

UNIVERSITY OF CAPE COAST

WORK LIFE BALANCE, SELF EFFICACY AND EMPLOYEE
PERFORMANCE: THE CASE OF BAYPORT SAVINGS AND LOANS

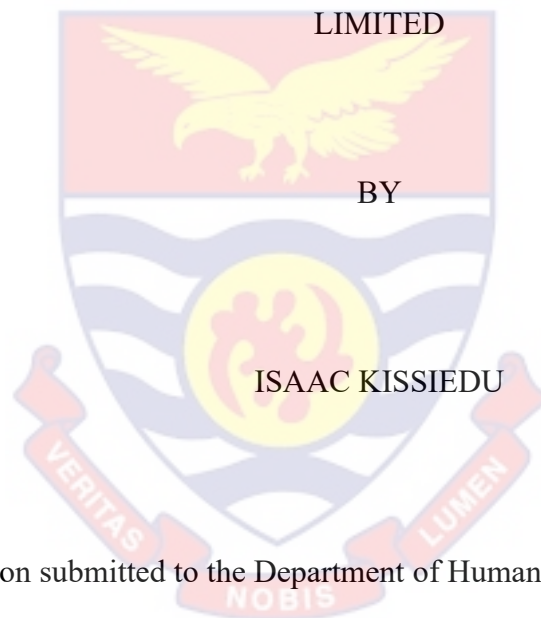


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UNIVERSITY OF CAPE COAST

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PERFORMANCE: THE CASE OF BAYPORT SAVINGS AND LOANS



Dissertation submitted to the Department of Human Resource of the School of Business, College of Humanities and Legal Studies, University of Cape Coast in partial fulfillment of the requirements for the award of Master of Business Administration Degree in Human Resource Management.

MARCH 2024

DECLARATION

Candidate's Declaration

I hereby declare that this dissertation is the result of my own original research work and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Signature: Date:

Isaac Kissiedu

Supervisors' Declaration

I hereby declare that the preparation and presentation of this dissertation was supervised in accordance with the guidelines on supervision of the dissertation laid down by the University of Cape Coast.

Supervisor's Signature: Date:.....

Dr. Mrs. Edna N.A Okorley

ABSTRACT

This study examines the relationship between work-life balance (WLB), self-efficacy, and employee performance at Bayport Savings and Loans Limited, focusing on the effect of work-life balance on employee performance, effect of self-efficacy on employee performance and the moderating role of self-efficacy. Employing a positivist philosophy and quantitative research approach, the study utilised a correlational design with data collected from 175 employees through structured questionnaires. Structural Equation Modeling (SEM) was used to analyse the data. The findings revealed that WLB positively and significantly influences employee performance, with employees reporting higher productivity and job satisfaction when personal and professional commitments are well-managed. Furthermore, self-efficacy directly enhances performance and moderates the relationship between WLB and performance, demonstrating that employees with higher confidence and resilience leverage WLB policies more effectively. Based on these results, the study recommends the implementation of flexible work arrangements, training programs to enhance self-efficacy, and the integration of supportive organizational policies to foster employee well-being and optimize performance. The study contributes to the literature by providing practical and theoretical insights into the interplay of WLB, self-efficacy, and performance, while suggesting directions for future research, such as longitudinal studies and sectoral comparisons, to further explore these dynamics.

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However, I am accountable for all shortcomings and errors related to this work.

DEDICATION

To my family

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CHAPTER ONE

INTRODUCTION

Work-life balance and self-efficacy have become some of the most pertinent factors that influence employee performance in today's fast-moving corporate world. The present study focuses on Bayport Savings and Loans Limited, studying the impact of work-life balance on the performance of employees, while considering the moderating effect of self-efficacy. The study seeks insight into how work-life balance and self-efficacy interact to augment organizational outcome through both the direct influence of work-life balance and self-efficacy on performance and the moderating impact of self-efficacy and attempts to add to current perspectives on employee well-being and optimisation of performance in financial services.

Background to the Study

Work-life balance and self-efficacy are the staples of organisational research in the light of modern-day changing work demands and the dire need for sustainability in employees' performance (Cunningham, 2022). The focus on employee wellness has increased globally with the rise in prominence of balancing life and work (Wiradendi Wolor, 2020; Ajayi & Udeh, 2024). It is estimated that over 60% of workers globally have difficulties maintaining a good work-life balance, according to a report by the International Labour Organisation in 2023, and this affects job satisfaction, productivity, and overall mental health.

Similarly, work-life balance and employee performance continue to be an issue in Ghana (Eshun & Segbenya, 2024), particularly in industries like financial services that are noted for their long hours and pressurised

environment (Morrison, Mensah, Kpakpo & Asante, 2020). According to statistics from the Ghana Statistical Service (GSS), 70% of employees in the formal sector experience challenges balancing work and personal life, thereby reducing productivity and job satisfaction (GSS Report, 2022). In the financial services sector, for example, the 2022 Institute of Human Resource Management Practitioners Ghana study found that more than 55% of employees in banks and microfinance institutions ascribed work-life imbalance to being a leading cause of stress. Although self-efficacy is also an under-researched aspect in the Ghana context, it increasingly appears as a key psychological resource that strengthens the resilience and performance of employees (Boakye, Asravor & Essuman, 2023).

The concept of work-life balance, self-efficacy, and employee performance as used in this study are related yet different. That is, work-life balance involves how well an individual manages to balance their work with personal and family commitments (Brough et al., 2020). Self-efficacy, on the other hand, emanate from Bandura's Social Cognitive Theory, involves beliefs in one's capability to execute a task successfully (Bandura & Wessels, 1997; Bandura, 2023). On the contrary, employee performance is the degree of effectiveness and efficiency at which employees perform their job roles in contributing towards the attainment of organizational objectives (Susanto, Syailendra & Suryawan, 2023). Both are important constructs that play a major role in shaping organizational dynamics, with work-life balance and self-efficacy as potential drivers towards increasing employee performance.

As a result, such variables are founded on relatively well-established theoretical frameworks. Work-life balance is seen to relate directly with the

performance of employees, as workers who achieve this balance are generally more creative and productive (Sharp, 2023; Mattarelli, Cochis, Bertolotti & Ungureanu, 2024). Similarly, self-efficacy impacts performance in one's abilities through the development of confidence, resilience, and problem-solving (Wu, Silitonga, Dharmawan & Murti, 2024). Interactions between these variables will be further explained with the inclusion of theories such as Bandura's Social Cognitive Theory and Hackman and Oldham's Job Characteristics Model. Such theories also suggest that self-efficacy influences performance not only directly but also as a moderator of the work-life balance-performance relationship (Marnoto, Supardi & Soegiarto, 2024).

This study is therefore being done for its critical contribution to existing literature by examining how self-efficacy could serve as a mediator of the relationship that will exist between work-life balance and employee performance in the financial industry, with strict focus on Bayport Savings and Loans Limited in Ghana. By analysing these constructs within the Ghanaian financial services context, this research intends to provide actionable insights relevant for improving employee well-being and organizational productivity. The study will further add to these understandings and practical interventions academically, while stimulating human-centered sustainability towards a performance-driven workplace outcome.

Statement of the Problem

In the financial service sectors, demanding workload, long hours, and a high-pressure working environment make it difficult for an employee to successfully balance work and personal life demands (Herawaty et al., 2024; Gabon, 2024). While the importance of work-life balance increasingly gains

awareness by employees and management alike, actual implementation of this principle remains problematic for many organisations (Tamunomiebi & Oyibo, 2020; Adisa et al., 2022; Lin et al., 2024). According to studies such as Opatrná and Prochazka (2023); Uzochukwu, Ifeoma and Obiora (2023) and Ng et al. (2024), there is a serious gap regarding the understanding of work-life balance that affects employee performance in the financial sector, which is more crucial for high organisational performance. Employees who face work-life imbalance develop stress, low productivity, and burnout that eventually affect the overall performance of the organisation (William & Singh, 2024), demanding actionable strategies that can help improve employee well-being and organisational outcomes.

Conceptually, although work-life balance and employee performance are well examined (Duan, Deng & Wibowo, 2023; Paudel, Kunwar, Ahmed & AYedgarian, 2024; Nugraha & Maulana, 2024), the moderating role of self-efficacy has not been well explored. Self-efficacy refers to the degree of confidence of an individual in managing tasks and overcoming challenges, and has been recognised as an important psychological resource (Bandura, 2023). However, how this could enhance the relationship between work-life balance and performance is not clearly explained in the literature. This conceptual gap limits the understanding of how psychological factors interact with organisational practices in shaping employee performance, particularly within high-stress environments such as financial services.

Additionally, no meaningful interplay has been established between work-life balance, self-efficacy, and employees' performance (Akanni, Ajila & Oduaran, 2023; Özgül, 2023; Palumbo, 2024). Though Bandura's Social

Cognitive Theory gives a basis for one's self-efficacy, its application in the context of moderating the results of work-life balance on performance is not studied in much detail. Adding to that, theories such as Hackman and Oldham's Job Characteristics Model, and Greenhaus and Beutell's Work-Family Conflict Theory have been used to study individual constructs, but in themselves are not holistic enough to explain how these constructs interact (Malmi et al., 2020; Adamovic et al., 2022). This theoretical gap therefore calls for the integration of these approaches for a stronger explanation of the phenomena observed.

Again, a large portion of the past research has been from a qualitative methodological and contextual perspective, focusing on developed economies (Wong, Chan & Teh, 2020; Bouwmeester et al., 2021; Ko, Ko, Chung & Woo, 2021; Susanto et al., 2023), while limited work has been done in the context of Ghana and the financial sector. Most studies also depend on cross-sectional designs; thus, their results cannot reflect the situation of work-life balance or self-efficacy as it changes over time (Mihalca et al., 2024; Cabrera-Aguilar et al., 2024). These will make the findings less generalisable to organizations like Bayport Savings and Loans Limited due to a methodological and contextual gap in terms of longitudinal studies and context-specific research. Such a gap requires an approach that is holistic in nature, incorporating various methods and focusing on the unique cultural and organisational characteristics in Ghana.

This study addresses such deficiencies in the literature, particularly through an investigation into the role of self-efficacy in the work-life balance and employee performance relationship using Bayport Savings and Loans Limited. Through the integration of practical, conceptual, theoretical, and contextual insights, this research sought to produce an integrated understanding

of how these constructs interact to drive employee performance. The anticipated results from this study are bound to add to the literature body while providing recommendations useful in practice for work-life balance improvement, self-efficacy, and performance in the financial sector.

Purpose of the Study

The purpose of the study is to examine the role of self-efficacy in the relationship between work-life balance and employee performance of Bayport Savings and Loans Limited.

Research Objective

Specifically, the study sought; to:

1. analyse the effect of work-life balance on employee performance of Bayport Savings and Loans Limited
2. examine the effect of self-efficacy on employee performance of Bayport Savings and Loans Limited.
3. investigate the moderating role of self-efficacy on the relationship between work-life balance and employee performance of Bayport Savings and Loans Limited.

Research Hypothesis

1. There is a significant relationship between work-life balance and employee performance of Bayport Savings and Loans Limited.
2. There is a significant relationship between self-efficacy and employee performance of Bayport Savings and Loans Limited.
3. There is a significant moderation role of self-efficacy in the relationship between work-life balance and employee performance of Bayport Savings and Loans Limited.

Significance of the Study

This research analyses WLB, employee performance, and self-efficacy at Bayport Savings and Loans. The purpose of the study was to ascertain whether self-efficacy as a moderating role has an effect on WLB on the daily routines of Bayport Savings and Loans employees in the Accra metropolitan area. In light of this, the study's findings will help Bayport Savings and Loans policymakers create policies that will enhance the employees' quality of life, quality of work, and strategies and procedures for talent retention. The results are meant to serve as a guide for Bayport Savings and Loans management as they assess the practices and strategies used to retain employees.

In addition, the study would provide significant information and understanding that would assist Bayport Savings and Loans' management in identifying and resolving issues as well as designing and assessing successful WLB initiatives that the organisation as well as employees will profit from. The study's findings would expand on the body of literature already written about WLB, performance of employees, and self-efficacy at the financial institution area specifically, Bayport Savings and Loans. In this way, it will provide future researchers with a rationale for accepting or rejecting their findings. Furthermore, the results will provide researchers with knowledge about the proper research methods to use in this kind of study.

Delimitation of the Study

This study is delimited to the investigation of the role of self-efficacy in the relationship between work-life balance and employee performance at Bayport Savings and Loans Limited in Ghana using quantitative methodology. The study targets those employees within the organisation but excluded other

financial institutions or sectors. It was limited to three important constructs: work-life balance, self-efficacy, and employee performance; therefore, other factors may explain how performance is affected, such as through organisational culture or leadership styles. The collection of data will be limited to a particular period and place of study; this, therefore, offers focused yet context-specific insight into the issues under investigation. The findings will, therefore, reflect the experiences of employees in Bayport Savings and Loans Limited and may not be generalisable to other contexts or industries.

Limitations of the Study

This limited by a number of factors, probably affecting the interpretation and generalisation of its results. First, this study focuses on Bayport Savings and Loans Limited. Since the context and cultures of organisations differ greatly, the results may not apply to other financial institutions or sectors. Second, the information obtained was self-reported and could be subject to biases associated with social desirability or even recall errors. Thirdly, the cross-section nature of this study might not be able to capture the dynamics and changing nature of work-life balance, self-efficacy, and employee performance over time. Lastly, the limitation of time and resources might restrict the scope of data collection and analysis, thus making the model exclude some relevant variables or perspectives. The study, while handicapped by these limitations, develops useful ideas about the interrelationship of work-life balance, self-efficacy, and performance from the specific perspective of Bayport Savings and Loans Limited.

Definition of Terms

Work Life Balance (WLB): WLB is defined in this study as the level of an employee's satisfaction and management of the integration of professional demands with personal and family life.

Self-Efficacy: Self-efficacy is a psychological concept that deals with a person's confidence in their own abilities to carry out particular actions or attain specific goals.

Employee Performance: employee performance refers to the degree to which employees effectively carry out their job responsibilities towards the attainment of organisational goals.

Organisation of the Study

This study is divided into five separate sections. The study's introduction is presented in the first chapter. The study's background, problem statement, research objectives, and significance of the study are all summarized in the current discourse. Chapter two gives a summary of the existing literature pertaining to the subject of investigation. This chapter provides a further comprehensive discussion divided into empirical, theoretical and conceptual review of literature. The methodology is presented in Chapter three. This describes the design, the population under study, the techniques and size of the sample as well as data analysis procedures. In the Chapter four, an examination and discourse will be conducted on the gathered data of which an analysis will be done. Chapter five summarizes, conclude and make recommendations to stakeholders.

CHAPTER TWO

LITERATURE REVIEW

Introduction

This chapter examines relevant studies on WLB, performance of employees and self-efficacy. The theoretical, conceptual, and empirical reviews are the main broad areas under which the literature review is organized. The conceptual review examines concepts of work-life balance, employee performance, and self-efficacy that are pertinent to the research, while the empirical review discusses research findings done by other researchers regarding WLB, performance of employees and self-efficacy. The theoretical review concentrates on major theories that are applicable and relevant to explain the variables in the study.

Theoretical Review

The theories that supported the research, included the theory of social exchange and social cognitive as discussed below.

Social Exchange Theory (SET)

The theory of social exchange holds that social behavior is the outcome of an exchange process. This theory was proposed by Blau (1964) to explain why an employee's behavior within an organization is greatly impacted through the mental agreement that a worker has with its manager. Over the years, a number of studies have gradually come to accept the social exchange theory as the theoretical basis for the relationship between employees and employers (Shibiti, 2019; Meirun, SooHooiSin & Wei, 2018). An undefined cooperative effort between two or more partners that is advantageous to all parties is what is meant to be understood by social exchange theory (La Barbera & Ajzen,

2021). This theory is therefore defined as a relationship in which two people have unclear roles and one gives the other a favor in return for an unspecified future benefit. The parties involved in this study are the employee and the employer.

Also, two essential characteristics define the social exchange theory. Interdependency and self-interest are two of these. In any transaction involving an employee and employer, each party has their own financial and psychological requirements and advantages in mind. A person will, in accordance with the principle, balance the benefits (positive outcome) of a social engagement against the disadvantages (negative outcome). These benefits and expenses may be monetary, time- or service-related.

The study's theory suggests that when employers implement policies and programs that allow workers to take time off for family-related reasons, encourage working from home, allow workers to work part-time, include family members in organizational events, grant workers' leave entitlements, implement flexible work schedules, and demonstrate empathy for workers' family-related concerns, workers will be better able to perform at work through managing their lives at work and home effectively (Haryono, Ambarwati & Saad, 2019). Consequently, it should come as no surprise that an organization that gives its employees enough options for balancing family and work responsibilities would likely see an increase in employee performance.

Social Cognitive Theory

The Social Cognitive Theory (SCT) explains how personal experiences, other people's behaviors, and external circumstances affect people's health-related decisions. Bandura (1986) proposed this theory. In the 1960s, this theory

was first referred to as the Social Learning Theory (SLT). It was developed into the SCT in 1986 and proposed that behavior, environment, and person all interact reciprocally and dynamically in a social context during the learning process. Social-efficacy (the conviction that an individual has authority over and can carry out a behavior), behavioral capability (knowing and being able to carry out a behavior), and expectations (examining the results of behavior change) are important elements of the SCT that are related to individual behavior change. The Social Cognitive Theory (SCT) has the benefit of offering social support by fostering self-efficacy, expectancies, and behavior change through observational learning and other forms of reinforcement. The theory's assumption that changes in the environment would inevitably result in changes in the individual is one of its disadvantages; however, this may not always be the case. The theory is structured loosely; it is based only on the dynamic interaction of environment, behavior, and person.

According to social cognitive theory, self-efficacy motivates people to exercise control over their actions through human agency (i.e., to choose between routine and creative decisions at first, to exert more or less effort during the process, and to exhibit higher or lower persistence when faced with difficulties or challenges) (Beauchamp, Crawford & Jackson, 2019). Again, people's decisions and paths during their courses of action whether they are innovative or adhere to set routines are influenced by efficacy (Abdullah, 2019). Effective people are more willing to take chances because they feel psychologically comfortable doing so, which encourages creativity over routine behavior, which eventually lowers performance (Ford, Lavigne, Fiegener & Si, 2020).

As a result, effective workers are more likely to "think outside the box" and question the status quo, which leads to more innovativeness. Second, after making creative decisions, effective people strive for innovativeness while making greater efforts to exercise self-control. Thirdly, since innovation is attained through a costly "trial-and-error" process where difficulties and failures are frequent, it necessitates accepting risks and perseverance. An individual's efficacy belief influences their performance by encouraging them to take opportunities, improve their strategies for coping, and endure through challenging times. Furthermore, efficient people have positive and enthusiastic minds (Stajkovic & Sergent, 2019; Marcionetti & Castelli, 2022; Dore & Richards, 2022). This encourages perseverance in the face of difficulties and the drive to go on and eventually produce creative results.

Bandura (2001) states that the social cognitive theory which sees people as proactive agents in setting and organising their actions, reasoning, motivation, and emotions is the primary theory upon which self-efficacy theory was built (Di Felice & Powell, 2021). Self-efficacy is the primary facilitating component that determines people's behaviors that are driven by their feelings of emotion, including sadness, happiness, arrogance, humiliation, etc., within this social cognitive framework of human performance (Bandura, 2001). People who have a high feeling of self-efficacy are more likely to execute difficult tasks and see them as challenges to be effectively completed rather than as threats that must be avoided. This increases people's successes and personal wellbeing (Bandura, 2001).

Regarding this research, the theory connects employee performance with self-efficacy. Employee performance is positively influenced by self-

efficacy, which is linked to a wide range of positive human functioning, such as “innovativeness, cognitive flexibility and better psychological and physical health” (Asayesh & Vakili, 2020). A stable and healthy psychologically worker is more likely to think of creative ways to boost output. Kaur (2018) provided evidence that self-efficacy is a critical precondition for worker performance. According to research by Muzafary, Chen, Wafayar, and Wahdat (2019), creative self-efficacy which is essential for employee performance is fostered by job self-efficacy. Positive relationship between self-efficacy and employee performance is expected by analysing the empirical evidence with the aforementioned theoretical basis.

Conceptual Review

The concepts underlying the research are explained below. WLB, employee performance, as well as self-efficacy are all explained in this section.

Work-life balance

Policies which are regarded family-friendly but are now broader in scope are referred to as work-life balance (WLB). Flexible work schedules provided by WLB are advantageous to both parents and non-parents (Pasamar, Johnston & Tanwar, 2020). The history of work-life balance approaches can be found in this conflict. When a worker’s job interferes with their other obligations such as being a spouse or parent or engaging in other religious or leisure pursuits this is known as inter-role conflict.

Oktafien (2021) states that work-life balance (WLB) entails employers and employees collaborating to create strategies that strike a balance between personal and work responsibilities. Organisations and employees must collaborate in order for WLB policies and procedures to be implemented

successfully. These initiatives include: support for daycare and crèches; flexible work schedules (telecommuting, shortened workdays); and leave policies (annual and parental leaves). The literature refers to WLB strategies as work-family responsive policies. According to Cebulla, Hudson-Sharp, Stokes, and Wikinson (2019), work-family balance has been substituted by work-life balance (WLB) in recent years. They emphasised that WLB is necessary for eldercare, leisure, and personal growth. WLB is characterised as a suitable “fit” in between an individual’s various responsibilities.

Employee Self-Efficacy

According to Wessels et al. (2019), self-efficacy is the belief in one's own ability to achieve specific performance levels and exert control over life events. People who believe in their own abilities are more likely to be highly committed, perform at greater levels, and be able to handle dissatisfaction and stay on target in the face of difficulties. According to social cognitive theory, an employee's self-efficacy is defined as their confidence in their capacity to organize and plan, as well as to carry out the tasks necessary to achieve specific educational objectives (Bae, Jennings, Hardeman, Kim, Lee, Littleton & Saasa, 2020). Higher self-efficacy workers are more assured of their skills and, as a result, are more probable to remain with their chosen field of work (Wolf, Herrmann & Brandstatter, 2018).

Also, Masitoh and Fitriyano (2018) based their research on the premise that self-efficacy is characterized as people's belief in their ability to perform particular tasks, which also affects the tasks they choose to learn and the objectives they set for themselves. People generally learn and complete the tasks they believe as successful in, showing a positive effect self-efficacy has on

performance, learning and motivation. Workers with high levels of self-efficacy are more adept at creating the ideal work environment, controlling the behaviors of their clients, and utilizing more innovative working methods (Salameh & Adel, 2020; Hassan & Akbar, 2019).

Workers with high self-efficacy are typically more successful in carrying out their organizational responsibilities; organizations gain from having highly positive self-efficacious workers; workers with strong self-efficacy beliefs appear to be more willing to try new things and then apply those experiences to their work.

Employee Performance

According to Asrar-ul-Haq and Kuchinke (2016), employee performance is a specific outcome at work that reflects the competitiveness, efficacy, and efficiency of the organization as well as its procedural and structural elements. At work, employee performance is crucial. It might help the company make better use of and increase the capacity of its human resources. It translates into efficient involvement and service delivery, which spreads throughout the entire organization. Employers must put in place rules that recognize and reward achievement in order to accomplish this. Employee performance is influenced by opportunity, effort and skill. On the other hand, outputs may be used to measure it (Asrar-ul-Haq & Kuchinke, 2016). Performance, according to Hassan et al. (2019), is a collection of outcomes produced over a predetermined time frame. Evaluation and assessment are activities in addition to performance. To achieve organisational goals and keep a competitive edge, an organization needs its employees to perform at a high level (Dinakar, 2019). An organization's ability to succeed depends on its

workforce.

Also, performance will be measured using the results obtained from integrating the abilities, possibilities and efforts of the employees. Given this, employee performance covers a range of topics and is a crucial factor in determining an organization's successes or failures. Additionally, an employee's performance would be determined by their capacity to meet the aims and objectives of the organization.

Empirical Review

Studies in the field of literature on this topic are examined in this section. Research on the relationship between WLB and performance of employees as well as effect of self-efficacy on performance of employees are discussed below.

Work Life Balance and Employee Performance

Work-life balance is considered a critical determinant in employee performance, as it affects physical well-being and psychological engagement, both very important ingredients of productivity (Ekpechi & Igwe, 2023). Sign (2021) examined the effect of work-life balance on employee performance. Employees who were married or had family responsibilities were the focus of the study. The research proposed that employees' performance had positive significantly effect on work-life balance. Workers with family problems experienced pressure at work, therefore affecting their focus and attentiveness.

Similarly, Oktafien (2021) investigated the effect of work-life balance policies on employee performance and satisfaction. According to the study, work-life balance regulations increased employees' intrinsic satisfaction,

which showed in their output. Workers' desire for a sense of belonging provided them with the motivation to carry out their organisational duties. This is well established that better work outcomes can be achieved if each person has a balanced quality of life between work and time off the job.

Moreover, Abstrae (2021) analysed the mediating role of emotional commitment in the relationship between work-life balance and employee performance. The purpose of the study was to ascertain the effect of work-life balance on job performance and affective commitment. It was found that workers' attitudes regarding WLB improved their level of emotional engagement. Since there was less pressure on employees due to their increased emotional involvement, their job satisfaction and performance remained unaffected.

Lakshani and Tennakoon (2020) studied WLB and performance of employees. A positive relationship between WLB and worker performance was found. Deliberate attempts of increasing a worker's WLB are also required to improve performance. Jaharuddin and Zainol (2019) investigated the perception of WLB practices and laws to find out how management and staff in the Nigerian banking industry perceived WLB practices and laws. The empirical study's conclusions imply that workers ought to receive training on the several WLB approaches.

Additionally, Simonetta and Manfred (2019) examined work-life balance by evaluating employee experiences at Oxford Brookes University to determine the importance of work-life policies at the institution. According to the study, maintaining a healthy balance between one's personal and professional lives is essential for improving one's ability to function. The study

came to the conclusion that cooperation between employers and employees is necessary to accomplish this goal.

According to Narang's (2021) research, workers' inability to manage work and family obligations led to a low job satisfaction, poor performance and productivity, lack of organizational commitment and high absenteeism rate. Again, Anyim, Shadare, and Adio's (2020) studies found that there is a positive significant relationship between an employee's work-life balance and their performance, and the sustainability of normal workplaces depends heavily on the roles that families and society play.

Additionally, Lula (2018) emphasized how an employee's preference for a work life environment affects their performance. The employee's home life was additionally affected by the demands of their profession. According to the study, the majority of workers had to make adaptations as a result of the increased demand for their work in order to meet their responsibilities to their families, and the longer workdays causing them undue stress. This is because there was absence of support from the organization.

Lastly, Johari, Tan, and Zulkarnain (2018) conducted research on teachers' WLB and job performance. According to the study, a positive and significant relationship was found between WLB and performance of employees on respondents' job performance. It was also revealed that satisfied employees at the workplace and in their personal lives are more inclined to lend a hand to others and make a good team member, all of which have positive effects on performance. Empirics, in this case, strongly support the hypothesis that;

H₁: there is a positive contribution of work-life balance to employee performance.

Self-Efficacy and Employee Performance

Self-efficacy is the belief of the individual in his or her self-capacity to perform various tasks and reach certain goals; it has a great effect on motivation, resilience, and productivity (Kim, 2023). Accordingly, Na-Nan and Sanamthong (2019) conducted a study on employee job performance and self-efficacy and found that higher levels of self-efficacy result in higher levels of job performance among employees. The study's findings indicate that self-efficacy has an effect on both learning and work effort. High self-efficacy workers put a lot of effort into learning new skills because they have confidence in their ability to succeed.

Again, Bassah (2020) investigated teacher performance and self-efficacy of SHS in North and South Danyi Districts in the Volta Region. According to the study, pupils performed better when their professors had a high degree of self-efficacy because they could manage their time well. That is, performance and self-efficacy had a positive significant relationship. Similar to the earlier studies, Bruce, Esmonde, Ross, Dookie, and Beatty (2019) examined the relationship between public sector workers' performance and self-efficacy. According to the study, performance would rise by 76% for every unit increase in self-efficacy. They came to the conclusion that a major factor influencing employee performance is the degree of self-efficacy among employees.

Furthermore, Zaki, Ali, Bakar and Sarwar (2019) studied WLB and performance of employees through the role of self-efficacy. The results of this research provide insight into the part self-efficacy plays in helping employees

perform better through growth and training. In other words, a positive and significant relationship was found between WLB and performance of employees and training through the role of self-efficacy. In similarly view, Lai and Chen (2012) found that those with greater levels of self-efficacy tend to do better than their peers. In conclusion, empirical evidence shows that self-efficacy plays a strong role in enhancing employee performance in different contexts, hence the hypothesis that;

H₂: Self efficacy positively influences employee performance.

Role of Self-efficacy in the relationship between work-life balance and employee performance

Self-efficacy, defined as the belief of an individual in his or her ability to attain desired outcomes, is posited to moderate the relationship between work-life balance and employee performance. Research (Bernales-Turpo et al., 2022; Özgül, 2023; Ali, Tubastuvi, Santoso & Hariyanto, 2024) show that self-efficacy is a critical determinant of how employees manage work-life balance and then translate it into better performance. For example, Özgül (2023) showed that employees with high self-efficacy are better able to balance work and life, which helps to decrease stress and increase concentration on performance-related tasks.

Similarly, the role of self-efficacy in this relationship has been explored in various industries in developing economies (Maheshwari & Kha, 2022). For example, an investigation into the corporate sector in Malaysia by Nasurdin and O'Driscoll (2018) found that employees with high self-efficacy are more resistant to the negative effects of work-life imbalance, thus maintaining their performance even under pressure. On related notes, research conducted in

Nigeria by Adebayo et al. (2019) showed that self-efficacy strengthens the positive relation of work-life balance to organizational commitment, culminating in enhanced performance. The results of these studies indicate that self-efficacy reduces not just the adverse consequences of a lack of work-life balance but also serves as a sort of facilitator in maximizing its benefits.

Research by Karatepe and Karadas (2015) in the hospitality industry found that self-efficacy acts as a moderator of the influence of work-life balance on job satisfaction and performance; high levels of self-efficacy strengthened the positive impact of balance on several outcomes. These findings highlight self-efficacy as a critical psychological resource that allows employees to draw on work-life balance for improved performance. Consequently, this study hypothesised that;

H₃: self-efficacy is a critical moderating factor in the relationship between work-life balance and employee performance.

Conceptual Framework

The ability to effectively communicate concepts in diagram form for readers to understand is one of the key components of research. According to Adom et al. (2016), the conceptual framework serves as the study's blueprint and clarifies the concepts being presented. The framework provides motivation and direction for the study (Adom et al., 2016). According to Grant and Osanloo (2014), a conceptual framework is the cornerstone upon which research is built, which highlights its significance.

The empirical review has demonstrated that work-life balance has positive significant effect on employee performance. A crucial factor affecting an employee's performance is their capacity to balance their work and

family life. On the other hand, a high level of employee self-efficacy would improve the relationship. This suggests that self-efficacy has a moderating effect on the relationship between employee performance and work-life balance. The moderating role implies that employee performance and work-life balance are positively correlated with self-efficacy. The moderating effect of self-efficacy on the relationship between work-life balance and employee performance is depicted in Figure 1.

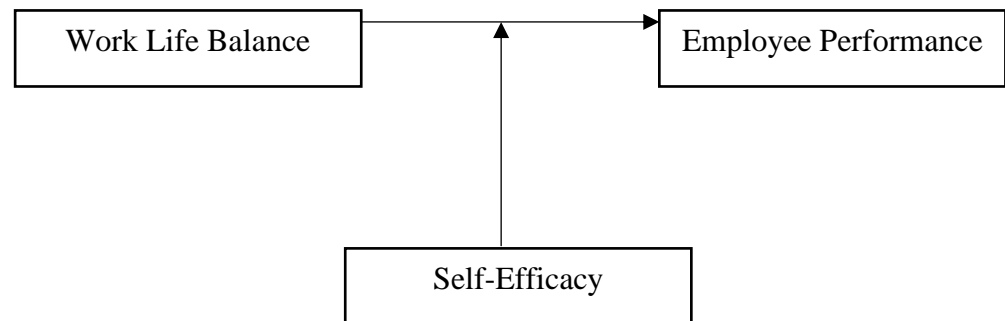


Figure 1: Conceptual Framework

Source: Author's Construct (2024)

The framework above depicts the relationship that WLB has with the performance of employees as well as the moderating effect that self-efficacy has on this relationship. Figure 1 shows that employee performance is known to be the dependent variable as well as WLB as the independent variable. A significant effect is also played by other variables, such as employee self-efficacy (a moderating or intervening variable).

Chapter Summary

The theoretical basis supporting this research was examined in this chapter. The study's concepts were described from the viewpoint of other researchers. To obtain the findings from other studies on the topic, studies that

has been done by other researchers were examined. Further, the study found that numerous studies have been conducted on the topic, but explicitly putting the three variables together specifically in the case of Bayport Savings and Loans Limited was notably missing, which is why this study is relevant.

CHAPTER THREE

RESEARCH METHODS

Introduction

This chapter explains the methodology used for the study. The method that the researcher took during the study and the rationale behind every approach they employed is known as research methodology. The goal is to support the researcher in systematically solving the research problem. Research paradigm, research approach, research design, population of the study, sample and sampling population, measurement of variables, data collecting instrument, validity and reliability, data collection procedure, and data analysis technique constitute the chapter's structure.

Research Philosophy

This study adopted a positivism philosophy, which focuses on objectivity, quantifiable data, and the use of empirical evidence to understand phenomena (Zyphur & Pierides, 2020; Park, Konge & Artino Jr, 2020). Positivism is based on the belief that social reality can be observed, measured, and explained through systematic and scientific methods (Nyein et al., 2020). The paradigm is also in agreement with the objective of the study, which has been proposed to test hypotheses regarding the direct influence of work-life balance and self-efficacy on employee performance, as well as the moderating influence of self-efficacy in this relationship. It uses structured data collection instruments like surveys or questionnaires that capture measurable variables, while statistical tools will be used to analyse the data in order to uncover patterns, relationships, and causality.

Under positivism, the researcher assumes an objective and non-participatory role in order to minimize subjective interpretation of the data, ensuring the reliability and validity of the findings (Servaes, 2020). This philosophy thus enabled the generation of objective insights that are necessary in making generalisable recommendations for improving employee performance through better work-life balance and self-efficacy strategies.

Research Approach

Creswell and Creswell (2016) distinguished between mixed methods, qualitative and quantitative methods. The distinction made is that the researcher can define and isolate variables using the quantitative research approach, and then connect them to form research hypotheses. With regard to the qualitative research approach, this is untrue. The authors go on to state that the quantitative research approach permits objectivity with regard to the procedures used in the gathering and analysing of data. However, in qualitative analysis, data is frequently collected and analysed subjectively. Lastly, the aim of the qualitative research method is not to generalise sample results to the entire population, however the quantitative research approach permits the use of samples which is bigger in numbers as a representative of the population of the research. However, the study made use of the quantitative method to analyse the objectives of the research. This method or approach was deemed suitable for the research based on the analysis of causal relationships.

Research Design

This research adopted an explanatory research design, which is selected for its ability to discover and explain the causal relationship between variables; in this case, work-life balance, self-efficacy, and employee performance. An

explanatory research design is a systematic approach toward understanding the causal relationship among variables and discovering the underlying mechanisms that drive such relationships (Hall, 2003; Möttus et al., 2020; Leavy, 2022). Because of this, the design moves beyond description into why and how something is observed; hence, it is appropriate for studies aiming to establish cause-and-effect dynamics (Bentouhami, Casas & Weyler, 2021). Explanatory design in this case helped the researcher to investigate how work-life balance and self-efficacy influence employee performance in a study on the relationship between the two aspects. This design is helpful in the generation of actionable insights, as it offers evidence-based explanations that help inform policy development, managerial strategies, and theoretical advancements.

Study Area

Financial service provider Bayport Savings and Loans Limited arranges for the mobilization of customer funds and provides loans to individuals in need. The business was established in 2002. By embracing technology, product leadership, and innovation, Bayport aims to become one of the top suppliers of financial solutions for developing markets by offering financial solutions that meet the demands of a wide range of customers. Over thirty Bayport branches can be found across the nation. The organization is credited with creating a new benchmark in the financial services industry and for continuously exhibiting the greatest levels of innovation, caring and accountability, (Bayport Annual Report, 2020).

Study Population

Any broad collection of units or objects such as organisations, people, establishments, that share similar characteristics in contract with the main

reasons of a research under study within which researchers want to affirm conclusions is called a population (Ormrod, 2010). The employees of Bayport Savings and Loans in the Accra Metropolitan Assembly make up the population for this. This composed of 318 staff of Bayport Savings and Loans, hence the study's population (Bayport HRM Department, 2024)

Sample and Sampling Procedure

This study used probability sampling, specifically the simple random technique. This sampling technique justifies selecting sample to represent the intended population as well as using the data to derive conclusions about statistical inferences (Ofori & Dampson, 2011). However, this is the most appropriate for the quantitative research methods (Saunders et al., 2016). Because this technique ensures impartiality in the selection of any study unit, this technique was chosen for the study. In order to guarantee the absence of biases in the random sample process, a predetermined set of numbers was generated to choose participants at random by the use of Excel.

Also, researchers are to determine the ideal sample size for their studies, according to Kariuki, Wanjau, and Gakure's (2011) recommendation. It is common practice to calculate the ideal sample size directly using relevant statistical formulas (Sekaran & Bougie, 2016). One hundred and seventy-five (175) employees made up the study's sample size. Using the sample determination table from Krejcie and Morgan (1970), this was ascertained.

Sources of Data collection

There are two primary data sources. These two types of sources comprise primary and secondary data (Rabianski, 2003). When it comes to a primary data source, it is defined as an original data source that is, one where

the researcher obtained the data directly from the source for a particular project or purpose. A secondary data source is one from which the researcher can obtain data for the study after it has already been gathered through a primary source (Idzerda et al, 2011). The primary source of data was suitable for the study since the variables were operationalized. The source of data used was the primary data source.

Measurement of variables

The variables were determined by reviewing prior empirical research on work related to WLB, performance of employees as well as self-efficacy. This made it possible to base the instrument's design on scales that have been validated. WLB were measured in this study utilising a variety of sources. While the concept of WLB was taken from Le, Newman, Menzies, Zheng and Fermelis (2020) and Wirandendi et al. (2020), the self-efficacy measures were adopted from scales that had been shown to be reliable (Arifin et al., 2021 and Na-Nan & Sanamthong, 2019). The Carter et al. (2018) scale served as a measure for employee performance. In the relevant research, Cronbach alphas were used to validate the construct measurement questions.

Data Collection Instrument

Questionnaire administration was used to obtain the primary data. According to Sekaran and Bougie (2016), using a questionnaire to collect data ensures higher uniformity, impartiality and consistency. Furthermore, respondents can complete the questionnaire in a private and convenient manner, which increases their anonymity (Neelankavil, 2015). Also, the use of the structured questionnaire is deemed appropriate taking into account the research philosophy, design and research approach adopted for the study. The

questionnaire was developed based on constructs derived from the conceptual framework for the study. It has four sections (A to D). Respondents were required to tick where appropriate to express their opinion.

There were 35 items in each of the sections (A to D) of the proposed study questionnaire. Due to the categorical nature of the variables being examined, Section A gathered demographic data from the respondents. The researcher collected data on WLB, self-efficacy, and employee performance from section B through to D respectively. The study employed a five-point Likert scale measurement from “Strongly disagree” through to “Strongly agree”, where all items in sections B, C, and D were scored. According to Likert (1932), the Likert scale is a tool for measuring attitudes since it combines respondents’ responses on various items into a single item. Yates (2004), emphasises that Likert scales are commonly employed to measure individuals’ beliefs, views and attitudes.

Validity and Reliability

The study ensured expert scale scrutiny, scale pre-testing and appropriate definition measuring items to guarantee the content validity of the instrument. The focus of measurement validity, according to McDaniel and Gates (1996), is to check and confirm that a concept's measured truly reflects the concept that it is indicating. The level of validity was assessed by scrutiny from my supervisor and experts (Saunders and Lewis, 2012). Additionally, respondents were advised to fill out the questionnaires in private and only answer the items that they felt comfortable answering. The questionnaire items were adapted from already published works of literature as explained in the measurements section.

Data Collection Procedure

There are various methods for gathering data, according to Sekaran and Bougie (2016). This can be accomplished by focus group, questionnaire and in-person interview, etc. The method of hand-delivering and gathering the questionnaires was used for this study. This approach was taken since getting many of the participants to respond to the questionnaire sent by mail or the internet were challenging. This method was selected to facilitate the ability of the researcher to personally present the questionnaire to the respondents at each financial institution's location in Accra. Letters of introduction were sent to the management of each branch; after the letters were approved, staff members were given questionnaires with permission from the departments and units.

Additionally, the researcher was able to ask respondents how long they would need to complete the questionnaire and when it would be most convenient for them to pick it up. Self-administered questionnaires do have some drawbacks. However, these were kept to a minimum and were not greater than the advantages from high response rates.

Data Analysis

SmartPLS version 3 and the Statistical Package for Services Solution (SPSS) version 24 were the statistical tools used. Using PLS-SEM and SPSS for descriptive analysis, the study's objectives were met. With the help of Smart PLS 3 software, the Structural Equation Models were developed to analyse data obtained on objectives one through to three. This employed the use of inferential statistics including discriminant and convergent validity, correlation and regression to ascertain the relationship between WLB, performance of employees and self-efficacy.

Also, the component-based approach applied in PLS prevents two serious problems: inadmissible solutions and factor indeterminacy (Fornell & Bookstein, 1982). The PLS estimates the latent variables as exact linear combinations of the observed measures. It thus avoids indeterminacy problems and provides an exact definition of component scores (Chin, 2010). Secondly, the PLS approach allows the examination of indirect relationships among factors (Ringle, Wende & Becker, 2015). The indirect analysis is better achieved by the use of the PLS technique than by multiple regression analysis or other techniques (Hamid, Sami & Sidek, 2017).

Furthermore, PLS allows simultaneous testing of an entire model instead which provides the researcher with a comprehensive means of assessing and modifying a given theory (Chin, 2010). The PLS technique does not require a normality assumption for estimating model parameters, observation independences, or variable metrics, because an analyses of least squares of iterative algorithm is applied in this approach (Jannoo, Auchoybur, & Lazim, 2014).

Ethical Consideration

Any social researcher should ask respondents for permission, making sure to clarify their aims and follow the study ethics and guidelines, as suggested by Saunders, Lewis, and Thornhill (2007). Confidentiality and anonymity were thus explained to the respondents. With assurances that their identities would remain confidential, the respondents had the confidence to answer the questionnaire. The highest confidentiality was maintained for any information obtained from them (respondents). Furthermore, the researcher advised the participants that they had the option to withdraw from providing

any response at any time. Lastly, the researcher did not purposefully mislead the respondents about the study's potential advantages, discomfort and risk. Instead, the researcher provided all relevant information.

Chapter summary

This chapter focused on the methodological issues used in the study and the procedures followed to collect data from the field. It looked at research design, sampling techniques, research instruments, and data collection procedures in a nutshell. The concluding part of this chapter highlighted the method of data processing and analysis of the study and the ethical considerations. Data regarding the measurement instrument's reliability and the researcher's ethical considerations were presented to ensure respondents' confidentiality and specifies that the data will only be used for purposes of academia.

CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

This chapter presents the findings of the study and provides a detailed discussion of the results in relation to the research objectives, hypotheses, and existing literature. The analysis is based on data collected from employees of Bayport Savings and Loans Limited, focusing on the relationships between work-life balance, self-efficacy, and employee performance.

Demographic Characteristics of Respondents

The demographic characteristics of the respondents were examined in this section. The proportion of each gender, the respondents' marital status, their educational background, their job experience, their age, working hours, and the type of employee were taken into consideration.

Table 1: Demographic Characteristics of Respondents

Variables	Frequency	Percent
Gender		
Male	105	60.00
Female	70	40.00
Marital Status		
Single	97	55.43
Married	39	22.29
Divorced	39	22.29
Educational Level		
Masters	33	18.86
First Degree	111	63.43

HND	15	8.57
SSCE/WASSCE	6	3.43
Others	10	5.71
Working Experience		
< 5	47	26.86
5 – 10	93	53.14
11 – 20	18	10.29
21 – 30	12	6.86
>30	5	2.86
Age		
20-30	34	19.43
31-40	66	37.71
41-50	45	25.71
51-60	19	10.86
61+	11	6.29
Working Hours		
<4	25	14.29
4 – 8	57	32.57
> 8	93	53.14
Employee Type		
Full Time	161	92.00
Part Time	14	8.00
Total	175	100.00

Source: Field Survey (2022)

According to Table 1, there were 70 female respondents and 105 male respondents. In terms of percentages, this shows 40.0 percent for females and 60.0 percent for males. Because of the financial services sector's complexities, it was inevitable that males would outnumber the females. This reveals why there were more males than females. Regarding the respondents' marital status, 97 people, or 55.43 percent were single. Thirty-nine (39) respondents' representing 22.29 percent, were married. Additionally, 39 of the respondents representing 22.29 percent were divorced.

The educational level attained by 33 respondents was a master's degree. This amounted to 18.86 percent. Nonetheless, the majority of respondents (n=111), or 63.43 percent, had a first degree. The educational level obtained by 6 of the respondents was the SSCE/WASSCE. This amounted to 3.43 percent. Respondents with HND was found to be 15, or 8.57 percent. Additional qualifications held by 10 respondents showing a 5.71 percent included CIMA, CIT, ICAG, ACCA. This was considered the least number of educational level. This is explained by the professional certifications' high cost and difficulty in comparison to other educational levels.

Regarding respondent's job experience, respondents with 5–10 years of work experience was considered the majority. This accounted for 93 respondents, or 53.14 percent of the total number. The respondents with fewer than five years of work experience came in second (n = 47). 26.86 percent of the respondents were represented by this. The respondents with 11–20 years of work experience was 18, or 10.29% of the total. 12 respondents, or 6.86 percent of the study, had worked for 21 to 30 years. Again, respondents with more than 30 years of work experience was 5, or 2.86% of the total

Also, respondents of (n=66) were between the ages of 31 and 40 which was considered to be the majority. 37.71 percent was represented by this. Again, those within 20-30 years representing 19.43 percent were 34 in total. Of the respondents, 25.71 percent (n=45) were in the 41–50 age range. Further, those within 51-60 years representing 10.86 percent were 19 in total. Eleven (11) respondents, or 6.29 percent, were older than 60 years old.

Fifty-seven (57) respondents, or 32.57 percent, reported working four (4) to eight (8) hours a day. Also, 93 respondents had been employed for over 8 years. This accounted for 53.14 percent of those surveyed. A total of 25 respondents, or 14.29 percent, reported working less than four (4) hours.

Last but not least, 161 respondents, or 92.00%, were full-time workers. Just 14 participants were part-time workers, accounting for 8/100 percent of the sample.

Assessment of Measurement Models for the Study

The measurement model of the PLS-SEM generally assesses the performance and the suitability of the research instruments used in study in a given setting. The model extents check on the quality of the items and constructs or variables used to analyse a research problem or phenomenon. In doing so, previous researchers (Hair et al., 2019; Henseler et al., 2016) have shared same views on the parameters to evaluate under the model. The first is the indicator loadings criteria; next is internal consistency; followed by convergent validity and fourth, discriminant validity. In PLS-SEM, the CMB is ascertained by relying on the collinearity statistics (i.e., Variance Inflation Factor, VIF) scores.

Assessing Indicator Loadings

Table 2 data shows that some of the indicators have been removed. All indicators with loading scores below the recommended threshold of 0.7 were removed as suggested by Hair et al (2016). Out of the 30 measurement items, 17 scored significantly above the threshold (0.7), and all indicators that fell below it were deleted. This was done in an effort to improve the overall reliability of the model.

Table 2: Cross Loadings

Indicators	Employee Performance	Work Life Balance	Work Self Efficacy
EP1	0.8514	0.5058	-0.4174
EP2	0.8296	0.4397	-0.209
EP3	0.7401	0.408	-0.2274
EP5	0.7429	0.3716	-0.1402
EP6	0.7466	0.405	-0.1948
EP7	0.7461	0.4388	-0.4223
EP8	0.8154	0.4244	-0.3774
EP9	0.8033	0.4441	-0.2497
WLB10	0.498	0.7885	-0.2402
WLB3	0.4613	0.7838	-0.2606
WLB4	0.3683	0.7929	-0.2867
WLB7	0.3535	0.7437	-0.3357
WSES1	-0.3181	-0.3269	0.8348
WSES2	-0.3177	-0.192	0.7615
WSES5	-0.1518	-0.1927	0.7672

WSES6	-0.3416	-0.3108	0.8191
WSES8	-0.2777	-0.3579	0.8066

Source: Field Survey (2022)

Table 2 shows nine (9) indicators of employee performance loaded at 0.7 or above. Taking into account that 0.8514 was the highest value and 0.7401 the lowest. To measure work-life balance, five of the indicators were maintained. 0.7929 was the highest indicator, and 0.7437 was the lowest. 5 Indicators for measuring the construct of work self-efficacy were also maintained. The lowest value of the indicator was 0.7615, while the maximum value was 0.8348. According to Table 2, the cross loadings show that the correct items and indicators were used to measure the constructs.

Assessing Internal Consistency Reliability

To evaluate the internal consistency of the constructs, three specific indices have been suggested; Cronbach's Alpha (CA), rho_A and Composite Reliability (CR). Although, these three measures are good, the CR has been widely accepted as satisfactory due to the how vulnerable the other measures are in respect to the number of items in the construct (Rossiter, 2002). The benchmark for all the measure is values ≥ 0.708 (Bagozzi & Yi, 1988). For composite reliability, employee performance (0.9278) had the highest score, following work-life balance (0.8593) and work-self-efficacy (0.8977). The final results show that the model has a reliable internal consistency. From table 3, the convergence validity is also shown below.

Table 3: Validity and Reliability

	AVE	Composite Reliability	R Square	Cronbachs Alpha	Communality	Redundancy
EP	0.6171	0.9278	0.3391	0.9111	0.6171	0.1825
WLB	0.6045	0.8593	0	0.7841	0.6045	0
WSE	0.6374	0.8977	0	0.86	0.6374	0

Source: Field Survey (2022)

Assessing Convergent Validity

The convergent validity (CV) is also one of the parameters for the measurement model. As stated by Hair et al. (2017), it is the degree of positive correlation between measures of the same construct. It examines how the constructs of the study share common relationships in the model. The assessment technique is by the use of the Average Variance Extracted (AVE) from the PLS algorithms output. As a rule of thumb, the AVEs of the constructs should be greater than or equal to 50 percent ($AVE \geq 0.50$) in order for the constructs to explain over 50 percent of variance in the relationship among the constructs (Hair et al., 2017). Table 3's results show that all the constructs have an AVE greater than 0.5. Work-life balance had the lowest AVE score while work-self-efficacy had the highest value. Also, the discriminant validity was assessed further to assess the measurement model.

Assessing Discriminant Validity

In order for a construct to be established as discriminant validity, it must be distinct and able to capture phenomena that other constructs in the model are unable to capture (MacKinnon, 2008). To achieve this uniqueness of the constructs, two major methods have been prescribed: Fornell and Larcker's

(1981) criterion and the Heterotrait-monotrait ratio (HTMT) proposed by Henseler et al. (2016). Although the two are 'okay' for use, the HTMT ratio serves better explanatory power than the former and was presented in the present study. The general rule is that the HTMT values in circumstances of related constructs should be ≤ 0.90 and 0.85 when the constructs are theoretically unrelated. The result was presented in Table 4. It follows that no two constructs can represent the same phenomenon since each one is distinct.

Table 4: Fornell-Lacker Criterion

	Employee Performance	Work Life Balance	Work Self Efficacy
Employee Performance	0.7856		
Work Life Balance	0.5510	0.7775	
Work Self Efficacy	0.3716	0.3545	0.7984

Bold values are the square root of each construct's AVE which is higher than their correlation with other constructs.

Source: Field Survey (2022)

When all of the constructs being considered have 0.70 to 0.80 indicator loadings that vary only slightly, criterion of the Fornell-Larcker performs poorly, as it does in the case of WLB. According to Voorhees, Brady, Calantone, and Ramirez (2016), the Fornell-Larcker criterion performs better in identifying discriminant validity challenges when indicator loadings vary more significantly, but it is still not very good at assessing discriminant validity as a whole. The solution is to assess the correlations' HTMT as suggested by Henseler, Ringle, and Sarstedt (2015). When the HTMT ratio of a latent construct is less than 0.850, Henseler et al. (2015) indicate that the latent

construct has discriminant validity. With HTMT values below 0.850, the results are shown in Table 5.

Table 5: Heterotrait-Monotrait Ratio (HTMT)

	WLB	WSE	EP
WLB	0.510		
WSE	0.553	0.586	
EP	0.822	0.731	0.654

Source: Field Survey (2022)

Structural Model Assessment

The structural model results usually are used to analyse the specific objectives or hypotheses of the study. In light of this, the assessment of the model is also premised on certain established criteria including, the correlation coefficient (R), coefficient of determination (R^2), the effect size (f^2) and predictive relevance (Q^2). Also, the t-statistics and the P-values emphasise the significance of the paths established under the structural model.

The results of the assessment of multicollinearity among the study's indicators are shown in Table 6. A possible collinearity issue in the context of PLS-SEM is indicated by a tolerance value of 0.20 or less and a VIF value less than 5 respectively (Hair et al., 2011). Multicollinearity was measured with the outer VIF. Observation of the results in Table 6 confirms there is no threat of multi-collinearity for the configured model with respect to the constructs configured (Outer VIFs < 5). The results of this research showed that there was no multicollinearity among the indicators.

Table 6: Collinearity amongst Constructs

	VIF	Tolerance
Work-Life Balance	1.843	0.543

Work Self-Efficacy	1.593	0.628
Employee Performance	-	

Source: Field Survey (2022)

The absence of common method bias is further supported by the VIF results in Table 6. A VIF score higher than 5 therefore shows that the model is affected by the CMB and evidence of pathological collinearity, according to the criteria set by Kock and Lynn (2012). Thus, the model can be deemed free from the issue of vertical or lateral collinearity and common method bias if all VIF values obtained from a full collinearity test are equal to or less than 3.3 (Kock, 2013).

Assessing Coefficient of Determination and Predictive Relevance

The established criteria are that “ R^2 of 0.25, 0.5 and 0.75 are considered as weak, moderate and substantial respectively.” In addition to the R^2 , the f^2 statistics are used to explain how meaningful the significance of the relationship is in respect of its practical implications. Usually, effect size (f^2) of 0.02, 0.15 and 0.35 is seen as small, medium and large respectively. Again, predictive relevance (Q^2) of 0.02, 0.15 and 0.35 is seen as small, medium and large respectively” From Table 7, it can be seen that 33.91 percent of the variation in employee performance can be explained by WLB and self-efficacy, which have 0.34 coefficient of determination on employees' performance being considered as moderate. Again, a 0.294 predictive relevance on the performance of employees shown in the table 7 below is considered medium. This shows that WLB actually predicts the performance of employees. However, WLB and self-efficacy has a medium effect size on the performance of employees.

Table 7: Regression

Paths	Path coeff.	Standard Error	T Stats	P-value	f ²	Q ²
WLB -> EP	0.1568	0.0208	7.5385	0.000	0.223	0.294
WSE -> EP	0.4861	0.1324	3.6725	0.001	0.114	
WLB * WSE -> EP	0.3858	0.0197	19.584	0.000	0.421	

Source: Field Survey (2022)

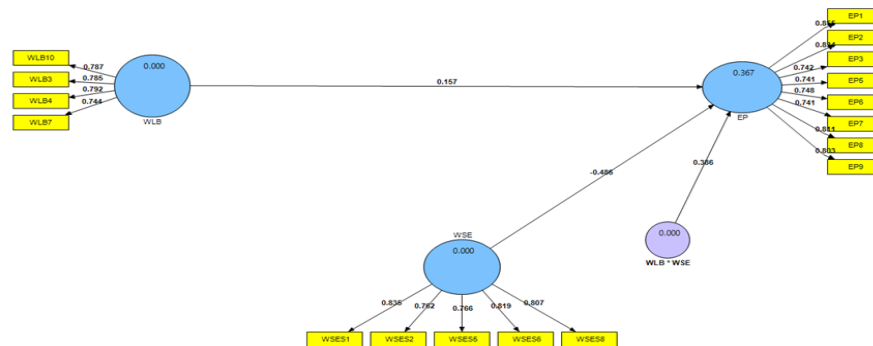


Figure 2: Assessment of structural paths

Source: Field survey (2024)

Discussions of the Findings

Objective One: Effect of Work life balance on employee performance at Bayport Savings and Loans Limited.

To analyse the effect of work life balance on employee performance of Bayport Savings and Loan Limited was the first objective of the study. Regarding this objective, SEM was employed for the analysis. Provided in the table 7 is the study's results. Results from Table 7 shows that work-life balance has a significant positive effect on employee performance [B=0.1568; t = 7.5385; p < 0.05]. Thus, the performance of employees would rise by 15.68% (0.1568) for

every unit increase in work-life balance implying that, to perform well at work, work-life balance is essential.

Again, the result as reported supports the hypothesis that, *H₁: there is a positive relationship between job performance employee WLB*. As such, the finding of this study is directly in line with the findings from Talukder and Galang (2021), who revealed that WLB policies such as supportive supervision and flexible work schedules had positive significant effect on employee performance. Also, implementing effective policies of WLB for employees can improve job satisfaction, which will boost output and performance of employees as concluded by Jaharuddin and Zainol (2019). Furthermore, higher performance is expected from council employees who believe that their WLB is a result of institutional rules based on the results. Again, the results suggest policies and programs aimed at improving employees' WLB inside the organization should be strengthened by the financial institution's management if it aims to enhance employee performance.

Similarly, studies by Anyim, Shadare and Adio (2020), Mendis and Weerakkody (2014) and Parkesh and Jyoti (2013), revealed WLB has significant positive effect on the performance of employees in the respective organisations. Furthermore, Kamau et al. (2013) revealed that WLB has a significant positive relationship with employee performance. Consequently, the performance of employee at the financial institution may be predicted using WLB as proved by the findings of this study and other related studies discussed in the related literature in chapter two this study.

Objective Two: Effect of self-efficacy on employee performance at Bayport Savings and Loans Limited.

Examining the effect of self-efficacy on employee performance was the study's second objective. Result from Table 7 of the study shows that work self-efficacy has a significant positive effect on employee performance [$B=0.4861$; $t = 3.6725$; $p < 0.05$]. Consequently, employee performance would rise by 48.61% for every percentage increase in self-efficacy, thus affirming the hypothesis that, H_2 : *Self-efficacy positively influences employee performance*.

According to Taylor (2012), self-efficacy is associated with a lower risk of mortality and affects all facets of human functioning, including social interactions, professional responsibilities, and personal relationships. Self-efficacy aids an employee in attaining its objectives and developing a sense of fulfillment in life. Their performance is enhanced by this. Again, anyone working for an organization is able to articulate the goals which they intend to attain, the changes they aim to achieve, and the things they would like to change.

However, a lot of workers also understand that it's not always easy to achieve their goals. According to Bandura and other researchers, a person's self-efficacy has significant positive effects on how they address tasks, goals, and challenges such as scandals, crises, and failed projects. A greater asset than knowledge, experience and skills is self-efficacy. Also, if an individual lacks true self-efficacy, they may struggle to make difficult decisions, exercise authority in meetings, encourage open communication, and be receptive to constructive criticism. Again, when an employee lacks self-efficacy and true self-confidence, they will consistently question their actions and become defensive when confronted with challenges.

Similarly, the finding is supported with research by Mensah and Asamani (2013); Bernales-Turpo et al. (2022); Özgül (2023) and Ali,

Tubastuvi, Santoso and Hariyanto (2024) who examined the effect of workers' self-efficacy on employee performance in different contexts and revealed that employee self-efficacy has significant positive effect on employee performance as found in this study.

Objective Three: The moderating role of self-efficacy on the relationship between work life balance and employee performance at Bayport Savings and Loans Limited.

Investigating the moderating effect of self-efficacy on the relationship between work-life balance and employee performance at Bayport Savings and Loans Limited was the third and final objective of the study. The moderating variable was significant based on the result presented in Table 7 ($B = 0.3858$; $T = 19.584$; $P = 0.00 < 0.005$). Therefore, the study affirms the hypothesis that; *H₃: self-efficacy has a significant positive relationship on the relationship between work life balance and employee performance.*

This result means that, performance is expected to rise by 38.58% (0.3858) when work-life balance and work self-efficacy are present or increased by one percentage point. Also, it implies that, when an employee's self-efficacy is really high, their performance will improve. This is, if they can manage their work and family responsibilities while maintaining a sufficient level of confidence in their abilities, their performance will improve. Workers with extremely high efficacy levels are resilient and able to handle stress from both the job and their families. Only when they are able to manage the challenges brought on by concerns relating to their families and jobs will their performance likely improve in the face of these difficulties.

The result of this study is supported with the findings from Chan (2013); Adebayo et al. (2019) and Maheshwari and Kha (2022) and who conducted research on work-life balance, employee performance and satisfaction, with self-efficacy serving as an intervening variable in the relationship between the independent variable and its corresponding outcome variable and revealed that self-efficacy has a significant positive intervention on the relationship between the WLB and performance of employees.

Chapter Summary

This presented the findings of the study through the analysis of the relationships between WLB, self-efficacy, and employee performance at Bayport Savings and Loans Limited using SEM. The demographic profile of respondents showed a fair distribution in terms of gender, age, educational background, and work experience, thus providing a robust basis for analysis. These showed that WLB significantly and positively relates to employee performance, which shows that a proper balance between work and personal life bolsters productivity. The self-efficacy factor has been proven to relate positively and directly to performance; individuals who demonstrated better levels of self-confidence and resilience have achieved better output. Additionally, the results indicate that self-efficacy moderates the WLB-performance relationship, strengthening positive WLB effects among employees who are highly self-confident. These findings were discussed in the light of existing literature, confirming theoretical predictions and offering practical insights into how to intervene in order to obtain a high-performing workforce.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

Introduction

This chapter highlights the summary of the study, pointing out the main objectives, methodology, and key findings. The chapter goes on to present conclusions based on the findings and makes recommendations for enhancement of employee performance through work-life balance and self-efficacy and ends with recommendations and suggestions for further research.

Summary

The study investigated the relationship between work-life balance, self-efficacy, and employee performance at Bayport Savings and Loans Limited. Specifically, it sought to; analyse the effect of WLB on employee performance, assess the impact of self-efficacy on performance, and examine the moderating role of self-efficacy in the WLB-performance relationship. This was a positivist research philosophy combined with a quantitative approach. The research design involved a correlational design through the use of SEM analysis and data was collected from 175 employees by using structured questionnaires.

The findings indicated that WLB has a positive and significant impact on employee performance; employees feel more productive and satisfied with their jobs when personal and professional commitments are well balanced. Similarly, Self-efficacy also emerged as one of the strong predictors of performance, significantly moderating the WLB-performance relationship. Employees with high self-efficacy showed better resilience and adaptability, enabling them to perform optimally even under challenging work conditions.

Conclusion of the Study

The findings of this study demonstrate the critical role that WLB plays in driving employees' performance at Bayport Savings and Loans Limited. Employees are able to report increased job satisfaction, reduced stress, and heightened productivity when their personal and professional lives are balanced. The study revealed that WLB policies enhance the well-being of employees in addition to being critical organisational strategies for talent retention and commitment. The findings are consistent with the existing literature, which has highlighted that an organisational focus on WLB significantly enhances a supportive and high-performing work environment. Additionally, the direct influence of self-efficacy on employee performance is positive, thus establishing that employees should be prepared with the confidence and skills to deal with challenges arising in the workplace. High self-efficacy employees demonstrated more flexibility, better resilience, and problem-solving skills, which further reinforced the concept that psychological resources are crucial in accomplishing organisational goals.

Again, the study also emphasised the role of self-efficacy in moderating the relationship between WLB and performance. This shows that individuals with high self-efficacy can derive more from WLB, as it helps them stay focused and perform well under pressure. An interaction among these variables has shown that the management of employee performance cannot adopt a single approach; there is a need for strategies to be tailored toward both structural and individual issues. The findings collectively show that organisations stand to benefit a great deal when they invest in integrated approaches that put into consideration work-life balance and psychological empowerment. By

addressing these areas, Bayport Savings and Loans Limited will be well on its way to being a leader in fostering employee well-being and optimizing performance in the financial services sector.

Recommendation

Based on these findings, the study highly recommended that Bayport Savings and Loans Limited should address the bottlenecks which employees undergo in balancing work and family life by offering strong work-life balance policies that give room for flexible working conditions which include teleworking, starting and closing of work later or earlier than usual hours, and a compressed week. The organisation should provide support, such as wellness programs, stress management workshops, and on-site childcare services, to help employees balance family and personal responsibilities with work responsibilities. Such policies not only improve employee satisfaction but also lead to increased loyalty and productivity within the organisation.

Again, self-efficacy among employees is very crucial to the enhancement of employee performance, and Bayport Savings and Loans Limited should first of all focus on creating an enabling environment for this development. The company needs to develop focused training in raising self-efficacy: building confidence, problem-solving techniques, and building resiliency. Provide mentorship and coaching by which more experienced staff may help their colleagues. Moreover, regular and helpful performance feedback from supervisors might help employees believe in their self-abilities, which yields better results both individually and organisationally.

Lastly, self-efficacy is a moderator according to this research between work-life balance and employees' performance. This study proposes that

Bayport Savings and Loans Limited should embed the facilitator of self-efficacy in their work performance management systems. Both employees and managers may be educated regarding self-efficacy's significance in achieving professional and personal objectives through training sessions and workshops. The organisation can therefore provide timely and personalised interventions to meet the needs of every individual by embedding self-efficacy assessment in employee development plans.

Implication of the Study

The findings from this study give managers, especially in the financial services sector, an insight into best practice. The strong correlation in WLB and employee performance bolsters the need for Bayport Savings and Loans Limited to embark on formulating and implementing efficient work-life balance policies. To work, managers should recognize that fostering a balance between work and personal life not only brings better well-being for their employees but also translates to high productivity and loyalty in their workforce. Programs such as flexwork, childcare support, and wellness will reduce stress and burnout; thereby, improving employee satisfaction and performance. Furthermore, self-efficacy plays a moderating role in suggesting that employees' empowerment through targeted training, mentorship, and constructive feedback will help increase the benefits of WLB policies. These measures will help managers retain top talent, reduce absenteeism, and foster a positive organisational culture that supports sustainable growth.

Moreover, from a policy viewpoint, the integration of such psychological constructs as self-efficacy into employee development is indispensable. Organisational policy makers should, therefore, give

consideration to the applicability of self-efficacy scores within performance management systems with a view to creating tailor-made interventions that boost the resiliency and confidence levels among workers. Theoretically, the study contributes to understanding how WLB and self-efficacy interact in view of extending existing conceptual frameworks such as Bandura's Social Cognitive Theory. In essence, it confirms the importance of self-efficacy in moderating the relationship while offering a deeper explanation regarding the interactions between personal and structural factors in influencing performance. The findings will encourage the academy and practitioners to adopt holistic approaches, addressing both organisational practices and psychological individual resources toward fully articulating the discourse in the optimization of employee performance at the high-pressure sectors' frontier.

Suggestion for Future Studies

Future studies might examine the longer-term effects of WLB policies and self-efficacy development programs on employee performance to better understand how these variables change over time. Longitudinal studies can capture a more nuanced understanding of the sustainability and effectiveness of these interventions. Comparative studies in various industries and cultural contexts may uncover unique challenges and solutions relevant to particular sectors, offering broader applicability of findings. Furthermore, qualitative research approaches, such as interviews and case studies, can provide in-depth information about the ways employees experience and perceive WLB and self-efficacy. This will supplement quantitative results with rich, context-specific narratives. Investigation of demographic variables like age, gender, and marital status could help shed more light on how these different groups are affected and

allow tailored strategies to be used for particular needs. These research directions are meaningful, as they address current gaps and provide practical insights while enhancing the generalisability of findings to add to the current understanding of WLB, self-efficacy, and employee performance.

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APPENDIX
UNIVERSITY OF CAPE COAST
DEPARTMENT OF HUMAN RESOURCE MANAGEMENT
QUESTIONNAIRES

This questionnaire is designed to gather information on “WORK LIFE BALANCE, SELF EFFICACY AND EMPLOYEE PERFORMANCE: THE CASE OF BAYPORT SAVINGS AND LOANS LIMITED”. This is purely for academic purposes and will be used as such. Therefore, your utmost privacy and confidentiality as a respondent is highly assured and respected.

All the answers you provide will be treated with the utmost confidentiality and for academic purpose only. Please feel free to answer the questions as candid as possible. Thank you for your participation.

SECTION A: Demographic Characteristics

Kindly tick the category you fall.

1. Gender: 1. ☐ Male 2. ☐ Female
2. Age 1. ☐ 20 – 30 2. ☐ 31 – 40 3. ☐ 41 – 50 4. ☐ 51 – 60 5. ☐ 61 +
3. Marital Status 1. ☐ Single 2. ☐ Married 3. ☐ Divorced
4. Educational Level: 1. ☐ SSCE/WASSCE 2. ☐ HND
3. ☐ First Degree 4. ☐ Masters 5. ☐ PhD
6. ☐ Others, kindly specify
5. Number of years worked in the department? 1. ☐ < 5
2. ☐ 5 – 10 3. ☐ 11 – 20 4. ☐ 20 – 30 5. ☐ > 30

6. How many hours on the average do you spend at work a day?

1. [] < 4 2. [] 4 – 8 3. [] > 8

7. Employment type: 1. Full time [] 2. Part Time []

SECTION B: WORK LIFE BALANCE

Kindly tick a number that best represents your opinion on each statement.

1=strongly disagree, 2= disagree, 3= neutral, 4= agree, 5= strongly agree

No	Work Life Balance	1	2	3	4	5
1	I am able to balance between time at work and time at other activities.					
2	I have difficulty balancing my work and other activities.					
3	I feel that the job and other activities are currently balanced.					
4	I can focus on work issues when I have pressing family Responsibilities					
5	I can meet work deadlines whilst taking care of my family					
6	I feel I fulfil my family obligations successfully, despite pressure at work					
7	My spouse/partner is supportive to my work achievement					
8	Overall, I believe that my work and other activities are balanced.					
9	Employees are provided opportunities to work at home sometimes instead of coming to office					
10	The council encourages the involvement of employees' family members in work celebrations					

SECTION C: WORK SELF-EFFICACY

Kindly tick a number that best represents your opinion on each statement.

1=strongly disagree, 2= disagree, 3= neutral, 4= agree, 5= strongly agree

	Work Self-Efficacy	1	2	3	4	5
1	Thinking of future work, how well can you achieve goals that will be assigned					
2	Thinking of future work, how well can you respect schedules and working deadlines					
3	Thinking of future work, how well can you learn new working methods					
4	Thinking of future work, how well can you concentrate all energy on work					
5	Thinking of future work, how well can you finish assigned work					
6	Thinking of future work, how well can you collaborate with other colleagues					
7	Thinking of future work, how well can you work with people of diverse experiences and ages					
8	Thinking of future work, how well can you have good relationships with direct superiors					
9	Thinking of future work, how well can you behave in an efficacious way with clients					
10	Thinking of future work, how well can you work in a team					

SECTION D: EMPLOYEE PERFORMANCE

Kindly tick a number that best represents your opinion on each statement.

1=strongly disagree, 2= disagree, 3= neutral, 4= agree, 5= strongly agree

	Employee Performance	1	2	3	4	5
1	Demonstrates effective positive client service					
2	Present at work always					
3	Exhibits the readiness to pick up new abilities					
4	Information exchanges					
5	Builds rapport with colleagues in an effective manner					
6	keeps up formal working contacts with colleagues					
7	Carries out all job-related tasks and obligations in every aspect.					
8	Immediate and effective in meeting deadlines					
9	Effectively utilizes resources					
10	Develops and implements effective solutions.					