

Innovations

Work-Life Balance and Employees Productivity in Deposit Money Banks in Southeast, Nigeria

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Abstract

The study examined the effect of work-life balance on employee productivity of Deposit Money Banks (DMB) in Southeast, Nigeria. The specific objectives were to: ascertain the contribution of flexible work-arrangement in increasing customer patronage of DMB's in Southeast, Nigeria; examine the effects of virtual work option on meeting of Key Performance Indicators (KPI) by employees of DMB's in Southeast, Nigeria; determine the effects of managing leisure time on employees' innovation at DMB's in Southeast, Nigeria; assess the effects of achieving childcare obligations on employee effectiveness at DMB's in Southeast, Nigeria; appraise the effects of meeting sociocultural obligations on employees output at DMB's in Southeast, Nigeria. The study adopted survey research design with a total population of 1703 which was reduced to a manageable sample size of 313 respondents using Freund and William's statistical formula. However, the study made use of 305 copies of duly completed and returned questionnaire for the analysis. The study also adopted stratified sampling technique to reach out to different strata using structured questionnaire. The study adopted content validity to validate the research instrument. Both test-retest analysis and Cronbach's Alpha Statistic were used to test the reliability of the instrument, of which the results were more than 70%. The primary data collected were subjected to statistical test using regression analysis with the aid of SPSS. Findings revealed that: (i) Flexible work-arrangement significantly contribute to the increase in customer patronage in DMB's in

Southeast, Nigeria; (ii) Virtual Work Options have significant effect on the achievement of employee KPI's in DMB's in Southeast, Nigeria; (iii) Management of leisure time has significant influence on employees' innovation in DMB's in Southeast, Nigeria; (iv) Achievement of childcare obligations has significant effects on employee effectiveness in DMB's in Southeast, Nigeria; and (v) Meeting of sociocultural obligations has significant effect on employees output in DMB's in Southeast, Nigeria. The study therefore concluded that work-life balance has a significant effect on employee productivity in Deposit Money Banks (DMBs) in Southeast, Nigeria. Thus, the study, inter alia, recommended that DMBs should actively promote and implement flexible work arrangements to not only accommodate employees' needs but also leverage the positive impact on customer patronage, fostering a more customer-centric approach.

Keywords: *Work-Life Balance, Employees Productivity, Deposit Money Banks*

1.1 Introduction

The contemporary workplace has witnessed a growing focus on broader life issues that directly impact the well-being and productivity of workers. Scholars and management experts have increasingly delved into various facets of employees' lives, with a particular emphasis on work-life balance (WLB) (Onodugo, Chukwu, Nwobodo-Anyadiiegwu, Ilo, & Anioke, 2019). Work-life balance entails achieving equilibrium between professional responsibilities and personal life, allowing individuals to lead fulfilling lives (Dhuru, 2016; Wambui, Bionett, Tumwt& Bowen, 2017). In the context of deposit money banks (DMBs) in Nigeria, the intense work culture and high workloads have become notable features, leading to potential repercussions on employees' personal lives (Obiageli, Uzochukwu& Ngozi, 2015; Bogofanyo & Agbaeze, 2019). The significance of work-life balance becomes evident as it directly correlates with various challenges in organizations, such as increased absenteeism, stress, employee turnover, job dissatisfaction, and diminished work performance (Akpa, Egbuta, Akinlabi&Magaji, 2019). The banking sector, characterized by demanding work hours and routine tasks, poses unique challenges to employees' mental health and overall well-being (Amjad, Kundi, Qureshi & Akhtar, 2014). Recognizing the importance of human resources beyond mere productivity, organizations are now focusing on holistic approaches, emphasizing the well-being of employees in both professional and personal spheres (Siwale, Chrine, Crispin & Mwiikisa, 2021). Employee productivity is a crucial factor in organizational success, and its assessment involves efficiency, effectiveness, and the relationship between inputs and outputs (Egbe, 2022; ILO, 2005).

Productivity is not only about individual performance but also extends to organizational and economic levels. In the banking sector, productivity plays a pivotal role in efficiency, customer satisfaction, technological adaptation, risk management, regulatory compliance, employee morale, and overall profitability (Siwale, Chrine, Crispin & Mwiikisa, 2021; Bhatti, 2017). The work-life balance issue emerges from the relentless pursuit of productivity targets, leading to conflicting priorities for employees in the banking industry. This study seeks to investigate the impact of work-life balance on the productivity of deposit money banks in Southeast Nigeria, focusing on the interaction between paid work and various life domains, including family responsibilities and personal well-being. The banking sector's crucial role in economic development and the broader implications of productivity on GDP growth and employment rates in Southeast Nigeria underscore the significance of this study (Okochi and Ateke, 2021). With the competitive nature of the banking industry and ongoing technological advancements, maintaining a balance between work and personal life is imperative for sustained success and resilience in the face of evolving challenges. Despite previous studies addressing work-life balance and productivity such as: Onodugo, Chukwu, Nwobodo-Anyadiegwu, Ilo, & Anioke, (2019); Gholam, Tehrani, Lotfi and Ahadian (2013), Morris and Connaughton (2013), Bhatti, Hassan and Razaq (2014), Shoba and Suganthi (2015), Sehrish, Kiran, Rabia and Syed (2015), Damoah and Ntsiful (2016), Mungania, Waiganjo and Kihoro (2016), Ognjen, Adnan and Senad (2016), Okemwa (2016), Okechukwu, Egbo and Isikuru (2017), the impact of the post-COVID-19 era on these dynamics remains, to a large extent, unexplored. In recognizing the potential gaps created by the pandemic, this study aims to fill them by examining the current state of work-life balance and its influence on employee productivity in deposit money banks in Southeast Nigeria. To achieve the above objectives, the following questions were formulated to guide the study:

- RQ1: To what extent does flexible work-arrangement contribute to increase in customer patronage in DMB's in Southeast, Nigeria?
- RQ2: To what extent does virtual work options affect the achievement of employee KPI's in DMB's in Southeast, Nigeria?
- RQ3: To what degree does management of leisure time influence employees' innovation in DMB's in Southeast, Nigeria?
- RQ4: To what extent does achieving childcare obligations affect employee effectiveness in DMB's in Southeast, Nigeria?

RQ5: To what degree does meeting sociocultural obligations affect employees output in DMB's in Southeast, Nigeria?

By delving into the five research questions above, this study aims to deepen our understanding of the impact of flexible work arrangements and virtual work options in Deposit Money Banks (DMBs) in Southeast Nigeria. Each research question contributes uniquely to the exploration of these work-related factors in the following ways: Firstly, the investigation into the extent to which flexible work arrangements contribute to an increase in customer patronage in DMBs (RQ1) aims to provide nuanced insights into the dynamic relationship between work flexibility and customer engagement in the banking sector. Secondly, by assessing the impact of virtual work options on the achievement of employee Key Performance Indicators (KPIs) in DMBs (RQ2), the study seeks to offer valuable knowledge on the effectiveness of virtual work arrangements in meeting organizational goals. Thirdly, the exploration of the degree to which the management of leisure time influences employees' innovation in DMBs (RQ3) adds to our understanding of factors influencing innovation, particularly the role of leisure time management in fostering creativity in the workplace. Additionally, investigating the extent to which achieving childcare obligations affects employee effectiveness in DMBs (RQ4) contributes insights into the challenges and benefits associated with childcare responsibilities in the workplace. Lastly, examining the degree to which meeting sociocultural obligations affects employees' output in DMBs (RQ5) contributes valuable knowledge for optimizing workplace strategies by understanding the impact of sociocultural considerations on employee productivity. Overall, the study aims to provide a comprehensive understanding of the relationships between work arrangements, employee well-being, and organizational outcomes in the specific context of Deposit Money Banks in Southeast Nigeria. The study is structured as follows: First, after the introductory part which dealt with the general background/problem statement/ research question, the study discusses the literature and arguments around “analyse-phase of six sigma model.” Second, the study describes the methodology adopted. Thirdly, it presents the data analysis. Fourth, the study presents results and discussion of findings and finally, conclusion and recommendations.

2.0 Literature Review

2.1 Flexible work-arrangement and increase in customer patronage

Onodugo, Chukwu, Nwobodo-Anyadiiegwu, Ilo, and Anioke (2019) focused on Deposit Money Banks in Enugu State, Nigeria, revealing correlations between long

work hours and employee health issues, the positive link between flexibility and employee turnover, and the impact of family size on punctuality. Shoba and Suganthi (2015) investigated the impact of flexible working arrangements on Indian families, emphasizing positive effects on family well-being and barriers to adoption. Mungania, Waiganjo, and Kihoro (2016) studied the influence of FWAs on organizational performance in the Kenyan banking industry, highlighting the association between workplace flexibility and a result-driven workplace. Ognjen, Adnan, and Senad (2016) explored the relationship between Flexible Work Arrangement, that is, FWAs, work-life balance, and employee efficiency in Bosnia and Herzegovina's IT sector, finding positive connections. Okemwa (2016) focused on the relationship between flexible work arrangements and commitment among nurses in public hospitals in Kenya, concluding a positive correlation. Anekwe (2019) investigated the impact of FWAs on employee performance in Anambra State, Nigeria, revealing positive relationships between job sharing and employee commitment, as well as flexi-time and employee satisfaction. Oludayo, Salau, Falola, Atolagbe, Ogueyungbo, and Fatogun (2019) carried out a study on the commitment outcome of flexible work arrangement initiatives in selected technology-based banks. Orishede and Ndudi (2020) conducted a comprehensive literature review on the relationship between different FWAs and employee performance, emphasizing positive correlations. Weideman and Hofmeyr (2020) explored the influence of FWAs on employee engagement, finding a positive relationship. Austin-Egole, Iheriohanma, and Nwokorie (2020) carried out a study on FWA and organizational performance, highlighting the benefits of flexibility in reducing stress and enhancing efficiency. Idowu (2020) examined the role of flexible working hours on job performance and retention in manufacturing industries in Nigeria, concluding that flexible work-hour arrangements improved performance, increased retention, and reduced work stress. Mekuri-Ndimele (2020) focused on work flexibility and employee performance in deposit money banks in Port Harcourt, finding a significant positive relationship. Inyiama, Inyiama, Okwo, and Nwoha (2021) conducted a study on the relationship between customers' patronage, earnings of deposit money banks, and Nigeria's shrinking economy. Dimitrije and Nemanja (2021) investigated the influence of FWAs on employee behavior during the COVID-19 pandemic in Serbia, concluding a positive impact on engagement and a negative impact on turnover intentions. Chukwudi, Ukegbu, and Anthony (2022) carried out a study on FWA and employees' performance during the COVID-19 era in selected micro-finance banks in Enugu State, recommending the adoption of flexible work arrangements to improve performance. Agbanu, Tsetim, and Suleman (2023) conducted a study on the impact of FWAs on the productivity of sales representatives in Nigerian book publishing companies, revealing significant

positive relationships between various FWAs and both employee effectiveness and efficiency.

2.2 Virtual Work Option and Meeting of KPI's by Employees

Morris and Connaughton (2013) conducted an empirical study on managing effectively in virtual work contexts, specifically examining supervisory behaviors perceived as effective in virtual office settings. The study, centered in a Midwestern government organization undergoing a transition to virtual offices, collected data through interviews and surveys with managers and employees. The findings resulted in the identification of eight virtual supervision competencies, including trust, organizational identification, technology, buy-in, communication, evaluation, knowledge management, and hiring. Bhatti, Hassan, and Razaq (2014) explored key performance indicators (KPIs) and their impact on overall organizational performance in the manufacturing sector in Pakistan. Utilizing data from 84 top-level management representatives in Pakistani manufacturing organizations, the study revealed a focus on customer satisfaction and delivery reliability as crucial performance measurement areas, with positive significant impacts on overall organizational performance. Okechukwu, Egbo, and Isikuru (2017) investigated the effect of virtual management on employee performance in selected e-business firms in Lagos State, Nigeria. Using a survey design and data from four e-commerce firms, the study identified significant positive effects of virtual communication on employees' effectiveness and virtual collaboration on employees' productivity. Lepold, Tanzer, and Jiménez (2018) studied the expectations of bank employees regarding the influence of key performance indicators (KPIs) and their relationship with job satisfaction and work engagement. Analyzing data from 136 bank employees in Austria, the study found that job satisfaction was predicted by professional self-efficacy and influence expectations on bank-specific KPIs, while work engagement was influenced by professional self-efficacy and influence expectations on economic KPIs and branch manager expectations. Hristov and Chirico (2019) focused on the role of sustainability key performance indicators (KPIs) in implementing sustainable strategies, proposing a model that integrates sustainability dimensions within corporate strategy for competitive advantage. Asih, Humiras, and Sitorus (2020) conducted a systematic literature review on key performance indicators (KPIs), identifying various indicators applicable across industrial sectors. Setiawan and Humiras (2020) also conducted a systematic literature review on KPIs implementation, emphasizing its broad applicability in institutional organizations. Isokariari (2021) explored the impact of virtual workspace adoption on organizational performance in the Nigerian banking

industry, revealing positive effects of intranet and extranet facilities on profitability and market share, respectively. Sharma and Chaudhary (2021) conducted an empirical study on work engagement of the remote workforce during the COVID-19 pandemic, highlighting the impacts of social and organizational support on work engagement and the challenges posed by family life. Adamovic, Gahan, Olsen, and Gulyas (2021) explored the adoption of virtual work, focusing on the role of virtual work self-efficacy and climate in predicting individual adoption of virtual work arrangements. Okpor, Apeh, Orukpe, and Chinda (2023) proposed a framework for implementing virtual workplaces in Nigerian universities, addressing challenges and outlining the implementation process and application architecture. Imoh, Abasiama, and Imaeka (2023) investigated the relationship between telework during the COVID-19 pandemic lockdown and bank marketers' performance in Akwa Ibom State, Nigeria, finding significant positive associations with sales targets, lead conversion, and customer retention.

2.3 Managing Leisure Time and Employees Innovation

The extant literature reviewed presents insights from a range of studies covering diverse aspects of organizational behavior, talent management, financial systems, mobile workforce strategies, crisis-related leisure activities, workplace recreational initiatives, and the influence of leisure time on job performance. Gholam, Tehrani, Lotfi, and Ahadian (2013) investigate leisure time management in the Iranian oil industry, emphasizing its positive impact on employee loyalty through a Structural Equation Model. Kalu, Ezieshi, and Okoro (2017) scrutinize talent management strategies in Nigerian Deposit Money Banks, focusing on succession planning, human capital development, and compensation. Jakada, Bruce, and Danbauchi (2018) explore the influence of financial innovation on Nigerian deposit money banks' performance. Agbo (2020) delves into the effects of mobile workforce management strategies on productivity, market share, and satisfaction in South East Nigeria. Kim and Cho (2020) study preventive behaviors and psycho-social health during the COVID-19 crisis in South Korea. Enenifa and Akintokunbo (2020) establish a connection between workplace recreational activities and employee effectiveness in Deposit Money Banks in Nigeria. Seibel and Volmer (2021) introduce anticipated leisure time as an antecedent of work engagement. Zhining, Meng, Shaohan, and Jiang (2022) explore work reflection during leisure time, psychological capital, and their impact on employee creativity. Ibelegbu and Abanyam (2022) investigate the positive impact of employee relations and training practices on the performance of Listed Deposit Money Banks in Adamawa State, Nigeria. Wang, Wei, Hu, and Meng (2022) contribute insights into the nonlinear relationship between leisure participation and job performance in the Chinese manufacturing industry, identifying an "opportunity window." This collection of

research provides valuable perspectives on factors influencing organizational dynamics and employee outcomes.

2.4 Achieving Childcare Obligations and Employee Effectiveness

Extant literature on achieving childcare obligations and employee effectiveness reviewed encompasses various studies exploring the intersection of family roles, work performance, work-life balance, and the impact of work environment on productivity. Asmau'u and Mustapha (2020) investigate the negative impact of family roles, such as caring for the husband, house chores, and childcare, on the performance of married women in Deposit Money Banks (DMBs) in Sokoto metropolis, suggesting the need for improved strategies to address job and family role conflicts. Sehrish, Kiran, Rabia, and Syed (2015) delve into the connection between work-life balance practices, including flexible working hours and childcare facilities, and employee productivity in the banking sector of Pakistan, emphasizing the positive impact of appropriate work-life balance practices on performance. Damoah and Ntsiful (2016) explore the relationship between childcare demands, team support, and the work performance of mothers in Ghana, highlighting the moderating influence of team support on the negative impact of childcare demands. Duru and Shimawua (2017) focus on the effect of the work environment on employee productivity, revealing that a conducive work environment enhances morale and performance among employees. Bogofanyo and Agbaeze (2019) investigate the effect of work-life balance on the performance of deposit money banks in south-south Nigeria, emphasizing alternative work arrangements and managerial support as contributors to employee goal attainment. Akpa, Egbuta, Akinlabi, and Magaji (2019) analyze the relationship between work-life balance and employee performance in selected deposit money banks in Lagos State, emphasizing the significance of maintaining a balance between work and private life to avoid negative outcomes. Amadi (2021) explores the relationship between childcare support services and employee commitment in deposit money banks in Rivers State, highlighting a significant positive correlation between child care support services and employee commitment. Agbo (2021) investigates the effects of the quality of work-life balance on employee productivity in selected deposit money banks in Aba, Abia State, finding a positive and significant relationship between the quality of work-life balance and organizational performance. These studies collectively contribute to understanding the multifaceted dynamics of achieving childcare obligations and its impact on employee effectiveness across various organizational contexts.

2.5 Meeting Sociocultural Obligations and Employees Output

Extant literature reviewed here examined the nexus between sociocultural obligations and employee output through diverse studies and also looked at the effect and implications. Nwodo, Okolo, Onah, and Ikpo (2020) explored the Influence of Socio-Cultural Factors on Employee Productivity in Equatorial Nut Processors Company Ltd, North-Central Nigeria, discovering significant impacts of culture and education on productivity. Nyandiko (2021) investigated institutional and socio-cultural factors affecting employee productivity at Moi Teaching and Referral Hospital, Eldoret, Kenya, emphasizing the role of institutions, social aspects, and culture in enhancing productivity. Ikon and Nwoye (2019) studied Perceived Organizational Support and Employee Performance in Selected Commercial Banks in South East Nigeria, highlighting a positive relationship between perceived support and performance. Onyokoko and Onuoha (2019) delved into the Strategic Management and Workplace Diversity of Selected Banks in Port Harcourt, Nigeria, underscoring the importance of effective communication and shared responsibility in managing diversity. Obamiro, Kumolu-Johnson, and Ngwamaj (2019) examined Workforce Diversity and Employees' Performance in a Nigerian Bank, revealing strong relationships between gender, ethnic diversity, and employee performance. Adegbite, Oluwatoyin, and Oluwatomi (2020) focused on Measuring employees' well-being among Nigerian bankers, highlighting socio-cultural factors' impact on bank workers' well-being. Umemezia and Osifo (2021) explored Organisational Culture and Employee Engagement in the Banking Industry in Benin City, revealing varied influences of organizational culture dimensions on engagement. Mohammed, Kavitha, and Sakiru (2021) studied the Effect of Organizational Culture on Employee Performance in Malaysia, finding a significant impact with employee engagement mediating the relationship. Olise and Okolocha (2021) investigated the Effect of Organizational Culture on Employee Performance of Selected Banks in Anambra State, suggesting positive influences of supportive and power cultures. Oladejo, Oloyede, and Akinbode (2022) explored the Effect of Individual Employee Approaches to Work-Life Integration on Quality of Work in Nigeria Deposit Money Banks, emphasizing the significance of time management and stress reduction. Echo, Aja, Damsa, and Iornenge (2023) studied the Effect of Corporate Culture on Business Performance of Deposit Money Banks in Nigeria, identifying Clan Culture and Market Culture as significant contributors to organizational performance. Iyamabor, Ogundare, Iyamabor, and Ofune (2023) focused on Enhancing Organizational Performance through Diversity Management in Deposit Money Bank, Delta State, Nigeria, highlighting the positive impact of gender and age diversity. Ghumiem, Al-Refaei, and Khairi (2023) explored the Corporate Culture and Its Effects on Organizational Performance in Developing Countries, revealing significant positive effects of Clan Culture and Market Culture on net assets.

Nurshahira, Azman, Norazila, and Tugba (2023) examined the Relationship between Transformational Leadership and Employees' Creativity with Psychological Empowerment as Mediator, finding that psychological empowerment mediated the relationship in a Malaysian financial organization.

3.0 Methodology

Survey research design was adopted for the study. The population of the study was made up 1703 members staff of the selected Deposit Money Banks (DMBs) in Southeast Nigeria. The sample size was three hundred and thirteen (313) respondents, which was determined using Freund and William's statistical formula. However, a total of 305 duly completed and returned copies of the questionnaire were used for the analysis. Others were either not returned or badly completed. The study adopted stratified sampling technique to reach out to different strata using a structured questionnaire. To allocate samples to various strata, Bowler's (1976) proportional allocation formula for stratified sampling was used to ensure fair and equitable distribution of the sample. The research instrument was validated using face and content validity. Test retest and Cronbach's Alpha Statistic were used to test for reliability of the instrument, of which the results were all above 70%. The primary data collected were statistically tested using regression analysis at 5% level of significance with the aid of SPSS version 23.

4.0 Results and Discussion

4.1 Results/ Implication

Flexible work-arrangement significantly contribute to the increase in customer patronage in DMB's in Southeast, Nigeria ($\beta = 0.761$); ($p < 0.05$). This implies that adoption of flexible work arrangements in Deposit Money Banks in Southeast Nigeria will lead to increased customer patronage, enhancing customer satisfaction and loyalty. Virtual Work Options have a significant effect on the achievement of employee KPI's in DMB's in Southeast, Nigeria ($\beta = 0.791$); ($p < 0.05$). This implies that Implementing virtual work options in DMBs in the region will positively influence employees' Key Performance Indicators (KPIs), leading to improved overall organizational performance. Management of leisure time has a significant influence on employees' innovation in DMB's in Southeast, Nigeria ($\beta = 0.760$); ($p < 0.05$). This implies that efficient management of leisure time among employees in DMBs will foster a culture of innovation, positively impacting the banks' competitiveness and adaptability. Achievement of childcare obligations has a significant effect on employee effectiveness in DMB's in Southeast, Nigeria ($\beta = 0.753$); ($p < 0.05$). This implies that prioritizing and encouraging the achievement of childcare obligations among employees in DMBs will contribute to higher employee

effectiveness and job satisfaction, reducing absenteeism and turnover. Meeting of sociocultural obligations has a significant effect on employees output in DMB's in Southeast, Nigeria ($\beta = 0.774$); ($p < 0.05$). This implies that encouragement of balancing sociocultural obligations and official duties in DMBs will enhance employee output by creating a supportive and inclusive work environment that acknowledges and accommodates diverse social and cultural needs.

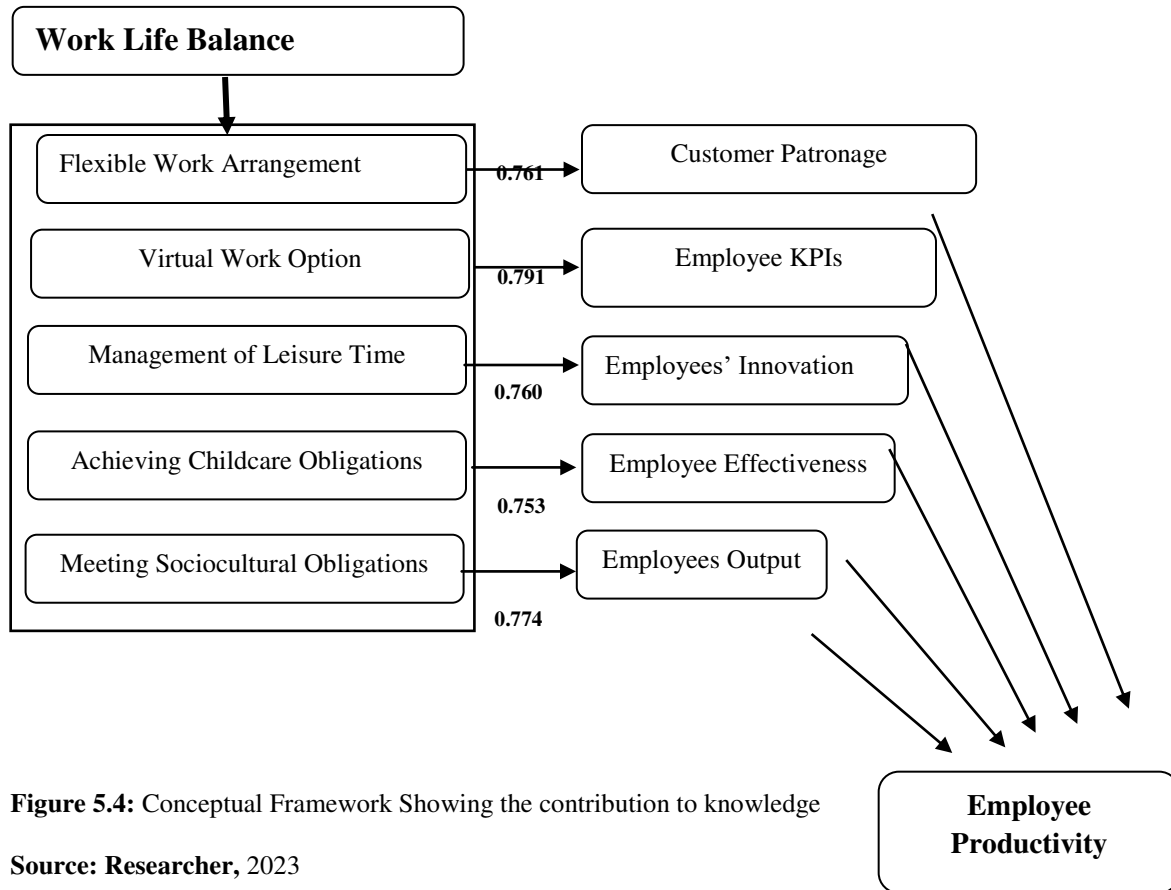


Figure 5.4: Conceptual Framework Showing the contribution to knowledge

Source: Researcher, 2023

4.2 Discussion of Findings

This study examined the effects of work-life balance on employee productivity of Deposit Money Banks (DMB) in Southeast, Nigeria. The findings of the study are discussed below.

4.2.1 Flexible work-arrangement and increase in customer patronage

The findings on the contribution of flexible work arrangements to customer patronage in Deposit Money Banks (DMBs) in Southeast Nigeria reveal a statistically significant relationship between flexible work arrangements and increased

customer patronage. The regression analysis, represented by the R column and R-Square column, indicates a strong positive correlation and highlights that flexible work arrangements explain 57.9% of the variability in customer patronage. The F-value in the ANOVA table, coupled with a very small p-value of 0.000, further confirms the statistical significance of the model, supporting the conclusion that flexible work arrangements reliably predict customer patronage. Examining the coefficients in the Coefficient Table, the beta weight of 0.761 for Flexible Work Arrangement signifies its substantial contribution to explaining customer patronage. The t-value and p-value under the T and Sig. Columns demonstrate the statistical significance of the coefficients, with a p-value of 0.000 being less than the alpha level of 0.05. This leads to the acceptance of the alternative hypothesis, indicating that flexible work arrangements significantly contribute to the increase in customer patronage in Deposit Money Banks in Southeast Nigeria. The findings align with research by Shoba and Suganthi (2015), Mungania, Waiganjo, and Kihoro (2016), and Anekwe (2019), which highlight the positive impacts of flexible work arrangements on various aspects such as family life, organizational performance, and employee commitment. The current study reinforces the importance of flexible work arrangements not only for internal organizational dynamics but also for influencing customer behavior, emphasizing its relevance in the banking sector. Thus, these findings suggest that as organizations, including banks, embrace flexible work arrangements, they can not only enhance internal organisational factors such as employee performance and commitment but also positively impact external factors such as customer patronage. This holistic approach to understanding the implications of flexible work arrangements underscores its multifaceted benefits in the dynamic business environment of the Nigerian banking sector.

4.2.2 Virtual Work Option and Meeting of KPI's by Employees

The findings on the effects of virtual work options on meeting Key Performance Indicators (KPIs) in DMBs in Southeast, Nigeria, suggest a statistically significant relationship between the virtual work option and employees' KPIs. The model, supported by a high R value (0.791) and an R-Square value of 0.625, indicates that the virtual work option explains 62.5% of the variability in employees' KPIs. The ANOVA table further strengthens the significance, with a very low p-value (0.000) associated with the F-value. The standardized coefficients (Beta) highlight the contribution of the virtual work option (0.791) in explaining employees' KPIs. This aligns with the study of Okechukwu, Egbo, and Isikuru (2017), which found that virtual communication and collaboration significantly affect employees' effectiveness and productivity in e-business firms. Additionally, the study resonates with the broader context of organizational performance, as emphasized in studies by Bhatti,

Hassan, and Razaq (2014), Bhatti (2017), Hristov and Chirico (2019), and Setiawan and Humiras (2020), which stress the importance of key performance indicators in overall organizational success. Thus, the research contributes to the growing body of knowledge on the positive impact of virtual work options on performance metrics, supporting previous studies that highlighted the effectiveness of virtual work in enhancing organizational outcomes.

4.2.3 Managing Leisure Time and Employees Innovation

The findings on the effects of managing leisure time on employees' innovation in Deposit Money Banks (DMBs) in Southeast, Nigeria, has revealed significant insights into the relationship between leisure time management and employee innovation. The statistical analysis, correlation coefficients, indicates a strong positive correlation ($R = 0.760$) between the management of leisure time and employee innovation. The coefficient of determination (R-Square) suggests that 57.8% of the variability in employee innovation is explained by leisure time management, emphasizing its substantial impact. These findings are in line with the findings of previous studied examined. Gholam et al. (2013) study on leisure time management and employees' loyalty aligns with the current study's emphasis on the positive effects of leisure time management. Both studies underscore the importance of organizational initiatives in planning and suggesting leisure activities, ultimately contributing to employee satisfaction and loyalty. Kalu et al. (2017) study on talent management strategies also resonates with the current findings, emphasizing the significance of strategic planning and development of staff, which complements the idea of efficiently managing leisure time to enhance employee innovation. Furthermore, Enenifa&Akintokunbo (2020) investigation on workplace recreational activities correlates with the present study, as both emphasize the positive relationship between leisure-related activities and employee effectiveness. Both studies highlight the need for creating avenues for recreational activities within the workplace. Therefore, the current research contributes to the existing body of knowledge by specifically exploring the impact of leisure time management on employee innovation in DMBs in Southeast, Nigeria. The findings are on all fours and align significantly with prior studies, emphasizing the positive outcomes associated with effective leisure time management, which not only influences employee satisfaction and loyalty but also significantly contributes to employee innovation and organizational performance. These insights provide valuable guidance for organizations, especially in the banking sector, to recognize and leverage the potential benefits of managing leisure time for fostering innovation among employees.

4.2.4 Achieving Childcare Obligations and Employee Effectiveness

The findings on the effects of achieving childcare obligations on employee effectiveness in Deposit Money Banks (DMBs) in Southeast, Nigeria, contributes valuable insights into the relationship between achieving childcare obligations and employee effectiveness. The findings reveal that achieving childcare obligations explains a significant proportion (56.7%) of the variability in employee effectiveness, suggesting that addressing childcare responsibilities positively influences employee performance. The statistical significance of the model, supported by a small p-value in the ANOVA table, reinforces the reliability of the relationship. These findings align with previous research, such as Asmau'u and Mustapha (2020) study on family roles and work performance of career women in DMBs in Sokoto Metropolis, which highlighted the negative impact of family responsibilities on the performance of married women. It also resonates with Damoah and Ntsiful (2016) work, which explored the negative relationship between childcare demands and the work performance of mothers. Furthermore, the current study echoes the broader literature on work-life balance, exemplified by Sehrish et al. (2015) and Bogofanyo and Agbaeze (2019), emphasizing the importance of maintaining a balance between work and personal life for enhanced job performance. The study's implications extend to the relevance of work-life balance practices, as discussed by Sehrish et al. (2015), and the potential positive impact on employee commitment, as suggested by Amadi (2021). Thus, in summary, the study underscores the significance of acknowledging and supporting employees in achieving childcare obligations to enhance their effectiveness. The findings contribute to the broader conversation on work-life balance, emphasizing its impact on employee performance, commitment, and overall job satisfaction in the context of DMBs in Southeast, Nigeria.

4.2.5 Meeting Sociocultural Obligations and Employees Output

The findings on the effects of meeting sociocultural obligations on employee output in Deposit Money Banks (DMBs) in Southeast, Nigeria, contribute valuable insights to the existing body of literature on the relationship between sociocultural factors and employee productivity. The study reveals a statistically significant positive correlation ($R = 0.774$) between meeting sociocultural obligations and employee outputs. The R-Square value of 0.600 indicates that meeting sociocultural obligations explains 60.0% of the variability in employee outputs, underlining the substantial impact of sociocultural factors on employee performance. The findings align with and extends the findings of previous research. Nwodo et al. (2020) identified a significant influence of culture on employee productivity, supporting the idea that sociocultural factors play a crucial role in shaping employee outcomes. Nyandiko (2021) study at Moi Teaching and Referral Hospital in Kenya also underscores the importance of institutional, social, and cultural factors in influencing employee

productivity. The current study's emphasis on the specific dimension of meeting sociocultural obligations adds depth to this understanding. Also, Ikon and Nwoye (2019) explored the impact of perceived organizational support on employee performance, emphasizing the significance of supportive organizational practices. The current study complements this by focusing on sociocultural obligations, suggesting that meeting these obligations contributes significantly to employee output through having a work-life balance. The study's findings resonate with the broader literature on organizational behavior and management. It emphasizes the need for organizations, especially in the banking sector, to recognize and address sociocultural factors to enhance employee performance. The findings of the study also align with the suggestions made by other researchers, such as the need for organizations to implement strategies that accommodate socio-cultural environments (Nwodo et al., 2020). Thus, in summary, the findings of this study add a nuanced perspective to the existing literature, emphasizing the role of meeting sociocultural obligations in influencing employee outputs. The implications extend to the practical realm, suggesting that organizations, including DMBs in Southeast Nigeria, can enhance employee productivity by prioritizing and addressing sociocultural factors.

5.0 Conclusion and Recommendation

5.1 Conclusion

The study examined the effect of work-life balance on employee productivity in Deposit Money Banks (DMBS) in Southeast, Nigeria and found correlations between work-life balance and employee productivity. Thus, flowing from the findings of the study, the study therefore concluded that work-life balance has a significant effect on employee productivity in Deposit Money Banks (DMBs) in Southeast, Nigeria.

5.2 Recommendations

- i. DMBs should actively promote and implement flexible work arrangements to not only accommodate employees' needs but also leverage the positive impact on customer patronage, fostering a more customer-centric approach.
- ii. DMBs should integrate and optimize virtual work options, ensuring that they align with employee KPIs, providing necessary tools, training, and support to maximize productivity and performance in Southeast Nigeria.
- iii. DMBs should encourage employees to effectively manage their leisure time, fostering a work culture that values breaks and downtime, recognizing the potential for increased innovation and creative thinking.

- iv. DMBs should establish comprehensive childcare support programs to assist employees in meeting their childcare obligations, thereby enhancing overall employee effectiveness and work-life balance in Southeast Nigeria.
- v. DMBs should promote an inclusive workplace that acknowledges and supports sociocultural diversity, recognizing its positive impact on employee output and creating an environment where diverse perspectives are valued and integrated.

Declaration of Conflicting Interests

The author(s) declared no potential conflicts of interest with respect to the research, authorship, and/or publication of this article.

Appendix

4.2.1 Testing of Hypothesis One

Ha₁: Flexible work-arrangement significantly contribute to the increase in customer patronage in DMB’s in Southeast, Nigeria.

Table 4.2.1.1 Model Summary for Hypothesis One

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.761 ^a	.579	.577	3.470

a. Predictors: (Constant), Flexible Work Arrangement

Table 4.2.1.2 ANOVA^a for Hypothesis One

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5006.615	1	5006.615	415.891	.000 ^b
	Residual	3647.601	303	12.038		
	Total	8654.216	304			

a. Dependent Variable: Customer Patronage
 b. Predictors: (Constant), Flexible Work Arrangement

Table 4.2.1.3 Coefficients^a for Hypothesis One

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.425	.632		11.748	.000
	Flexible Work Arrangement	.666	.033	.761	20.393	.000

a. Dependent Variable: Customer Patronage

4.2.2 Testing of Hypothesis Two

Ha₂: Virtual work options have significant effect on the achievement of employee KPI's in DMB's in Southeast, Nigeria.

Table 4.2.2.1 Model Summary for Hypothesis Two

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.791 ^a	.625	.624	3.253

a. Predictors: (Constant), Virtual Work Option

Table 4.2.2.2 ANOVA^a for Hypothesis Two

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5345.395	1	5345.395	505.128	.000 ^b
	Residual	3206.422	303	10.582		
	Total	8551.816	304			

a. Dependent Variable: Employee KPI
b. Predictors: (Constant), Virtual Work Option

Table 4.2.2.3 Coefficients^a for Hypothesis Two

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.519	.651		8.478	.000

Virtual Work Option	.754	.034	.791	22.475	.000
a. Dependent Variable: Employee KPI					

4.2.3 Testing of Hypothesis Three

Ha₃: Management of leisure time has significant influence on employees' innovation in DMB's in Southeast, Nigeria.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.760 ^a	.578	.576	3.455
a. Predictors: (Constant), Management of Leisure Time				

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4950.911	1	4950.911	414.716	.000 ^b
	Residual	3617.240	303	11.938		
	Total	8568.151	304			
a. Dependent Variable: Employee Innovation						
b. Predictors: (Constant), Management of Leisure Time						

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.274	.641		11.355	.000

	Management of Leisure Time	.673	.033	.760	20.365	.000
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a. Dependent Variable: Employee Innovation

4.2.4 Testing of Hypothesis Four

Ha₄: Achievement of childcare obligations has significant effects on employee effectiveness in DMB's in Southeast, Nigeria.

Table 4.2.4.1 Model Summary for Hypothesis Four

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.753 ^a	.567	.566	3.527

a. Predictors: (Constant), Achieving Childcare Obligations

Table 4.2.4.2 ANOVA^a for Hypothesis Four

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4936.362	1	4936.362	396.746	.000 ^b
	Residual	3769.966	303	12.442		
	Total	8706.328	304			

a. Dependent Variable: Employee Effectiveness

b. Predictors: (Constant), Achieving Childcare Obligations

Table 4.2.4.3 Coefficients^a for Hypothesis Four

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.358	.649		11.341	.000
	Achieving Childcare Obligations	.665	.033	.753	19.918	.000

a. Dependent Variable: Employee Effectiveness

4.2.5 Testing of Hypothesis Five

Ha₅: Meeting of sociocultural obligations has significant effect on employees output in DMB's in Southeast, Nigeria.

Table 4.2.5.1 Model Summary for Hypothesis Five

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.774 ^a	.600	.599	3.062

a. Predictors: (Constant), Meeting Sociocultural Obligations

Table 4.2.5.2 ANOVA^a for Hypothesis Five

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4256.884	1	4256.884	454.173	.000 ^b
	Residual	2839.968	303	9.373		
	Total	7096.852	304			

a. Dependent Variable: Employee Outputs
 b. Predictors: (Constant), Meeting Sociocultural Obligations

Table 4.2.5.3 Coefficients^a for Hypothesis Five

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.612	.623		12.225	.000
	Meeting Sociocultural Obligations	.658	.031	.774	21.311	.000

a. Dependent Variable: Employee Outputs

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