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EMPLOYEE WELL-BEING AND ORGANISATIONAL SUSTAINABILITY OF COMMERCIAL BANKS IN RIVERS STATE

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Abstract

The study investigates the association between employee well-being and organisational sustainability of commercial banks in Rivers State. The predictor variable (employee wellbeing) was operationalised in psychological wellbeing and work-life balance, while the criterion variable (organisational sustainability) was measured using employee retention and operational efficiency. The cross-sectional survey study population comprises four hundred and eighty-four (484) employees from ten (10) commercial banks in Rivers State. A sample of 219 respondents was determined using the Taro Yamane formula for sample size determination. A simple random sampling technique was adopted. The instrument for primary data collection was a well-structured questionnaire. Face and content validity were used to determine the validity of the instrument, and the reliability was also determined using Cronbach's alpha. Cronbach's alpha reliability level of 0.7 was used in this study. Values above 7.0 are considered reliable. Pearson product-moment correlation was used for the analysis. The findings revealed a significant and positive relationship between psychological well-being, work-life balance and organisational sustainability. The study concluded that a relationship exists between employee well-being and the organisational sustainability of commercial banks in Rivers State. The study recommends enhancing employee psychological well-being and work-life balance for organisational sustainability in the banking sectors.

Keywords: Employee Well-Being, Psychological Wellbeing, Work-Life Balance, Organisational Sustainability, Employee retention, Operational Efficiency

1.0 Introduction

Organisational sustainability has grown into a premeditated strategic focus in improving commercial banks as they sail the speedily changing corporate environment that is characterised by constant changing client expectations, advanced technological progression, and the enhancement of extensiveimplementation of remote and hybrid work schedules. This shows that sustainability in corporate firms has gone beyond financial performance to incorporate social responsibility, long-term economic feasibility, and operational resilience, while adjusting to continuous technological and environmental changes (Deloitte, 2023; David-Alonge, 2024). Many commercial banks in developing economies, such as Nigerian are now embracing investment in digital revolution initiatives which enhance flexible work environments, improve banking services, and remote working to strengthen thefirm's competitiveness and enhance corporate resilience.

In the post-COVID-19 business environment, the widespread adoption of remote and hybrid work models in the banks are changing the workforce management in the banking sector, making sustainability a crucial factor for academic inquiry and managerial practice (Agarwal et al., 2022; Ozili, 2021) and consequently, ensuring sustained organisational performance through effective employee wellbeing. Hence, maintaining sustainability in the banking sector lies mostly on the banks capability to uphold operational efficiency while responding to emerging workplace realisms (Adewale & Adebayo, 2023).

Most banks are now engaging in flexible work arrangements such as hybrid and remote banking services, which have changed traditional banking operations. The usage of these services has lowered operational costs for many commercial banks, enabled effective digital collaboration, and enhanced business continuity despite volatile environmental disruption (World Economic Forum, 2023). To support these flexible work arrangements and ensure continuous effective employee retention, many banks now engage in digital payment platforms, cybersecurity, a fast-tracked investment in cloud computing, and virtual communication technologies to support these flexible work arrangements while ensuring uninterrupted employee retention). However, corporate sustainability requires effectiveness in human resource management practices that support employee wellbeing, commitment, and productivity.

Enhancing sustainability requires banks effectiveness in continuously enhancing long-term adaptability, business profitability, employee loyalty and retention, engaging in continuous customer satisfaction, and organisational resilience, despite the disruptive and competitive market environment (PwC, 2022). Moreover, national economic development is made possible through investment, savings, financial inclusion, and strategic employment opportunities. Thus, disturbances that could lead to workforce ineffectiveness may weaken service quality in the banks, lower customer satisfaction, confidence and loyalty, and improve the overall sustainability of banking institutions. While a flexible work environment has brought about greater opportunities for flexibility, they also presented challenges to the banking sector. These challengescomprise inadequate engagement, ineffective communication, ineffective collaboration among personnel and psychological adjustment to, all of which may influence the sustainability of commercial banks if not effectively managed (Salas-Vallina et al., 2021; World Bank, 2022).

The successful implementation of remote workplace and hybrid work schedules in commercial banks is contingent not only on high-technological infrastructure but also on

enhancing employee's wellbeing, as the workers are the ones that carry out work activities and face the side effects of the volatile and disruptive work environments. Thus, according to David-Alonge (2024), employee well-being denotes the psychological, physical, and social status of the employees while executing the task obligations and includes activities, infrastructure, and all processes that enable them to achieve their everyday responsibilities effectively and efficiently;likewise, it involves maintaining a healthy balance between personal life and work activities. However, maintaining high levels of psychological well-being and work-life balance has become gradually more important in the banking industry, where bank staff are required to meet challenging and demanding performance targets, adapt to continuous technological innovations, and deliver efficient quality customer service.

Several studies (Salas-Vallina et al., 2021; David-Alonge, 2024; Kundi et al., 2021; Zheng et al., 2023) have shown that workforces that experience optimistic well-being are productive, innovative, committed and engaged in achieving the organisational objectives and goals; in so doing, they contribute to long-term organisational sustainability positively and significantly.Despite these studies, there exist important knowledge gaps as regards how it relates to the banking sector in Nigeria and most countriesclassified as developing economies. This contextual gap in study brings the need for regional empirical studies that institutionalise flexible work practices that reflects the realities of commercial banks in Nigeria. Hence, the study examines the association between employee well-being and organisational sustainability of commercial banks in Nigeria in the era of remote and hybrid work practices.

Statement of the Problem

Organisational sustainability,which determines acorporate firm's capability to remain socially responsible, economicallyand financially feasible, operationally resilient and environmentally alert in aprogressivelytechnology-driven and competitive business environmentis inevitable in the banking sector.When a bankis well positioned to navigate regulatory changes,uphold effective service quality, retain both workers and customers, be adaptable to flexible working conditions, and be efficient in managingoperational risks to achieve long-term growth, they are seen as sustainable banks. Nevertheless, notwithstanding the extensiveinvestments in digital banking technologies, corporate governance reforms, sustainability reporting, and regulatory compliance, many commercial banks continue to experience challenges that threaten their long-term sustainability (Abell, 2024). These challenges are reflected in declining employee commitment, high labour turnover, increasing work-related stress, reduced service quality, burnout, customer dissatisfaction, and difficulties in maintaining consistent organisational performance, suggesting that organisational sustainability remains a persistent concern within the Nigerian banking industry, including commercial banks operating in Rivers State.

Poor organisational sustainability hassevereconsequenceon the firm's operations, activities and processes.A firm that is incapable of sustaininga healthy organisational system often experiencespoor productivity, ineffective wellbeing, labour turnover, poor innovativeness, higher operational costs, and poor customer loyalty (Barinua & Ajani, 2024). When the banks unnecessarily stressed their staff through giving of unattainable targets, asserting excessive pressure on workers and giving unclear job role expectations, as well as the absence of a strong support system, and poor work environments reduces the ability to maintain a sustainable workforce. When this occurs, the firm facesstiff competitiveness and lower resilience, which weakens theability to achieve strategic objectives in anevolving financial environment.

The consequences of poor sustainability go beyond individual firms' poor performance, extending to broader economic instability.Therefore, banks need to engage in investment financing, provide job opportunities, promote economic growth, and create continuous support for business activities. Failure to sustain excellent operations can result from factors such as poor performance, absenteeism, labour turnover, poor engagement, poor customer satisfaction,and lower profitability (Medina-Garrido et al., 2024). Similarly, continuous maltreatment and exposure of employees to stressful work conditions without adequate well-being support may increase psychological exhaustion, emotional fatigue, health-related challenges, and reduced organisational citizenship behaviours, all of which undermine the long-term sustainability of banking institutions. Empirical evidence increasingly demonstrates that employee well-being constitutes an important strategic resource for maintaining sustainable organisational outcomes in the banking sector.

Several efforts have been made to enhance organisational sustainability in commercial banks. Such activities include organisational restructuring,digital transformation, sustainability reporting, employee career progression and development, corporate governance restructuring, occupational health and safety initiatives, work-life balance activities, wellness interventionsat the workplaces, and strategic climate improvement. Similarly, both the bank's authority and regulatory authorities have also applied different policies to improve institutional resilience and workers engagements. Despite these initiatives, studies continue to indicate persistent challenges associated with workplace toxicity, stress, pressures, inadequate commitment at the workplace, and poor sustainability. But this interventionhas not sufficiently proffered a solution to the human factors needed for sustainabilityin the workplace.Although previous studies have examined psychological well-being (David Alonge, 2024; Barinua & Ajani, 2024).work-life balance (Ahuruele et al., 2024), organisational climate (Ohida et al., 2024) and employee commitment (Nwibere, 2024), a dearth of empirical study on the influence of employee wellbeing on the organisational sustainability on the commercial banks in Rivers state, motivates this study.Hence, the study seeks to address this gap in knowledge by exploring the association between employee well-being and organisational sustainability of commercial banks in Rivers State.

Aim and Objectives of the Study

The aim of this study is to examine the relationship between employee well-being and organisational sustainability of commercial banks in Rivers State. The specific objectives are to:

i. Explore the relationship between psychological well-being and employee retention in the commercial banks in Rivers State.
ii. Determine the link between psychological well-being and operational efficiency of the commercial banks in Rivers State.
iii. Assess the bond between work-life balance and employee retention of the commercial banks in Rivers State.
iv. Investigate the association betweenwork-life balance and operational efficiency of the commercial banks in Rivers State.

Research Questions

The following research questions were given in the study:

i. What is the association between psychological well-being and employee retention in the commercial banks in Rivers State?

ii. How does psychological well-being relate to the operational efficiency of the commercial banks in Rivers State?
iii. How does work-life balance relate to the employee retention of the commercial banks in Rivers State?
iv. What is the linkage between work-life balance and operational efficiency of the commercial banks in Rivers State?

Research Hypotheses

The following research hypotheses were stated and tested in this study.

H_{o1}: There is no significant relationship between psychological well-being and employee retention of the commercial banks in Rivers State.

H_{o2}: There is no significant relationship between psychological well-being and the operational efficiency of the commercial banks in Rivers State.

H_{o3}: There is no significant relationship between work-life balance and employee retention in the commercial banks in Rivers State.

H_{o4}: There is no significant relationship between work-life balance and operational efficiency of the commercial banks in Rivers State.

2.0 Review of Related Literature

2.1 Conceptual Review

Employee Well-Being

Employee well-being denoted thepsychological, physical and social functioning of the employees at the workplace. It comprises the total welfare of the employees in terms of being satisfied at the workplace, engagement, health security, and job fulfilment Employee well-being goes beyond being in a positive state of health, not mentally stressed or having ill-health challenges, but includes having positive and progressive experiences that allow individuals to succeed both personally and professionally. In modern human resource management, employee well-being is recognised as a strategic, essential organisational asset, given that employees with higher levels of well-being are more likely to exhibit greater commitment, enhanced creativity, be proactive, resilience, and productive. Employee well-being is a multidimensional construct that promotes employees' physical, mental, emotional, and social welfare. Equally, it is the quality working life state exhibited by employees in terms of being satisfied at the workplace, staying healthy and having the ability to function effectively at the workplace (Wijngaards et al. 2022).

Work complex situations, need for usage of remote and hybrid work arrangements, digital transformation, and more demanding performance expectations have made employee well-being a crucial concern for all organisations (David-Alonge, 2025). Hence the need to invest in employee wellbeing through effective leadership characterised by employee support, engaging in health promotion initiatives, making flexible work arrangements possible, and embracing inclusive organisational cultures to lower absenteeism, improve employee engagement, enhance robust organisational commitment, and improve organisational performance. On the contrary, when poor employee well-being is exhibited in organisations, it often leads to burnout, work stress, poor productivity, and increased labour turnover intentions.

Psychological Well-Being

Psychological well-being is an individual's healthy psychological and emotional condition that is characterised by individual purpose in life, effective management of external demands in the environments, self-acceptance, autonomy, personal growth,competence and capability

to build andmaintain constructive interpersonal relationships (David-Alonge, 2025). When related to workplace conditions, it shows the employees' ability to be healthy and constructive in handlingwork demands, experience positive emotions, sustain emotional stability, and remain mentally healthy while executing their daily job responsibilities. High psychological well-being enhances employees' resilience, enabling employees to maintain an optimistic outlook, be confident, andbe capable of effectively adapting to continuous changing workplace demands. Psychological well-being describes a favourable psychological health state in which the workforce oftenexperience satisfaction, happiness, and emotional stability while effectively harnessing personal competencies and organisational resources to enhance individual and organisational outcomes (Prasad et al., 2025).

Work–Life Balance

Work–life balance explainsthe successful integrationof professional work responsibilities with personal and family obligations. This involves a proactive and effective management of multiple life domains to enhance well-being and sustainable work participation (Kerksieck et al. 2024; Singh et al., 2024), lower the levels of stress facing the employees at the workplace, reduced role ambiguity andjob conflict, improve quality of life in a manner that promotes well-being and life satisfaction. The work environment is characterised by flexible work arrangements, technological advancements, and increasing job demands, whichdistort the boundaries between work and personal life. Thus, making it essential for organisations to encourage work–life balance to enhancehigher employee morale, motivate employees, improved productivity, achieve higher employee satisfaction, commitment, greater employee retention, improved effectiveness and sustainable organisational performance. Implementing supportive work–life initiatives well positions organisations for effective performance and long-term sustainability. However, when the workplace does not promote healthy work–life balance,it often results in emotional exhaustion,work-family conflict absenteeism, burnout and reduced productivity, thereby undermining achievement of efficiency, productivity, effective organisational outcome and long-term sustainability.

Organisational Sustainability

Organisational sustainability denotesthe firm’scapability to achieve its goals and objectives while sustaining resources, workforce competences, and stakeholder interactions required for long-term sustainability (David-Alonge, 2020). It incorporates social,economic and environmental dimensions into organisational strategies and operations practices to enhance continuous value creationat the workplace. It extends beyond financial profitability, underscoring the importance of being resilient, ethically responsible, adaptable to increasing business flexibilities, sustaining employee welfare, and increasingly incorporating responsible resource management in the workplace. Furthermore, sustainability encompasses organisations responsibilities in enhancing social well-being, generating economic valueand promoting environmental social responsibility while safeguarding long-term competitiveness at the workplace. The increasing importance of sustainability has made it a strategic priority across different sectors, most especially in the banking industry, where there is increasing needs for regulatory compliance, stakeholder expectations, and environmental accountability.

Employee Retention

Employee retention refers to the attraction, engagement, and competence of employees at the workplace (Rasool et al., 2024). It denotes the rate at which employees choose to stayat their workplace rather than having the intention to leave for anotherjob opportunity. Several factors often influence the retention of employees at the workplace. These factors encompass stress, burnout, lack of motivation, poor career development opportunities, poor

compensation, inadequate leadership support, poor work-life balance and poor organisational culture. Hom et al. (2022) suggest that employee retention involves the firm's capacity to effectively implement policies and human resource practices that encourage the retention of employees at the workplace. It is a strategic human resource outcome resulting from employees' positive perceptions of their work environment and organisational support (Al Mamun and Hasan, 2023).A knowledge driven economy has increased the need for effective talent retention in order to stay competitive. An organisation with a high retention rate will be able to preserve and strengthen employee commitment, reduce recruitment and training costs, maintain service quality and institutional knowledge. Hence, firms that prioritise employee well-being are generally more successful in retaining talented (De Winne & Sels, 2021).

Operational Efficiency

Operational efficiency is workplacecapability in using available resources effectively to produce qualityservices orproductswhile minimising costs, waste and work-related delays, without compromising quality or customer satisfaction (Deloitte, 2024; Heizer et al., 2023). It denotes the ability to optimise processes, maximise productivity and customer value efficiently. It encompasses adopting ground-breaking technologies,job workflows improvement, reinforcementof capabilities, and enhancing effective decision-making processes forhigherorganisational outcomes attainment. Slack et al. (2022) suggest that enhancing operational efficiency at the workplace involves resource effective utilisation to deliver maximum value by engaging in the usage highly skilled operational processes to facilitate continuous performance improvement.

2.2 Job Demands–Resources (JD–R) Theory

The Job Demands–Resources (JD–R) Theory was propounded by Arnold B. Bakker and Evangelia Demerouti (2007). This is an extension of previous work presented by Demerouti, et al. (2001). The philosophy suggest that every workplace encompasses specific work demands and job-related resources, that significantly influence operatives' physical and psychological well-being, and eventually affect organisational outcomes. The theory suggests that, job demands are features of work that required continuous physical, psychological, social, and organisational characteristics that require sustained effort and are associated with physiological or psychological costs. These demands are particularly evident when employees are confronted with heavy workloads, tight deadlines, unclear job responsibilities, and emotionally demanding tasks.The theory is highly relevant to employee wellbeing and organisational sustainability because it provides an inclusive clarification on how employee well-being contributes to organisational sustainability in commercial banks.

2.3 Empirical Review

Emueje, & Bello, (2023) scrutinized the association between psychological contract and employee retention of deposit money banks in Delta State. A cross-sectional survey research design method was used for the study. The target population comprises 411 staffsof deposit money banks in Asaba, Delta State. A sample size of 203 was determined using Taro Yamen's formula. The study adopted the stratified random sampling technique. The instrument for data collection is questionnaire. The data obtained from the field survey were analyzed using both descriptive and inferential statistical methods. The study's findings revealed that job security, career growth opportunities and employee competence has significant positive effect on employee retention.

Barinua, & Ajani, (2024) explored psychological well-being and organisational optimization among commercial banks in Rivers State, Nigeria. A cross-sectional design research was

conducted. Data was collected from 27 employees of the banks. The findings show astrong positive correlationbetween psychological well-beingand workforce productivity. The study reveals psychological well-being correlates with employee performance. Likewise,a moderate but significant relationshipswere found between psychological well-being and both flexibility, innovativenessand strategic alignment.

Ilodigwe et al., (2026). examined work-life balance and employee productivity in commercial banking institutions in Anambra State. First bank was used as a case study. The study adopted a mixed methods research design, A sample of 137 respondents was drawn from a population of 420 employees. Simple random sampling technique was used, and data were collected using a structured questionnaire. Descriptive statistics was used for the analysis. It comprises both quantitative and qualitative data. The study findings reveal that work-life correlates with employees' wellbeing and performance of the bankers in the first bank in Rivers state of Nigeria.

Orogbu et al. (2015) surveyed work life balance and employee performance in selected commercial banks in Lagos state. The study uses a descriptive survey research design. The population of the study comprises 759 employees of the banks. A sample of 262 was determined using Taro Yamane's formula. 262 copies of structured questionnaire were distributed to respondents. This questionnaire was filled and returned. Pearson product moment correlation and regression analysis were used to test the hypothesis. Similarly, Cronbach alpha was used to test the reliability of the instrument. The study reveals apositive and significant association between work life balance and employee performance.

3.0 Methodology

This study adopted a cross-sectional survey research designin this study. A total of four hundred and eighty-four (484) employees often (10) commercial banks in Rivers State were covered. A sample of 219 respondents was determined using the Taro Yamane (1967) formula for sample size determination. Simple random sampling technique was utilised for the study. The instrument for primary data collection was a well-structured questionnaire. Face and content validity were used to determine the validity of the instrument. The reliability was also determined using Cronbach's alpha. Cronbach's alpha reliability level of 0.7 was used in this study. Values above 7.0 are considered reliable. Pearson product moment correlation was used for the analysis.

4.0 Results and Discussion

219 questionnaires were distributed, but only 197 (90%) copies were returned, and this constitutes the valid questionnaire for the study. The hypotheses test is undertaken at a 95.5% confidence interval, and the decision rule is state that where $P < 0.05$ = Reject the null hypotheses and where $P > 0.05$ = Accept the null hypotheses.

Table 1: Correlations between Psychological well-being and the Dimensions of Organisational Sustainability

		Psychological Well-Being	Employee Retention	Operational Efficiency
Psychological Well-Being	Pearson Correlation	1	.630**	.669**
	Sig. (2-tailed)		.000	.000
	N	197	197	197
Employee Retention	Pearson Correlation	.630**	1	.624**
	Sig. (2-tailed)	.000		.000
	N	197	197	197
Operational Efficiency	Pearson Correlation	.669**	.624**	1
	Sig. (2-tailed)	.000	.000	
	N	197	197	197

**. Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS Output, 2026

Psychological Well-Being and Employee Retention: As shown in Table 1, the r value is 0.630 (p = 0.000), which is less than the significance threshold of 0.05. The coefficient of determination (r^2) is 0.397, implied that 39.7% of the variation in employee retention can be explained by psychological well-being of the employees. Based on these findings, the null hypothesis (Ho_1) is rejected, and the alternative hypothesis (Ha_1) is accepted. This indicates astrongsignificant and positive relationship between psychological well-being, and employee retention.

Psychological Well-Being and Operational Efficiency: Table 1 also reveals r value of 0.669 (p = 0.000), which is below the alpha level of 0.05 for the relationship between psychological well-being and operational efficiency. The r^2 value of 0.448 suggests that 44.8% of the variance in operationalefficiency is attributable to the employees psychological well-being. Consequently, the null hypothesis (Ho_2) is rejected in favour of the alternative hypothesis. This confirms astrong and positive relationshipbetween psychological well-being and operational efficiency.

Table 2: Correlations between Work–Life Balance and the Dimension of Organisational sustainability

		Work–Life Balance	Employee Retention	Operational Efficiency
Work–Life Balance	Pearson Correlation	1	.633**	.604**
	Sig. (2-tailed)		.000	.000
	N	197	197	197
Employee Retention	Pearson Correlation	.633**	1	.624**
	Sig. (2-tailed)	.000		.000
	N	197	197	197
Operational Efficiency	Pearson Correlation	.604**	.624**	1
	Sig. (2-tailed)	.000	.000	
	N	197	197	197

**. Correlation is significant at the 0.01 level (2-tailed).
Source: SPSS Output, 2026

Work–Life Balance and Employee Retention. According to Table 2, column 5, the r value is 0.633(p = 0.000), which is below the significance level of 0.05. The coefficient of determination (r^2) is 0.401, indicating that 40.1% of the variation in employee retention is explained by work–life balance. Given this result, the null hypothesis (Ho_3) is rejected, and the alternative hypothesis (Ha_3) is accepted. This demonstrates a strong and significant positive relationship between work–life balanceand employee retention.

Work–Life Balance and Operational Efficiency: Table 2 also shows r value of 0.604(p = 0.000), which is less than the 0.05 significance level. The r^2 value is 0.365 indicating that work–life balance accounts for 36.5% of the variation in operational efficiency. Based on this evidence, the null hypothesis (Ho_4) is rejected in favour of the alternative hypothesis. This suggests that there is a strong significant and positive relationship between work–life balance and operational efficiency.

Table 3 Summary of the Result and Decision Making

S/N	Hypotheses	Outcome	Extent of Relationship	Decision
H_{O1}	There is no significant relationship between psychological well-being and employee retention of commercial banks in Rivers State, Nigeria.	r = .630 Sig. = .000	Strong Positive Relationship	Reject Null Hypothesis
H_{O2}	There is no significant relationship between psychological well-being and operational efficiency of commercial banks in Rivers State, Nigeria.	r = .669 Sig. = .000	Strong Positive Relationship	Reject Null Hypothesis
H_{O3}	There is no significant relationship between work–life balance and employee retention of commercial banks in Rivers State, Nigeria.	r = .663 Sig. = .000	Strong Positive Relationship	Reject Null Hypothesis
H_{O4}	There is no significant relationship between work–life balance and operational efficiency of commercial banks in Rivers State, Nigeria.	r = .604 Sig. = .000	Strong Positive Relationship	Reject Null Hypothesis

Source: SPSS Data Output, 2026

4.1 Discussion of Findings

Ho_1-Psychological Well-Being and Employee Retention
The study findings reveal that psychological well-being has a significant positive relationship with employee retention in the commercial banks in Rivers State, Nigeria. The Pearson product moment correlation coefficient analysis produced a correlation coefficient of r = 0.630 with a significance level of p = 0.000. Thus result reveals a strong positive association between the variables Therefore, the null hypothesis was rejected and the alternate hypothesis accepted. This result proposes that, when employees undergoes a higher level of

psychological well-being, they demonstrate higherorganisational loyalty and exhibit a higher tendency to remain committed to their organisations, as their work environment is supportive and satisfying, thereby reducing turnover intentions. The finding conforms with Emueje, & Bello (2023) that psychological contract correlates with employee retention of deposit money banks in Delta State, as job security, career growth opportunities and employee competence has significant positive effect on employee retention.

Ho_2-Psychological Well-Being and Operational Efficiency

The study also establishes a significant positive relationship between psychological well-being and operational efficiency among employees of commercial banks in Rivers State. The correlation coefficient ($r = 0.669$; $p = 0.000$) designates a strong positive relationship, leading to the rejection of the second null hypothesis, hence accepting the alternate hypothesis. This implies that employees with better psychological well-being are more likely to be efficient in carrying out their task,they are responsible, diligent, dependability, and cautiousin executing job roles, which ultimately result in operational efficiency. These findings align with Barinua, & Ajani (2024) that psychological well-being correlates with organisational optimization among commercial banks in Rivers State, Nigeria.

Ho_3-WorK-Life Balance and Employee Retention

In table 2, the findings revealed a significant positive relationship between work-life balance and employee retention in commercial banks in Rivers State. The correlation coefficient of $r = 0.663$ with a significance value of $p = 0.000$ led to the rejection of the third null hypothesis and acceptance of the alternate hypothesis. A strong significant positive relationship exists among the variables. This shows that enhancing flexible work services enhances employee retention as it encourages work life balance among the employees of commercial banks in Nigeria. This result finding agrees with Ilodigwe et al. (2026) that work-life balance has a positive and significant relationship with employee productivity in commercial banking institutions in Anambra State.

Ho_4-Work-Life Balance and Operational Efficiency

In table 2, the study finding also revealed a significant positive relationship between work-life balance and operational efficiencyamong employees of commercial banks in Rivers State. The correlation analysis $r = 0.604$ with a significance level of $p = 0.000$ indicate a strong positive relationship among the variables. Consequently, the fourth null hypothesis was rejected, and the alternate hypothesis accepted. The finding suggests that employees experienced work-life balance at the workplace tend to demonstrate greater task efficiency, resourceful, diligent, hardworking and more competent in handling their task and committed to organisational success, hence resulting in higher operational efficiency. The finding is consistent with Orogbu et al., (2015) that work life balance correlates with employee performance in selected commercial banks in Lagos State.

5.0 Conclusion

The study explores the relationship betweenemployee well-being and organisational sustainability of commercial banks in Rivers State, Nigeria. Psychological well-being and work–life balance were used as the dimensions of employee well-being while employee retention and operational efficiency were used as the measures of organisational sustainability. The study findings revealed a significant and positive relationship between employee wellbeing and organisational sustainability. This implied that employee well-being plays a significant role in promoting organisational sustainability in commercial banks in Rivers State**,** Nigeria. The study specifically revealed that both psychological well-being and

work–life balance have significant positive relationships with employee retention and operational efficiency in the commercial banks. The results show that when staff of the commercial banks wellbeing are of high priority, they experience better psychological health and a healthy balance between their work and personal lives, and this contribute more effectively to organisational outcomes. Thus when the organisation promote healthy lifestyle, enhance emotional stability, motivation, commitment, and productivity, it promotes greater operational efficiency while reducing employees' intentions to leave the organization. The study therefore concludes that commercial banks that prioritize employee well-being through flexible work provisions, compassionate workplace policies, mental health resourcefulness, and employee-centered management practices are better positioned to retain competent employees and improve operational efficiency.

6.0 Recommendations

Based on the findings of the study, the following recommendations are made:

1. Commercial banks should enhance employee psychological well-being by providing programmesthat provide stress management initiatives, employee assistance services, give counselling support, and provide a supportive work environment to improve employee retention.
2. The commercial banks management shouldenhance employees' psychological well-being through provision of positive leadership practices,recognition systems, and regular wellness programmes, to enhance operational efficiency.
3. The management of the commercial banks should execute and sustain effective and efficient work–life balance policies, enhance flexible work arrangements, reasonable workloads, and adequate leave provisions, to improve employee retention.
4. The commercial banks management should institutionalize work–life balance initiatives as a corporate culture, by promoting flexible scheduling, family-friendly policies, and adequate workload distribution to improve employees' operational efficiency and overall organisational performance**.**

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