

Relationship Between Work-Life Balance and Performance of Employee of Selected Money Deposit Banks in Anambra State, Nigeria

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Abstract

The fact that many workers frequently deal with heavy workloads, long workdays, and high workplace demands that interfere with their personal time is a concerning issue. The banking industry is well known for its high standards, and as a result, workers frequently don't have enough time for personal hobbies, family time, or relaxation. Inadequate corporate work-life balance policies worsen this mismatch, making it more difficult for employees to successfully manage their personal and professional obligations. Therefore, in order to address the aforementioned issue, this study looked at the connection between employee performance and work-life balance at a few chosen money-deposit banks in Anambra State, Nigeria. Assessing the impact of remote work options on employee productivity in a few money-deposit institutions in Anambra State, Nigeria, was the explicit goal. The theoretical foundation of this investigation was structural functionalism. To ascertain the degree of the association between work-life balance and employee performance, a survey study approach was used. The Taro Yamane formula was used to establish the sample size, which consisted of 373 people out of the study's population of 5576 employees. The structured questionnaire in 373 copies was delivered with the aim of gathering the primary data required for the research. The study employed Spearman correlation analysis to test hypotheses and found a substantial positive connection ($\rho = 0.866$, $p\text{-value} = 0.000$) between staff productivity and the possibility to work remotely in a subset of money-deposit institutions in Anambra State. In conclusion, money-deposit banks that emphasize and put this work-life balance strategy into effect, stand to gain from increased staff productivity, which will ultimately improve organizational results. In order to ensure that core operational hours are covered while granting employees the autonomy to manage their time effectively, the study suggests, among other things, that the management of money-deposit banks in Anambra State implement more remote work options by creating policies that allow employees to choose their working hours within a certain range.

Keywords: *Work-life Balance, Remote Work Option, Employee Performance, Staff Productivity*

1. Introduction

The dynamics of work and life have undergone significant transformations over the past few decades, influenced by a number of factors such as globalisation and changing societal norms (Singh, Kaunert & Vig, 2024). In contemporary business environments, organisations are increasingly recognising the importance of fostering a healthy work-life balance (WLB) among their employees (Sarpong, 2024). Work-life balance is generally understood as the equilibrium between personal life and professional responsibilities (Imanintyas, Brahmasari & Ratih, 2024). It involves managing work pressures without sacrificing personal needs and vice versa, ensuring that neither domain adversely affects the other. This equilibrium is crucial in maintaining employees' mental health, job satisfaction, and overall well-being, which in turn can impact organisational performance (Lubis & Tanjung, 2024).

In Nigeria, the banking sector is one of the most critical components of the economy, which plays a pivotal role in financial intermediation and economic development (Angahar, 2024). Commercial banks, in particular, are integral to this sector, providing essential services that facilitate business operations and individual financial management. Anambra State, one of Nigeria's commercial hubs, hosts several key banking institutions that contribute significantly to the state's economic activities. However, employees in the banking sector often face substantial work pressures due to demanding job roles, extended working hours, and the need to meet stringent regulatory requirements (Inemesit, Moses & Victoria, 2022). These pressures can negatively impact their work-life balance, leading to potential declines in performance and job satisfaction.

Work-life balance encompasses various practices and policies that aim to help employees manage their professional and personal lives more effectively (Kabir, Gunu & Gwadabe, 2023). The concept involves multiple dimensions, including flexible working hours, remote work options, employee assistance programs, staff welfare policies, and policies that support family responsibilities, such as parental leave and childcare support (Brough, Timms, Chan, Hawkes & Rasmussen, 2020). These measures are designed to reduce work-related stress and prevent burnout, thereby promoting a more harmonious and productive work environment (Halder & Chatterjee, 2024).

The concept of work-life balance emerged in response to the increasing complexities of modern work environments and the rising incidence of work-related stress. Historically, the term gained prominence in the 1980s (Joshi, 2024), largely driven by advocacy for gender equality in the workplace and the need to accommodate dual-income households. Over the years, the scope of work-life balance has broadened to encompass a diverse range of employee needs and organisational contexts. Today, it is recognised as a critical component of human resource management and organisational development (Nwibere, 2024). The relevance of effective work-life balance in today's business environment cannot be overstated. As businesses operate in increasingly competitive and fast-paced markets, the well-

being of their employees has become a strategic priority (Senbursa & Dunder, 2024). Organisations that prioritise work-life balance can reap numerous benefits, including higher employee morale, reduced turnover rates, and increased productivity (Halder & Chatterjee, 2024). In an era where talent retention is critical, companies that support work-life balance tend to attract and retain top talent (Bello, Tula, Omotoye, Kess-Momoh & Daraojimba, 2024). Moreover, as employees juggle multiple roles and responsibilities both at work and home, the need for a supportive work environment that acknowledges these challenges becomes essential.

2. Background of the Study

From a global perspective, there is a growing recognition of the link between work-life balance and sustainable organisational performance. Companies that foster a positive work-life balance culture are often seen as employers of choice, enhancing their reputation and competitive edge in the market (Brock, 2023). Additionally, with the rise of remote work and flexible working arrangements, particularly accentuated by the COVID-19 pandemic, the traditional boundaries between work and personal life have blurred (Muchungi & Omondi, 2023).

This shift has further highlighted the importance of implementing effective work-life balance strategies to ensure that employees remain engaged, productive, and healthy.

In the context of the banking sector in Anambra State, work-life balance is particularly pertinent due to the high-pressure nature of banking jobs (Nwibere, 2024). Employees in this sector often face long hours, tight deadlines, and significant performance expectations. These factors can lead to stress, fatigue, and a potential decline in job performance if not managed properly. As such, banks in Anambra State have a vested interest in implementing work-life balance initiatives to support their workforce, enhance job satisfaction, and improve overall performance (Okeke, Osuachala & Umeakuana, 2022). Thus, work-life balance appears to have a profound impact on employee performance, influencing various aspects of their professional and personal lives.

When employees experience a healthy balance between work and life, they are more likely to be engaged and motivated in their jobs. This engagement translates into higher productivity, better job performance, and increased creativity (Madogwe & Omogero, 2023; Essien & Baridam, 2023; Okello, 2023; Ugbomhe & Ishaq, 2023). Employees who feel supported in balancing their work and personal responsibilities are less likely to experience burnout, reducing absenteeism and turnover rates.

Research indicates that employees with a good work-life balance exhibit greater job satisfaction (Rathi and Islam (2024; Roselin, 202), which in turn leads to improved performance outcomes. They are more likely to show commitment to their organisation, participate actively in their roles, and contribute to a positive work culture. Furthermore, organisations that support work-life balance tend to foster a sense of loyalty among employees, reducing the likelihood of attrition and the costs associated with

recruitment and training of new staff (Nwibere, 2024). In the banking sector, where the pressure to perform is particularly intense, maintaining a healthy work-life balance is essential for sustaining employee performance. Employees who can manage their work and personal lives effectively are better equipped to handle the demands of their jobs, meet customer expectations, and comply with regulatory requirements. Conversely, poor work-life balance can lead to stress, decreased job satisfaction, and ultimately, lower performance levels (Lambe & Ishola, 2023). For commercial banks, investing in work-life balance initiatives is not supposed to be just a matter of employee welfare, but a strategic approach to enhancing overall organisational performance and achieving long-term success.

Thus, the study of the effect of work-life balance on employee performance in selected commercial banks in Anambra State is crucial for understanding how these institutions can better support their employees. By examining the current practices and identifying areas for improvement, this research aims to provide useful hints that can help banks foster a more balanced and productive workforce. Ultimately, this will not only benefit the employees but also contribute to the broader economic development of Anambra State.

3. Research Problem

Employees in money-deposit banks typically perceive a harmonic balance between their personal and professional lives when they have work-life balance (Adiukwu, Queen & Tolofari, 2024). According to structural functionalism theory, this equilibrium produces a favorable environment that enables them to successfully carry out their work obligations while also having enough time for their families, hobbies, and relaxation (Ogomegbunam, 2023). A friendly work environment can be fostered far more easily by employers who adopt comprehensive work-life balance policies, such as flexible working hours, remote work possibilities, and supportive family leave policies. As a result, there would be a favorable organizational culture, improved job performance, and high levels of employee engagement, contentment, and general well-being (Nwibere, 2024). Not only would such an environment be advantageous to the workers, but it would also help the banking institutions become more successful and competitive overall.

Nonetheless, a lot of money-deposit bank workers frequently deal with high workloads, lengthy workdays, and stressful environments (Ogomegbunam, 2023). A major source of stress and burden is the nature of banking positions, which include managing customer expectations, following regulatory standards, and meeting strict targets (Kabir, Gunu & Gwadabe, 2023). Even though work-life balance is becoming increasingly important, many Anambra State money-deposit banks have not yet fully implemented successful work-life balance initiatives (Nwangwu & Nwangwu, 2023). As such, workers find it difficult to balance work and personal obligations, which can negatively impact their general wellbeing (Eboh, 2022). When this happens,

workers experience an imbalance.

4. Research Objectives

- i) To ascertain the extent to which flexible working time relates to staff productivity in selected commercial banks in Anambra state.
- ii) To determine the degree to which leave policy relates to staff productivity in selected commercial banks in Anambra state.
- iii) To investigate the extent to which remote work option relates to staff productivity in selected commercial banks in Anambra state.

5. Research Questions

- i) To what extent does flexible working time relate to staff productivity in selected commercial banks in Anambra state?
- ii) To what degree does leave policy relate to staff productivity in selected commercial banks in Anambra state?
- iii) To what extent does remote work option relate to staff productivity in selected commercial banks in Anambra state?

6. Potential Contribution

Many of the extant studies on work-life balance and employee performance have focused on various geographical regions and sectors (Madogwe & Omogero, 2023; Essien & Baridam, 2023; Okello, 2023; Ugbohmeh & Ishaq, 2023; Demir & Budur, 2023; Muchungi & Omondi, 2023; Udin, 2023). However, these studies often did not adequately address the specific aspects of work-life balance that are particularly relevant to the commercial banking sector in modern work environments, such as flexible working time, leave policies, and remote work options. For example, while Agbanu, Tsetim, and Suleman (2023) examined flexible work arrangements in book publishing companies, and Shaari et al. (2022) looked at work-life balance in a manufacturing company in Malaysia, comprehensive studies that concurrently examine these aspects within the context of the commercial banking sector in Nigeria remain scarce. This created a gap in literature which this study has apparently filled. Hence, the findings contribute to existing knowledge as they enhance our understanding of how these specific

elements of work-life balance (flexible working time, leave policy and remote work option) are associated with employee performance in this particular sector.

By addressing this gap, the study contributes a more detailed and context-specific understanding of the relationship between work-life balance and employee performance, particularly in the commercial banking sector of Anambra State. This tailored hint helps in formulating more effective policies and practices that enhance both employee well-being and organisational performance. The findings underscore the importance of implementing flexible working time, robust leave policies, and remote work options to foster a supportive work environment that maximises productivity among bank employees.

7. Literature Review

7.1. Conceptual Review

7.1.1. Work-Life Balance

The ability of a person to strike a balance between their personal and professional obligations—including family, hobbies, and relaxation—is known as work-life balance (Imaningtyas, Brahmasari & Ratih, 2024). The optimal condition in which a person may successfully manage and accomplish both professional and personal commitments without permitting one to unduly interfere with the other is known as work-life balance (Alharbi, 2023). The equilibrium that a person must preserve between their obligations in their personal and professional lives is known as work-life balance (Okeke, Osuachala & Umeakuana, 2022). It entails time and energy management to prevent work from unduly interfering with personal life and vice versa. For general well-being and contentment in both the personal and professional domains, this balance is essential. The achievement of work-life balance depends heavily on time management. It entails dividing up work and personal responsibilities into manageable chunks so that neither is neglected (Imaningtyas, Brahmasari & Ratih, 2024). The capacity to psychologically withdraw from work during non-working hours, or psychological detachment, is also required. In order to heal and avoid burnout, this distance is crucial. Through activities that bring them fulfillment and relaxation, it enables people to be completely present in their daily life. According to Martarelli, Cochis, Bertolotti, and Ungureanu (2024), attaining work-life balance is significantly aided by scheduling and environment flexibility. Individuals are better able to balance their professional obligations with their personal obligations when they have flexible work

arrangements, such as reduced workweeks, flexible hours, and remote work. Some people find fulfillment in putting more of an emphasis on their professional goals, while others would rather prioritize their relationships and personal leisure.

7.1.2. Remote Work Option

Working from home or another location outside of the traditional office while utilizing digital tools and communication capabilities is known as telecommuting or remote work option (Bamieh & Ziegler, 2022). According to Singh, Kaunert, and Vig (2024), the distributed work paradigm allows workers to operate remotely from different locations instead of having to physically be present at a centrally located office. The utilization of digital technologies and communication tools is what mainly enables this arrangement, also known as telecommuting or tele-working, as it lets people collaborate and be productive. In addition to the employee's home, co-working spaces, cafes, and any other venue with internet access can also be used for remote work. Being dependent on digital infrastructure is essential to the remote work model. In order to complete their work and maintain communication with supervisors and coworkers, employees use a variety of technology, including laptops, smartphones, video conferencing platforms, and cloud-based applications. The ability to communicate and collaborate easily from any location with tools like Slack, Microsoft Teams, Zoom, and Google Workspace has made remote work a necessity (Sevilla, 2020). According to Lal, Dwivedi, and Haag (2023), technological integration guarantees that workers may fulfill their job obligations and remain productive even when they are not physically present in the workplace. Employers can save money on office space and utilities and gain access to a larger talent pool without being constrained by geographical location by allowing their employees to work remotely. Also, since remote work frequently leads to more concentrated and productive work periods, organizations can gain from higher employee productivity and decreased absenteeism (Licite- Kurbe & Leonovica, 2021). A change in organizational culture and management strategies is necessary to implement a remote work alternative (Sarvi, 2024). Supervisors must have faith in their staff and prioritize productivity over physical presence. To maintain accountability and productivity, performance measures and targets need to be specified precisely. Maintaining team cohesion and ensuring smooth work progress is facilitated by holding regular virtual meetings, checking in on progress, and making efficient use of project management tools. Organizations also need to deal with possible issues including data security, resource accessibility, and offering sufficient assistance to remote workers. Sustaining efficient communication and teamwork is a crucial component of working remotely. Teams must rely largely on digital communication tools in order to stay connected when face-to-face interactions are not available (Olanipekun, Sokefun, & Akinlabi, 2021). Instant messaging, collaborative platforms, and video conferencing become crucial tools for information exchange, idea generation, and team cohesion.

7.1.3. Employee Performance

Efficiency is the degree to which a worker makes effective use of their time and resources to finish tasks, making sure that they are completed accurately and by the deadline. Conversely, effectiveness gauges how an employee's efforts affect the organization's overall goals (Zidane & Olsson, 2017). It considers how well the results match the desired objectives and how an employee's contributions further the mission and vision of the business. According to King (2017), employee performance includes both individual productivity and the capacity to collaborate with others in a team and foster a healthy work environment. Proactively recognizing possibilities and problems in their roles and looking for creative solutions that benefit the organization are traits that frequently define their performance. High performance can be determined by an employee's ability to constantly exhibit a strong work ethic, keep a happy attitude, and demonstrate resilience in the face of failures, in addition to the observable outcomes of their job (Susanto, Soehaditama, Febrian, Setiadi & Pramukty, 2023). Performance levels can be considerably raised in a helpful and stimulating work environment with enough resources, good communication, and opportunities for reward for accomplishments. On the other hand, ineffective management, a lack of resources, and imprecise expectations can make it difficult for a worker to perform well (Olmstead, 2021). As a result, organizations need to make an effort to provide the resources, guidance, and support systems required to encourage high performance. Additionally, for continuous improvement, the methods for employee performance evaluation that include assessment and feedback are essential (Pepple & Ambilichu, 2024). Good performance management systems make sure that workers get timely and pertinent feedback, which enables them to continue aligning their efforts with the objectives of the company (Nwokeocha, 2024). Employees can improve their skills and talents through ongoing development and monitoring, which will eventually result in improved performance.

7.1.4. Staff Productivity

The focus is on efficiently completing tasks and making the most cost-effective use of available resources. The techniques and strategies used by employees to accomplish their goals are taken into consideration when evaluating staff productivity, in addition to output measurements (Abdullahi, 2018). According to this study, workers who can strike a balance between accuracy and speed—i.e., meet deadlines without sacrificing quality—are considered productive. This equilibrium is necessary because rapidity at the expense of quality can have the same negative effects as attention to detail that overlooks important deadlines. Additionally, individual employee talents and skills

have an impact on staff productivity (Ezeamama, 2019; Shanka & Adebola, 2021). This includes their technical skills, capacity for problem-solving, and expertise with tools and technology relevant to their positions. Workers that are highly skilled and knowledgeable about current business procedures typically complete tasks faster and with more effectiveness. Thus, boosting staff efficiency requires ongoing professional development and training (Shanka & Adebola, 2021). Businesses that support employee development often witness increases in productivity as workers become more skilled and competent in their roles (Abdullahi, 2018). Staff productivity is significantly influenced by the work environment in addition to individual skills. Furthermore, the most important factor in increasing employee productivity is the alignment of personal aspirations with those of the organization (Abdullahi, 2018). Shanka and Adebola (2021) suggest that organizations can maintain high levels of staff productivity over time by cultivating a culture of continuous improvement through training. As a result, staff productivity is a thorough assessment of workers' production per unit in order to support organizational goals (Bashir & Mwit, 2017).

7.1.5. Conceptual Framework

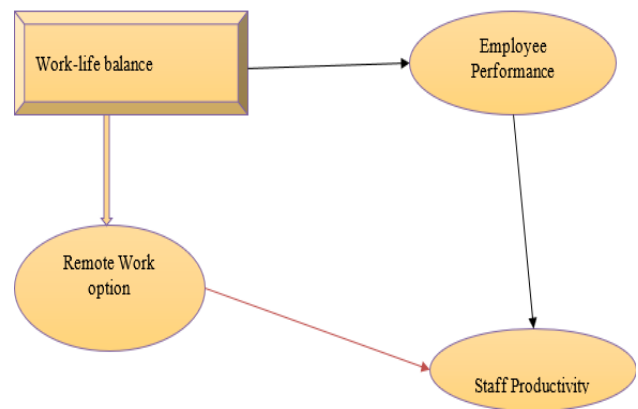


Figure 1: Conceptual Framework

Source: Author's Conceptualisation (2024)

8. Methodology

8.1. Introduction

This part covers the approach, factors, testing methods, data sources the methods and instruments used to confirm the accuracy and consistency of the gathered data through statistical analysis. The present chapter has been designed to conform to Saunder's Research Onion, a comprehensive and methodical approach to research that leads investigators through a step-by-step procedure that begins with general philosophical

presumptions and focuses on particular methods for gathering and analyzing data (Saunders, Lewis, & Thornhill, 2012).

8.2. Research Method

This study used a mono method. This decision was taken to guarantee a concentrated and well-organized research procedure, enabling the researcher to carefully investigate the particular study issues utilizing a standardized approach. The study's overall rigor and reproducibility are improved by the mono method's maintenance of clarity and precision in data collection, analysis, and interpretation.

By using this method, the researcher can also allocate enough time and resources to fully understand the selected approach, make any necessary adjustments, and deal with any potential drawbacks (Onwuegbuzie & Leech, 2005). As such, the study employed the quantitative research method completely. In order to make conclusions, quantitative research relies on gathering and analyzing numerical data (Apuke, 2017). It places a strong emphasis on generalizability, objective measurement, and data analysis using statistical techniques (Polit & Beck, 2010). An organized survey was used to collect data for this study, which looks at the connection between work-life balance and employee performance in Nigerian money- deposit institutions. This strategy is in line with the positivist research philosophy, which emphasizes objective analysis and empirical verification in order to gather data and draw firm conclusions (Mkansi & Acheampong, 2012).

8.3. Population, Sample Size and Sampling Technique

5,576 workers from three chosen money deposit (commercial) banks—First City Monument Bank Plc, Sterling Bank Plc, and Keystone Bank Plc—who were picked from eighteen commercial banks in Anambra State make up the study's total population (see Appendix II). It was observed that First City Monument Bank Plc employs 3,610 people in 13 branches, Sterling Bank Plc employs 1,133 people in 5 branches, and Keystone Bank Plc employs 833 people in 5 branches. The study sought to choose a moderate sample size from each of the three banks' branches in order to guarantee meaningful representation. Using Bowley's Proportional Allocation calculation, questionnaires were distributed and Taro Yamane's statistical calculation was used to get the sample size. Robust results were achieved and the population number was well managed thanks to this strategy. The majority of the chosen locations are found in Anambra State's commercial center, Onitsha, where a sizable client base was expected to drive up service demand. The study's ability to precisely evaluate the connection between work-life balance and employee performance at these institutions was made possible by this deliberate choice.

9. Test of Hypothesis

For the purpose of testing the three hypotheses formulated in the study, Spearman Correlational Analysis was deployed since the data to be analysed were ranked in a Liker-Scale order (Myers & Sirois, 2004).

9.1. Test of Hypothesis I

H1: Flexible working time is positively correlated with staff productivity in selected commercial banks in Anambra State.

Table 4.7
 Spearman Correlation for Hypothesis I

			Staff Productivity
Spearman's rho	Flexible Working Environment	Correlation Coefficient	.708
		Sig. (2-tailed)	.000
		N	373

Source: SPSS V 25 Output (2024)

The hypothesis H1 posits that "Flexible working time is positively correlated with staff productivity in selected commercial banks in Anambra State." To test this hypothesis, Spearman's rho correlation coefficient is utilised, and the results are presented in Table 4.7. The correlation coefficient (Spearman's rho) between flexible working environment and staff productivity is reported as 0.708. This coefficient value indicates a strong positive correlation, implying that as the flexibility of working time increases, staff productivity tends to increase as well. Thus, implementing flexible working hours could be a beneficial strategy for banks aiming to enhance their employees' productivity.

Additionally, the significance level (p-value) is reported as 0.000, which is less than 0.05. The alternate hypothesis was accepted on this basis since the likelihood of the correlation occurring by chance is virtually zero. In conclusion, flexible working time is significantly and positively correlated with staff productivity in selected commercial banks in Anambra State (rho = 0.708, p-value = 0.000).

9.2. Test of Hypothesis II

H2: Leave policy is positively correlated with staff productivity in selected commercial banks in Anambra State.

Table 4.8
 Spearman Correlation for Hypothesis II

Staff Productivity			
Spearman's rho	Leave Policy	Correlation Coefficient	.720
		Sig. (2-tailed)	.000
		N	373

Source: SPSS V 25 Output (2024)

The hypothesis H2 posits that "Leave policy is positively correlated with staff productivity in selected commercial banks in Anambra State." To test this hypothesis, Spearman's rho correlation coefficient is utilised, and the results are presented in Table 4.8.

The correlation coefficient (Spearman's rho) between leave policy and staff productivity is reported as 0.720. This coefficient value indicates a strong positive correlation, implying that as the effectiveness and favorability of leave policies increase, staff productivity tends to increase as well. Thus, implementing supportive and well-structured leave policies could be a beneficial strategy for banks aiming to enhance their employees' productivity.

9.3. Test of Hypothesis III

H3: Remote work option is positively correlated with staff productivity in selected commercial banks in Anambra State.

Table 4.9
 Spearman Correlation for Hypothesis III

Staff Productivity			
Spearman's rho	Remote Work Option	Correlation Coefficient	.866
		Sig. (2-tailed)	.000
		N	373

Source: SPSS V 25 Output (2024)

The hypothesis H3 posits that "Remote work option is positively correlated with staff productivity in selected commercial banks in Anambra State." To test this hypothesis, Spearman's rho correlation coefficient is utilised, and the results are presented in Table 4.9. The correlation coefficient (Spearman's rho) between the remote work option and staff productivity is reported as 0.866. This coefficient value indicates a very strong positive correlation, implying that as the availability and implementation of remote work options increase, staff productivity tends to increase significantly as well. Thus, implementing remote work options could be a highly beneficial strategy for banks aiming to enhance their employees' productivity.

10. Managerial Implications of The Findings

It was discovered that there was a strong and favorable correlation between employee productivity and the ability to work remotely in the chosen money deposit banks. Employee flexibility and a better work-life balance are two benefits of telecommuting or working remotely, which are crucial for sustaining high productivity levels (Karjuni et al., 2024). The flexibility to work from any location minimizes the stress and time spent commuting, freeing up employees to focus more of their time and energy on their work. Furthermore, since workers are in charge of their own schedules and workspaces, remote work can promote trust and accountability. This independence and the capacity to smoothly combine work and personal obligations lead to higher job satisfaction and productivity. Odunayo and Fagbemide (2024), who found a link between remote labor and organizational effectiveness in the telecommunications industry, support this conclusion. According to Olanipekun, Sokefun, and Akinlabi (2021), remote work has a substantial positive impact on work-life balance, which in turn improves worker performance. Work-life balance, including remote work possibilities, has a substantial impact on employee engagement and motivation among bank employees in Enugu State, according to Ekpechi and Igwe (2023).

11. Recommendations

1. The management of commercial banks in Anambra State should implement more flexible working hours by developing policies that allow employees to choose their working hours within a certain range, ensuring that core operational hours are covered while giving employees the autonomy to manage their time effectively.

2. Executive Management Team of commercial banks in Anambra State should develop and maintain

supportive and well-structured leave policies to boost staff productivity by revising existing leave policies to ensure they are comprehensive, equitable, and supportive of employees' work-life balance. The policy should include provisions for various types of leave such as annual leave, sick leave, and parental leave, and should be regularly reviewed based on employee feedback and industry best practices.

- 1) The Board of Directors of commercial banks in Anambra State should adopt and expand remote work options to significantly increase employee productivity by establishing a robust remote work framework that includes clear guidelines, technological support, and regular communication channels to ensure seamless operation and collaboration.

2. CONCLUSION

Work-life balance is a crucial factor influencing employee performance across various sectors (Ugbomhe & Ishaq, 2023; Demir & Budur, 2023). In the context of commercial banks in Anambra State, the relationship between work-life balance components and staff productivity was investigated to understand how flexibility in working arrangements, leave policies, and remote work options contribute to employee efficiency and overall organisational performance. The study employed a survey research design to ascertain the relationship between work-life balance and employee performance. This approach was chosen due to its effectiveness in collecting large amounts of data from a sizeable population. The population consisted of 5,576 employees from selected commercial banks, with a sample size of 373 determined using Taro Yamane's formula. The primary data collection instrument was a structured questionnaire, meticulously designed to capture relevant data on the variables of interest. The data were subsequently analysed using Spearman correlation analysis to test the formulated hypotheses.

The study successfully achieved its specific objectives as it established that flexible working time has a significant and positive correlation with staff productivity ($\rho = 0.708$, p -value = 0.000). This finding underscores the importance of allowing employees to have control over their work schedules, which can lead to higher productivity levels (Grema & Gumel, 2024). Secondly, the study found that leave policy is significantly and positively correlated with staff productivity ($\rho = 0.720$, p -value = 0.000), highlighting the crucial role that adequate leave provisions play in enhancing employee performance. Lastly, the research revealed that the remote work option is significantly and positively correlated with staff productivity ($\rho = 0.866$, p -value = 0.000). This result is particularly pertinent in the context of modern work environments where remote work is becoming increasingly prevalent (Odunayo & Fagbemide, 2024; Olanipekun, Sokefun & Akinlabi, 2021). The research questions posed at the onset of this study were comprehensively addressed through the empirical findings. The positive correlations between flexible working time, leave policy, and remote work options with

staff productivity demonstrate that these aspects of work-life balance significantly influence employee performance. Each hypothesis was tested and confirmed, providing robust answers to the research questions and contributing useful hints to the field of human resource management.

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