



Linking Human Resource Management for Quality Work-Life Balance and Employee Performance in the Nigerian Banking and Financial Services Industry

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ABSTRACT

Since the global pandemic (COVID-19), there has been increased demand for employee performance to be considered alongside work-life balance (WLB), raising questions about how human resource management (HRM) practices can drive quality work-life balance for enhanced employee performance. This study investigated the HRM practices used for work-life balance and their effect on employee performance in a selected Nigerian banking and financial services organisation. The study followed a quantitative research approach using a survey method, collecting primary data from a sample of 375 respondents selected through purposive and simple random sampling techniques, of whom 309 returned valid responses. Data were gathered through a structured questionnaire capturing the study variables, and the analysis was conducted using descriptive statistics (frequency counts, percentages, mean, and standard deviation) and inferential statistics (regression analysis). The results demonstrated that quality work-life balance has a significant positive effect on employee performance through the appropriate execution of HRM practices, explaining 52.0 percent of the variance in employee performance ($R^2 = .520$, $F = 82.333$, $p < .001$). Career management and development was identified as the most influential HRM practice in driving quality work-life balance ($\beta = 0.556$), followed by training and development ($\beta = 0.268$), performance appraisal ($\beta = 0.229$), and rewards and recognition ($\beta = 0.212$). The study concluded that a healthy work-life balance, supported by effective HRM practices, is essential for improving employee performance in the selected Nigerian banking and financial services organisation, and recommended that organisational policies prioritising employee well-being and career development be treated as strategic tools for attaining desired employee performance.

Keywords: Banking; Employee Performance; HRM; Organisational Behaviour; Work-Life Balance

1. Introduction

In the modern-day business environment, the role and significance of effective management of people have become pivotal, because no organisation can do without the right people doing the right jobs. Shrouf, Al-Qudah, Al-Khawaldeh, Obeidat, and Rawashdeh (2020) asserted that human resources are of strategic importance in contributing to organizational performance. The recent challenges arising from the global pandemic have caused drastic changes in the work environment, causing both employers and employees to find innovative and dynamic ways of managing productive relationships in the workplace. One such critical issue concerns quality of work life (QWL) in establishing work-life balance (WLB) (Siregar, Nasution, & Absah, 2022; Uzochukwu, Iyke-Ofoedu, & Obiora, 2023; Varghese, Sajan, & Ramesh, 2024).

Work-life balance (WLB) is about setting up symmetry between the personal and professional engagements of individuals in the workplace (Sirgy & Lee, 2018; Miller & Riley, 2022). In the changing landscape of work, it has become increasingly essential for the creation and maintenance of healthy work-life balance. Erimife and Ehigie (2026) argued that WLB represents an intricate maneuvering of the work environment that enables employees to adopt a balanced approach to work and family, which can strengthen employees' performance in terms of creativity, adaptability, and productivity in the Industry 5.0 workplace (Borgia, Di Virgilio, La Torre, & Khan, 2022; Erimife & Ehigie, 2026). Work-life balance has become a veritable conceptualisation in management and organisational behaviour for both employers and employees around the world; it has been observed that employees are not willing to work in organisations without a prevailing culture of supporting WLB, and many are known to hold dissatisfaction, lack morale, and even quit their jobs (Borgia et al., 2022; David, Adimasta, & Lataruva, 2025). WLB principally relates to employees' ability and opportunity to appropriately prioritize between their work and family life (Ibojo & Fadare, 2025).

In essence, if organisations are intentional about enhancing the balance between personal and work life, employees give their best at work because personal responsibilities are covered (Armstrong & Taylor, 2023; Uzochukwu et al., 2023). This has produced an increasing demand for appropriate and effective WLB practices, prompting contemporary managers, executives, business leaders, researchers, and scholars alike to consider interventions such as flexible working hours, alternate task arrangements, welfare packages, leave schedules, family-care duties, and employee assistance programmes (Sheppard, 2016; Haider, Jabeen, & Ahmad, 2018; Uzochukwu et al., 2023). This study centers on investigating WLB in the Nigerian banking industry as it contributes to employee outcomes, given changes in the dynamics of social, cultural, and demographic elements in the global and domestic business environment such as expanding family settings, growing numbers of female employees in the active workforce, dual-career couples, rising rates of single parenting, socio-cultural expectations, extensive working hours, and intense incorporation of technological advancements (Kim, 2014; Tamunomiebi & Oyibo, 2020; Uzochukwu et al., 2023).

Organisations are increasingly aware that employees with well-balanced work and personal lives are valuable assets to productivity and profitability, since the quality of an employee's personal life impacts the quality of work done, which translates into overall performance towards achieving organisational goals and objectives (Orenuga et al., 2024). Employee performance in the global banking and financial industry, as well as in Nigeria, has continued to be shaped by nuanced internal and external factors affecting employees and organisations (Ejimofofor & Ogundare, 2023; Anggraini, Gandawari, Aflal, & Nadila, 2025). In recent times, banking organisations have been observed to face challenges in QWL because of the target-driven nature of banking operations, which has been known to lead to increased stress, employee burnout, demoralization and demotivation, as well as inconsistency in performance (Ugwu, Amazue, & Onyedire, 2017; Mmakwe & Ukoha, 2018; Kasbuntoro, Maemunah, Mahfud, Fahlevi, & Parashakti, 2020). Based on the foregoing, it is relevant to investigate WLB and employee performance in order to point out new ways of providing organisations with a forward-thinking approach to managing employees with QWL practices that benefit both employees and the organisation as a whole. Many organisations find it challenging to help their employees create an environment that allows for a conducive and productive work life (Walton, 2015; Emeka-Obiajunwa, Osuagwu, & Williams, 2025), and this is particularly consequential in the service industry, such as banking and finance, where employees play a critical role in quality service delivery that affects customer

satisfaction. Bank customers would normally only do business with a bank whose employees are well informed, equipped, and properly managed, so there is a need for the quality of work-life balance of human resources to be understood and executed effectively.

The problem this research addresses is that WLB in the Nigerian banking industry has been influenced by varying degrees of internal and external business-environmental factors, and the changes in the workplace brought about by globalisation, digitalisation, and the pandemic have created new dynamics for business managers and researchers to evolve their comprehension and application of WLB for enhancing employee engagement and organisational performance (Uzochukwu et al., 2023). This study seeks to bridge this gap in the literature by examining the effect of WLB on employee performance, considering the theoretical perspectives of McGregor's (1957) Theory X and Y and Ouchi's (1980) Theory Z. Armstrong and Taylor (2023) opined that Theory X and Y are conventional approaches managers take in motivating employees towards performance, while Theory Z considers a contemporary approach for enhancing employee welfare to get the best from them; this study evaluates these theories in relation to improving QWL to attain effective WLB that can drive employee performance. Several studies have examined WLB and employee performance in diverse industries and economies (Sirgy, Efraty, Siegel, & Lee, 2001; Ugwu, Amazue, & Onyedire, 2017; Mmakwe & Ukoha, 2018; Tamunomiebi & Oyibo, 2020; Kasbuntoro, Maemunah, Mahfud, Fahlevi, & Parashakti, 2020; Siregar, Nasution, & Absah, 2022; Uzochukwu et al., 2023; Sheyindemi, Daniel, & Abubakar, 2023; David, Adimasta, & Lataruva, 2025; Erimife & Ehigie, 2026), yet there is insufficient evidence on WLB and employee performance with direct application to Nigerian banking and financial services organisations. This study therefore examines the effect of work-life balance on employee performance in the Nigerian banking and financial industry, and specifically the effectiveness of HRM practices in WLB for employee performance, with the scope of the study limited to the employees and operations of Guaranty Trust Bank Plc in Lagos State (Guaranty Trust Bank Plc, 2025).

The specific objective of this study is to investigate the components of HRM that contribute to WLB's effect on employee performance in a selected Nigerian banking organisation. The study is guided by four research questions: what is the effect of training and development, as an HRM component of quality work-life balance, on employee performance; what is the effect of performance appraisal, as an HRM component of quality work-life balance, on employee performance; to what extent does career management, as an HRM component of quality work-life balance, affect employee performance; and what is the effect of rewards and recognition, as an HRM component of quality work-life balance, on employee performance. The outcome of this study offers insight into the key components of HRM that can be used to drive WLB for employee creativity, adaptability, and productivity, contributing to existing conceptual and theoretical knowledge about the QWL needed for WLB, and offering direction on the effective deployment of WLB for HRM among banking organisations in Nigeria for boosting employee and organisational performance.

2. Literature Review

2.1 Quality Work-Life Balance

Quality of work-life balance is the extent to which organisational members are able to satisfy important personal needs alongside professional work obligations (Saha, 2016; David et al., 2025), and it can be viewed and achieved in several ways, including as a goal that aims to enhance organisational effectiveness through the creation of more challenging, satisfying, engaging, and accommodating jobs and work environments. WLB is the degree to which employees are able to satisfy and fulfil their vital personal and professional needs in the workplace through their experience in the organisation (Wickramasinghe & Wickramasinghe, 2020; Tamunomiebi & Oyibo, 2020), and can be described as the process that calls for efforts to realize organisational goals through the active involvement of people at a personal and professional level (Chen & Huang, 2016; Uzochukwu et al., 2023; Erimife & Ehigie, 2026). Being a dynamic, multidimensional construct, WLB has been known to currently include HRM concepts such as job security, compensation and reward systems, training and career advancement opportunities, and participation in decision-making (Varghese & Jayan, 2018; Miller & Riley, 2022).

The WLB approach considers people as “assets” to the organisation rather than as “liabilities,” permitting people to work in an atmosphere where there is balance between work expectations and family responsibilities (Sirgy & Lee, 2018; Miller & Riley, 2022; David et al., 2025). To satisfy the new generation workforce, organisations need to concentrate on job designs that enshrine WLB, which can affect employees' work responses in terms of organisational identification, job satisfaction, job involvement, job effort, and job performance (Sirgy & Lee, 2018; Varghese et al., 2024). Read together, these accounts converge on WLB as a resource-dependent, multidimensional construct rather than a single outcome, though they differ in emphasis: some studies (e.g., Wickramasinghe & Wickramasinghe, 2020) foreground the structural, HRM-driven determinants of WLB, while others (e.g., Sirgy & Lee, 2018) emphasise its subjective, need-satisfaction dimension. This distinction matters for the present study because it suggests that WLB in the Nigerian banking context may be shaped both by the objective availability of HRM practices and by employees' subjective evaluation of those practices, a tension this study's regression-based design is well positioned to explore but not fully resolve.

2.2 Human Resource Management Practices for Work-Life Balance

Training and development are critical components of quality of work life (QWL); according to Tamunomiebi and Oyibo (2020), employees with developed skills, expertise, and knowledge are able to render effective WLB. Organisations that invest in continuous learning, training, and development make employees feel valued and supported in their personal and professional growth, which improves commitment to enhanced performance (Shrouf et al., 2020; Siregar, Nasution, & Absah, 2022), and training and development make employees better equipped to manage stress and job demands effectively (Sheyindemi, Daniel, & Abubakar, 2023). A well-trained workforce is also more adaptable and flexible to changes in the business environment, leading to improved productivity and innovation; in terms of WLB, access to training reduces feelings of stagnation and burnout, promoting a healthier balance between personal and professional ambitions.

Performance appraisal plays a fundamental role in enhancing quality of work-life balance by providing employees with structured feedback, recognition, and clarity about their roles and responsibilities (Mmakwe & Ukoha, 2018; Limanta, Prihanto, & Situmorang, 2023). Through fair and transparent appraisal systems, employees are able to better understand expectations, strengths, and areas for improvement, facilitating the appropriate balance to meet work demands and reducing uncertainty and job-related stress; constructive feedback in performance appraisal can encourage personal growth and motivate employees to navigate professional dynamics to improve performance, while linking appraisals to WLB ensures that employees feel guided in their professional journey without sacrificing their personal obligations (Haider, Jabeen, & Ahmad, 2018; Györfy, Radó, Pölczman, Sükösd, & Boros, 2023).

Career management has been argued to significantly influence quality of work-life balance by aligning individual aspirations with organizational opportunities (David et al., 2025). When employees are provided with clear career paths and advancement opportunities, they experience greater balance between personal and professional expectations; effectiveness in career management reduces the uncertainty and personal fear employees face about their professional future, which in turn lowers stress and enhances overall well-being (Erimife & Ehigie, 2026). Employees are more likely to remain committed and perform better when they see long-term growth prospects within the organisation, and career management fosters a sense of control over the dichotomy between personal and professional life; organisations and managers therefore need to actively support career development to create a more engaged workforce that feels empowered to take initiative and improve performance (Rose et al., 2016; Miller & Riley, 2022). Notably, career management is the one HRM practice in this stream of literature that is consistently framed as addressing employees' longer-term psychological security rather than their immediate task demands, which distinguishes it conceptually from training, appraisal, and reward practices and foreshadows why it may carry disproportionate weight in a high-pressure, target-driven sector such as banking.

Rewards are a vital element of quality of work-life balance; Ibojo and Fadare (2025) argued that most imbalances between personal obligations and professional responsibilities arise from inadequacies in rewards, reflected in poor compensation and remuneration. The application of appropriate rewards to employees directly influences employee motivation, satisfaction, and performance; both monetary rewards, such as salaries and bonuses, and non-monetary

rewards, such as recognition and flexible work arrangements, contribute to positive working conditions that enhance performance (Sheyindemi et al., 2023). When employees feel adequately compensated and valued, their sense of WLB in terms of fairness and well-being improves, reducing dissatisfaction and increasing commitment to perform better; ultimately, effective reward systems enhance productivity, reduce turnover intention, and create a motivated workforce that performs consistently at an increasing level (Tamunomiebi & Oyibo, 2020; Uzochukwu et al., 2023).

Taken together, the literature broadly agrees that training, appraisal, career management, and rewards each contribute positively to WLB and, through it, to employee performance, but it offers less consensus on their relative importance. Some strands of this literature (e.g., Sheyindemi et al., 2023, on rewards; Tamunomiebi & Oyibo, 2020, on training) implicitly treat each HRM practice as roughly equivalent in its contribution, while others (e.g., David et al., 2025, on career management) suggest that practices addressing employees' longer-term security and growth carry more weight than those addressing immediate task performance. This study's hypotheses, and its regression design comparing the relative coefficients of all four HRM practices, are positioned to test this latter, less settled claim directly. Overall, employee performance can be attained by creating a supportive and growth-oriented work environment in which training equips employees to manage tasks efficiently and free personal time, objective appraisals provide clarity and insights that enhance motivation, career management that aligns personal goals with organisational opportunities fosters employee commitment, and appropriate reward systems reinforce positive behaviours and improve job satisfaction, together integrating personal and professional support that keeps employees engaged, productive, and committed.

2.3 Concept of Employee Performance

The performance of the employee is regarded as what an employee does and does not do in relation to the job or work. Armstrong and Taylor (2023) defined employee performance as the quality and quantity of work output in an organisational setting that contributes to overall organisational performance, while Yang (2018) described employee performance based on variables such as creativity, adaptability, and productivity, reflecting how employees conduct themselves in carrying out their roles and responsibilities. Employee performance refers to how effectively an employee engages in work tasks and duties and achieves goals and objectives, and is influenced by key variables such as ability (skills and knowledge), motivation (willingness to perform), and opportunity (resources and support provided). Borgia et al. (2022) asserted that employee performance takes several forms, including quantitative metrics such as output of goods or services, sales, and productivity rates, and qualitative evaluations such as supervisor ratings, teamwork, and peer reviews. In the banking and financial sector, employee performance can be observed in the way bank staff engage customers to retain their business or satisfy them, and in the pursuit and attainment of opening bank accounts and generating revenue for the bank; employee performance can also be assessed through balanced scorecards covering employee learning and development, process efficiency, customer engagement and satisfaction, and creativity in adapting to work (Orenuga et al., 2024).

2.4 Theoretical Review: Theory X and Theory Y

Douglas McGregor developed two contrasting perspectives used in explaining the beliefs and perceptions of managers towards employees, reflecting how they lead and coordinate employees. Theory X was used to label managers who perceived employees as lazy and disliking work, with minimal motivation; according to McGregor (1957), the use of an authoritarian style of management was needed in engaging Theory X employees, through a "hands-on" approach involving micromanaging people's work to ensure that it gets done properly, which could sometimes lead to work overload and stress, causing imbalance in work life (Benedict & Taylor, 2015; Gyórfy et al., 2023). Theory Y, by contrast, was used to label managers who believe that employees enjoy their jobs and take pride in their work, perceiving work as a surmountable challenge with the drive to perform and achieve purpose; here, managers adopt a participative management style that trusts their people to take ownership of their work and do it effectively by themselves (Armstrong & Taylor, 2023). This theory is more applicable to facilitating WLB, as it puts employees in the driver's seat regarding managing roles and responsibilities (Kasbuntoro et al., 2020; Gyórfy et al., 2023).

The Theory X approach to management has been considered limiting in recent times, as contemporary organisations find it impractical and irrelevant given the substantial number of people employed and tight deadlines requiring more creative ways of working; there is therefore a more practical inclination towards the Theory Y management perspective, which focuses on a decentralised and participative style. These theories are relevant to this study because of their description of two extremes that can serve as cause and effect between WLB and employee performance (Györfy et al., 2023).

2.5 Theoretical Review: Theory Z

Theory Z was developed by Ouchi (1980) based on the assumption that employees tend to be more committed at work if their welfare and well-being are prioritized. The ideology behind Theory Z is that employees seek to build cooperative and intimate relationships with their employers and with other employees in the organisation, expecting that the management and organisational approach is supportive, enabling, and people-centred; the theory also holds that employees value a highly conducive working environment in which social institutions and family are regarded as equally significant as work.

This theory is significant to WLB based on the assertion that if management commits to supporting workers, personally and professionally, by caring for their well-being, workers will in turn perform their jobs with their utmost commitment, ability, and performance (Kim, 2014; Sheppard, 2016). Theory Z asserts that elements such as trust, integrity, and transparency are essential among all members of the organisation; when management holds trust and openness with its employees and among members, conflict is diminished to a minimum, and employees cooperate fully to achieve the organization's objectives (Borgia et al., 2022). According to Theory Z, the relevance of WLB is pivotal to the welfare and well-being of people in organisations, with a focus on balancing personal responsibilities and workplace requirements; given appropriate management support, workers can be trusted to work creatively and independently to ensure roles and responsibilities are carried out (Sheyindemi et al., 2023). Whereas Theory X and Y describe the two extremes of managerial belief about employee motivation, Theory Z extends this by specifying the relational mechanism, trust, reciprocity, and holistic concern for employee welfare, through which a Theory Y-style orientation is expected to translate into the kind of organisational support that produces measurable WLB and performance outcomes; this study's conceptual model draws primarily on Theory Z for this reason, while retaining Theory X and Y as the contrasting baseline against which Theory Z's practical implications are argued.

3. Methodology

This study follows a quantitative research approach that seeks to investigate the components of HRM used in driving quality WLB for employee performance in a selected banking and financial services organisation in Nigeria, using numerical data and statistical techniques. Quantitative research was justified by Saunders, Lewis, and Thornhill (2023) on the basis that it permits the gathering of primary information from a large sample size and offers a means of testing theoretical assumptions in an objective manner. This study applied a survey design through a questionnaire to gather primary data to answer the research questions and address the research objectives; the descriptive research design was found suitable for describing the components of HRM that contribute to the effect of WLB on employee performance in a selected banking and financial services organisation.

The population of this study was derived from the employees of Guaranty Trust Bank Plc as at 2025, one of the top banking and financial organisations in Nigeria, amounting to a total of 6,253 employees according to the human resources records and the 2025 annual report and financial statements (Guaranty Trust Bank Plc, 2025). Given the large population, the targeted sample size was derived using the Yamane formula: $n = N / (1 + N(e^2))$, where n is the sample size, N is the total population of 6,253, and e is the precision estimate at a 95% confidence level ($\pm 5\%$). Applying the formula, $n = 6,253 / (1 + 6,253(0.05^2)) = 6,253 / (1 + 6,253(0.0025)) = 6,253 / 16.6325 = 375.95$, yielding a sample size of 375 across selected branches of Guaranty Trust Bank Plc operating in Lagos State, Nigeria. The study focused on Lagos State because it represents a thriving emerging economic region within the Nigerian banking and financial services sector.

The sampling followed a multistage technique: purposive sampling was used first to select the organisation of choice, and simple random sampling was then used to select individual respondents from within the organisation. Data were collected through primary sources using a structured questionnaire as the research instrument, employing a 5-point Likert scale, since most items were targeted at measuring respondents' insights and assessments of quality of work-life balance and employee performance, with points awarded from strongly agree = 5 to strongly disagree = 1. The research instrument was tested for validity and reliability using content validity and a pilot study, with Cronbach's alpha exceeding the required 0.70 threshold. The analysis employed descriptive techniques (frequency counts, percentages, mean values, and standard deviations) and inferential techniques (regression analysis for hypothesis testing), carried out using the Statistical Package for the Social Sciences (SPSS).

Ethical standards were observed throughout the study. Respondents were presented with, and assured of, informed consent, confidentiality, and voluntary participation through a consent statement that was ticked before respondents commenced filling out the questionnaire, and ethical approval was obtained from the relevant higher education institutional research review board prior to data collection.

4. Results and Discussion

The study investigated WLB and employee performance in the Nigerian banking industry based on a study of Guaranty Trust Bank Plc employees in selected branch locations in Lagos State. Of the 375 questionnaires administered, 309 valid responses were returned, representing a response rate of 82.2 percent, which demonstrates a substantial level of interest by respondents in the research.

Table 1: Gender Frequency Distribution of the Respondents

Category	Response	Frequency	Percent
Gender	Female	161	52.1
	Male	148	47.9
	Total	309	100.0

Source: Field Survey, 2025/2026.

As shown in Table 1, 47.9 percent of the total respondents are male employees and 52.1 percent are female, indicating that the bulk of the respondents are female; this study did not, however, consider gender-based analysis, ensuring that findings cut across all genders as presented in the selected branches of the study organisation.

Table 2: Age and Educational Qualification Frequency Distribution of the Respondents

Category	Response	Frequency	Percent
Age categorisation	21 to 30 years	68	22.0
	31 to 40 years	57	18.4
	41 to 50 years	137	44.3
	51 years and above	47	15.2
	Total	309	100.0
Educational qualification	OND/NCE	0	0.0
	BA/BSc/HND	101	32.7
	MSc/MA/MBA	158	51.1
	Others	50	16.2
	Total	309	100.0

Source: Field Survey, 2025/2026.

Table 2 shows that 22.0% of respondents fall within the 21-to-30-year age bracket, 18.4% within 31 to 40 years, 44.3% within 41 to 50 years, and 15.2% within 51 years and above. It further shows that 32.7% of respondents are BA/BSc/HND holders, 51.1% are MSc/MA/MBA holders, 16.2% fall under “Others,” and none are OND/NCE holders. Overall, this indicates that the majority of respondents belong to the active workforce age bracket of 41 to 50 years and are well educated, suggesting they understand the relevance and implications of the study.

Table 3: Work Experience and Marital Status Frequency Distribution of the Respondents

Category	Response	Frequency	Percent
Years at Guaranty Trust Bank Plc	Less than a year	0	0.0
	1 to 3 years	100	32.4
	4 to 6 years	110	35.6
	7 to 10 years	69	22.3
	Above 11 years	30	9.7
	Total	309	100.0
Marital status	Single	59	19.1
	Married	205	66.3
	Others	45	14.6
	Total	309	100.0

Source: Field Survey, 2025/2026.

Table 3 shows that, in terms of years working in the organisation, none of the respondents had less than a year of experience, 32.4% had 1 to 3 years, 35.6% had 4 to 6 years, 22.3% had 7 to 10 years, and 9.7% had above 11 years. It also shows that 19.1% of respondents are single, 66.3% are married, and 14.6% fall under “Others.” This implies that the majority of respondents had sufficient work and life experience to give informed insights into WLB and employee performance.

Table 4: Descriptive Statistics of HRM Practices and Quality Work-Life Balance

Question item	Overall Mean	Overall SD
The training and development process in this bank is effective in improving quality of work life for enhanced employee performance.	4.71	0.76
Appraisal system has a strong influence on quality of work life for employee performance.	4.74	0.71
Career management process in this bank enhances quality of work-life balance that drives employees to perform better.	4.84	0.56
Reward and recognition used in this bank enhances quality of work-life balance for making employees perform better.	4.73	0.69

Source: Field Survey, 2025/2026.

Table 4 presents the descriptive statistics for the HRM-practice items that drive quality of work life for employee performance. The overall mean scores ranged from 4.71 to 4.84, indicating a generally high level of agreement among respondents regarding the effectiveness of each HRM element (training and development, performance appraisal, career management, and reward and recognition practices). The standard deviations, ranging from 0.56 to 0.76, suggest relatively low dispersion around the mean and a considerable degree of consistency in respondents' perceptions. However, the concentration of responses toward the upper limits of the five-point scale implies a potential ceiling effect, which may reflect respondents' generally positive perceptions of the practices assessed.

and/or the influence of social desirability in reporting on their own organisation; it should also be noted that WLB, HRM practices, and employee performance are all self-reported by the same set of respondents in this study.

Research question three asked to what extent career management, as an HRM component of quality work-life balance, affects employee performance. Pearson correlation and regression analysis were used to determine the relationship and effect of HRM practices, operationalised through quality work-life balance, on employee performance; the results are presented in Table 5.

Table 5a: Regression Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.721 ^a	0.520	0.514	0.210

a. Predictors: (Constant), Training and Development, Performance Appraisal, Career Management, Rewards and Recognition.

Table 5b: ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	14.550	4	3.639	82.333	0.001 ^b
Residual	13.439	305	0.044		
Total	27.989	309			

a. Dependent Variable: Employee Performance. b. Predictors: (Constant), WLB through HRM Practices.

Table 5c: Regression Coefficients

Model	B	Std. Error	Beta	t	Sig.
(Constant)	3.779	0.222	—	18.056	0.000
Training and Development	0.268	0.045	0.766	5.891	0.000
Performance Appraisal	0.229	0.048	0.708	1.670	0.000
Career Management	0.556	0.012	0.812	1.854	0.000
Rewards and Recognition	0.212	0.045	0.700	1.423	0.000

Dependent Variable: Employee Performance.

The variables employed in the regression analysis in Table 5 are the four HRM practices, operationalised through quality WLB, as independent variables, and employee performance as the dependent variable. The regression equation is specified as $EP = a + \beta_1TD + \beta_2PA + \beta_3CM + \beta_4RR + e$, where EP is employee performance, TD is training and development, PA is performance appraisal, CM is career management, RR is rewards and recognition, a is the intercept, and β_1 through β_4 are the estimated beta coefficients. From Table 5c, the fitted model is: $EP = 3.779 + 0.268TD + 0.229PA + 0.556CM + 0.212RR + e$. The overall R value from the model summary was 0.721, while the R-square was 0.520, indicating that quality WLB, through the four HRM practices, explains 52.0 percent of the variance in employee performance. The analysis of variance demonstrated that the model was statistically significant, with an F-statistic of 82.333 and a probability value below 0.05 ($p = .001$).

The findings show that all four HRM variables have a positive and significant effect on quality work-life balance for enhanced employee performance, with regression coefficients of 0.268 for training and development, 0.229 for performance appraisal, 0.556 for career management, and 0.212 for rewards and recognition. These findings align with Delery and Doty (1996), Ugwu et al. (2017), Kasbuntoro et al. (2020), and Uzochukwu et al. (2023), who identified human resource management practices as key factors driving and developing quality WLB that enables employees to perform better; however, the findings did not agree with Varghese et al. (2024), who linked WLB integration to organisational factors beyond HRM practices, such as culture, structure, and leadership philosophy, suggesting that the relative importance of HRM-specific versus broader organisational factors may vary by context

and sector.

Career management and development, with the highest standardised coefficient ($\beta = 0.812$; unstandardised $B = 0.556$), had the most significant effect on WLB and, through it, on employee performance in the selected Nigerian banking and financial services organisation. This finding is substantially larger than the coefficients for training and development ($\beta = 0.766$), performance appraisal ($\beta = 0.708$), and rewards and recognition ($\beta = 0.700$), and it is worth interpreting critically rather than simply restating. One plausible explanation, consistent with the career-management literature reviewed above (David et al., 2025; Erimife & Ehigie, 2026), is that career management addresses employees' longer-term psychological security and sense of organisational commitment, whereas training, appraisal, and rewards operate more immediately on day-to-day task performance and satisfaction; in a target-driven, high-pressure sector such as Nigerian banking, where short-term performance pressure and role stress are already well documented (Ugwu, Amazue, & Onyedire, 2017; Mmakwe & Ukoha, 2018), a credible long-term career path may do comparatively more to offset the accumulated strain on work-life balance than incremental improvements in training or reward alone. This interpretation is consistent with, and extends, Orenuga et al.'s (2024) argument that empowering bank employees through proper career planning improves job performance: the present finding suggests that career management's contribution operates specifically through its effect on work-life balance, a mechanism Orenuga et al. did not directly test. The comparatively smaller coefficient for rewards and recognition ($\beta = 0.700$) is also notable given that reward-focused accounts (e.g., Sheyindemi et al., 2023; Ibojo & Fadare, 2025) tend to treat compensation as the primary lever for WLB; the present results suggest that, at least in this organisational context, structural career security may matter more than compensation once a baseline level of reward adequacy is met. Training and development, performance appraisal, and rewards and recognition were each independently significant, confirming that all four HRM practices, not career management alone, contribute to a positive effect of quality WLB on employee performance.

5. Conclusion and Recommendations

This study concludes that quality of work-life balance can be driven by appropriate and associated HRM practices that have a positive effect on employee performance in Guaranty Trust Bank Plc as a major Nigerian banking and financial services organisation. The study affirms that HRM practices are essential and have a significant relationship with quality work-life balance for enhancing employee performance, establishing that when employees receive suitable career management and development, training and development, performance appraisal, and rewards and recognition, they are better able to manage work and navigate work-life dynamics, and to perform better. In terms of theoretical implication, the findings support a shift in emphasis from McGregor's Theory X and Y approaches to management towards Ouchi's Theory Z: because career management, the HRM practice most closely aligned with Theory Z's emphasis on long-term, people-centred organisational commitment, exerted the strongest effect on employee performance in this study, the results suggest that organisations which place employee welfare and relations at the centre of their strategies, rather than relying on the more transactional, task-focused assumptions of Theory X and Y, can expect enhanced employee performance through improved quality WLB. For business leaders, executives, and managers, this implies that deliberate attention to WLB, and specifically to career management, is warranted given the changing dynamics of the contemporary workplace, with a need for more people-driven management and organisational behaviour that enshrines a healthy balance of personal and professional commitments so that employees can render optimal performance.

Based on these findings, three recommendations are made. First, because career management recorded both the highest descriptive mean ($M = 4.84$) and the largest regression coefficient ($\beta = 0.812$) among the four HRM practices examined, organisations and management should treat structured career-management systems, including clear promotion pathways, mentorship, and long-term development planning, as the priority HRM investment for improving quality work-life balance and employee performance, consistent with the practical application of Theory Z's focus on employee relations, long-term employment relationships, and holistic concern for employees. Second, because training and development ($\beta = 0.766$) and performance appraisal ($\beta = 0.708$) also showed strong, statistically significant effects, organisations should sustain investment in both continuous training and transparent, fair appraisal systems, connecting organisational needs with employee needs, rather than treating career

management as a substitute for these practices. Third, because rewards and recognition, while still significant, recorded the smallest of the four coefficients ($\beta = 0.700$), organisations should not assume that strengthening compensation alone will close the WLB gap, and should instead pair reward improvements with the career-management and developmental investments identified above; increased use of technological innovations in HRM and the workplace, such as digital systems, remote-work platforms, and artificial intelligence, can support the delivery of all four of these practices at scale.

6. Limitations and Direction for Future Research

This study was limited by its use of a survey method and quantitative approach, which may have elicited superficial responses and is subject to response bias; the findings should therefore be interpreted with some caution, particularly because limited variability in responses (reflected in the ceiling effect noted in Table 4) may reduce the ability to distinguish between respondents with different perceptions. The survey responses also pose a common-method-bias limitation, given that WLB, HRM practices, and employee performance are all self-reported by the same respondents; future research could incorporate interviews, case studies, or secondary qualitative data to address this. Furthermore, this study focused on four HRM practices, training and development, performance appraisal, career management, and rewards, in relation to WLB and employee performance, so further studies could examine other HRM practices such as motivation, leadership, welfare, and employee socialisation in relation to quality work-life balance. Finally, the study was limited to a single organisation in the Nigerian banking and financial services sector, Guaranty Trust Bank Plc, so future research could be conducted in other organisations and industries, or as a comparison across sectors such as telecommunications, construction, and manufacturing, to establish whether the strong relative importance of career management observed here generalises beyond the banking context.

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