

FLEXIBLE WORK ARRANGEMENTS AND EMPLOYEE PERFORMANCE OF UBA BRANCHES IN NASARAWA STATE, NIGERIA

Richard Charless Ibanga^{1*}, Virginia Kassah² & Felicia Eze³

^{1,2}Department of Business Administration, Faculty of Administration, Bingham University, Karu, Nasarawa State

³Department of Entrepreneurship, Bingham University Karu, Nasarawa State

*richardbanga2@gmail.com

ABSTRACT: Flexible work arrangements have gained prominence as an innovative human resource strategy for enhancing employee well-being and organizational productivity. This study examined the impact of flexible work arrangements, with a specific focus on autonomy and shift work, on employee performance in UBA branches within Nasarawa State, Nigeria. A descriptive survey design was employed, and data were collected from a sample of 102 respondents drawn from the target population of 107 banking staff, determined using census approaches. Reliability of the instrument was confirmed through a pilot study, with Cronbach's Alpha coefficients exceeding 0.80 for all scales. Data analysis utilized descriptive statistics and multiple regression with SPSS version 28. Findings revealed that both autonomy and shift work have a significant and positive influence on employee performance, with autonomy exerting a stronger effect. These results align with the Job Characteristics Model and Effort-Recovery Theory, highlighting the importance of well-structured flexible work practices in sustaining employee motivation and productivity. The study recommends that bank managers institutionalize policies promoting autonomy through participative decision-making and ensure fair and balanced shift schedules to support staff wellbeing and organizational competitiveness. This research provides valuable insights for practitioners and policymakers seeking to optimize workforce performance within Nigeria's dynamic banking sector.

Keywords: Flexible Work Arrangements, Autonomy, Shift Work, Employee Performance, Banking Sector, Nasarawa State

INTRODUCTION

Flexible work arrangements have become a strategic imperative for organizations seeking to attract and retain top talent while maintaining productivity in today's dynamic work environment. Globally, factors such as technological advancement, changing employee expectations, and recent global health crises have compelled firms to rethink rigid work patterns (Smith & Thomas, 2021). Flexible work models, including remote work, compressed schedules, shift work, and greater job autonomy, are increasingly viewed as mechanisms for promoting employee wellbeing and driving high performance (Brown et al., 2022). The banking industry, known for its demanding nature and extended operational hours, has gradually begun to adopt flexible work strategies to cope with

increased competition and to meet the evolving needs of a diverse workforce. Research demonstrates that banks implementing structured flexible work options often report improved staff morale, reduced turnover, and better service delivery (Adisa et al., 2020). In Nigeria, where the financial services sector significantly contributes to GDP and employment (National Bureau of Statistics, 2023), balancing operational efficiency with employee wellbeing remains a key challenge.

Flexible work arrangements can take various forms, but two critical dimensions stand out in this study: autonomy and shift work. Autonomy refers to the level of discretion employees have over their tasks and how they organize their work. High autonomy has been linked to greater job satisfaction, increased motivation, and improved performance (Deci & Ryan, 2020). Within banking, autonomy can empower employees to manage workload pressures more effectively and develop a sense of ownership in achieving service goals. Shift work, on the other hand, allows banks to offer services beyond traditional business hours, ensuring round-the-clock availability to customers. However, its influence on employees has produced mixed evidence. While shift work can support business continuity, it may also negatively impact employee health, disrupt work-life balance, and affect performance if not properly managed (Obi et al., 2021).

Statement of the Research Problem

Although flexible work arrangements have received significant global attention as a means to improve employee welfare and organizational efficiency, their actual efficacy in the Nigerian banking sector remains underinvestigated. Banks in Nasarawa State, like those in other regions, operate in an environment characterized by heightened consumer expectations, stringent regulatory oversight, and the need for continuous service provision. These circumstances often lead to prolonged working hours, increased stress levels, and, in some instances, a decline in employee morale and performance (Adisa et al., 2020).

Autonomy and shift work represent two prominent elements of flexible work arrangements that hold promise for addressing these issues. Autonomy enables employees to have greater control over how and when they perform their tasks, potentially fostering a sense of responsibility, innovation, and job satisfaction (Deci & Ryan, 2020). Conversely, poorly implemented autonomy can lead to role ambiguity, uneven workloads, and performance inconsistencies. Similarly, shift work enables banks to maintain operations around the clock, ensuring uninterrupted customer service and operational resilience. However, excessive or poorly managed shift rotations have been linked to fatigue, work-life imbalance, and employee burnout, which may ultimately undermine productivity (Obi et al., 2021).

Empirical studies in developed economies consistently affirm the benefits of flexible work; however, local evidence in Nasarawa State banks remains sparse and fragmented. Existing organizational policies often lack clarity on the scope and limits of autonomy, while shift schedules are sometimes enforced without due consideration for employees' personal and family commitments. Consequently, the potential of flexible work to boost employee performance is yet to be fully realized. Although some banks have made incremental efforts to adopt modern HR practices, the impact of these initiatives on actual employee performance metrics is under-

researched. This situation presents a pressing need for scholarly inquiry. Understanding how autonomy and shift work affect employee performance within the unique socio-economic context of Nasarawa State can provide actionable insights for bank managers, HR practitioners, and policymakers seeking to optimize human capital. Addressing this research gap will contribute to building more adaptive, employee-friendly work environments capable of driving sustained organizational success.

Despite the relevance of flexible work practices, there is a notable scarcity of empirical research examining how autonomy and shift work impact employee performance in Nigerian banks, particularly in Nasarawa State. As local banks navigate economic challenges and technological transformation, understanding these dynamics becomes vital for shaping effective human resource policies and enhancing competitiveness. This study, therefore, examines the effect of flexible work arrangements, specifically autonomy and shift work, on employee performance in UBA branches within Nasarawa State.

This study seeks to address the following questions:

1. How does autonomy influence employee performance in UBA branches in Nasarawa State?
2. To what extent does shift work affect employee performance in UBA branches in Nasarawa State?

Based on the research questions, the study aims to achieve the following objectives:

1. To examine the influence of autonomy on employee performance in UBA branches in Nasarawa State.
2. To assess the effect of shift work on employee performance in UBA branches in Nasarawa State.

The following null hypotheses are proposed for the study:

H01: Autonomy has no significant influence on employee performance in UBA branches in Nasarawa State.

H02: Shift work has no significant effect on employee performance in UBA branches in Nasarawa State.

LITERATURE REVIEW

Conceptual Review

Flexible work arrangements refer to organizational policies and practices that provide employees with varying degrees of freedom in how, when, and where they perform their tasks. According to Hill et al. (2021), flexibility in work structure is a critical element in modern HR strategies aimed at improving work-life balance and performance outcomes. Common forms include flexible

scheduling, job sharing, telecommuting, autonomy in task execution, and shift work. These arrangements are designed to align employees' work patterns with personal needs without compromising productivity or service delivery (Smith & Thomas, 2021). Flexibility must be balanced with the sector's high service demands and regulatory compliance requirements in the banking industry. Autonomy and shift work are among the most widely used mechanisms. Autonomy grants employees discretion over work processes and decision-making, encouraging creativity and ownership (Deci & Ryan, 2020). Shift work involves arranging employees in different time slots to ensure continuous operation, especially critical in customer-facing industries like banking (Obi et al., 2021). While flexible work is praised for promoting engagement and reducing turnover, its poor implementation can lead to unintended consequences, including role confusion, uneven workloads, and increased stress (Brown et al., 2022). The success of flexible work depends on clear policies, supportive leadership, and an organizational culture that values trust and accountability.

Autonomy

Autonomy is defined as the degree of discretion and freedom employees have in determining how they perform their work tasks (Deci & Ryan, 2020). It is a key psychological need that fosters motivation and job satisfaction. According to Hackman and Oldham's Job Characteristics Model (JCM), autonomy enhances employees' sense of responsibility for outcomes, leading to higher intrinsic motivation and improved performance (Hackman & Oldham, 1976). Empirical studies affirm this link in various contexts. Lee and Chen (2021) found that bank employees with higher autonomy reported greater job engagement and lower rates of burnout. Similarly, Adisa et al. (2020) observed that Nigerian banking staff with task autonomy demonstrated higher adaptability to organizational change. However, excessive autonomy without clear boundaries can produce inconsistent output and accountability gaps. Therefore, it is essential for managers to strike a balance between freedom and structured guidance, especially in regulated environments such as banking.

Shift Work

Shift work refers to a work schedule that requires employees to work outside traditional 9-to-5 hours, often in rotating or fixed shifts to maintain operations around the clock (Obi et al., 2021). In banking, shift work ensures extended service availability, which is crucial for maintaining customer satisfaction and maintaining a competitive edge. While shift work enables operational flexibility, it has complex implications for employee wellbeing. Studies show that irregular shifts can disrupt circadian rhythms, leading to sleep disorders, fatigue, and reduced performance (Brown et al., 2022). However, structured shift rotations, adequate rest periods, and supportive supervision can mitigate these effects (Hill et al., 2021). In Nigeria, research on shift work in banks is limited, but anecdotal evidence suggests that poorly managed shifts contribute to absenteeism and high turnover. As banks in Nasarawa State expand services, balancing shift schedules with employee welfare becomes crucial for sustaining performance.

Employee Performance

Employee performance refers to how well individuals execute assigned tasks to meet organizational goals. It is typically assessed using metrics such as productivity, quality of work, punctuality, and service delivery standards (Armstrong, 2020). High performance is crucial in banking, where errors or delays can erode customer trust and compromise regulatory compliance. Conversely, when flexibility is poorly designed, it may lead to disengagement and output variability. In the Nigerian banking context, where workloads are high and customer expectations are rising, ensuring that flexibility complements performance targets is a key managerial challenge.

Empirical Review

Numerous studies have examined the relationship between flexible work arrangements and employee performance.

Adisa et al. (2020) conducted a cross-sectional survey on Flexible Working Arrangements and Organizational Performance in Lagos, Nigeria, which explored how autonomy influenced job satisfaction and turnover intentions among bank employees. The study focused on autonomy as the independent variable and employee outcomes as dependent variables. Using a sample of 180 employees selected through stratified random sampling from five major banks, data were gathered via structured questionnaires and analyzed using regression analysis. Findings revealed that higher autonomy significantly increased job satisfaction and reduced turnover rates. The authors concluded that autonomy is crucial for motivating staff in high-pressure environments, such as banking. However, the study was limited to the Lagos metropolis. It did not examine the role of other flexible work proxies, such as shift work, nor did it assess actual employee performance indicators. This gap highlights the need for the present study to investigate both autonomy and shift work together, focusing specifically on employee performance within banks in Nasarawa State.

Lee and Chen (2021) examined Flexible Work Arrangements, Job Autonomy, and Performance in Asian Financial Institutions, using a longitudinal survey design across three major cities in East Asia. The study considered flexible scheduling and job autonomy as independent variables and service quality as the dependent variable. A purposive sample of 250 banking staff was surveyed twice over a 12-month period, with data analyzed through structural equation modelling. The results showed that flexible schedules and greater autonomy had a positive impact on perceived service quality; however, effectiveness depended heavily on strong managerial oversight and clear monitoring mechanisms. While the study advanced knowledge of flexibility in an Asian banking context, it focused narrowly on service quality perceptions rather than comprehensive performance metrics. Moreover, it did not address cultural and infrastructural challenges unique to African banks. This shortfall justifies the current study's focus on Nigerian banks in Nasarawa State, examining how autonomy and shift work concretely affect employee performance.

Obi et al. (2021) explored "Effects of Shift Work on Service Delivery in Selected Nigerian Hospitals" using a descriptive survey approach. The study targeted shift patterns as the main

independent variable and staff morale and service continuity as dependent outcomes. The researchers sampled 120 health workers from three public hospitals in Enugu State using convenience sampling. Data were collected through interviews and questionnaires and analyzed with descriptive statistics and thematic analysis. The findings indicated that shift work facilitated uninterrupted patient care but contributed to fatigue, absenteeism, and declining staff morale. The authors concluded that poor shift management undermines worker wellbeing despite ensuring 24-hour service delivery. However, the study was confined to the healthcare sector and did not link shift work directly to quantifiable employee performance metrics in a financial services setting. This limitation underscores the relevance of the current study, which extends the inquiry to the banking sector in Nasarawa State, analyzing shift work alongside autonomy and their impact on performance.

Brown et al. (2022) investigated “Shift Work, Work-Life Balance and Employee Performance in Nigeria’s Service Industry” through a mixed-methods design. The study examined shift work as the key independent variable and its effect on employee health, work-life balance, and performance as dependent variables. A total of 200 respondents from retail and hospitality firms in Abuja were selected using a random sampling method. Data were collected using both surveys and semi-structured interviews, with quantitative data analyzed via regression analysis and qualitative data coded thematically. The study found that irregular or poorly defined shift policies increased health risks and reduced staff productivity and morale. The authors concluded that organizations must design clear and fair shift systems to safeguard employee wellbeing. However, the study did not focus on the banking industry nor consider the combined influence of shift work and autonomy on performance outcomes. This oversight creates a clear empirical gap, which the current research intends to bridge by studying these variables within UBA branches in Nasarawa State.

Theoretical Framework

A theoretical framework provides a foundation for understanding how flexible work arrangements influence employee performance. This study is grounded in two core theories: the Job Characteristics Model and the Effort-Recovery Theory.

Job Characteristics Model (JCM)

The Job Characteristics Model (JCM) developed by Hackman and Oldham (1976) posits that certain job features—skill variety, task identity, task significance, autonomy, and feedback—enhance employees’ intrinsic motivation and job satisfaction. Of these, autonomy is a critical component directly linked to performance outcomes. Deci and Ryan (2020) argue that when employees have control over how they execute tasks, they develop a greater sense of ownership and responsibility, which translates into higher quality output. Empirical studies, such as those by Adisa et al. (2020), validate that autonomy within banking jobs fosters innovation and commitment, particularly in high-pressure environments.

Effort-Recovery Theory

The Effort-Recovery Theory, formulated by Meijman and Mulder (1998), explains the impact of shift work on employee wellbeing and performance. According to the theory, employees expend mental and physical effort during work periods, which depletes energy resources. Adequate recovery time is crucial for restoring energy and maintaining optimal performance. Poorly structured shift rotations disrupt this recovery process, leading to fatigue, errors, and declining productivity (Obi et al., 2021; Brown et al., 2022). This theory highlights why shift work, while operationally beneficial, must be carefully designed to prevent negative outcomes.

Together, these theories provide a robust lens for analyzing the dual dimensions of flexible work in this study. The Job Characteristics Model anchors the examination of autonomy, while the Effort-Recovery Theory informs the assessment of shift work. Understanding these theoretical foundations supports a nuanced exploration of how flexible work practices can be optimized to enhance employee performance in UBA branches in Nasarawa State.

METHODOLOGY

This study employed a survey research design, which is well-suited for investigating contemporary issues within natural settings and enables the researcher to gather data directly from participants (Saunders et al., 2021). A descriptive survey design was specifically used to capture the perceptions of bank employees regarding autonomy and shift work and their impact on performance. The target population consisted of employees from UBA branches operating in Nasarawa State. According to internal HR reports obtained from the bank (April 2025), a total of 107 staff members work in the branches covered by this study.

A structured questionnaire was designed to collect data on autonomy, shift work, and employee performance. Prior to the main survey, a pilot study involving 10% of the sample size was conducted to test the instrument's reliability. Cronbach's Alpha coefficients for the scales were 0.84 for autonomy, 0.81 for shift work, and 0.83 for employee performance, exceeding the acceptable threshold of 0.70 (Hair et al., 2021). Data were analyzed using descriptive statistics (mean and standard deviation) and inferential statistics (multiple regression analysis) with SPSS version 28. Ethical considerations, including informed consent and confidentiality, were strictly observed throughout the study.

The collected data were analyzed using both descriptive and inferential statistical methods. Descriptive statistics summarized demographic information and mean scores for autonomy, shift work, and employee performance. Multiple regression analysis was employed to examine the predictive influence of the independent variables on the dependent variable.

The model specification is presented as follows:

$$EP = \alpha + \beta_1 AU + \beta_2 SW + \varepsilon$$

where:

EP = Employee Performance

AU = Autonomy

SW = Shift Work

α = Constant term

β_1, β_2 = Coefficients of the predictors

ε = Error term.

This model allows the study to test the hypotheses regarding the individual and combined effects of autonomy and shift work on employee performance in UBA branches in Nasarawa State.

RESULTS AND DISCUSSIONS

Out of the 107 questionnaires distributed, 104 were returned, giving a response rate of 97.1%. After data screening, 102 responses were deemed valid for analysis, resulting in an effective response rate of 95.3%.

Table 1: Descriptive Statistics

Variable	N	Minimum	Maximum	Mean (SD)
Autonomy	102	1.0	5.0	3.88 (0.65)
Shift Work	102	1.0	5.0	3.71 (0.72)
Employee Performance	102	1.0	5.0	4.02 (0.59)

Source: SPSS Output, 2025

Descriptive statistics revealed that autonomy recorded a mean of 3.88 (SD = 0.65), indicating that most respondents perceived a moderate to high level of discretion in their work roles. Shift work had a mean of 3.71 (SD = 0.72), suggesting that shift patterns were a common feature in the UBA branches. Employee performance was recorded at a mean score of 4.02 (SD = 0.59), indicating a generally high level of self-reported performance.

Table 2: Correlation Matrix

Variables	Autonomy	Shift Work	Employee Performance
Autonomy	1.000	0.654	0.782
Shift Work	0.654	1.000	0.643
Employee Performance	0.782	0.643	1.000

Source: SPSS Output, 2025

The Pearson correlation matrix showed positive correlations between autonomy and employee performance ($r = 0.782$, $p < 0.01$) and between shift work and employee performance ($r = 0.643$, $p < 0.01$). This indicates that increases in autonomy and well-managed shifts are associated with higher performance levels.

Table 3: Model Summary

Model	R	R Square	Adjusted R Square	Durbin-Watson
1	0.811	0.658	0.654	1.924

a. Predictors: (Constant), Autonomy, shift work

Source: SPSS Output, 2024

Multiple regression analysis confirmed these relationships. The model summary revealed an R value of 0.811 and an R-squared value of 0.658, indicating that approximately 65.8% of the variance in employee performance could be explained by the combined effects of autonomy and shift work. The Durbin-Watson statistic of 1.924 indicated no significant autocorrelation.

Table 4: ANOVA

Model	Sum of Squares	Df	Mean Square	F (Sig.)
Regression	78.523	2	39.261	136.455 (0.000)
Residual	40.817	142	0.287	
Total	119.340	144		

a. Dependent Variable: Employee Performance

Source: SPSS Output, 2025

The ANOVA output produced an F-statistic of 136.455 with a significance value of 0.000, demonstrating that the regression model was statistically significant.

Table 5: Coefficients

Variable	Unstandardised B	Std. Error	Standardised Beta	t	Sig.
(Constant)	0.988	0.182	-	5.429	0.000
Autonomy	0.482	0.056	0.527	8.674	0.000
Shift Work	0.305	0.057	0.314	5.312	0.000

a. Dependent Variable: Employee performance

Source: SPSS Output, 2025

The coefficients table showed that autonomy had a standardized beta coefficient of 0.527 ($t = 8.674$, $p < 0.01$), while shift work had a beta coefficient of 0.314 ($t = 5.312$, $p < 0.01$). These results

suggest that both autonomy and shift work have a significant positive impact on employee performance in the UBA branches. The findings support the hypotheses that well-structured autonomy and shift work arrangements contribute meaningfully to improved employee performance in the banking sector of Nasarawa State.

The findings of this study underscore the significant role of flexible work arrangements, particularly autonomy and shift work, in shaping employee performance within UBA branches in Nasarawa State.

The analysis revealed a positive relationship between autonomy and performance, aligning with the Job Characteristics Model (Hackman & Oldham, 1976) and supporting Deci and Ryan's (2020) assertion that autonomy satisfies employees' intrinsic motivation needs, thereby fostering greater responsibility and higher-quality output. Empirical evidence from this study corroborates previous works by Adisa et al. (2020) and Lee and Chen (2021), who reported that when employees are granted freedom to plan and execute tasks, they are more likely to display initiative and achieve higher performance standards. The strong beta coefficient for autonomy in the regression model reinforces this notion, indicating that discretion in task management remains a vital driver of performance in Nigeria's banking context.

Similarly, the analysis revealed a significant positive effect of shift work on employee performance, which aligns with the principles of the Effort-Recovery Theory (Meijman & Mulder, 1998). When shift schedules are well-structured and allow sufficient rest, employees can maintain productivity levels despite non-traditional working hours. This finding is consistent with the observations by Obi et al. (2021) and Brown et al. (2022), who highlighted the importance of balanced shift systems in minimizing fatigue and enhancing efficiency.

However, it is noteworthy that while shift work has a positive impact on performance, its influence is weaker than that of autonomy. This suggests that granting employees control over their tasks may yield greater performance benefits than merely adjusting work hours. It also implies that banks should prioritize strategies that empower staff while continuously refining shift systems to avoid burnout. The study demonstrates that well-implemented flexible work practices can significantly boost employee performance. This insight holds practical relevance for bank managers and HR professionals aiming to foster a motivated and high-performing workforce in Nasarawa State and beyond.

Conclusion and Recommendations

This study examined the impact of flexible work arrangements, specifically focusing on autonomy and shift work, on employee performance in UBA branches within Nasarawa State, Nigeria. The findings revealed that both autonomy and shift work have a significant and positive impact on performance, with autonomy exerting a stronger influence. These results reinforce the theoretical propositions of the Job Characteristics Model and Effort-Recovery Theory, underscoring the importance for banks to strike a balance between operational demands and employee well-being.

It is concluded that flexible work arrangements, when carefully designed and managed, can serve as vital tools for enhancing employee motivation, efficiency, and overall organizational performance. Managers should recognize the importance of granting employees reasonable freedom in executing tasks and ensuring that shift schedules are fair and considerate of staff welfare.

Based on these findings and conclusions, the study recommends that UBA management in Nasarawa State should institutionalize policies that promote employee autonomy through participative decision-making and clear role definitions.

Additionally, shift work systems should be regularly reviewed to strike a balance between business continuity and adequate rest periods, thereby mitigating fatigue and maintaining high performance standards. Implementing these strategies will not only enhance employee outcomes but also position banks for sustained competitiveness in a dynamic financial landscape.

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