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WORK ENVIRONMENT AND EMPLOYEES' PERFORMANCE IN DEPOSIT MONEY BANKS IN ENUGU STATE, NIGERIA: ASSESSING THE IMPACT OF POOR WORKING CONDITIONS

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Abstract:

Purpose: *The research was carried out to examine the work environment and employees' performance in deposit money banks in Enugu State by assessing the impact of poor working conditions. Environment is one of the factors that can influence employee productivity, especially in the banking sector where efficient service delivery and consistent performance are critical. The aim of this study is to analyse the effects of lack of adequate physical infrastructure, leadership practices and workload pressure on employee performance. These variables form three objectives and three hypotheses for the study.*

Design/Methodology/Approach: *The study adopted quantitative descriptive survey design. A sample size of 237 was determined from the population of 617 using Cochran (1970) formula. Instrument for data collection was well-structured questionnaire. The copies of questionnaire distributed to employees of Deposit Money banks in Enugu metropolis were 237. A total of 205 copies were returned, representing an 86.5% return rate. The study used frequency counts, percentages, mean score, standard deviation and multiple regression for hypotheses testing.*

Findings: *The results indicate that inadequate physical infrastructure, leadership practices and workload pressure all significantly influence the productivity of employees, $F(3,201) = 30.246$, $p < 0.05$, accounting for 31.1% of the variance in productivity ($R^2 = 0.311$). The effects of the individual factors were also significant. Leadership practices had positive effect on employee productivity, and inadequate physical facilities and workload pressure negatively affect employees' productivity.*

Implication: *The study thus confirms that working conditions have a significant effect on employees' productivity. In that case, bank management needs to invest in workplace infrastructure, encourage supportive and effective leadership, and take care of workloads appropriately. These measures can foster a more productive work environment and minimize employee turnover.*

Originality/Value: *This study provides fresh, empirical insights into workspace optimization by isolating specific operational bottlenecks that directly hinder employee performance including functional workspace furniture, modern equipment and consistent energy sources. Management should streamline task distribution and conduct regular staffing reviews to ensure workload pressure remains manageable.*

Keywords: *Work Environment, Employees' Performance, Poor Working Conditions, Deposit Money Banks, Enugu, Nigeria.*

Paper Type: *Empirical research*

Introduction

Work environment involves all the physical, psychological and social factors affecting the employee's capacity to perform effectively (Okafor & Eze, 2022). Work environment is not just physical space, it is also an environment of organizational culture, leadership style, job security and interpersonal relationships (Adeniran & Adebayo 2023). Unfavorable working conditions, such as poor facilities, high stress and low morale have been

identified as one of the biggest factors that can hinder an employee performing his/her best in the workplace around the world. The idea of workplace conditions affecting employee performance has become more significant in the late 19th century, as it was during the industrial revolution. In Europe and North America, the research found that inadequate lighting and extended working hours along with unsafe machines had adverse effects on the productivity and morale of workers (Kumar & Singh, 2020). Based on those findings, labor laws and workplace safety guidelines were formed to provide a better workplace. As time elapsed, researchers like Kumar and Singh (2020) started to take psychological factors like job satisfaction and emotional well-being into account, highlighting the multi-faceted character of the work setting.

The conversation on workplace and worker performance in Africa has grown as the economy and society have changed. In post-colonial era several African countries were more concerned with national reconstruction of their economy and overlooked workplace conditions and concentrated more on rapid industrialization (Mwangi & Omondi, 2022). With the increased level of globalization, though, African organisations started to take on board the best practices adopted abroad to ensure that they could compete. For example, research in Kenya and South Africa focused on the importance of leadership styles and organizational culture in influencing employees' perceptions of their work environment (Adesina & Oladele, 2023). Nigeria, like other countries, has experienced some excellent developments in its banking industry in the last few decades in the largest part of Africa. Deposit money banks have been identified to be the engines of the economic development in Nigeria, with the advent of technology and regulatory reform (Adeyemi & Ogunlana, 2021). Onuoha and Nwankwo (2022) found out that Nigerian banks have been found to be more profit oriented than employee welfare as they experience employee fatigue, low morale and high turnover rates. Given its strategic location, vibrant economy and its status as a key gateway to the Nigeria's economy, Enugu is known for having several deposit money banks (Eze & Okoro, 2023), which play important roles in supporting local businesses and facilitating financial transactions.

Globally, employees' performance has been associated with several factors such as job satisfaction, organizational commitment and motivation (Okafor & Eze, 2022). Work environment has been examined using different perspectives including

biotechnology, organizational culture and leadership styles (Adeniran & Adebayo, 2023). The banking industry has attracted special attention in Nigeria because of the special problems confronting bank workers, including pressure to achieve targets, and limited opportunities for promotion (Onuoha & Nwankwo, 2022). Deposit money banks tend to have poor work environment due to several reasons; the banking sector is competitive which means workers are expected to work very hard and achieve very high targets which puts a strain on their physical and mental health, (Eze & Okoro, 2023). Again, poor investment in infrastructure and technology leads to outdated tools and processes leading to more employees' frustrations (Mwangi & Omondi, 2022). Similarly, poor leadership styles such as autocratic style of decision making and lack of transparency make the working environment inhospitable and foster poor employee engagement (Adesina & Oladele, 2023). All of these can have a negative impact on the performance of employees, thus the importance of targeted interventions.

Poor work environments have many effects on the performance of the employees. Employees may suffer from burnout, lower job satisfaction and lower motivation on the individual level which can result in lower productivity and increased absenteeism rates (Adeyemi & Ogunlana, 2021). At the organizational level, poor work environment may lead to higher turnover, customers' dissatisfaction and ultimately low profitability (Onuoha & Nwankwo, 2022). Poor performance ratings can lead to a vicious cycle in which management will tighten controls even more because of the poor performance, which will lead to poorer performance ratings. A holistic solution is needed to address these effects and consider short and long-term solutions. This study is expected to offer useful information which can help in designing policy and practice to make the banking industry's working environment better and improve staff performance.

1.1 Statement of the Problem

Ideally, Deposit Money Bank features a workplace where support for the health of the employees, their motivation and productivity are paramount. This would include modern infrastructure, supportive leadership, opportunities for professional development and policies which foster work-life balance. Staff would feel appreciated, empowered and motivated to help achieve the organisation's objectives resulting in high job satisfaction, staff retention and overall performance. The working environment would push innovativeness, efficiency and sustainable growth of the banking sector.

However, it is not the case in most deposit money banks in Enugu, Nigeria. There are a considerable number of poor work environments that lack facilities, excessive workloads and poor leadership practices. Often, staff members are given unrealistic goals to meet, lack of adequate training and training tools and outdated technology that makes it difficult for them to do their jobs effectively. This is further complicated because there is no reward for effort, which further reduces morale and engagement. The impact on the economy of the entire state cannot be overemphasized, as the poor performance of the banking system may hinder financial inclusion and economic growth in the State. The gap between the ideal and the actual state of work environments indicates a big gap that needs to be addressed. This study aims to bring these issues to the fore and make some actionable recommendations for a better working environment and better performance of employees in deposit money banks.

1.2. Objectives of the Study

The main objective of this study is to investigate work environment and employees' performance in deposit money banks in Enugu state, Nigeria by assessing the impact of poor working conditions. The specific objectives are to:

1. Determine the effect of poor physical facilities on employee performance in Deposit Money banks in Enugu State.

2. Evaluate the effect of leadership practices on employee performance in Deposit Money banks in Enugu state.

3. Assess effect of workload pressure on employee performance in Deposit Money banks in Enugu State.

1.3 Research Hypotheses

Ho1: Inadequate physical infrastructure has no significant effect on employee performance of deposit money banks in Enugu State.

Ho2: Leadership practices have no significant effect on employee performance of deposit money banks in Enugu State.

Ho3: Workload pressure has no significant effect on employee performance of deposit money banks in Enugu State.

2. REVIEW OF RELATED LITERATURE

2.1 Concept of Work Environment

Work environment is a broad term that includes a wide range of elements that collectively determine the experiences and behaviors of workers in the context of an organization. The work environment has been traditionally looked at from three perspectives; physical, psychological and social. These factors are interdependent and

all contribute to the work motivation, satisfaction, productivity and health of employees. The physical work environment involves physical factors that affect employees' work, such as lighting, temperature, noise, ergonomic design, and workplace layout (Asfaw et al, 2021). This definition follows the basic concept of Thamrin et al (2020) in which they highlighted that spatial arrangement and environmental comfort are important factors in assessing the results of occupational health.

The emphasis on physical working environment dates to the early 20th century industrial revolution when the safety and efficiency of workers became a concern and a set of principles of scientific management was developed by Taylor (1911). His basic concepts are still relevant in current debates on the biotechnology of the workplace and the design of tasks, even though they date back before the specified period. In recent years, there has been an expansion of this conversation, with researchers like Al-Najjar and Ortega-Maldonado (2022) connecting the dots between inadequate physical conditions and higher absenteeism and lower job performance. They argue that poor ventilation, poor seating and too much noise not only impact cognition, but can also be a problem for the long-term musculoskeletal health. As for the development of the psychological work environment, the evidence was mainly on the external demands including shift work and dangerous environments, which are the aspects of work that are early occupied by health psychology. The current study focuses on psychological factors such as emotional labour, cyberbullying, and digital overload. D'Mello et al., (2024) discuss how continuous connectivity due to remote work and smartphones blurs the line between professional and personal life, by this means escalating nervousness and disappointment. Further, the global pandemic has exacerbated such trends and has led scholars such as Ohlson et al. (2021) to investigate how sudden changes to work environments at home affect mental health. Their conclusions suggest that flexibility can improve levels of satisfaction with the job but can also result in inaccessibility and communication problems unless managed well.

Psychological aspect of workplace refers to mental and emotional components in which employees work. These are stresses such as job stress, autonomy, role clarity, workload and perceived organizational support. Despite its being more than 30 years old, the model of job demand (JD), job control (JC) and job support (JS) developed by Karasek (1979) is still widely cited. Studies by Leka et al. (2023), more recently, build

on this model by adding the important factor of social support as a protective factor against stress at work. Their research indicates that, for instance, employees who think they are supported by their supervisor and associates are less prone to psychological stress and depression, establishing a relationship between psychological and social factors. The importance of workplace harmony was first brought to light in the 1920s–30s by Elton Mayo's Hawthorne Studies, where he found that attention and group dynamics could greatly increase productivity. Expanding upon this groundwork, contemporary theorists like Pfeffer and Sutton (2020) underscore the damaging impact of hostile work environment characterized by discourteousness, nepotism and lack of transparency. Their argument is that organisations that ignore social climate indicators often experience performance loss as well as a tarnished reputation and legal consequences. In support of this, Martins et al (2021) demonstrate that fostering mutual respect and open dialogue between colleagues can help to enhance innovation and employee retention in the workplace through inclusive leadership and diversity management strategies. In addition, work settings and work patterns vary by industry, culture and organizational settings. There are physical hazards that are particularly important in manufacturing, and knowledge-intensive work activities are more likely to present psychosocial hazards like information overload and interpersonal conflict. Technology companies can often face high expectations and well-defined work-life boundaries due to the fast pace of change and competitive pressures. Inadequate workload distribution and supportive management practices are common issues for software developers, as highlighted by Zhang et al (2023), who report fatigue stemming from unrealistic deadlines and lack of recognition.

Another critical aspect of the social side of the work environment is influencing employee behavior. This encompasses organizational culture, relationships, teams, leadership styles and inclusiveness. The impact of work-related social interactions on employee morale, engagement and identity development is strong. Organizational identification concept is a key factor in determining employee commitment and ethical behaviour (Ashforth et al., 2000). There is in the literature current evidence that supports this view. In this study, Van et al (2022) examines the role of treating employees with respect and involving them in decision-making on fostering a sense of belonging and low turnover intention.

In addition to industrial differences, there are geographical and cultural differences that also vary work environments. The collective society may pay more attention to harmonious relations with a group and the hierarchy based on seniority, while the individualistic culture may focus more on personal achievement and autonomy. According to Choudhary et al (2022), cross-cultural perceptions of workplace fairness reveal that relational justice is valued by employees in the East Asian countries more than its western counterparts. These differences require culturally relevant HR policies that bend to local norms yet respect international standards of decency and equity.

2.2. Inadequate Physical Infrastructure

In the modern workplace, the physical environment is a critical factor in both employee experience and productivity, and in health and overall job satisfaction. Physical infrastructure involves more than just physical components such as buildings, equipment and technology; it also includes environmental factors like lighting, ventilation, ergonomics and spatial arrangement. Inadequate physical infrastructure is the lack or failure of necessary resources in the workplace to enable optimal task performance and employee health, Asfaw et al (2021). This has to do with aging equipment, dirty working conditions, inadequate heating and cooling systems, and ergonomically unsound furniture.

Historically, physical working conditions became more prominent in the early 20th century, as the concepts of scientific management and Taylor (1911) made an impact. His focus on maximising physical working conditions for workers' efficiency, though prior to the given period, had the groundwork for today's Occupational Health and Safety regulations. More recently, scholars have broadened this notion to service and knowledge-intensive industries where the digital infrastructure plays a key role, and the design of the office plays a key role in performance. Even minor issues like unpredictable internet or awkwardly designed desks have a strong impact on white-collar workers' focus and productivity (Thamrin et al, 2020). The most obvious impact of poor physical infrastructure is on workers' health. Al-Najjar and Ortega-Maldonado (2022) state that adverse work conditions like poor light, high noise levels, and uncomfortable seating positions can contribute to the onset of musculoskeletal disorders, eye strain and chronic fatigue. Provided they are not dealing with good ventilation, their findings show that workers working in these environments report more respiratory illnesses and absenteeism. Likewise, Dube

et al (2021) found in the study of teachers in South African public schools that working in an overcrowded classroom with poor ventilation leads to teachers experiencing higher levels of stress and burnout, which ultimately affects the students' learning outcomes and teachers' retention.

In addition, poor physical infrastructure can lead to psychological stress and lower morale. When there are constant problems with equipment or when the temperature is uncomfortable, employees cannot focus on the job well or remain motivated. Leka et al (2023) state that the effects of adverse physical environments have been linked to increased anxiety, depression and job dissatisfaction. They also point out that these impacts are heightened in those industries where remote or hybrid working arrangements are not possible, such as health care, education and manufacturing. For instance, during the COVID-19 pandemic, frontline medical workers in under-resourced hospitals reported greater emotional exhaustion from the use of obsolete equipment and the absence of personal protective equipment during the COVID-19 pandemic (Arnetz et al., 2021). Uzoamaka et al. (2023) revealed that cramped working conditions, inadequate work tool and inadequate lighting can lead to physical discomfort, slower task completion time and lower efficiency for bank workers in Nigeria. In the same vein, Nwachukwu and Okonkwo (2022) found that poor facilities in service industries will affect employee performance and reduce efficiency. The role of physical infrastructure goes beyond the individual health and well-being; it also affects organizational performance and economic outcomes. Research has indicated that poor infrastructure can increase the operational costs of companies because of frequent machine failures, high maintenance costs, and inefficiencies in workflow. Bachrach et al (2021) report that companies that do not invest in the current facilities and dependable equipment have lower employee engagement and innovation capacity. Their longitudinal study of tech startups found that those without a strong IT infrastructure had slower product development times and higher customer satisfaction rates than those with a strong one did. The other important dimension of the lack of adequate physical infrastructure is its disproportionate effects on the marginalized communities and the developing economies. The study of Choudhary et al (2022) highlights the vicious cycle of inequity in employment opportunities and career progression that exists between urban and rural areas because of the differences in the infrastructure of workplaces. Governments in many poor countries are confronted with

poor conditions for public service delivery, including public sector workers in sub-standard buildings lacking basic services which erodes the trust in institutions. In a similar vein, Martins et al (2021) describe the situation of those in the informal sector in Africa and Asia, who operate in dangerous environments without supervision and face avoidable dangers and financial insecurity.

The change to remote and hybrid working arrangements has created new challenges regarding physical infrastructure, such as home office setups. Others may find suitable flexible arrangements, while others may find that they lack suitable space, internet connectivity and equipment. Ohlson et al (2021) explore the mental health effects of remote working during the COVID-19 pandemic and conclude that people with inadequate offices at home experienced more discomfort and less concentration. Such challenges underscore the need for providing employers with uniform rules and maybe even resources to establish effective work environments from home. A policy perspective on the issue of physical infrastructure shortcomings will require a multi-stakeholder and multi-actor perspective, including governmental actors, private sector actors and labour unions. To ensure that all workers have access to a safe and healthy workplace, minimum standards in the workplace need to be regulated. Technology can also help address some of the issues relating to weak infrastructure. Smart building technologies, predictive building maintenance systems and cloud-based collaboration solutions can boost efficiencies and pave the way to replace old-fashioned physical buildings. But as Acemoglu and Restrepo (2020) point out, automation and digitization are not enough to compensate for the core shortcomings in human-centered design. So, as organisations move towards innovation, they need to focus on infrastructure changes that are more human-centric to meet changing workforce needs.

2.3. Poor Leadership Practices

Leadership is a key to the success of any organization and affects employees' motivation, engagement, performance, and well-being. Bad leadership practices are behaviors, decisions or styles that do not inspire, lead or support employees effectively. Yukl et al (2020) state that poor leadership is also marked by autocratic behaviour, poor communication, inconsistent feedback, ignoring employee accomplishments and a lack of a positive work environment. Bass and Riggio (2006) report that transformational leadership, based on inspiration, intellectual stimulation and individualized consideration is associated with positive

results such as higher job satisfaction and low turnover intentions. Good leadership, on the other hand, is typically characterized as transformational or coaching leadership, in which the leader is more indirect and is concerned more with direction and development. In contrast, poor leadership is often characterized as transactional or laissez faire, with the leader being more indirect and concerned about direction and compliance. The worst thing that can happen to poor leadership is how it affects employee mental health. Toxic leadership behaviors, such as micromanaging, criticizing and favoring others, are found to be a significant factor in employee stress, anxiety and burnout (Leka et al, 2023). Ohlson et al (2021) report that when working remotely during a pandemic, employees who are poorly managed were more emotionally exhausted because their expectations were not clearly communicated and their support was inadequate. Likewise, poor leadership negatively affects organizational performance by impacting team dynamics and the level of innovation. Leaders must foster dialogue, collaborative problem solving and knowledge sharing to facilitate creativity and risk-taking. Chijioke and Edeh (2025) found that transformational leadership with a good communication, fair and recognition systems boost employee morale and willingness to perform. Also, Musa and Ibrahim (2024) revealed that bank employees whose managers showed respect and appreciation for their work showed high commitment to the bank's goals while experiencing low level of demotivation. Bachrach et al (2021) state that adaptability, empowerment and responsiveness are the key characteristics of agile leadership that will help build a resilient and innovative organization, particularly in dynamic sectors such as technology and healthcare.

Employees are more inclined to leave companies that feel undervalued, unsupported or mismanaged. Martins et al (2021) undertook a thorough review of leadership practices of organisations in South Africa and concluded that high turnover rates were often linked to lack of career development opportunities within organisations and inconsistent performance recognition, among others. Leaders that make decisions without relying on data or without considering the perspectives of stakeholders make decisions that have a negative impact on business sustainability. Acemoglu and Restrepo (2020) point out that the lack of long-term planning by leaders in manufacturing industries like the premature automation of work tasks without workforce reskilling has resulted in unemployment and industrial unrest. During economic downturns, the role of

leaders is even more important as employees have an increased need to feel reassured, directed and stable in their leadership (Block et al, 2022). Van Quaquebeke et al (2022) stipulate that identity-based leadership, which fosters a shared vision and a sense of community is a crucial factor in ensuring harmony and minimizing turnover. It is essential to take a proactive approach to addressing weak leadership at several levels. The first step in this process is to incorporate leadership development initiatives into HR policies. Leaders can be developed through emotional intelligence, communication, conflict resolution and adaptive decision-making training sessions to build the skills they require for working effectively in diverse teams. Secondly, 360-degree feedback allows leaders to obtain feedback from their peers, subordinates and superiors, which promotes ongoing learning and improvement. Thirdly, the culture of accountability holds leaders to account, and encourages them to live in accordance with organizational values. Modern workers want leaders to be honest, inclusive and responsible socially. Ethical leadership, as noted by Dube et al. (2021), is not just a nice-to-have, but it is a competitive tool that can be used to attract and retain employees. Organizational policies should reflect these principles and promote exemplary leadership, while providing consequences for inappropriate behaviour in a timely manner.

2.4. Workload Pressure

Workload pressure is a common issue in the current work environment that impacts the health of workers, their productivity and organizational performance. Demerouti et al (2020) argue that employees feel that their job demands outweigh their resources, workload stress is experienced when work demands and personal capacities are mismatched. The phenomenon of workload pressure has been around for a long time and has a long history, which has developed together with the industrialization and changes in the use of labor. Recent developments such as the job demands resources (JDR) model (Bakker & Demerouti, 2017) also show that when job demands are high and resources are low, this could cause exhaustion and disengagement. The first and most obvious ramification of workload stress is psychological stress. Leka et al (2023) found that high workload levels are associated with a risk of anxiety, depression and emotional exhaustion. They found that workers who set, and then frequently beat deadlines and/or were expected to multitask too much, reported higher levels of stress hormones and lower job satisfaction. Likewise, D'Mello et al (2024) discovered that people working remotely with a

struggle to separate work from life, indicated signs of chronic fatigue and insomnia. Ohlson et al (2021) have studied this phenomenon in a time of pandemic and found that the healthcare workers who had to work long shifts with less support from other workers had a marked drop in the accuracy of their decision making and quality of patient care. Van et al (2022) state that work related stress decreases prosocial behaviors like helping, sharing knowledge, constructive feedback, etc.

Poor workload management can lead to more absences, higher health expenses and legal liabilities for an organization with respect to the health and safety of the employees. Bachrach et al (2021) found that companies in high-stress areas like finance and logistics have higher operational inefficiency and customer satisfaction ratings that do not have workload management. Acemoglu and Restrepo (2020) also suggest that workload problems may be worsened if companies try to lower wages by removing workers, as this can have adverse effects including a drop in morale and skilled employees. Choudhary et al (2022) point out that high workload is particularly a problem for women, especially working women, as a result of having multiple responsibilities. In South Africa, organisations were studied to examine generational differences in perceived workload pressure by Martins et al (2021), who found that while older generations were found to prefer less flexibility in scheduling and less mental health support, millennials were found to prefer such flexibility and mental health support.

The development of digital technologies and the "always on" working culture is another condition that can affect the load on the job. Technological progress has enhanced the possibility of working from home and become more accessible; on the other hand, it has made it more difficult to distinguish between work and private life. Dube et al (2021) examine the impact of email and IM overuse on teachers and discover that teachers were feeling disconnected and overwhelmed because of endlessly checking and answering emails and IMs outside school hours. These concerns are echoed by Block et al (2022), who assert that although digital tools make things easier and more efficient, when not used well, they can lead to new sources of stress. They suggest that policies be put in place to ensure that digital detox time is taken, and that staff members take time off during their break from work. Hennecke and Moeller (2023) recommend rotation of job assignments and job enrichment to avoid monotony and cognitive fatigue. Further, adopting flexible working

practices like compressed working time, job sharing and teleworking can give workers more control over their working time that reduces stress.

2.5. Employee Performance

Performance of employees is one of the key elements of organizational effectiveness, and it is the ability of employees to meet or surpass job expectations by performing tasks, solving problems, working with others and being innovative. Nwokocha et al (2021) have stated that employee performance can best be considered as a multi-dimensional phenomenon that involves the quantitative output and the qualitative contribution of the employees. These include not only productivity goals but initiative, adaptability and commitment to organizational values as well. Today, in an ever-changing environment, high performance is linked to soft skills like emotional intelligence, resilience, teamwork and more, alongside with technical skills. Personal motivation and psychological health are closely related to performance. When employee feels valued and supported, he/she is more likely to display discretionary effort that exceeds minimum efforts. This is supported by the research by Okoro et al (2020) which established that intrinsic motivation, which is motivated by purpose and autonomy, has a significant impact on the performance outcome as opposed to extrinsic motivators such as monetary incentives.

Thus, maintaining a positive work climate in which workers feel empowered and valued becomes crucial in maintaining high performance in various organizational settings. The link between well-being and performance is now theoretically anchored in the Job Demands-Resources (JD-R) model. Bakker and Demerouti (2020) show that job resources (like autonomy and social support) foster work engagement, which is a primary driver of performance, while excessive job demands lead to burnout and subsequent deteriorating task and contextual performance. The structural shift toward remote and hybrid work has compelled scholars to reassess the spatial and relational dynamics of performance. Barrero et al. (2023) analyze the evolution of work from home, finding that hybrid work models can sustain or even increase individual task performance due to fewer office interruptions and greater focus time. However, they also highlight a critical caveat, the effect on performance is highly heterogeneous and depends heavily on the nature of the work. Modern employee performance is best understood not as a fixed output but as a dynamic capability continuously cultivated through supportive management, psychological safety, ethical technology and adaptive work structures.

3. Theoretical Review

3.1. Maslow's Hierarchy of Needs

Abraham Maslow (1943) proposed the theory. In an era when psychology was greatly preoccupied with behaviorism and psychoanalysis, Maslow formulated his theory. He explains how people are motivated to act and pinpoint universal needs that motivate behaviour. Basic needs must be satisfied before higher-order needs can be met: the theory focuses on observing people attempting to satisfy personal growth or fulfilment. The theory also categorizes human needs into a hierarchy of needs that include; Physiological Needs, Safety Needs, Social Needs, Esteem Need and Self-Actualization Needs. According to the Maslow theory, people move through these needs sequentially, beginning with the physiological needs and ascending through the needs as they are met. Motivation and performance can be hindered because of unmet needs at any level.

Poor working conditions in deposit money banks may not be able to satisfy the employees' basic and psychological needs. For Physiological Needs, staff might not have comfortable seating, lighting or ventilation, which can hinder their physical being and concentration. Outdated equipment or a lack of safety procedures can be hazardous in the workplace, cause stress, and hinder productivity under Safety Needs. Poor leadership practices, including lack of recognition, opportunities for growth, etc., can make the work experience difficult for some employees to feel good about and motivated by, for Esteem Needs. In tackling these shortcomings, banks can boost employee satisfaction and productivity as it relates to the theory that satisfying needs leads to employee motivation and productivity (Adeniran & Adebayo, 2023).

3.2. Job Demands Resources (JDR) Model

This model was created by Arnold Bakker and Evangelia Demerouti in 2000. This model was developed from research which identified the twofold nature of the job factors, their demands and their resources. JDR Model suggests that there are two primary categories that affect outcomes of the employees, Job Demands and Job Resources. If there are more demands than resources, employees feel the strain, thus resulting in burnout and lowered performance. On the other hand, adequate resources allow workers to meet the demands and keep them engaged and productive.

The imbalance in the JDR Model is demonstrated by excessive workload pressures in Deposit Money banks and limited resources. For instance:

Job Demands: Unrealistic targets and working hours are excessive for the employees, which can lead to stress and absenteeism.

Job Resources: Lack of training, out-of-date technology and leadership practices result in employees being under-equipped to handle job responsibilities. Deposit money banks can reduce the risk of burnout and boost employees' performance through reducing work demands and increasing job resources (Mwangi & Omondi, 2022).

1. METHODOLOGY

The research was quantitative in nature, and the approach was descriptive survey, which is appropriate for collection and analysis of structured data of a large population. The research emphasizes quantification of the effect of inadequate physical infrastructure, leadership practices and workload pressure on employee productivity using a semi-structured questionnaire of 237 copies which 205 copies were returned, representing an 86.5% return rate. The population of this study includes employees of Access Bank and First Bank in Enugu Metropolis comprising top management, middle-level and lower-level staff. A total population of 617 staff was used for the study. The sample size of 237 was determined using Cochran (1970) formula for large population. Content validity was ensured through specialists in the banking sector. The internal consistency was assessed using Cronbach's Alpha, with a reliability coefficient of 0.702, which indicates moderate reliability. The data collected were analysed using frequency counts, percentages, mean score, standard deviation and multiple regression analysis. The decision rule is to reject the null hypothesis if P value is less than 0.5 and accept the alternate hypothesis. If it is greater than then you do otherwise.

4.1 RESULTS

4.1.1 Questionnaire Return of Response

Table 1: Return Rate of Questionnaire Distribution

	Freq. of respondents	**%**
Questionnaire returned	205	86.5%
Unreturned questionnaire	32	13.5%
Questionnaire distributed	237	100.0

4.1.2. Descriptive Statistics

Table 2. Inadequate Physical Infrastructure (IPI)

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	N	Mean	Std. Deviation
1. Inadequate office space affects my ability to perform my duties effectively.	33 (16.1%)	48 (23.4%)	46 (22.4%)	46 (22.4%)	32 (15.6%)	205 (100.0%)	3.0	1.32
2. Poor ventilation in my workplace reduces my productivity.	42 (20.5%)	62 (30.2%)	33 (16.1%)	37 (18.0%)	31 (15.1%)	205 (100.0%)	2.8	1.37
3. Inadequate office equipment makes it difficult for me to perform my duties efficiently	37 (18.0%)	66 (32.2%)	43 (21.0%)	34 (16.6%)	25 (12.2%)	205 (100.0%)	2.7	1.28
4. Frequent power interruptions disrupt my work activities.	27 (13.2%)	42 (20.5%)	39 (19.0%)	46 (22.4%)	51 (24.9%)	205 (100.0%)	3.3	1.38
5. Poor maintenance of workplace facilities negatively affects my productivity.	33 (16.1%)	46 (22.4%)	51 (24.9%)	39 (19.0%)	36 (17.6%)	205 (100.0%)	3.0	1.33

Frequent power interruptions are the only agreed-upon issue (Mean: 3.3), actively disrupting employee performance. Office equipment (Mean: 2.7) and ventilation (Mean: 2.8) are considered adequate and do not negatively affect work. Office space and maintenance (Mean: 3.0 for both) yield perfectly neutral but highly divided responses, indicating these are localized problems affecting some teams but not others. Employees do not view physical infrastructure as a universal hindrance to their performance (grand mean: 2.96). Management should urgently address power reliability, while recognizing that workspace and maintenance issues require targeted, department-specific interventions rather than broad fixes.

Table 3. Leadership Practices (LP)

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	N	Mean	Std. Deviation

1. My manager clearly communicates the tasks and responsibilities expected of me.	25 (12.2%)	55 (26.8%)	44 (21.5%)	38 (18.5%)	43 (21.0%)	205 (100.0%)	3.1	1.33
2. My supervisor provides adequate guidance when I encounter difficulties in performing my duties.	39 (19.0%)	43 (21.0%)	45 (22.0%)	40 (19.5%)	38 (18.5%)	205 (100.0%)	3.0	1.38
3. My manager recognizes and appreciates good performance.	29 (14.1%)	51 (24.9%)	42 (20.5%)	38 (18.5%)	45 (22.0%)	205 (100.0%)	3.1	1.37
4. My manager treats employees fairly in the workplace.	48 (23.4%)	44 (21.5%)	37 (18.0%)	48 (23.4%)	28 (13.7%)	205 (100.0%)	2.8	1.38
5. The leadership style of my manager motivates me to perform my duties effectively.	44 (21.5%)	42 (20.5%)	41 (20.0%)	52 (25.4%)	26 (12.7%)	205 (100.0%)	2.9	1.35

Perceived unfairness is the most critical leadership deficit (Mean: 2.8), and it is directly contributing to a lack of employee motivation (Mean: 2.9). Communication and recognition (Mean: 3.1 for both) are the highest-rated areas, though sentiment remains deeply divided rather than positively endorsed. Supervisor guidance during difficulties (Mean: 3.0) yields perfectly split responses, indicating support is highly inconsistent. Overall, employees perceive leadership practices as ineffective, with a grand mean of 2.98. High standard deviations across all items confirm that leadership quality varies drastically from team to team. Management should urgently address fairness issues and standardize leadership training, as the current inconsistency is actively demotivating the workforce.

Table 4. Workload Pressure (WP)

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	N	Mean	Std. Deviation
1. I am often assigned more	45	54	41	37	28	205	2.8	1.35

work than I can reasonably complete within normal working hours.	(22.0%)	(26.3%)	(20.0%)	(18.0%)	(13.7%)	(100.0%)		
2. Heavy workload makes it difficult for me to complete my assigned tasks on time.	37 (18.0%)	47 (22.9%)	39 (19.0%)	39 (19.0%)	43 (21.0%)	205 (100.0%)	3.0	1.41
3. I frequently work beyond normal working hours because of workload demands.	48 (23.4%)	44 (21.5%)	42 (20.5%)	40 (19.5%)	31 (15.1%)	205 (100.0%)	2.8	1.39
4. Excessive workload reduces my concentration when performing my duties.	45 (22.0%)	47 (22.9%)	42 (20.5%)	40 (19.5%)	31 (15.1%)	205 (100.0%)	2.8	1.37
5. Workload pressure affects the quality of my work.	47 (22.9%)	42 (20.5%)	42 (20.5%)	41 (20.0%)	33 (16.1%)	205 (100.0%)	2.9	1.40

Meeting deadlines is the most pressing issue; employees are perfectly split on whether heavy workloads hinder timely task completion (Mean: 3.0). Employees generally disagree that they are assigned unmanageable work volumes, forced to work overtime, or suffer reduced concentration due to pressure (Means: 2.8). The effect of workload on work quality (Mean: 2.9) is a growing concern, leaning toward disagreement. Overall, employees perceive workload pressure as manageable but borderline with a grand mean of 2.86. High standard deviations across all items confirm that workload pressure is highly inconsistent across the banks. While the workforce is not universally overworked, management should identify the specific roles of struggling with deadline pressure and rebalance resources to prevent localized burnout and quality drops.

Table 5. Employee Performance (EP)

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	N	Mean	Std. Deviation

1. I complete my assigned tasks within the required time.	29 (14.1%)	56 (27.3%)	53 (25.9%)	36 (17.6%)	31 (15.1%)	205 (100.0%)	2.9	1.27
2. I consistently meet the performance targets assigned to me.	42 (20.5%)	49 (23.9%)	43 (21.0%)	47 (22.9%)	24 (11.7%)	205 (100.0%)	2.8	1.32
3. I perform my duties efficiently with minimal supervision.	36 (17.6%)	55 (26.8%)	50 (24.4%)	34 (16.6%)	30 (14.6%)	205 (100.0%)	2.8	1.31
4. I can accomplish a high volume of work during working hours.	39 (19.0%)	53 (25.9%)	35 (17.1%)	43 (21.0%)	35 (17.1%)	205 (100.0%)	2.9	1.38
5. I consistently meet the expected performance standards of my position.	24 (11.7%)	48 (23.4%)	46 (22.4%)	49 (23.9%)	38 (18.5%)	205 (100.0%)	3.1	1.29

Meeting baseline performance standards is the only area leaning slightly positive (Mean: 3.1), though sentiment is still deeply divided rather than strongly endorsed. Employees clearly struggle with meeting specific performance targets and working efficiently without supervision (Means: 2.8 for both). Task timeliness and overall work volume (Means: 2.9 for both) lean negative, indicating employees are barely keeping up with day-to-day demands. Overall, the grand mean is 2.9. High standard deviations across all items confirm that performance capabilities vary significantly across the workforce. While employees feel they meet basic minimum standards, they are failing to hit targets and require excessive supervision, management should address the root causes hindering efficiency and target achievement.

Table 6. Test of Hypotheses Result

Model	R	R square	Adjusted R square	Std Error of the estimate	Change statistics				
					R square change	F Change	Df 1	Df2	Sig.F. Change
1	.558a	.311	.301	.89297	.311	30.246	3	201	.000

Model	Sum of Squares	Df	Mean square	F	Sig
1 Regression	72.355	3	24.118	30.246	.000
Residual	160.278	201	.797		
Total	232.633	204			
Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficient Beta	t	Sig
1 (Constant)	3.622	.289		12.537	.000
Inadequate physical infrastructure	-.376	.058	-.383	-6.483	.000
Leadership practices	.352	.056	.371	6.268	.000
Workload pressure	-.222	.053	-.244	-4.150	.000

Source: Authors' computation (2026).

The multiple regression analysis revealed that inadequate physical infrastructure, leadership practices and workload pressure jointly had a significant effect on employee performance, $F(3, 201) = 30.246$, $p < .001$. The model produced an R^2 of .311 and an adjusted R^2 of .301, indicating that the three independent variables jointly explained 31.1% of the variation in employee performance. Inadequate physical infrastructure had a significant negative effect on employee performance ($\beta = -.383$,

t = -6.483, p < .001). Leadership practices had a significant positive effect on employee performance (β = .371, t = 6.268, p < .001), while workload pressure had a significant negative effect on employee performance (β = -.244, t = -4.150, p < .001). Consequently, all three hypotheses were supported.

4.2. Summary of Findings

1. Inadequate physical infrastructure has a significant negative effect on employee performance (R = 0.558, R^2 = 0.311, β = -0.383, F (3, 201) = 30.246, p = 0.000).
2. Leadership practices have positive significant effect on employee performance (R = 0.558, R^2 = 0.311, β = 0.371, F (3, 201) = 30.246, p = 0.000).
3. Workload pressure has a significant negative effect on employee performance (R = 0.558, R^2 = 0.311, β = -0.244, F (3, 201) = 30.246, p = 0.000).

4.3. Discussion of the Findings

The findings of this study establish that the work environment is an important determinant of employee productivity in deposit money banks in Enugu State, Nigeria. This study explored three aspects of the work environment: inadequate physical infrastructure, leadership practices and workload pressure and looked at how these factors relate to employee performance. The three variables had a statistically significant effect on employee performance when considered together in a multiple regression analysis, F (3, 201) = 30.246, p < .001. The model explained 31.1% of the variance in employee performance, with the remaining 68.9% not covered by the model that may be due to other factors not measured in this study. This finding shows that the productivity of staff in deposit money bank has a significant effect on the working conditions of employees.

The results obtained in the analysis of Hypothesis One indicate that the physical infrastructure of the deposit money banks is significant and negatively affects the productivity of their employees in Enugu State. The regression yielded the standardized coefficient of β = −.383, t = −6.483, p < .001. The unstandardized coefficient of B = −.376 suggests that if the other factors remain the same, then inadequate physical infrastructure would be related to a decrease in employee productivity. The negative association indicates that reductions in office environments, air exchange, equipment, power supplies and maintenance of workplace facilities may hinder employees from carrying out their work effectively. The performance of workers declines when they deal with ongoing physical restrictions. This is in line with Uzoamaka

et al. (2023) which revealed that cramped working conditions, inadequate work tool and inadequate lighting can lead to physical discomfort, slower task completion time and lower efficiency for bank workers in Nigeria. In the same vein, Nwachukwu and Okonkwo (2022) found that poor facilities in service industries will affect employee productivity and reduce the efficiency of operations. This agreement between these studies and the present finding is corroborative evidence that the physical environment of employees is an important factor in determining employee productivity.

The result of the analysis of Hypothesis Two revealed that leadership practices have significant positive effect on employee productivity in Deposit Money banks in Enugu State. The regression analysis gave a standardized coefficient of $\beta = .371$, $t = 6.268$, $p < .001$; and an unstandardized coefficient of $B = .352$. Good leadership seems to influence the work climate, where workers have greater direction and directivity in doing their work and have greater motivation. The findings prove that effective communication, proper guidance, appreciation of staff efforts, and fair and motivational leadership are important in developing staff productivity. Clear expectations, assistance on difficult days, and praise for good work create clear opportunities for employees to fulfill their duties and responsibilities. The result is aligned with the findings of Chijioke and Edeh (2025) who found that transformational leadership with a good communication, fair and recognition systems boost employee morale and willingness to perform. Also, the findings of Musa and Ibrahim (2024) whose study revealed that bank employees whose managers showed them respect and appreciation for their work showed high commitment to the bank's goals while experiencing low level of demotivation. This discovery thus indicates that leadership practices form a major part of the work environment and can affect the effectiveness of the employees' task performance.

The analysis of Hypothesis Three showed that workload pressure significantly affects the productivity of employees of Deposit Money banks in Enugu State. The regression result yielded a standardized coefficient of $\beta = -.244$ ($t = -4.150$, $p < .001$) and an unstandardized coefficient of $B = -.222$. This suggests that if these factors of physical infrastructure and leadership practice are not present, then increases in workload pressure are correlated with decreases in employee performance. The finding points to the fact that overcharging the employees with work

could hinder their concentration, the ability to execute assigned tasks in the stipulated time and the quality of their work. The result is in line with Obasi and Ijeoma (2023) who found that excessive workloads and unrealistic deadlines, inadequate rest periods are key factors linked with employee stress and burnout in financial institutions. Also, Okafor and Njoku (2021) found that the level of task demand can end up being too high and not properly managed, which would lead to physical and psychological stress to the workers and affect their performance. These findings are important to support the present result since they showed that too high demands on working capacity can impair employees' ability to work effectively. This current finding also indicates that workload stress is not only a concern of employee welfare, but a concern of productivity in the banking industry as well.

5.1. Conclusion

The findings confirmed that the work environment is a key factor of employee performance in Deposit Money banks in Enugu, Nigeria. The results proved that while inadequate physical infrastructure and excessive workload pressure significantly affect performance, effective leadership practices serve as a driving influence. Taken together, these variables explain 31.1% of the variance in employee Performance. Thus, bank managers must adopt an inclusive management strategy, upgrade physical infrastructure and right-sizing workloads, while concurrently humanize strong, supportive leadership to drive motivation. Finally, nurturing a supportive, well-resourced and well-led work environment is essential for maximizing organizational success and sustaining workforce productivity.

5.2. Recommendations

The following recommendations were formulated based on the findings

1. Management should focus on workspace optimization, which includes functional workspace furniture, modern equipment and consistent energy sources, to eradicate the operational interferences identified as the strongest negative factor affecting employee performance.
2. Banks should establish strong management training initiatives and leadership focused on transformational and supportive management styles to leverage the significant positive effect leadership has on employee performance and overall output.
3. The bank managements should streamline task distribution and conduct regular staffing reviews to ensure workload pressure remains manageable, thereby averting the

fatigue and performance ensign associated with excessive work demands.

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