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HOW BANK EMPLOYEES PERFORM AMIDST WORK-TO-LIFE INTERFERENCE AND WORK-TO-LIFE ENHANCEMENT IN PLATEAU STATE

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ABSTRACT

Employee performance constitutes a valuable means of organizational success globally. Employee performance in the banking sector is suspected to be poor especially as a few Nigerian banks were ranked 345th and above out of 500 banks in the global bank brand valuation performance. This situation raises the need to address certain concerns that could improve employee performance as well the entire banks. As a result, this study sought to investigate employee performance using the interactions of work-to-life interference, work-to-life enhancement and self-efficacy. The quantitative research approach was employed in the study, which incorporated a cross-sectional survey design to collect data from a sample of 274 bank employees in Plateau State, Nigeria. Using the Smart PLS algorithm version 4.0.6 to analyze data collected from the survey, the following findings were made. Work-interfering with personal life exhibited a positive potential with the performance of bank employees and the relationship was not significant. There was a positive and insignificant effect between work-to-life enhancement and employee performance. As a result, banks should ensure meaningful workloads and appropriately reward personal life interferences for employees and create employee personal life augmentation programs, career growth and work security. Overall, the study contributes that the practices of work-life balance affected banks due to work sensitivity and economic predicament heightening the situation of employee turnover and imposter syndrome.

KEYWORDS: Work-to-Life Interference, Work-to-Life Enhancement, Employee Performance, Banking Sector

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INTRODUCTION

An effective banking system is crucial in the stability and growth of the economy alongside\\ sustained global competitiveness (Nguyen, 2022). This might not be an accurate representation of the Nigerian banking industry, especially considering that Access Bank was ranked 345th out of 500 banks in the global bank brand valuation performance, followed by Zenith (367th), UBA (393rd), Guaranty Trust Bank (452nd), and First Bank (462nd) (Macknight, 2024). Part of the bank performance issues was the cut in the number banks from 89 to 25 in the whole country during the 2004 bank recapitalization reform. Such performance level of banks was blamed largely on the poor performance of employees because most of the pathetic organizational problems are often shifted to employees.

Scenarios like this have always cast troublesome concerns to practitioners, policy makers and scholars for necessary interventions. For instance, policy framework and staff training on digital and mobile banking management and services to improve efficiency and productivity have taken the center stage since the COVID-19 crisis in 2020 (Kola-Oyeneyin & Kuyoro, 2020). In spite of this effort, employee performance is yet to reflect on bank performance on the global scene considering the current level of brand valuation competitiveness of Nigerian banks. “Employee performance is the willingness of a person or group of people to be able to carry out activities and perfect them with the responsibility to obtain the expected results” (Dessler, 2015, 13).

Arising from this, studies have linked poor employee performance problems to the poor implementation of work-life balance policies in the workplace which can encourage stress in employees (Aisyah et al. 2023). The more demanding a job is, the greater the stress. All these may have forced bank workers to choose between professional and personal duties (Mmakwe & Ojiabo, 2018), causing tension between these responsibilities and other institutional cultural demands (Odita, 2021). Even banks are focused on meeting targets without considering who or what suffers. In most cases, organizations that develop work-life balance policies usually improve the equilibrium between paid work and private life, including caring responsibilities (Pircher et al., 2024). Work-to-life interference means that paid tasks are preventing employees from fulfilling their personal activities with factors like workload, long/extra work hours, and doing office assignments at home. Conversely, work-to-life enhancement implies enriching work arrangement to improve employees’ personal fulfillment with supervisor support, supportive culture, flexible work, and wellness programs.

In the Nigerian context, the encumbrance of work roles, family roles and long hours of work culture on employees of Deposit Money Banks have made it difficult for employees to balance their work and family life (Ogechi & Nwaeke, 2019). However, available studies on work-life balance in Nigeria and Europe have produced divergent results among its various sectors, which have effects on employee performance within the workplace. As a knowledge gap, it is curious as to whether work-to-life interference and work-to-life enhancement can exhibit a positive or negative effect on employee performance in the deposit money banks in Plateau State, especially given the period under review. Additionally, the empirical evidence available on this line investigation is relatively sparse in the banking sector of Nigeria, and even scantier in Plateau State. Thus, there is need to examine differences in geographical gap and to increase contextual evidence.

LITERATURE REVIEW

Spill-Over Theory

This study is anchored on the spill- over theory by Guest (2002), which postulates the conditions under which spill-over between the work micro system and the family micro system occurs. It can either be positive or negative. If work- family interactions are rigidly structured in time and space, then spill over in terms of time, energy and behavior is negative. When flexibility occurs, which enables individuals to integrate and overlap work and family responsibilities in time and space lead to positive spill-over which is instrumental in achieving healthy work life balance. The spill- over theory suggests that there is a similarity between what occurs in the work environment and what occurs in the family environment (Sidin et al., 2010). The theory emphasizes on the tendency of the worker to carry their emotions, attitudes, skills and behaviors that they establish at work into their family life and vice versa.

In line with Guest (2002), the determinants of work life balance are located in the work and home contexts. Contextual determinants include demands of work, culture of work, demands of home and culture of home. Individual determinants include work orientation (i.e. the extent to which work (or home) is a central life interest), personality, energy, personal control and coping, gender and age, life and career stage. The variables of the study are under the contextual determinants, which are flexible work arrangement, wellness programs, family responsibility and work-life conflict. Edwards and Rothbard (2000) noted that due to the spillover process, strong connections between work and family life are observable, and similarities are generated. If negative moods and emotions, like fatigue, are simply brought by a person from one domain to the other, it can be labeled as work–family conflicts signaling incompatibility, but if they generate similarities between these two life domains, we can call them negative work-to-family spillover (Rantanen, 2008).

Empirical Studies between Work-to-Life Interference and Employee Performance

The issues or factors of paid work interfering with employee personal activities have been associated with working hours, job-related stress, career related concerns and the inability to disconnect from work during personal time. This empirical review attempts to gauge how these factors have predicted employee performance in previous studies. In a study by McCrea et al. (2011) on the public sector employees in Queensland, Australia, results showed that participatory management consistently reduces work-to-life interference via a number of pathways. This includes increasing flexibility of work hours, increasing meaningful work, reducing workload, and reducing work uncertainty. Although females with dependents work fewer hours on average, they are still more likely to have higher work-to-life interference. Also, Ansari et al.'s (2015) study revealed that, work-life balance practices (family leave programs, compressed work week, and flexible work hours), when combined suitably, would influence employee performance positively. Nanda (2015) investigated the employees of various private sector banks in Jammu region of India and found a weak correlation between work life conflict and employee performance. There was also a significant impact of marital status and age group on work-life conflict, however, gender was insignificant.

Furthermore, Abioro et al. (2018) found that there is a significant effect of work life balance on employee's productivity. The results also indicated a moderate positive relationship between flexi-time, job sharing and telework on employees' productivity. The research concluded that for universities to achieve a high level of performance there is need to pay more attention to the work life balance of its workforce across all levels. Likewise, Darko et al. (2018) observed that employees' work interferes with their social life, which became

crucial to examine their commitment. Women experienced more work-life conflict than men. There was a weak positive relationship between work-life balance and commitment among employees because they were not satisfied with paternity leave, study leave, and part-time work. The study identified that bankers should benefit from paternity leave, study leave and part-time work to enhance work-life balance.

Moreover, Ismail's (2018) research found that Working Hours, Workload, Work Arrangements and Reward Schemes have significant impact on the Work Life Balance among the Event Industry professionals. Leave policies found to have insignificant impact on work life balance. However, the study was based only on work arrangement, leave policy and working hour as the dimension of work-life balance, this study considers work-to-life interference and work-to-life enhancement as dimensions of work-life balance. As well, Khan & Shabir (2018) studied women working with the public and private institutes health sector of India and establish that working women have predominantly higher work interference in life than vice-versa in the health sector. The work-life balance and performance of doctors and nurses in the East Malaysia states of Sabah and Sarawak in 2016-2017 were examined by Dousin et al. (2019). The results revealed that flexible working hours had a significant and positive impact on job performance.

In a study conducted in Egypt's General ICU at Assuit University Hospital, Ali et al. (2020) found that more than half of the nurses reported they always put personal life on hold for work, job performance level of the studied nurses was satisfactory and there was no statistical significance difference between nurses' personal data and studied variables. The result further meant there was a significant negative correlation between nurses' work life interference and job performance. Babatunde et al. (2020) investigated work life balance and the performance of academic staff at the selected tertiary institutions in Kwara state, Nigeria and discovered that work-life balance through its variables (work flexibility and work environment) significantly affects the employees' performance.

In a similar study, Madogwhe and Omogero (2023) examined work-life balance and employee performance on the staff of College of Education, Warri and learned that there is a significant positive relationship between leave policy, ICT, flexi-time, and employee performance. The findings revealed that ICT, flexi-time, and leave policy increases employee performance. The study by Ogomegbunam (2023) equally revealed that the extent to which the employees give and receive informal support at the workplace was high but the extents to which flexible work arrangements were adopted and wellness programs are organized were low. Accordingly, no significant correlation existed between work leave initiatives, and employee performance while a statistically significant relationship was found between flexible work arrangements and employee performance.

Ufoaroh et al. (2023) investigated work-life balance and productivity of female academic staff at a few public tertiary institutions in Anambra state. Findings indicated that: work overload did not significantly affect performance, work-family conflict did not significantly affect performance, and lastly job stress did not also significantly affect performance of female academic staff. Considering the findings of Ufoaroh et al.'s (2023), family-friendly workplace practices had an appreciable positive impact on how women employees by enabling them to reconcile their home and professional life. Moreover, offering flexible work schedules could lessen employee annoyance by removing overly busy schedules and provide workers the opportunity to balance their responsibilities at home and at work. Above all, the studies between work-to-life interference and employee performance has been well-established demonstrating mixed findings due to differences in individual gender, motivation,

needs and setting. Considering the mixed nature of findings, it is worth hypothesizing that: *there is no significant effect between work-to-life interference and employee performance of Deposit Money Banks in Plateau State as Ho1*.

Empirical Studies between Work-to-Life Enhancement and Employee Performance

Issues of work enhancement of personal life revolve around factors such as supportive colleagues, supportive work culture, opportunities for personal growth, job satisfaction, healthy work culture, and work enrichment. This aspect of the empirical review is to assess how these factors have affected employee performance in the workplace in previous studies. In line with this, Ansari et al. (2015) investigated whether work life balance practices have any relationship with the way employees perform at work or not. The study revealed that work-life balance practices, when connected appropriately, would impact employee performance positively. This implies that job sharing, telecommuting and child care (used as dimensions of work-life enhancement) were significant predictors of employee performance. A study by Kamau et al. (2015) assessed the effects of corporate well-being practices on employee's performance in Kenyan's commercial banks. The aspects covered were financial wellness, environmental wellness, physical wellness and social wellness. The study established that financial, intellectual, environmental, social and physical wellness programs improved employee's performance. The study concluded that flexible work arrangements relieve employee's stress that comes with a job and that physical health brings the benefits of looking good on employees which in turn improve their performance.

Further, Pradhan et al.'s (2017) study revealed that employee well-being was positively associated with employee empowerment. Happiness was found to be a significant mediator between employee wellbeing and empowerment. On the contrary, well-being and empowerment could bring happiness to some employees but not all because of individual differences. However, the study was not clear with the method and package for data analysis. Dousin et al. (2019) looked at the performance and work-life balance of physicians and nurses in the East Malaysian states of Sabah and Sarawak between 2016 and 2017. The results showed that job performance was significantly and favorably impacted by supportive supervision. Supportive supervision has become a widely researched area of work-to-life enhancement in recent times. Eke and Lawrence (2019) assessed work-life balance and employees' job performance in oil servicing companies in the Niger Delta Region, Nigeria. The study found that a significant difference exists between the sentiments of staff on the influence of recreational activities on employees' productivity. Also, the opinions of staff do not differ on the influence of delegation of duties on employees' job commitment in oil servicing companies. Finally, there was a significant relationship between the opinions of staff on the influence of part–time working on employees' task completion in oil servicing companies in Niger Delta Region.

In addition, the effect of work-life balance and employees' performance in some selected commercial banks in Delta and Bayelsa States, Nigeria was examined by Ogomegbunam (2023). The results revealed that the extent to which the employees give and receive informal support at the workplace was high but the extents to which flexible work arrangements were adopted and wellness programs are organized were low. However, the results of the tested hypotheses indicated that no significant correlation exists between informal support practice, and employee performance while a statistically significant relationship was found between wellness programs and employee performance. In the light of this, adequate wellness schemes such as health insurance set up by the management of commercial banks for every worker and little deductions taken monthly from their remunerations can enhance employee performance.

In Uzoechi (2020), findings reveal Nigeria's unique institutional context frames and foster challenges for female workers. Also, it was identified that institutional and socio-cultural pressures on female employees demonstrate that consequent challenges, while common to female workers in other countries, are more intense and challenging in Nigeria because of its peculiar institutions and context. However, the study focused on female workers in Nigerian institutions without being specific about the institution referred to in the study, so this current study will differ by focusing on selected deposit money banks in Jos metropolis. Duan et al. (2023) explored how digital work can influence work-life balance and employee performance. The study revealed that the use of digital technologies significantly improves coordination and knowledge sharing between individuals, leading to better work-life balance and improved job performance. Furthermore, the study revealed that the use of digital technologies as work support can enhance communication and decision making but does not significantly influence work-life balance and job performance in digital work. Studies have consistently revealed that work-to-life enhancement is positively linked to employee performance by improving job performance, productivity, reduced turnover intention and needs continuous moderating support. On account of this, the current study hypothesizes that: *there is no significant effect between work-to-life enhancement and employee performance of Deposit Money Banks in Plateau State as Ho2*.

METHODOLOGY

This study used a quantitative approach, with statistical results serving as the basis for analysis and decision-making. Thus, a survey design was employed on a cross-sectional plan to ensure the collection of data across different bank employees who share similar characteristics (Kothari & Garg, 2014). The Population for the study consisted of 667 employees of each of the main branches of all the 19 commercial banks operating in Plateau State as of 2024. The researcher used the Yamane's (1967) formula ($n = N/1+ N(r)^2$) to determine a sample size at a 95% confidence level and P = 0.05. N is the population, n is the sample size and r is the error level of 0.05 same as p. The formula presented here generates estimates of the necessary sample size required based on statistical criteria (Creswell & Crewell, 2018). Therefore, a sample of 274 respondents (inclusive of buffer margin) was derived from a total population. Furthermore, stratified sampling was utilized to reach out to the entire sample of the study. The questionnaire instrument was developed by adapting from previously validated scales as presented in table 1.

Table 1: Operationalization and Measurement of Variables

Variable	Dimension	Number of Items	Cronbach's Alpha	Source
Employee Performance	Unidimensional	8	0.943	Caliskan & Koroglu (2022)
Work-to-Life Interference	Unidimensional	8	>0.70	Banu & Duraipandian (2014)
Work-to-Life Enhancement	Unidimensional	8	0.909	Soni and Bakhru (2019)

As seen from table 1, all scales were adapted as a one-dimensional with eight items for each. Also, the Cronbach's Alpha from the previous scales had above 0.70 reliability internal

consistency as good thresholds. Moreover, the development and administration of the questionnaire handled cases of common method bias and ethical considerations especially informed consent. Above all, the Partial Least Square (PLS) statistical software known as the SmartPLS structural equation model (being a regression model) was used to test and predict multiple statistical relationships of the study (Dash & Paul, 2021).

RESULTS AND DISCUSSION

Questionnaire Response Rate and Demographic Profile

Indeed, 210 (84%) of the 250 (100%) questionnaires that were given to respondents throughout the survey were deemed legitimate as responses following appropriate screening during the data entry stage. Also, demographic profile reveals that the majority (58.5%) of employees who participated were female, slightly more than male (41.5%). The opinion provided can be said to represent both genders sensitively. Furthermore, the majority (72.4%) age bracket of respondents 36 years and above. Additionally, the educational qualification of the respondents was majorly (73.3%) of the category of HND/B.Sc./B.A. Lastly, 51.4% of the employees have working experience of 6-10 years. The demography of participants as examined, suggests the respondents have requisite features to provide quality responses.

Measurement Model

The process of evaluating the measurement model is known as reflective model analysis in PLS-SEM. A reflective measurement approach evaluates internal consistency, focusing on composite reliability, indicator reliability, discriminant validity, convergent validity, also referred to as the average variance expected, and indicator reliability (Hair et al., 2022).

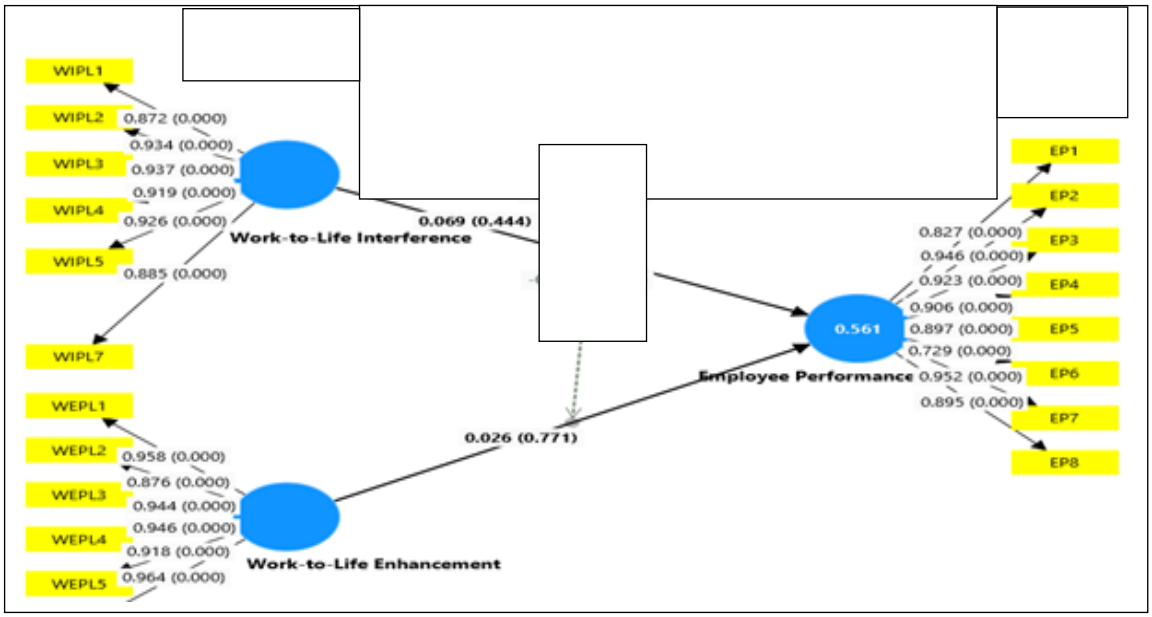


Figure 1: Path Model with both Factor Loading and P-value

Table 2: Convergent Validity Result

Construct	Item	Loading	Average Variance Extracted (AVE)	Composite Reliability (CR)	Cronbach's Alpha
Employee Performance	EP1	0.827	**0.787**	**0.967**	**0.96**
	EP2	0.946			
	EP3	0.923			
	EP4	0.906			
	EP5	0.897			
	EP6	0.729			
	EP7	0.952			
	EP8	0.895			
Work Enhancing Personal Life	WLE1	0.958	**0.874**	**0.976**	**0.971**,
	WLE2	0.876			
	WLE3	0.944			
	WLE4	0.946			
	WLE5	0.918			
	WLE6	0.964			
Work Interfering with Personal Life	WLI1	0.872	**0.832**	**0.968**	**0.96**
	WLI2	0.934			
	WLI3	0.937			
	WLI4	0.919			
	WLI5	0.926			
	WLI7	0.885			

The results of table 2 demonstrate that convergent validity acceptable criteria are satisfactorily met as: (a) all factor loadings are above 0.708 thresholds. (b) The statistical significance of each factor loading is confirmed by a P-value of 0.5 (0.000, see figure 1 (c) construct reliability exceeds 0.7; and (d) average variance extracted (AVE) is greater than 0.5 (Albers, 2010).Additionally, the composite reliability values of 0.967, 0.976, and 0.968, which are greater than the benchmark of 0.6 or 0.7 are good enough. Therefore, next is to examine discriminant validity.

Table 3: Fornell & Larcker(1981) Discriminant Criterion

	EP	WLI	WLE
EP	**0.887**		
WLI	-0.265	**0.935**	
WLE	0.372	-0.691	**0.912**

Based on table 3 results, there is high discriminant validity since the values of global variables in the construct are less than the threshold of 0.85 and 0.9 and the acceptable region of -1 and 1 (Clark & Watson 1995; Kline 2011). Similarly, table 8's results confirm the presence of discriminant validity as the square roots of AVEs in bold are greater than the correlation coefficient (not in bold), which is a sufficient condition for fulfilling discriminant validity (Hair et al., 2010). Above all, the results of the convergent validity, discriminant validity, composite reliability, Cronbach's alpha and correlation are sufficient for the evaluation of structural model and test of hypotheses (Farrel, 2010).

Before assessing the structural model, it is necessary to check the indicator collinearity of the measurement model. Collinearity is a statistical condition whereby two or more variables have high correlation values which signals a problem of autocorrelation that can interfere with regression results negatively (Hair et al., 2017a). The technique adopted to test for indicator collinearity is Variance Inflation Factors (VIF) and the Tolerance values (Diamantopoulos & Siguaw, 2006).The VIF values found in this study are within the threshold of less than 4 (within 3.500 and 1.296), implying the absence of collinearity problems.

Structural Model

The structural model or inner model is the second step in structural equation modeling. It examines the relationships among the latent or unobserved variables. Basic analysis procedures for PLS-SEM structural model analysis include goodness-of-fit (GoF) assessment, relationship significance and relevance assessment, level of R^2, level of F^2, and Q^2 assessment (Hair et al., 2014; Henseler et al., 2014).

The analysis from 210 respondents yielded a model fit (GoF) result of (SRMR = 0.055; NFI = 0.788) for the estimated model, which is deemed suitable for analysis since it does not surpass the fit index. Notably, the SRMR, or square root of the discrepancy between the sample and model covariance matrices, indicates how well the postulated or theorized model replicates the observed relationships between the variables (Henseler et al., 2015; Hu & Bentler, 1999). The results imply there is a discrepancy between the chi-square values of the null model and the hypothesized model for the NFI.

Also, coefficient of determination (R^2) is an index used to measure each endogenous latent variable's R-Squared. Cohen (1988) suggested that the explanatory power is considered substantial, moderate, and weak if R- square is approximately around 0.26 0.13 and 0.02 respectively. This study has a substantial R-Squared effect 0.561 (R-Squared adjusted 0.550) of WLI, and WLE predicting employee performance. This means that WLI and WLE can accurately predict employee performance in banks at 56.1%.

In addition, determining the effect sizes (F^2) of the relationships in a model go beyond relying on the R-Squared to know effect or outcome only. There is a need to understand the magnitudes of each of the relationships in a model. Effect size was evaluated for each path in the structural equation model by means of F^2 as proposed by Cohen (1988); Hair et al. (2014). F^2 values of 0.35, 0.15, and 0.02 are considered large, medium, and small, respectively. The effect size of this study falls within the medium category of 0.000 and 0.032. This suggests there is a moderate contribution of the model's endogenous latent variables (work-to-life interference, and work-to-life enhancement) to employee performance.

Antonakis et al. (2014) assert that predictive relevance (Q^2) examines the projecting consequence of the inner model through the use of a nonparametric Stone-Geisser test.

Generally, a value greater than zero indicates appropriately established variables, implying the model's prediction of the endogenous variable (employee performance) is germane. The Q^2 of this study yielded excellent predictive relevance of 0.487 on employee performance.

Another important test in the structural model is the path coefficient which provides the means to determine the position of the true relationships that were previously postulated in order to determine the nature of the direct link and significance within the construct. The path coefficient or the direct effect, t-statistics, and the p-value were displayed in the results of a 5,000-sample bootstrapping command using PLS-SEM algorithm to evaluate the path coefficient in accordance with the hypothesized relationships as presented in table 4.

Table 4: Coefficients for Test of Hypotheses

	Original sample (O)	Standard deviation	T statistics	P values	Decision
Ho1: Work-to-Life Interference -> Employee Performance	0.069	0.090	0.765	**0.444**	Fail to Reject Ho
Ho2:Work-to-Life Enhancement -> Employee Performance	0.026	0.089	0.291	**0.771**	Fail to Reject Ho

Field Survey Result 2024

Discussion

Ho1: The results of hypothesis one in table 4 indicate a positive and insignificant (β=0.069, t-value = 0.765, p 0.444 > 0.05) relationship between work-to-life interference and employee performance in the Deposit Money Banks in Plateau State, resulting in the failure to reject the null hypothesis. This finding further implies that impeding bank employees' personal life with paid work does not affect their task performance but only shows positive potential. Furthermore, even if task responsibilities, work demands and working hours are not reduced, it would not facilitate bank employees to acquire new skills related to their work or complete all tasks in every situation. This finding conforms to the result of Ufoaroh et al. (2023) who realized that work-family conflict and job stress did not significantly affect female nurses' performance in Anambra state. Also, Nanda (2015) found a weak association between bank employees and employee performance in the Jammu region of India. Similarly, Darko et al. (2018) who discovered relationships among social workers in Ghana's banking sector associated such to unsatisfied paternity and study leaves as well as part-time work.

Aside from this, many other studies had found significant relationships between work-to-personal life interference and performance (e.g., Ansari et al., 2015; Babatunde et al., 2020; Madogwhe & Omogero, 2023). Though the finding of this present study is surprising, it underscores serious concerns for the banking sector work practices. First, the sensitive nature of most banking tasks like cashier and customer service, unlike marketing, maybe a strong reason for work-to-personal life interference and of which employees must cope with. Second, most banking performance components are based on target, thriving to meet such come with a lot of personal life inferences which may be overlooked. This position did not situate well with spill-over theory which assumes work rigidity often results in negative behaviors.

Ho2: The results of hypothesis two demonstrate that work-to-life enhancement positively and insignificantly (β=0.026, t-value = 0.291, p 0.771 > 0.05) affect employee performance of

Deposit Money Banks in Plateau State.**,** thereby also failing to reject the null hypothesis. This means that work enhancing personal life does not relate with the performance of employees in the banking sector of Plateau state. Specifically, even if work roles are structured to accommodate personal goals and/or employees are allowed to have flexible start/finish time, these do not guarantee the performance of bank employees. This further means that bank work policies may not always seek to improve personal life concerns of employees. This finding was not in conformity with the result of Ogomegbunam (2023) who found that informal support practice and work leave initiatives did not significantly predict employee performance.

On the other hand, more works established significant links between components of work-to-personal life enhancement and employee performance (Eke & Lawrence, 2019; Pradhan et al., 2017; Uzoechi, 2020). The present finding did not fall in line with the spill-over theory in terms of connecting positive work enhancement policies to performance. Rather, this study's finding settles more with the role expansion theory that bank employees would always exhibit strong engagement with both paid work and personal life to overcome the possible stressful effects on well-being (Nordenmark, 2004). These reasons for this type of outcome could be associated with lack of employment options, lawsuit against employees who are responsible for the financial losses of customers or the bank, and even the fear of losing the job as the banking sector is linked to more cases of involuntary employee turnover increased by over 35.1% in just five years (Olusa & Bolaji, 2020). With this situation, work-to-personal life enhancement may be difficult to significantly predict employee performance in a highly sensitive context like the banking sector.

CONCLUSION, LIMITATION AND RECOMMENDATIONS

This study concludes that work-to-personal life interference is supposed to produce a negative result on employee performance but the knowledge of the peculiarities associated with banking work has prevented employees from allowing work spill-over interferences to affect performance. These reasons can also be responsible for why employee self-efficacy cannot moderate the link between work-personal-life interference and employee performance. Similarly, the study established a positive and insignificant relationship between work-to-personal-life enhancement and the performance of bank employees. This finding indicates that accommodative work policies, leaves, and other personal life enhancement programs should have fostered positive spill-over emotions thereby improving employee performance but cannot be validated in this study. From this finding, the study resolves that most bank employees are trained to adapt to expanded job roles, real-time banking solutions (internet connectivity inhibits employee performance), and those whose responsibilities are tied to meeting customer targets would not depend on personal-life enhancements to accomplish work.

Nevertheless, the major limitation of this study is the use of cross-sectional research design to investigate this issue within a short time, while changes could occur over more time especially with the current social realities associated with the new minimum wage and economic hardship. Banks should ensure meaningful workloads and appropriately reward personal life interferences for employees. Banks need to upturn the insignificant relationship that exists between work-to-personal enhancement and employee performance by implementing genuine employee personal life augmentation programs, career growth and work security. With these, Nigerian banks will performance and compete better at the global arena. Overall, the study contributes that the practices of the dimensions (WLI and WLE) of work-life balance affected banks due to work sensitivity and economic predicament heightening the situation of employee turnover and imposter syndrome.

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