

IMPACT OF WORK–LIFE BALANCE ON FEMALE EMPLOYEES AND ORGANIZATIONAL PERFORMANCE: EVIDENCE FROM THE NIGERIAN BANKING SECTOR

Engr. Peter Enitan Ogunbowale ¹⁾, Olayemi Olufemi ²⁾, Bunmi Isaac Oyeleke ³⁾

^{1,2)} University of Lagos, Lagos, Nigeria, ³⁾ University of Greenwich, London, United Kingdom

Corresponding author: ogunbowalepeter@gmail.com

Abstract

This study examined the impact of work–life balance (WLB) on female employees' performance and overall organizational performance within the Nigerian banking sector. The study aimed to investigate how WLB practices such as flexible work arrangements, wellness programs, and supervisory support influence female employees' performance and how this, in turn, affects organizational outcomes. It also tested whether female employee performance mediates the relationship between WLB and organizational performance. Data were obtained from 116 valid responses collected from female staff working in selected commercial banks across Lagos State. Descriptive and inferential statistics, including regression and bootstrap mediation analyses, were performed using SPSS. Results revealed that WLB significantly and positively influenced female employee performance ($\beta = 0.366$, $p = 0.0008$), while female employee performance significantly predicted organizational performance ($\beta = 0.685$, $p < 0.001$). The mediation analysis confirmed that employee performance mediates the relationship between WLB and organizational performance, with an indirect effect of 0.253 (95% CI [0.097, 0.441]) and an insignificant direct effect ($\beta = 0.053$, $p = 0.4935$). This indicates that WLB indirectly enhances organizational outcomes through improved employee performance. These findings indicated that WLB indirectly enhances organizational outcomes through improved employee performance. The study emphasized the importance of employee-centred WLB strategies for sustaining productivity and promoting organizational excellence in Nigeria's banking industry.

Keywords: Work–Life Balance, Female Employee Performance, Organizational Performance, Mediation, Nigerian Banking Sector

Introduction

In today's competitive business environment, achieving balance between professional and personal life has become essential for sustaining employee well-being and productivity. Work–life balance (WLB) is a crucial human resource strategy that allows employees to effectively manage work responsibilities alongside personal and family obligations (Clark, 2000; Kossek & Ozeki, 1998). In the Nigerian banking sector, where job demands are intense and time-bound, female employees face unique challenges in maintaining this balance. These challenges, if unresolved, may lead to job dissatisfaction, reduced performance, and high turnover rates.

The objective of this study was to examine the impact of WLB on female employee performance and organizational performance in the Nigerian banking sector. Specifically, it aimed to (i) determine the influence of WLB on female employee performance, (ii) examine the relationship between female employee performance and organizational performance, and (iii) investigate the mediating role of female employee performance in the relationship between WLB and organizational performance.

This study contributes to literature by validating existing theoretical models, Work/Family Border Theory (Clark, 2000) and Spillover Theory (Edwards & Rothbard, 2000), within the Nigerian context, providing empirical evidence on how WLB practices drive performance outcomes through improved employee productivity.

Furthermore, the findings of this study extend the application of the Work/Family Border Theory and Spillover Theory by demonstrating their relevance in explaining employee performance dynamics within the Nigerian banking environment, an emerging economy characterized by high job demands and limited flexibility.

Literature Review

Work–life balance (WLB) has attracted significant scholarly attention as a driver of employee productivity and organizational sustainability. According to Greenhaus and Beutell (1985), conflicts between work and family roles arise when pressures from both domains are mutually incompatible, leading to stress and reduced job performance. Kalliath and Brough (2008) define WLB as an individual's satisfaction and good functioning at work and home with minimal conflict between these domains.

In the context of developing economies, particularly Nigeria, work–life imbalance has been identified as a major factor influencing employee morale and retention. Ojo and Salau (2021) found that flexible work schedules, supervisor support, and wellness programs significantly enhance female employees' engagement and output in the Nigerian banking industry. Similarly, Oludayo, Falola, Obianuju, and Demilade (2018)

reported that organizations that institutionalize employee-centred WLB practices record higher commitment and performance levels.

The link between employee performance and organizational outcomes is well documented. Meyer and Allen (1991) emphasized that motivated employees are more committed, resulting in superior productivity and customer satisfaction. In support, Okonkwo and Obiora (2022) noted that banks that provide psychological and social support for female employees achieve stronger organizational performance indicators.

Empirical studies also confirm that female employee performance mediates the relationship between WLB and firm outcomes. For instance, Ojo and Salau (2021) observed that the positive influence of WLB on profitability and customer service is transmitted through improved employee focus and productivity. This aligns with the current study’s findings and supports the assertion of Clark’s (2000) Work/Family Border Theory and Edwards and Rothbard’s (2000) Spillover Theory that satisfaction in one life domain positively affects functioning in another.

Collectively, prior studies suggest that promoting a healthy balance between work and personal life not only enhances employee well-being but also drives organizational growth, particularly in high-pressure sectors such as banking.

Methods

The study employed a quantitative survey design (Creswell, 2014). Data were gathered through a structured questionnaire distributed to female employees across selected commercial banks operating in Lagos State. A total of 116 valid responses were analyzed using descriptive and inferential statistical techniques with IBM SPSS Statistics software.

Results and Discussion

Measures

1. Work–Life Balance (WLB) was measured using six items assessing flexible scheduling, supervisor support, and access to wellness initiatives.
2. Female Employee Performance (FEP) was captured using three items evaluating productivity, task completion, and concentration, with one item removed for reliability improvement.
3. Organizational Performance (OP) was measured with four items assessing service quality and operational efficiency, with one item removed to enhance scale consistency.

Reliability Test

Cronbach’s alpha coefficients confirmed acceptable internal consistency across all constructs, in line with the reliability thresholds outlined by Field (2018).

Table 1. Reliability Statistics

Variable	Items (Adjusted)	Cronbach’s α	Interpretation
Work–Life Balance	6	0.727	Acceptable reliability
Female Employee Performance	2	0.813	Good reliability
Organizational Performance	3	0.790	Good reliability

Source: Field survey, 2025

Descriptive Statistics

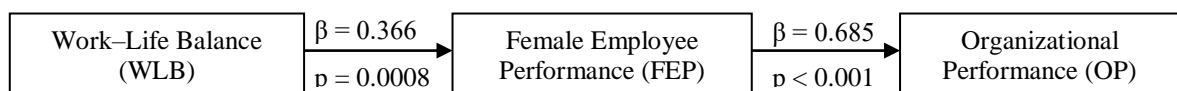
Mean and standard deviation scores were computed for major study variables.

Table 2. Descriptive Statistics of Key Variables (N = 116)

Variable	Mean	Standard Deviation	Interpretation
Work–Life Balance	3.41	0.72	Moderate to high agreement
Female Employee Performance	4.26	0.78	High performance perception
Organizational Performance	4.09	0.70	Positive organizational rating

Source: Field survey, 2025

The conceptual mediation model of the study is presented in Figure 1, illustrating the hypothesized indirect effect of Work–Life Balance on Organizational Performance through Female Employee Performance.



(Indirect effect = 0.253; 95% CI [0.097, 0.441])
 (Direct effect = 0.053, p = 0.4935)

Figure 1. Conceptual Mediation Model of the Study

Conceptual mediation model showing the indirect effect of Work–Life Balance (WLB) on Organizational Performance (OP) through Female Employee Performance (FEP). The model indicates that WLB enhances organizational outcomes primarily through improved employee performance rather than through direct influence.

As displayed in Figure 1, Work–Life Balance (WLB) positively affects Female Employee Performance (FEP), which in turn enhances Organizational Performance (OP). The model further shows that the direct effect of WLB on OP is statistically insignificant, implying a full mediation effect through employee performance.

Regression and Mediation Analysis

To test the hypotheses, regression and mediation analyses were conducted using standardized variables, following the analytical framework suggested by Hayes (2018). A significance level of $\alpha = 0.05$ was applied.

Table 3. Summary of Regression and Mediation Analysis

Relationship Tested	β	p-value	Interpretation
WLB and Female Employee Performance	0.366	0.0008	Significant positive relationship
Female Employee Performance and Organizational Performance	0.685	<0.001	Strong significant relationship
WLB and Organizational Performance (Direct)	0.053	0.4935	Not significant
Indirect Effect (WLB – FEP – OP)	0.253	95% CI [0.097, 0.441]	Mediation significant

Source: Field survey, 2025

The regression results indicated that WLB explains approximately 13.4% of the variance in female employee performance ($R^2 = 0.134$), demonstrating that supportive WLB policies enhance productivity. Female employee performance, in turn, accounted for 48.9% of the variance in organizational performance ($R^2 = 0.489$), confirming that improved employee outcomes significantly contribute to better organizational results.

The mediation analysis further established that the connection between WLB and organizational performance operates indirectly via female employee performance. The indirect effect (0.253) was significant, while the direct effect ($\beta = 0.053$, $p = 0.4935$) was not, supporting the full mediation hypothesis.

These findings align with Work/Family Border Theory (Clark, 2000) and Spillover Theory (Edwards & Rothbard, 2000), which emphasize that positive experiences in one life domain can extend into another, enhancing overall performance. In practical terms, the study reaffirms that organizations benefit most when work–life balance programs are tailored to support employees' welfare and flexibility.

Practical Implications

The findings of this study have important implications for bank executives, human resource practitioners, and policymakers in the Nigerian banking sector. The significant role of work–life balance in enhancing female employee performance suggests that organizations should integrate flexible work arrangements, such as staggered work hours, limited remote options, and family-friendly leave policies, into their strategic human resource plans. These practices will not only improve individual well-being but also strengthen employee commitment and organizational effectiveness.

Additionally, management should promote a culture of empathetic supervision and gender-inclusive leadership. Training programs that equip managers with interpersonal and emotional-intelligence skills can foster supportive relationships, reduce workplace stress, and enhance female employees' capacity to manage both work and personal responsibilities effectively. At the policy level, regulators such as the Central Bank of Nigeria (CBN) and the Chartered Institute of Bankers of Nigeria (CIBN) can advocate sector-wide frameworks that institutionalize work–life balance standards as a key component of sustainable banking operations.

Limitations and Suggestions for Future Research

Although this study provides valuable insights into the relationship between work–life balance, female employee performance, and organizational performance, some limitations should be acknowledged. The data were obtained from selected commercial banks in Lagos State, which may not fully represent the broader Nigerian banking industry. In addition, the study relied on self-reported responses, which might be influenced by individual perceptions and social desirability bias.

Future research could extend this investigation to other parts of the country and include male employees to provide a balanced gender perspective. Longitudinal studies are also recommended to track changes in employee performance over time and to evaluate the long-term impact of institutionalized work–life balance policies on organizational outcomes.

Conclusion

The study concludes that effective work–life balance practices significantly enhance female employees' performance, which subsequently improves organizational performance in the Nigerian banking sector. However, the influence of WLB on organizational performance is primarily indirect, operating through employees' enhanced capabilities and motivation rather than direct structural adjustments. This highlights the

necessity for employee-oriented policies that empower female workers to balance professional and personal commitments effectively.

Recommendations

Based on the findings and conclusions, the following recommendations are proposed:

1. Banks operating within Nigeria should adopt flexible work policies, including staggered schedules and limited remote work opportunities, to address the unique needs of female employees.
2. Supervisors and managers should receive training in empathetic and performance-driven leadership practices.
3. Organizations should institutionalize comprehensive wellness and counselling programs to enhance employees' mental and emotional well-being.
4. Gender-sensitive promotion and appraisal systems should be strengthened to ensure equity and transparency.
5. Banks should periodically review performance metrics to evaluate the effectiveness of existing WLB initiatives in achieving organizational goals.

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