Work Environment and Job Performance of Commercial Banks in Nigeria

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Abstract

This study examined the effect of work environment on job performance of commercial banks in Nigeria. Specifically, the study ascertains the effect of psychosocial environment and work life balance on job performance of commercial banks in Nigeria. This study adopted survey research design. The sample of the study consists of all the 16 branches of five (5) commercial banks in Nigeria. The researcher used primary data. Data were collected form questionnaires distributed to the respondents. The data collected was analyzed in a tabular form and regression analysis was used with the aid of Statistical Package for Social Science (SPSS) version 20.0. The study revealed that psychosocial environment and work life Balance has a positive significant effect on job performance of commercial banks in Nigeria. Based on the findings of this study, it is recommended among others that bank should provide enabling work environment in terms of physical facilities for their employees because this substantially increases employees' productivity.

Keywords: Psychosocial environment, Work life Balance and Job performance

Introduction

Globally, the work environment is critical to ensuring worker productivity. This is because an undesirable work environment may have a negative impact on employee morale and productivity. The quality of an employee's work and productivity are both influenced by the setting in which they work. An employee's desire to learn new skills and incentive to perform is influenced by how well their workplace engages them particularly in an increasingly competitive and dynamic business environment. Suwati, Minarsih, and Gagah (2016) opined that the primary

purpose of labor is to achieve self-satisfaction rather than a salary. Previous scholars have identified many factors influence employee performance, including motivation, work environment, and agency leadership. The working environment has become an important determinant in employee performance discourse. This can largely be attributed to the psychological and physiological effect an employee work environment and condition can exert on his job performance. This assertion is in line with Chandrasekar (2011) emphasis that an employee working condition can either positively or negatively affects employee performance.

There is an increase recognition in the global work place on the strategic and imperative role of human resource in achieving organizational goals. Such recognition has placed premium on the importance of conducive work environment particularly as it relates to work life balance and psychosocial factors in the work environment. A better workplace atmosphere is thought to result in better outcomes and higher productivity. Employees will be more motivated and productive if the physical atmosphere of the office is improved (Bushiri, 2014).

Employee performance is frequently assessed in terms of outcomes. However, it can also be viewed in terms of behavior. A multitude of characteristics can be examined when evaluating performance, including productivity, efficiency, effectiveness, quality, and Efficiency and efficacy are not the same thing. Efficiency refers to the ability to produce desirable results with the fewest resources possible, whereas effectiveness refers to the ability of employees to achieve the desired results. Saidu, Onyeaghala and Eke (2021) pointed out that the tangible factors that influence worker productivity and performance are represented by the physical work environment which forms the premises upon which other factors of production interact with each other. It is the environment in which someone interacts with others. A productive work environment is one that is welcoming and well-designed, one that is safe and has all of the required amenities and excellent communication. Human resource development is critical for any firm, large or small, because it is the foundation of success (Okove & Ezejiofor, 2013).

Workplaces send messages about how much an organization values its employees and thus what it expects from them (Murlis & Armstrong, 2007). The achievement of organizational is significantly contingent on employee work related factors. This is because the environment has an impact on individuals and their efforts in the workplace. According to Chandrasekar (2011), having a healthy work environment helps to reduce absenteeism and, as a result, increases worker performance in today's competitive and dynamic business sector. However, Physical problems in the office, such as inadequate work area arrangement and sometimes overcrowding, are a common cause of workplace accidents such as tripping or colliding with objects. However, the right match between individuals and task is achieved once people are given things that suit their physical and mental skills. El-Zeiny (2013) posited that in every organization, a well-designed workplace, which is large and safe, with equipment/facilities and effective communication, plays a vital impact in workers' performance and productivity. Undoubtedly, improvements in the physical state of the workplace make employees feel more at ease, which enhances productivity.

Despite the progress made by previous scholars in understanding the effect of work environment on performance, majority of such studies appeared to be concentrated in non-financial sector and developed countries. Financial sector like commercial banks play a very important role in terms of socio-economic development of under developed countries like Nigeria. More so, dimensions of work environment such as work life balance and psychosocial factor has not be given the desired attention. It is against this back drop that this study examines the effect of work environment on job performance of commercial banks in Nigeria. Specifically, the study ascertains:

- 1. The effect of psychosocial environment on job performance of commercial banks in Nigeria.
- 2. The effect of Work life Balance on job performance of commercial banks in Nigeria

Conceptual Framework

Work Environment

The workplace is defined as the site where people conduct their work, whereas a successful work environment is defined as one in which management's expectations are met (Mike, 2010; Shikdar, 2004). The workplace environment has been characterized by examining the amount to which employees perceive their immediate surroundings as meeting their social requirements both organically and extrinsically, and so influencing their decision to stay with the company (Haynes, 2008). A good working environment is a sensible business decision that fosters employee engagement and results in a high-performance culture that encourages innovation and creativity (Chandrasekar, 2011).

Today's workplace is vastly different, diversified, and constantly changing. This has had an impact on the employee-employer relationship and output. The interaction of workers within their environment shapes the nature of a workplace. Workers who have a bad opinion of their working environment are more likely to have a negative attitude toward work, to be absent, to experience stress and health problems, and to have low productivity and dedication. Organizations with a friendly, trustworthy, and safe work environment, on the other hand, experience improved communication, creativity, and production (Saidu, Onyeaghala & Eke, 2021). Wrongful manipulation endangers people's performance and productivity by making the setting dangerous.

Workers' task performance is influenced by their physical work environment. This is because the work environment has a direct impact on human perception and alters social relationships and productivity. A good work environment encourages and supports social interaction between coworkers, subordinates, and managers. Brenner (2004) opined that the ability to transfer information across organizations depends on how the work environment is constructed to support employees' relationship, team and work groups, interactional issues, the leadership and management. This atmosphere is designed to stimulate informal interaction in the workplace, so increasing the possibility to share knowledge and exchange ideas. This is the foundation for achieving optimum productivity. Systems, methods, practices, beliefs, and philosophies are all part of the organizational environment (Bushiri, 2014).

Psychosocial Environment

The relationships between the employee and the environment, as well as working settings, organizational circumstances, and work content, are psychosocial elements in the workplace

environment. It reflects interpersonal and social interactions, as well as the impact of an employee's personal traits and those of their family members on the job and the organization (Vischer, 2008). As a result, psychological aspects are broad, encompassing topics such as workers, the overall environment, and the kind of work. According to Rugulies (2008) psychosocial factors in work environment is crucial because of its possible impact on stress levels and employee general health. More so, the psychosocial aspect of the workplace is one of the most critical challenges in todays and future workplaces. According to Noe and Kodwani (2018), good employee workplace welfare is defined by six key factors: a realistic workload, a sense of personal control over the job position, support from coworkers and supervisors, constructive workplace relationships, a sensibly clear work role, and a sense of influence or control over environmental changes. Individual engagement with the workplace is critical since it influences an individual's ability to govern and monitor their job as well as the stress levels they encounter (Rugulies, 2018).

Work Life Balance

The good and bad in these parts of life are linked to the balance or imbalance that might affect various levels of employee's essential roles (McCarthy, Cleveland, Hunter, Darcy & Grady, 2013). Work-life balance has been characterized as the absence of conflict in an individual's roles at work and at home, allowing them to operate well (Clark & Morgan, 2001).

There is crucial need to promote and sustain balance between job and personal life. In general, having that sense of balance will boost employee job satisfaction since they will feel that they are not neglecting other aspects of their lives that are equally important, if not more so (Bushiri, 2014). Employees can feel more confident about themselves and perform better at work when they meet their many needs and goals in life, such as those of family, friends, spiritual interests, and self-growth. Apart from that, people who have had greater life experience outside of work might apply what they have learned to their employment.

According to Hill, Hawkins, Ferris and Weitzman (2003) work life balance refers to a person's ability to balance and manage the emotional and behavioral demands of both work and family duties. Similarly, Smith (2010) described work-life balance as defined as people spending enough time at their employment while simultaneously spending enough time on other activities, such as family, friends, and hobbies. Employees' inability to strike a balance between work and personal duties can have severe consequences for both the employee and the firm (Allan, Loudoun & Peetz, 2007). According to Donald, Smythe and McAra-Couper (2014) flexible hours, constructive teamwork, physical wellness, and part-time employment options are all prominent components of work-life balance efforts. Work-life balance can boost employee productivity by encouraging innovation and unconventional thinking.

Job Performance

It is critical to learn about the connections between job performance, people, and circumstance elements in order to better comprehend job effectiveness. Job performance has a significant impact on the profitability of any business (Bevan, 2012). Organizational performance is critical because employee performance leads to corporate success. Individual performance is also significant since completing tasks can provide a sense of accomplishment (Muchhal, 2014). Job performance can be described as the behaviours or activities that are carried out in order to

achieve the organization's goals (Motowidlo, Borman & Schmit, 1999). Performance is the outcome of a person's or a group's work in an organization at a given time, and it indicates how well that individual or group meets the qualifications of a job in achieving the company's Equipment, physical work environment, meaningful work, standard operating procedures, reward for good or bad systems, performance expectancy, feedback on performance, as well as knowledge, skills, and attitudes, can all influence an employee's job performance (Stup, 2003). The physical work environment and its impact have been extensively researched because the environment can obstruct, interfere with, or limit the variety of work behaviors that are shown, which can affect task performance. Armstrong (2006) defined employee job performance as the achievement of quantifiable goals. It is not only about what people achieve, but also about how they achieve it. Similarly, Sultana, Irum, Ahmed and Mehmood (2012) defined performance as the completion of specified activities to preset or identified standards of accuracy, completeness, cost, and speed. The achievement of organizational goals and tasks requires high performance. More so, Frese and Sonnentag (2001) pointed out that individual performance is critical for both the organization as a whole and the people who work there. Hence, organizations require high-performing employees to achieve their objectives, produce specialized products and services, and ultimately gain a competitive advantage.

Empirical studies

Ezejiofor and Ezekwesili (2021) investigated the impact of organizational structure on the performance of pharmaceutical employees in Nigeria's Anambra State. A descriptive survey research method was used to perform the study. The researchers performed regression analysis to test the hypothesis with the help of SPSS version 20. Working conditions and formalization have a favorable significant impact on employee performance at pharmaceutical companies, according to the research. Saidu, Onyeaghala, and Eke (2021) conducted a study aimed at assessing the effect of physical environment of the workplace on employee productivity at the Central Bank of Nigeria. The data were organized into frequency and percentage tables, which served as the foundation for data analysis. The hypotheses were investigated using SPSS version 23 and the Chi-Square statistical tool. Findings of the study revealed that employee productivity is increased in a large physical work area. Similarly, Afolabi, Abiola, Olaiya, and Emeje (2020) assessed academic staff at Federal Polytechnic Offa in Kwara State to investigate the impact of work environment on employee performance. Inferential statistics (regression and correlation matrix) were used to analyze the data, and the results revealed that the polytechnic work environment has a considerable impact on academic staff teaching efficacy and research output. According to the findings, the polytechnic work environment does not foster effective teaching or high-quality Christina, Brahmana, and Febrianti (2020) examined internal control and leadership style as an aspect of organizational environment and its effect on employee performance. The data was analyzed using multiple regression and findings of the study revealed that employee performance can be influenced by organizational environment in the form of internal control and leadership style. Khaled and Haneen (2017) look into the impact of the workplace on job performance. With a sample size of 85 employees, an engineering firm was used as the settings for the study. The information gathered was examined using (SPSS, Version 22.0). The findings revealed that situational constraints, which include noise, office furniture, ventilation, and light, are the most significant work environment characteristics that negatively affect job performance

and should be given more attention. Chika and Dominic (2017) evaluated the impact of work environment on employee productivity in Edo city transport service. The goal was to see if the nature of the workplace contributed to low productivity, absenteeism, and tardiness among employees. According to the conclusions of the study, a positive work environment can help employees perform better. Akinyele (2014) investigated the impact of the workplace on worker productivity on oil and gas companies domiciled in Lagos, Nigeria. The respondents were chosen at random from four different oil and gas industries in Lagos. A closed-ended structured questionnaire was employed to obtain primary data for this investigation. The research hypotheses were tested using the T-test. The T-test results show that a pleasant work environment encourages workers' inventiveness and thus their productivity. It means that poor working circumstances contribute to low employee productivity. Bushiri (2014) studied the impact of the workplace on employee performance at the Dares Salaam Region's Institute of Finance Management. The descriptive research design was used for this investigation. Data was collected using structured questionnaires. According to the conclusions of the study, the working environment of an organization has an impact on its members. The researcher concluded that employees' performance will increase if management addresses the issues in the work environment.

METHODOLOGY

This study adopted survey research design. This design was selected for this study because the study seeks to sample the opinion of respondents and draw inferences based on their views.

Population and Sample Size Techniques

The population for the study consists of all the 16 branches of commercial banks in Nigeria. The elements of the population consist of 5 key officials in each branch, namely the Managers, Head of operations, Resident internal control officials, Fund transfer officials and Cash officials. This was done through simple random sampling technique. The five commercial banks in Nigeria are; Access bank plc, UBA, First bank plc, Fidelity bank plc, and Zenith bank plc. The total sample size is 80.

Method of Data Collection

The data was collected through structured questionnaire administered on the respondents. These questionnaires addressed various issues of the research. The questionnaire was designed in a structured form and made up of fifteen (15) general questions to be answered hypothetically and was restricted to the responses made of strongly agree (SA), agree (A) undecided (U) strongly disagree (SD) and disagreed (D).

Model Specification

The study modified the Okolocha, Okolocha and Ezejiofor (2021) model as follows: EPFM $\hat{t} = \beta 0 + \beta 1$ ITPCY $\hat{t} + \mu \hat{t} - - - - - - - - - - (i)$ Where: EPFM $\hat{t} =$ Employee performance \hat{t} in period t ITPCY $\hat{t} =$ Institutional policy \hat{t} in period t

Method of Data Analysis

The data collected was analyzed in a tabular form and regression analysis was used with the aid of Statistical Package for Social Science (SPSS) version 20.0. The research result was further interpreted, discussed and analyzed in line with the research problem, hypotheses and relevant literature and experience.

Decision:

If p-value of the test statistic is less or equal to alpha, we therefore, reject null hypothesis and uphold alternative hypothesis which state that institutional policy has positive significant effect on employee performance of the academic staff of public universities in Nigeria

DATA ANALYSIS

Out of eighty (80) copies of questionnaires distributed, sixty nine (69) were returned, this represent 90%.

Data Analysis

Table 1: Summary of the Responses

S/N	Questions Weight	SA	A	U	D	SD
1	Achievement of organizational goals and tasks requires high performance	20	36	0	9	4
2	One of the most essential factors in customer happiness is human resources.	25	39	0	5	0
3	Individual performance is also significant since completing tasks can provide a sense of accomplishment.	28	31	1	9	0
4	Organizations require high-performing employees to achieve their objectives,.	20	37	1	11	0
5	It ensure organizational circumstances, and work contents	22	39	0	7	1
6	Individual engagement with the workplace is critical since it influences an individual's ability	31	38	0	0	0

7	Psychosocial Environment impact on an employee's personal traits and those of their family members	21	40	2	6	0
8	Psychosocial Environment has a substantial impact on stress levels and employee general health	25	35	1	6	2
9	Sense of balance will boost employee job satisfaction	22	38	1	5	3
10	Employees can feel more confident about them and perform better at work when they meet their many needs and goals in life,	19	40	0	10	0
11	Work-life balance can boost employee productivity by encouraging innovation and unconventional thinking.	29	30	2	8	0
12	Employee's work balance might affect various levels of employee's essential roles	19	41	0	9	0

Source: Field Survey, 2022

Table 2: Descriptive Statistics

N	Minimu	Maximu	Mean	Std.
	m	m		Deviation
5	2.00	143.00	55.2000	61.31639
5	3.00	152.00	55.2000	67.17291
5	3.00	149.00	55.2000	63.10467
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	5 5 5	5 2.00 5 3.00 5 3.00	m m 5 2.00 143.00 5 3.00 152.00 5 3.00 149.00	m m 5 2.00 143.00 55.2000 5 3.00 152.00 55.2000 5 3.00 149.00 55.2000

From the descriptive statistics of the variables as shown that the mean dependent and independents variables is 55.200. Maximum and minimum values of job performance (JPF) are 143.00 and 2.00 respectively. The standard deviation stood at 61.32. The maximum and minimum values of psychosocial environment (PSE) are 152.00 and 3.00 respectively while the standard deviation is 67.17. The maximum and minimum values of Work Life Balance (WLB) are 149.00 and 3.00 respectively while the standard deviation is 63.10

Test of Hypotheses

Hypothesis 1

Ho: Psychosocial environment does not significantly affect job performance of commercial banks in Nigeria.

Table 3: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.994ª	.987	.983	7.92006

a. Predictors: (Constant), PSE

The Table 3 above shows that the coefficient of determination is $R^2 = 0.987$ and the Adjusted R^2 is 0.983. Adjusted $R^2 = 0.983$ implies that 98.3% of the variations in job performance of the sampled commercial banks is influenced by joint interaction of Psychosocial environment (PSE), while about 0.07% of the variance is explained by other factors not captured in the study model.

Table 4: ANOVA^a

Mod	del	Sum of	df	Mean	F	Sig.
		Squares		Square		
	Regression	14850.618	1	14850.618	236.749	.001 ^b
1	Residual	188.182	3	62.727		
	Total	15038.800	4			

a. Dependent Variable: JPFb. Predictors: (Constant), SOE

Table 5: Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		В	Std. Error	Beta		
1	(Constant)	5.129	4.810		1.066	.364
1	PSE	.907	.059	.994	15.387	.001

a. Dependent Variable: JPF

From table 4 and 5 which represent the goodness of fit respectively shows that the regression equation or model that was used to predict job performance is highly significant at 5% level of significance (p-value = 0.00). Based on the t-value of 15.387, and p-value of 0.001, with coefficients value of 0.994 was found to have a positive effect and this effect was also statistically significant as its p-value is less than 0.05 value. This result, therefore suggests that we should accept our alternate hypothesis one (H_1) which states that psychosocial environment significantly affect job performance of commercial banks in Nigeria.

Hypothesis Two

Ho₂: Work life Balance does not significantly affect job performance of commercial banks in Nigeria

Table 6: Model Summary

Mode	R	R Square	Adjusted R	Std. Error of
1			Square	the Estimate
1	.999 ^a	.997	.996	3.82514

a. Predictors: (Constant), WLB

The table 6 above shows that the coefficient of determination is $R^2 = 0.997$ and the Adjusted R^2 is 0.996. Adjusted $R^2 = 0.996$ implies that 99.6% variations in the sampled commercial banks is influenced by joint interaction of Work Life Balance (WLB), while about 0.04% of the variance is explained by other factors not captured in the study model.

Table 7: ANOVA^a

Mo	odel	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	14994.905	1	14994.905	1024.826	.000 ^b
1	Residual	43.895	3	14.632		

Total	15038.800	4	
10001	12020.000	•	

a. Dependent Variable: JPFb. Predictors: (Constant), WLB

Table 8: Coefficients^a

Model			Unstandardized Coefficients		T	Sig.
		В	Std. Error	Coefficients Beta		
1	(Constant)	1.643	2.393		.686	.542
1	WLB	.970	.030	.999	32.013	.000

a. Dependent Variable: JPFa. Dependent Variable: EPF

From table 7 and 8, the goodness of fit shows that the regression equation or model that was used to predict job performance is highly significant at 5% level of significance (p-value = 0.00). Based on the t-value of 32.013, and p-value of 0.000, with coefficients value of 0.999 was found to have a positive effect and this effect was also statistically significant as its p-value is less than 0.05 value. This result, therefore suggests that we should accept our alternate hypothesis one (H_1) which states that Work life Balance significantly affect job performance of commercial banks in Nigeria.

CONCLUSION

The study revealed that psychosocial environment and Work Life Balance has a positive significant effect job performance of commercial banks in Nigeria. From the research findings, the following conclusions were drawn. Good physical working environment inspires workers to spend more time in their various offices, employees responded emotionally better towards the provision of good office environment by not absenting themselves unnecessarily from work, lateness to work and other negative attitude will be drastically reduced. Good working environment increase individual output therefore leading to growth of the organization.

Recommendations

Based on the findings of this study, it is recommended that:

- 1. Organizations should provide enabling working environment in terms of physical facilities for their employees because this substantially increases employees' productivity.
- 2. Work place environment with open communication was found to increase productivity in this study. It now behooves on organizations to create work place environment with open communication that supports team work and sharing of information.

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