered from the respondents was analyzed and displayed as simple percentages and frequency tables.

Table 4.1: Response Rate

Item	Total	Percentage (%)
Questionnaire Administered	268	100
Questionnaire Returned	252	94.0
Questionnaire Not Returned	16	6.0

Source: Field Survey, 2023.

A total of 268 copies of the questionnaire were issued, and 252 (94.0%) of them were successfully completed and returned by the respondents, while 16 (6.0%) of them were not. The results are shown in Table 4.1. The questionnaire had a high enough response rate to support any worthwhile investigation. Based on the accurate questionnaires that were collected from the respondents, data presentation and analysis were carried out.

Table 4.8: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin- Watson
1	.756 ^a	.571	.564	.457	1.970

Predictors: (Constant), Work-life conflict, Family responsibility, Wellness programmes, Flexible work arrangements

a. Dependent Variable: Organizational performance

Source: Computation from SPSS Output, 2023.

Table 4.8's conclusion demonstrated how variations in the dependent variable might be accounted for by modifications to the independent variables. The R-square value was 0.571, and the 95% confidence interval shows that changes in flexible work schedules, wellness initiatives, family responsibilities, and work-life conflict caused a 57.1% variation in the performance of a sample of deposit money institutions in Makurdi. The R value of 0.756 in the table demonstrates that there is a significant positive link between the variables.

The Durbin-Watson statistic was used to determine if auto-correlation existed or not. The Durbin-Watson statistic will be close to 2, or (a value of 2 or close to 2 is desirable), when there is no auto-correlation. The Durbin-Watson statistic for this model was calculated to be 1.970, which was reasonably near to 2. This meant that auto-correlation did not exist.

Table 4.9: Analysis of Variance (ANOVA)

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	68.728	4	17.182	82.265	.000 b
Residual	51.589	247	.209		
Total	120.317	251			

1. Dependent Variable: Organizational performance
2. Predictors: (Constant), Work-life conflict, Family responsibility, Wellness programmes, Flexible work arrangements.

Source: Computation from SPSS Output, 2023.

Table 4.9’s Analysis of Variance (ANOVA) results showed that the processed data had a significance level of 0.000 and an F-value of 82.265, all of which indicated that the model was valid, fit, and statistically significant. This suggests that work-life balance issues, wellness programs, family responsibilities, and flexible work arrangements all have a big impact on how well some Nigerian deposit money banks perform.

Table 4.10: Regression Coefficients

Model	Variables	Unstandardized Coefficients		t	Sig.	Collinearity Statistics	
		B	Std. Error			Tolerance	VIF
1	(Constant)	.243	.201	1.208	.228		
	FWA	.325	.063	3.583	.000	.540	1.851
	WP	.453	.053	8.592	.000	.585	1.711
	FR	.267	.056	3.193	.034	.530	1.722
	WLC	.293	.062	3.109	.002	.581	1.722

- a. Dependent Variable: Organizational Performance

Source: Computation from SPSS Output, 2023.

According to the regression coefficient in Table 4.10, the performance of deposit money banks would be.243 if all other factors remained constant, while an increase of one unit in flexible work arrangements would result in an increase of 32.5% in performance for some deposit money banks and an increase of one unit in wellness programs in 45.3% for other deposit money banks. Additionally, a shift in family responsibilities would have a 26.7% negative impact on chosen deposit money institutions’ performance, while a unit rise in work-life conflict would have a 29.3% negative impact. Additionally, the study discovered that every p-value (.000,.000,.034, and.002) was less than 0.05, showing that every variable has statistically significant effects on performance of selected deposit money banks in Makurdi metropolis. Regression analysis’s findings also showed that certain deposit institutions in the Makurdi metropolitan performed better when wellness programs were implemented.

Additionally, Table 4.10's tolerance and variance inflation factor (VIF) values demonstrated that multi-collinearity was not present. All of the variables' VIF values were less than 2, which is much less than the threshold of 10 that is deemed dangerous for regression analysis. According to the general rule, multi-collinearity is indicated when VIF values are greater than 10. The tolerance values, which range from 0 to 1, are a measurement of the correlation between the predictor variables. The association between a variable and the other predictor variables is stronger the closer to zero the tolerance value for that variable is. All tolerance values for this model were high; they ranged from 0.585 for wellness initiatives to 0.540 for flexible work schedules.

Test of Hypotheses

The four hypotheses formulated in this study were tested at 0.05 level of significance as follows:

H₀₁: Flexible work arrangements have no discernible impact on the operation of specific Makurdi metropolis deposit money banks.

According to the first hypothesis's outcome ($t = 3.583$, $P 0.05$), flexible work arrangements strongly predicted the performance of a subset of deposit money institutions in the Makurdi metropolis. This suggests that the null hypothesis (H_01) is not supported by statistical data. The null hypothesis (H_01) was rejected since the P-value (0.000) is less than the 0.05 level of significance ($P 0.05$), and we draw the conclusion that flexible work arrangements have a substantial impact on the performance of particular deposit money institutions in the Makurdi metropolis.

H₀₂: The functioning of a few Makurdi metropolis deposit money banks is unaffected by wellness programmes.

According to Table 4.10's findings ($t = 8.592$, $P 0.05$), wellness programs significantly predict the performance of a subset of deposit money institutions. This implies that the null hypothesis (H_02) is refuted statistically. The null hypothesis was rejected since the P-value (0.000) is less than 0.05 level of significance ($P 0.05$), and we draw the conclusion that wellness programs significantly affect the performance of particular deposit money banks in the Makurdi metropolitan.

H₀₃: Family obligations have no discernible impact on the functioning of particular deposit money institutions in Makurdi city.

The third hypothesis contends that having a family has no appreciable impact on how well certain deposit money institutions operate in the Makurdi city. The results showed that family responsibilities have a substantial impact on the performance of certain deposit money institutions ($t = 3.193$, $P 0.05$). This means that the null hypothesis (H_03) is supported by statistical evidence. The null hypothesis was rejected since the P-value (0.034) is less than 0.05 level of significance ($P 0.05$), and we draw the conclusion that family duty has a substantial impact on the performance of certain deposit money institutions in the Makurdi metropolitan.

H₀₄: Conflicts between work and personal life don't significantly affect how well certain deposit money banks perform in Makurdi city.

The conclusion of hypothesis four showed that the performance of a few selected deposit money institutions in the Makurdi metropolis is significantly impacted by work-life conflicts ($t = 3.109$, $P 0.05$). This means that the null hypothesis (H_04) is supported by statistical data. The null hypothesis was rejected since the P-value (0.002) was less than the 0.05 level of significance ($P 0.05$), and we thus conclude that work-life

conflicts have a substantial impact on the performance of particular deposit money institutions in the Makurdi metropolis.

Discussion of Findings

The study's findings on objective one showed that certain deposit money institutions in the Makurdi city function significantly better when employees have flexible work schedules. The p-value (0.000) was lower than the significance level when regression was employed to test the hypothesis at the 5% level of significance. The statistical value for this is $P\text{-value } 0.000 = 0.05$. This result is consistent with earlier research that found important effects of flexible working conditions on corporate success. According to Keillihier and Anderson's (2010) study, flexible work schedules are advantageous for both the company and the employees. According to Klindzic and Maric (2019), who agreed with the outcome, flexible working arrangements boost productivity by offering different work schedule options. According to Berkery et al. (2017), flexible work schedules have a considerable impact on organizational performance. The research implies that flexible working arrangements help individuals balance their personal and professional lives, which boosts their productivity at work.

The second objective's findings showed that certain deposit money institutions in the Makurdi city performed significantly better when participating in wellness programs. The p-value (0.00) was lower than the significance level when regression was employed to test the hypothesis at the 5% level of significance. The statistical value for this is $P\text{-value } 0.000 = 0.05$. Taylor and Don (2010) acknowledged that wellness programs aid in promoting employee health and well-being in firms, which lends validity to this finding. The performance of Kenya's commercial banks was significantly impacted by wellness programs, according to a study by Kamau, Tuwai, and Kuria (2015). Hsu (2011) also emphasized the value of wellness initiatives in workplaces. In their research, Aziz and Nicholas (2020) found a strong correlation between wellness initiatives and the effectiveness of healthcare professionals in Europe. The conclusion is that wellness or welfare programs have a good influence on individual employees, which translates to increased employee productivity and improved organizational performance, necessitating ongoing provision of such programmes.

The study found that having a family has a substantial impact on how well certain deposit money institutions in the Makurdi city function. The p-value (0.034) was lower than the significance level when regression was employed to test the hypothesis at the 5% level of significance. The statistical value for this is $P\text{-value } 0.034 = 0.05$. This result is in line with Lauren, Etienne, and Norma's (2021) study on the impact of family obligations on job satisfaction and turnover, which found that these obligations had a significant impact on both employee satisfaction and organizational performance. Prakash (2019) discovered a noteworthy connection between the productivity of banks and obligations to one's family. In a study published in 2012, Quo and Zhao found a considerable impact of family obligations on organizational performance. The study has implications for managers since it indicates that they should foster an environment where workers may take care of family members while juggling work and personal obligations.

The data from test four's findings showed that work-life balance issues have a big impact on how well a few deposit money institutions in Makurdi city perform. The p-value (0.002) was less than the significance level when regression was employed to test the hypothesis at the 5% level of significance. The statistical value for this is $P\text{-value } 0.002 = 0.05$. This result is consistent with Kossek and Lee's (2017) findings that work-life conflicts have a major impact on employee and organizational performance. O'Connor and Cech (2018) confirmed that work-conflict has a considerable impact on organizational performance in line with this outcome. Work-life conflict significantly affects turnover intention and organizational commitment in Indonesia, according to Inge, Mohammad, and Ayu's study from 2020. The implication of this finding is that banks should create policies that encourage staff members to avoid taking on too many domestic

responsibilities that will impair their performance at work.

CONCLUSION

This study investigates how several deposit money banks in Makurdi Metropolis behave in relation to work-life balance. The study's conclusions showed that the performance of a few chosen deposit money institutions in Makurdi Metropolis was strongly impacted by work-life balance. The study finds that certain deposit money institutions in the Makurdi city function better when employees have flexible work schedules. Employees are motivated and encouraged to be more productive through flexible work schedules. The survey also finds that effective health initiatives offered by banks are essential for raising staff productivity and organizational effectiveness. The study also comes to the conclusion that family duty influences an organization's effectiveness. The study's final finding is that some deposit money institutions in the Makurdi metropolitan perform worse when there are conflicts between job and personal life.

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